

BURLINGTON COUNTY MUNICIPAL JOINT INSURANCE FUND
Via Conference Call

March 24, 2020

OPEN SESSION MINUTES

The meeting of the Burlington County Municipal Joint Insurance Fund (BURLCO JIF) was held via conference call on Tuesday, March 24, 2020 at 3:30 PM, prevailing time. Chair Jack, **Riverside**, presiding. The meeting was called to order at 3:30 PM.

STATEMENT OF COMPLIANCE WITH OPEN PUBLIC MEETING ACT

Notice of this meeting was given by: (1) sending sufficient notice herewith to the *Burlington County Times*, Mt. Holly, NJ, and to the *Courier Post*, Cherry Hill, NJ; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Burlington County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Burlington County Municipal Joint Insurance Fund.

ROLL CALL

Rich Wolbert, **Beverly City**
Grace Archer, **Bordentown City**
Mike Theokas, **Bordentown Twp.**
Erin Provanzano, **Delanco Twp.**
Jeffrey Hatcher, **Delran Twp.**
Tom Pullion, **Edgewater Park Twp**
Patrice Hansell, **Fieldsboro Borough**
Rich Brook, **Florence Twp.**
Paula Kosko, **Hainesport Twp.**
Brandon Umba, **Lumberton Twp.**
Mike Fitzpatrick, **Mansfield Twp.**
Kathy Burger, **Medford Twp.**
Jerry Mascia, **Mt. Laurel Twp.**
John Gural, **Palmyra Borough**
Daniel Hornickel, **Pemberton Township**
Meghan Jack, **Riverside Twp.**
David Matchett, **Shamong**
J. Paul Keller, **Springfield Twp.**
Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**

Absent Fund Commissioners were:

Amanda Somes, **Bass River Twp.**
Glenn McMahon, **Chesterfield Twp.**
Kyle Tuliano, **New Hanover Twp.**
Mary Picariello, **North Hanover Twp.**
Donna Mull, **Pemberton Borough**
Kathy Hoffman, **Southampton Twp.**
Steve Ent, **Westampton Twp.**
Maryalice Brown, **Woodland Twp**

Those also in attendance were:

Paul Forlenza, MGA, Executive Director, *RPA – A Division of Gallagher*
Paul Miola, CPCU, ARM, Deputy Executive Director, *RPA – A Division of Gallagher*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
John Saville, Safety Director, *J.A. Montgomery Risk Control*

Chris Roselli, Claims Administrator, *Qual-Lynx*
Karen Beatty, *QualCare*
Debby Schiffer, Wellness Director
Lou Romero, Technology Risk Services Director, *Secure Data Consulting Services*

Also present were the following Risk Management Consultant agencies:

CBIZ Benefits & Insurance Services
Conner Strong & Buckelew
EJA/Capacity Insurance
Insurance Agency Mgmt.
Hardenberg Insurance Group

These minutes do not necessarily reflect the order in which some items were discussed.

Chair Jack stated that in order to keep the meeting moving along, this month, Roll Call votes would only be of the Executive Committee.

Chair Jack then entertained a Motion to move up Ms. Kosko, Alternate Executive Committee Member #1, to the Executive Committee in the absence of Mr. McMahon for voting purposes of the seven (7) Executive Committee members only.

Motion by Mr. Gural, seconded by Mr. Mascia to move up Ms. Kosko as presented.

APPROVAL OF THE OPEN & CLOSED SESSION MINUTES

Chair Jack presented the open & closed session meeting minutes of the February 18, 2020 meeting of the Fund, as found in the agenda packet and provided to the Executive Committee prior to the Executive Committee meeting, for approval.

Chair Jack asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Wolbert seconded by Mr. Cramer, to approve the Open & Closed session meeting minutes of the February 18, 2020 meeting as amended. All In Favor. Motion carried by majority vote.

The Closed Session minutes of the February 18, 2020 meeting shall not be released to the public until the reason(s) for their remaining closed is no longer applicable and the Fund Solicitor has had the opportunity to review them.

EXECUTIVE DIRECTOR'S REPORT

Mr. Forlenza referenced the Executive Director's Report found in the agenda and noted it was self-explanatory, and due to the situation, he has asked the Fund Professionals to minimize their reports for this month; however, being sure to touch on any important or pertinent information they feel needs to be discussed or addressed.

Mr. Forlenza stated there were several items in his report that have unfortunately either had to be cancelled or postponed to be rescheduled. He noted the remaining Elected Officials Seminar scheduled for March 24, 2020 at Merighi's has been cancelled. You will still be able to take the online course on the MEL Website through May 1st. As far as the Managerial & Supervisory Training and the Police Command Training scheduled in April, these have been postponed and will be reschedule at a later date once thing return to normal and we can coordinate dates with the venues. Notices had gone out from the Executive Directors office last week notifying members of these changes.

In regards to all sub-committee meetings scheduled for the next 30 days or so, all now will be held via conference call and our office will send out the agendas, as well as any pertinent handouts and the dial-in information prior to those meetings.

Lastly, Mr. Forlenza stated everyone should know and feel confident that the Executive Directors office is in contact with the other Fund Professionals on a daily basis, so please, if you have any questions, or need any assistance, please may reach out at any time to any one of us, either via phone or email, as we are here to help you.

Mr. Forlenza asked if there were any questions at this time. No questions were entertained.

SOLICITOR'S REPORT

Closed Cases – Mr. DeWeese reported that there was one (1) closed case(s) since the last meeting and he reviewed it with the members.

Fisher v. Township of Southampton

MEL EPL Helpline & Authorized Contact List – Mr. DeWeese reminded the members to please review the list of authorized contacts for the *MEL Employment Practices Helpline*. He noted he has been trying to stay abreast of the COVID-19 issues in the State of NJ and has sent out various Bulletins and Notices with information he learns. He is hopeful the correspondence is helpful to the members, and if anyone has any questions or concerns to definitely reach out to him and he will be happy to assist the best he can.

Mr. DeWeese asked if there were any questions at this time. No questions were entertained.

SAFETY DIRECTOR'S REPORT

Mr. Saville stated that the Safety Director's Report is a handout and is self-explanatory and should anyone have any questions, please feel free to reach out to him at any time.

CLAIMS ADMINISTRATOR'S REPORT

Lessons Learned from Losses

Mr. Roselli stated his *Lessons Learned from Losses* is self-explanatory and included in the agenda packet. It addresses the importance of *Office Safety*.

Mr. Roselli asked if there were any questions at this time. No questions were entertained.

WELLNESS DIRECTOR'S REPORT

Ms. Schiffer referenced her report in the agenda packet, noting the yoga event and presentation on Living Younger which focused on positive thinking took place prior to our current situation. The Stress Management Family Feud will be rescheduled.

Ms. Schiffer noted creating resiliency is now more important than ever in dealing with stress and fear that can be a daily challenge for some. She stated everyone should stay vigilant and remind your employees and families to focus on what they can control:

- Getting proper sleep
- Eating as healthy as possible
- Stay active – walks, live stream workouts
- Most importantly, maintain positive thoughts

Ms. Schiffer stated all our lifestyle choices and thoughts will directly and indirectly affect our immune system, so it is critical to keep it strong and working at its full capacity.

Ms. Schiffer stated she would be experimenting with video-conferencing with one of her towns to share some positivity and group meditation, just to stay connected. If this is of interest to you, please reach out to her and she will explore options.

Lastly, Ms. Schiffer reminded everyone to please reach out to her if they need any ideas on exercise, what to eat, or recipes to prepare, as well as words of encouragement and support. This time certainly reinforces how safety and wellness go hand in hand. Stay safe everyone!

Ms. Schiffer asked if there were any questions at this time. No questions were entertained.

MANAGED HEALTH CARE REPORT

Ms. Beatty reviewed the Managed Care Report for February 2020.

Lost Time v. Medical Only Cases

Ms. Beatty presented the BURLCO JIF *Lost Time v. Medical Only Cases (Intake Report)*:

| | <i>February</i> | <i>YTD</i> |
|-------------------------------------|------------------------|-------------------|
| <i>Lost Time</i> | 2 | 4 |
| <i>Medical Only</i> | 13 | 23 |
| <i>Report Only</i> | 5 | 13 |
| <i>Total Intakes</i> | 21 | 41 |
| <i>Report Only % of Total</i> | 24% | 32% |
| <i>Medical Only/Lost Time Ratio</i> | 87:13 | 85:15 |
| <i>Average Days to Report</i> | 10.7 | 5.5 |

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report:

| <i>Transitional Duty Summary Report</i> | <i>YTD</i> |
|---|-------------------|
| <i>Transitional Duty Days Available</i> | 456 |
| <i>Transitional Duty Days Worked</i> | 280 |
| <i>% of Transitional Duty Days Worked</i> | 61% |
| <i>\$ Saved by Accommodating</i> | \$35,097 |
| <i>Transitional Duty Days Not Accommodated</i> | 176 |
| <i>% of Transitional Duty Days Not Accommodated</i> | 39% |
| <i>Cost of Days Not Accommodated</i> | \$17,304 |

PPO Penetration Report:

Ms. Beatty presented the PPO Penetration Report:

| <i>PPO Penetration Rate</i> | <i>February</i> |
|------------------------------------|------------------------|
| <i>Bill Count</i> | 135 |
| <i>Original Provider Charges</i> | \$219,917 |

| | |
|---|-----------|
| <i>Re-priced Bill Amount</i> | \$88,250 |
| <i>Savings</i> | \$131,667 |
| <i>% of Savings</i> | 60% |
| <i>Participating Provider Penetration Rate - Bill Count</i> | 94% |
| <i>Participating Provider Penetration Rate – Provider Charges</i> | 97% |
| <i>EPO Provider Penetration Rate - Bill Count</i> | 93% |
| <i>EPO Provider Penetration Rate – Provider</i> | 96% |

Ms. Beatty noted her office is fully operation with the majority of employees working from home. She reminded everyone to please report any potential exposure you may have, but know COVID-19 testing is only being done if the person is showing symptoms.

Ms. Beatty stated they are working with their medical facilities to deliver safe medical services and treatment as required. She noted they are receiving information daily on any information on Provider practices, including office hour changes, telehealth capabilities and office closures. They are providing an updated list constantly so their staff has all the information they need. She also the Governor signed an Executive Order postponing all elective surgeries as of March 27th. CDC guidelines are being practiced at all of our provider facilities.

Ms. Beatty asked if there were any questions. No questions were entertained.

TECHNOLOGY RISK SERVICES REPORT

Mr. Romero stated in regards to the training, the deadline has been moved to May 1, which was originally March 31.

He asked that members be aware of the numerous Covid-19 scam emails that are circulating. He noted one member has already fallen victim to one of these scams, but luckily, due to double redundancy backups, there was minimal damage and they were only down for one day. Please be sure emails received are coming from a trusted source. If you have any question regarding this, he had previously provided a link to all members, where if you type in the questionable email address, it will show you where the email originated.

Mr. Romero reminded the members he is available 24/7, so if there are any issues he can assist with, please reach out.

Mr. Romero asked if there were any questions. No questions were entertained.

TREASURER'S REPORT

Mr. Tontarski presented an overview of the Treasurer's Report for the month of **February 2020**, a copy of which was provided to the membership in the agenda packet. Mr. Tontarski reports are valued as of February 29, 2020. He noted COVID-19 has already had a financial impact on the Fed's Fund Rate, which is a Governing Rate, which has dropped a full percentage point to .25% and we will be determining what that means to the Fund's investments. Fortunately, we do have a safety net in place with Investors Bank as their guarantee to us is our yield will not be lower than .65%.

Investment Interest

Interest received or accrued for the reporting period totaled \$31,625.15. This generated an average annual yield of 1.93%. However, after including an unrealized net gain of \$31,625.15 in

Nays: None

Motion carried by unanimous vote.

Mr. Tontarski asked if there were any questions. No questions were entertained.

COMMITTEE REPORTS

Finance Committee Report - Mr. Forlenza noted that in regard to the 2020 Budget Amendment that was advertised for public hearing today, it will be re-advertised for Public Hearing and Adoption at either the April or May Executive Committee Meeting. The membership agreed

Strategic Planning Committee Meeting – February 18, 2020 – Mr. Forlenza noted that Ms. Burger presented a verbal report on Committee's meeting at the February JIF meeting. The written minutes were included in the agenda packet and were self-explanatory, and that the next meeting of this committee is scheduled for June.

Chair Jack asked for a Motion to authorize the Executive Directors office to re-advertise the date of the June 16th, 2020 Executive Committee Meeting to Tuesday, June 23, 2020.

Motion by Mr. Gural, seconded by Mr. Mascia to re-advertise the June 2020 Executive Committee Meeting. All in Favor. Motion carried.

Safety Committee Meeting – Mr. Forlenza noted that the Safety Committee meeting was originally scheduled for March 17, 2020 has been rescheduled to March 25, 2020 via conference call and the minutes would be included in the April agenda for reference and review.

MEL/RCF/EJIF REPORTS

MEL Leadership Skills Training for Supervisors – Chair Jack referenced a memo in the agenda, stating this is a 3-day course, but we will need to wait and see about the May and June dates, but the September and October dates are listed if you are interested in signing up.

MISCELLANEOUS BUSINESS

Next Meeting

Mr. Forlenza noted that due to the current situation and uncertainty of COVID-19, he would like to ask for a Motion, after consultation with the Fund Chair, to re-advertise the April Executive Committee Meeting to a conference call, if needed. He noted he would prefer to be prepared in case, as it is an uncertainty right now.

Chair Jack asked for a Motion to re-advertise the April meetings as outlined by Mr. Forlenza.

Motion by Mr. Cramer, seconded by Mr. Gural to re-advertise the April meetings. All in Favor. Motion carried.

Next, Mr. Forlenza noted he had emailed a Resolution to all members which, if adopted, would authorize payment of Contractual Expenditures and Claims Payments in the event of the cancellation of a monthly meeting in 2020. He noted, again, should we need to meet via teleconference, or should we not have a quorum of the Executive Committee, he would like to have the authorization to continue to pay contractual expenditures and claims payments, should we not be able to acquire authorization through the normal process.

Chair Jack asked if there were any questions. No questions were entertained.

Resolution 2020-19 Authorizing the Payment of Contractual Expenditures and Claims Payments in the Event of the Cancellation of a Regularly Scheduled Monthly Meeting in 2020 Next Meeting

Motion by Mr. Cramer, seconded by Mr. Mascia to approve Resolution 2020-19 as presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Resolution 2020-20 Honoring and Recognizing the Service of Rich Brook, Florence Township to the Burlington County Municipal Joint Insurance Fund.

Mr. Forlenza noted that that Mr. Brook would be retiring at the end of the month, and noted he had emailed a picture of the award, as well as a copy of the proposed resolution, honoring Mr. Brook and his many decades of dedication to the Burlington County Municipal Joint Insurance Fund. Mr. Forlenza stated he will get both the award and the Resolution out to him once the pandemic is over.

Mr. Forlenza stated, that on behalf of the membership, it has been an honor to work with Mr. Brook and he appreciates all he has done in support of the BURLCO JIF as well as his involvement in the EJIF, SEM, and MEL. Mr. Brook's assistance has been second to none, and we want Mr. Brook to know how much his efforts are appreciated. Mr. Forlenza offered Mr. Brook the best of luck and noted he will be missed.

Mr. Brook thanked everyone, noting he will miss the JIF and good luck to everyone.

Motion by Mr. Cramer, seconded by Mr. Ingling to approve Resolution 2020-20 a presented.

ROLL CALL **Yeas:** Doug Cramer, **Tabernacle Twp.**
James Ingling, **Wrightstown Borough**
John Gural, **Palmyra Borough**
Jerry Mascia, **Mt. Laurel Twp.**
Rich Wolbert, **Beverly City**
Meghan Jack, **Riverside Twp.**
Paula Kosko, **Hainesport Twp.**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

Chair Jack noted that the next meeting of the BURLCO JIF will more than likely be a conference call on Tuesday, April 21, 2020 at 3:30 PM unless otherwise noted.

PUBLIC COMMENT

Motion by Mr. Gural, seconded by Mr. Cramer, to open the meeting to the public. All in favor. Motion carried.

Chair Jack opened the meeting to the public for comment. Mr. Forlenza did note this meeting was advertised so if the any member of the public wished to attend, they could do so at the office of the Executive Director and participate in the Conference Call.

Hearing no comments, Chair Jack entertained a motion to close the public portion of the meeting.

Motion by Mr. Wolbert, seconded by Mr. Gural, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2020-21

Chair Jack entertained a motion to go into a closed session to discuss matters affecting the protection and safety of the public and to discuss pending or anticipated litigation and/or contract negotiations.

Motion by Mr. Cramer, seconded by Mr. Ingling, to Adopt ***Resolution #2020-21***.

Mr. Forlenza did note this meeting was advertised so if the any member of the public wished to attend, they could do so at the office of the Executive Director and participate in the Conference Call.

A Closed Session of the BURLCO JIF was held and the meeting was then reopened to the public.

REOPEN PUBLIC PORTION OF THE MEETING

Chair Jack entertained a motion to reopen the public portion of the meeting.

Motion by Mr. Cramer seconded by Mr. Wolbert, to reopen the public portion of the meeting. All in favor. Motion carried.

APPROVAL OF CLAIMS PAYMENTS

Chair Jack asked for a motion for *Approval of Claims Payment* on the following claims as presented in Closed Session.

| <i>Workers Compensation</i> | <i>General Liability</i> | <i>Property</i> |
|-----------------------------|--------------------------|-----------------|
| 2019148581 | 2017091126 | 2020181860 |
| 2020186961 | | 2020194345 |
| 2020185549 | | 2020196018 |
| 2020193180 | | 2020190487 |
| 2018146046 | | |
| 2020191522 | | |
| 001252073 | | |

Chair Jack asked if there were any questions at this time. No questions were entertained.

Motion by Mr. Cramer seconded by Mr. Wolbert, to approve the following claims as discussed in *Closed Session*.

AUTHORIZATION TO ABANDON SUBROGATION – APPROVAL

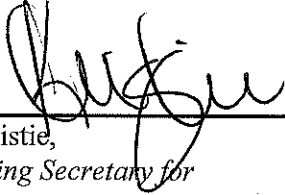
There were zero (0) abandonment of Subrogation claim(s) presented in Closed Session:

MOTION TO ADJOURN

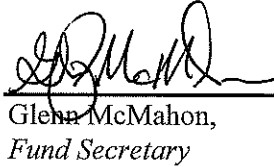
Chair Jack entertained a motion to adjourn the March 24, 2020 meeting of the BURLCO JIF.

Motion by Mr. Gural, seconded by Mr. Ingling, to adjourn the March 24, 2020 meeting of the BURLCO JIF. All in favor. Motion carried.

The meeting was adjourned at 4:32 PM.



Kris Kristie,
Recording Secretary for



Glenn McMahon,
Fund Secretary