

**GLOUCESTER, SALEM, CUMBERLAND COUNTIES  
MUNICIPAL JOINT INSURANCE FUND**

**Gloucester County Library – Mullica Hill Branch  
389 Wolfert Station Rd  
Mullica Hill, New Jersey**

**March 24, 2014 – 3:30 PM**

***EXECUTIVE CLAIMS MEETING MINUTES***

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The Executive Claims Committee Meeting of the Gloucester, Salem, and Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at the Gloucester County Library, 389 Wolfert Station Rd, Mullica Hill, New Jersey on Monday, March 24, 2014 at 3:30 PM, prevailing time. Chair Heydel, **Monroe**, presiding. The meeting was called to order at 3:30 PM.

***STATEMENT OF COMPLIANCE WITH THE OPEN PUBLIC MEETING ACT***

Notice of this meeting was given by: (1) sending sufficient notice herewith to *Today's Sunbeam*, of Salem; *Bridgeton Evening News*, of Bridgeton; and the *South Jersey Newspapers*, of Woodbury; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the TRICO Municipal Joint Insurance Fund, and (3) posting notice on the public bulletin boards of all member municipalities of the TRICO Municipal Joint Insurance Fund.

Those in attendance were:

Joe Schweigart, **East Greenwich**  
Kevin Heydel, **Monroe**  
Greg Sawyer, **Glassboro**  
Bill Slusser, **Oldmans**  
Mike Razzo, **Pitman** (*arrived 3:48pm*)  
Brad Campbell, **Shiloh** (*arrived 4:03pm*)  
Bob Law, **Woodbury**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJGRMS*  
David S. DeWeese, Esquire, *The DeWeese Law Firm, P.C.*  
Tim Sheehan, *J.A. Montgomery*  
Alice Lihou, *Qual-Lynx*  
Karen Beatty, *QualCare*  
Debby Schiffer, *Wellness Director*

***CLOSED SESSION PORTION OF MEETING***

Chair Heydel entertained a motion to move to Executive Session to review the *Payment Authorization Requests* that will be voted on in Open Session during the Executive Committee Meeting being held on March 24, 2014 at 5:00 PM.

Motion by Mr. Slusser seconded by Mr. Schweigart to move to Executive Closed Session. All in favor. Motion carried.

**REOPEN PUBLIC PORTION OF THE MEETING**

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

Motion by Mr. Slusser seconded by Mr. Schweigart to reopen the public portion of the meeting. All in favor. Motion carried.

**SOLICITOR'S REPORT FOR OPEN SESSION:**

***Closed Cases***

Mr. DeWeese reported that three (3) case(s) were closed since the last meeting.

<b>Closed Cases</b>	<b>Result</b>
<i>Cameli v. Borough of Paulsboro</i>	<i>Settlement of \$25,000 to the Plaintiff</i>
<i>Sattin v. Twp of Washington</i>	<i>Settlement of \$350,000 to the Plaintiff</i>
<i>Horne v. Miller v. Twp of Harrison</i>	<i>Settled with no payment to the Plaintiff</i>

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

**MANAGED HEALTH CARE REPORT**

***Lost Time v. Medical Only Cases***

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

	<b>February</b>	<b>YTD</b>
<i>Lost Time</i>	1	2
<i>Medical Only</i>	18	38
<i>Report Only</i>	10	25
<i>Total Intakes</i>	29	65
<i>Report Only % of Total</i>	34.5%	38.5%
<i>Medical Only/Lost Time Ratio</i>	95:05	95:05
<i>Average Days to Report</i>	1.5	2

She noted that we already are seeing an improvement over last year's figures.

***Transitional Duty Report***

Ms. Beatty presented the self-explanatory Year-to-Date Transitional Duty Report.

<b>Transitional Duty Summary Report</b>	<b>YTD</b>
<i>Transitional Duty Days Available</i>	507
<i>Transitional Duty Days Worked</i>	445
<i>% of Transitional Duty Days Worked</i>	87.8%

<i>Transitional Duty Days Not Accommodated</i>	62
<i>% of Transitional Duty Days Not Accommodated</i>	12.2%

***PPO Penetration Report:***

Ms. Beatty presented the monthly PPO Penetration Report.

<b>PPO Penetration Rate</b>	<b>February</b>
<i>Bill Count</i>	243
<i>Original Provider Charges</i>	\$123,831
<i>Re-priced Bill Amount</i>	\$56,420
<i>Savings</i>	\$67,411
<i>% of Savings</i>	54.4%
<i>PPO Penetration Rate Bill Count Percentage</i>	95.1%
<i>PPO Penetration Rate Provider Charge Percentage</i>	90.2%
<i>EPO Penetration Rate Bill Count Percentage</i>	85.2%
<i>EPO Penetration Rate Provider Charge Percentage</i>	86.1%

***New Report***

Ms. Beatty stated that a new report was handed out this evening. She will now provide monthly nurse case management assignments and field visit information.

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

***QUAL-LYNX REPORTS***

***Lessons Learned from Losses – March***

Ms. Lihou reported on the *Lessons Learned from Losses* which was included in the agenda packet.

***Job-Related Stress: Is it always Compensable?***

Ms. Lihou reported that in order for a stress claim to be compensable, the NJ claimant needs to prove the following:

- 1) Objectively verified stressful work conditions, requiring evidence over and above the claimant's own testimony;
- 2) Work conditions peculiar to the workplace, and not common to everyone, and;
- 3) Medical evidence showing that these work conditions were the material cause of the psychiatric disability. If a psychiatric illness already exists, the claimant must prove that a person without that pre-existing condition would have reacted in the same manner as the claimant.

Ms. Lihou noted that they do defend these claims due to the strict guidelines that most of the judges apply in these cases. She asked everyone to reference John Geaney's NJ Workers' Compensation Blog listed on pg 61.

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

***RECOMMENDATION OF APPROVAL OF CLAIMS PAYMENTS***

The Executive Claims Committee recommends approval of the PARs at the Executive Committee Meeting as presented in their entirety during the Closed Session portion of the *Executive Claims Meeting*.

The Committee reviewed seventeen (17) claims. Of the claims reviewed, there were seven (7) Workers' Compensation, four (4) General Liability, and six (6) Property PARs recommended for approval of settlement or continuing defense.

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

***RECOMMENDATION TO ABANDON SUBROGATION***

There were no (0) matter(s) presented for *Abandonment of Subrogation* at the Executive Committee Meeting during the Closed Session portion of the *Executive Claims Meeting*.

***MISCELLANEOUS***

***NEXT MEETING***

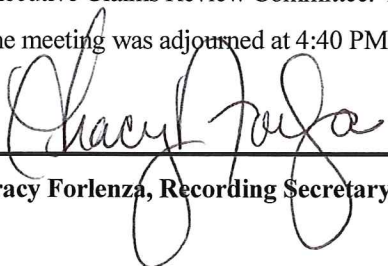
The next Executive Claims Meeting will be held on **Monday, April 28, 2014 at 3:30 PM** at the **Gloucester County Library, Mullica Hill, New Jersey**.

***MOTION TO ADJOURN***

There being no further business, Chair Heydel entertained a motion to adjourn the April 28, 2014 meeting of the TRICO JIF Executive Claims Committee.

Motion by Mr. Schweigart, seconded by Mr. Slusser, to adjourn the March 24, 2014 meeting of the TRICO JIF Executive Claims Review Committee. All in favor. Motion carried.

The meeting was adjourned at 4:40 PM.

  
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Tracy Forlenza, Recording Secretary for

  
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KEVIN HEYDEL, FUND CHAIR