

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

**Auletto Caterers
1849 Cooper Street
Almonesson, New Jersey**

July 24, 2014 – 4:00 PM

EXECUTIVE COMMITTEE MEETING

OPEN SESSION MINUTES

The regular meeting of the Gloucester, Salem, Cumberland Counties Municipal Joint Insurance Fund (TRICO JIF) was held at Auletto Caterers, 1849 Cooper Street, Almonesson, New Jersey on Thursday, July 24, 2014 at 4:00 PM, prevailing time. Chair Heydel, **Monroe Twp**, presiding. The meeting was called to order at 4:00 PM.

FLAG SALUTE

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.

ROLL CALL

Those in attendance were:

Sue Miller, **Clayton**
Dina Zawadski, *Alternate*, **Deptford**
Debbie Pine, *Alternate*, **Elk**
Doug Hogate, **Elsinboro**
Jackie Green, **Fairfield**
Barbara Freijomil, *Alternate*, **Franklin**
Mark Gravinese, **Harrison**
Doris Hall, **Logan**
Kevin Clour, **Lower Alloways Creek**
Esther Mitchell, *Alternate*, **Mannington**
Jennica Bileci, **Mantua Twp**
Kevin Heydel, **Monroe Twp**
LeeAnn Ruggeri, **Paulsboro**
Mayor John Washington, **Penns Grove**
Maureen Abdill, **Pilesgrove**
Mike Razzo, **Pitman**
Marty Uzdanovics, **Quinton**
Brad Campbell, **Shiloh**
Robert Diaz, **South Harrison**

Carl Bagby, **Swedesboro**
Bob Dickenson, **Vineland**
Adele Riiff, *Alternate*, **Washington Township**
Karen Sweeney, **Wenonah**
Bill Bittner, **Westville**
Bob Law, **Woodbury City**
Cara Witasick, **Woodbury Heights**
Jane DiBella, **Woolwich**

Absent Fund Commissioners were:

Beth Reilly, **Alloway**
Ken Brown, **Carneys Point Twp**
Joseph Schweigart, **East Greenwich**
Russell Clark, **Glassboro**
Harry Rink, **Greenwich**
Bill Slusser, **Oldmans Twp**
Richie Raine, **Pennsville**
Bill Gantz, **Upper Pittsgrove**
Fran Grenier, **Woodstown**

Also present were:

Paul J. Miola, CPCU, ARM, Executive Director, *AJG Risk Management Services, Inc.*
Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*
David S. DeWeese, Esquire, Fund Solicitor, *The DeWeese Law Firm, P.C.*
Tom Tontarski, Treasurer
Joanne Hall, Safety Director, *J. A. Montgomery Risk Control*
Kathie Tyler-Schohl, Claims Administrator, *Qual-Lynx*
Karen Beatty, Managed Care, *QualCare*
Debby Schiffer, Wellness Director

Also present were the Risk Management Consultants from the following agencies:

Biondi Insurance Agency
Cettei & Connell
Chesney-Stanton Insurance Group
Conner Strong & Buckelew
Len Eckman Insurance
Hardenbergh Insurance Group
E.H. Sloan Insurance Agency

Absent RMCs were:

Brown & Brown
Price-Milam Insurance Agency
Sungenis Insurance Agency
Henry D. Young Insurance

Move Alternates to Executive Committee

In the absence of Executive Committee members Secretary Slusser, Oldmans, and Mr. Schweigart, East Greenwich, Chair Heydel entertained a motion to move alternates Ms. Hall, Logan, and Mr. Bittner, Westville, to the Executive Committee.

Motion by Mr. Campbell, seconded by Mr. Law, to move alternates Ms. Hall, Logan, and Mr. Bittner, Westville, to the Executive Committee. All in favor. Motion carried.

APPROVAL OF THE MINUTES – Executive Committee Meeting June 23, 2014

Chair Heydel presented the meeting minutes of the June 23, 2014 Executive Committee meeting for approval.

Chair Heydel asked members for their questions at this time. No questions were entertained.

Chair Heydel entertained a motion to approve the minutes of the June 23, 2014 Executive Committee meeting.

Motion by Mr. Campbell, seconded by Mr. Law, to approve the minutes of the June 23, 2014 Executive Committee meeting. All in Favor. Motion carried. Mr. Razze abstained.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting June 23, 2014

Chair Heydel presented the meeting minutes of the June 23, 2014 Executive Claims Review Committee Meeting for approval.

Chair Heydel asked members for their questions at this time. No questions were entertained.

Chair Heydel entertained a motion for approval of the Executive Claims Review Committee meeting minutes.

Motion by Mr. Campbell, seconded by Mr. Law, to approve the meeting minutes of the June 23, 2014 Executive Claims Review Committee Meeting. All in Favor. Motion carried. Mr. Razze abstained.

APPROVAL OF THE MINUTES – Executive Claims Review Committee Meeting Closed Session June 23, 2014

Chair Heydel presented the meeting minutes of the June 23, 2014 Executive Claims Review Committee Meeting Closed Session for approval.

Chair Heydel asked members for their questions at this time. No questions were entertained.

Chair Heydel entertained a motion for approval of the Executive Claims Review Committee meeting Closed Session minutes.

Motion by Mr. Campbell, seconded by Mr. Law, to approve the Closed Session meeting minutes of the June 23, 2014 Executive Claims Review Committee Meeting. All in Favor. Motion carried. Mr. Razze abstained.

EXECUTIVE CLAIMS REVIEW COMMITTEE MEETING REPORT – July 21, 2014

Chair Heydel reported that an Executive Claims Committee Meeting was held on Monday, July 21, 2014 at 3:30 PM at the Gloucester County Library, Mullica Hill.

The Committee reviewed seventeen (17) claims. Of the claims reviewed, there twelve (12) Workers' Compensation, two (2) General Liability, and three (3) Property PARs recommended for approval of settlement or continuing defense.

The claims will be presented for approval later in the meeting.

There was one (1) matter(s) presented for *Abandonment of Subrogation*.

<i>Qual-Lynx File#</i>	<i>Amount</i>
X05991	\$50,000

Questions will be addressed during Closed Session if necessary.

EXECUTIVE DIRECTOR'S REPORT

Mr. Miola reviewed the Executive Director's Report found in the agenda packet with the membership. He highlighted the following items.

2014 Retreat – Mr. Miola commented to the members that he felt today's Retreat featured good topics with good discussion.

Lost Time Accident Frequency Reports – Mr. Miola noted that these are in the agenda packet and commented that the Trico JIF is once again ranked number one in the state with the best LTAF rate.

Certificates of Insurance – Mr. Miola stated that these were issued and asked to be made a part of the minutes.

2013 Safety Incentive Program Awards – Mr. Miola asked that all members review available balances for the 2013 program. He reminded the members that the deadline to claim or encumber these funds is November 1, 2014. All encumbered funds must be claimed by February 1, 2015.

2014 Optional Safety Budget - Mr. Miola asked that all members review available balances for this year's program. He reminded the members that the deadline to claim or encumber the funds is November 1, 2014. All encumbered funds must be claimed by February 1, 2015.

EPL Helpline –Authorized Contact List - Mr. Miola asked members to review the attached list for accuracy especially if you have had turnover in a position. He noted the resolution to change this contact person is available on the JIF website at www.tricojif.org. Please contact the Executive Director's office with any questions.

EPL Allowance – Mr. Miola reminded members that each member is allotted \$540 to offset Employee Practice Liability training and/or the updating of policies and procedures. He noted the balances are listed in the agenda packet.

Employee Practices Liability Coverage Update – Mr. Miola informed the members that the deadline to submit the checklists to the MEL was May 30th, 2014. He asked that members review the checklist in the agenda and contact PERMA with any discrepancies.

Financial Fast Track – Mr. Miola commented that there is almost a \$16 million in surplus.

Regulatory Filing Checklists – Mr. Miola noted that these are up to date.

Skateboard Park Approval Status - Mr. Miola reminded members that if they are considering a new skateboard park or are updating an older one, please contact the Executive Director's office prior to moving forward.

Caphart & Scatchard Updates – Mr. Miola asked members to review these updates since they deal with WC, ADA and FMLA issues.

Statutory Bond Status – Mr. Miola reminded members to review the latest listing of the Statutory Bonds issued by the MEL for JIF members. These are issued to the individual, NOT the position.

Revenue & Appropriations – Mr. Miola asked members to review the checklist on pg 48 of those members who have submitted their summaries. Please forward just the summary page that is printed in the newspaper.

Renewing Members – Mr. Miola reported that the letters for the renewing members were emailed in early June. He noted that there are three forms needed for renewal; the resolution authorizing renewal of the JIF membership, the agreement authorizing the membership, and the certification, which is a requirement of the Local Public Contracts Law all due by August 15, 2014.

Member Visitation Program – Mr. Miola noted that he and Mr. Forlenza are contacting each renewing member requesting to attend a governing body meeting. He commented that this process is going well.

Annual Renewal Process – Mr. Miola reported that the annual renewal process through Exigis has begun. Please take note of the renewal deadline of August 30, 2014. Contact Jodi Palmeri with any issues.

Fund Professional Evaluation – Mr. Miola noted that the Fund Professional Evaluation form was emailed to the members recently. He urged the members to review this form and contact the appropriate parties if necessary by July 12, 2014.

Second Assessment Billing – Mr. Miola stated that the 2nd assessment billings are due August 15th.

Quarterly Attendance – Mr. Miola noted that members should review the attendance report in the agenda packet. He asked the members to review.

New Member Activity – Mr. Miola stated there is no new member activity to report.

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

RESOLUTION 2014-24 BRENDA SMITH AS RECORDING SECRETARY

Chair Heydel entertained a motion to appoint Brenda Smith as Recording Secretary effective September 1, 2014 through December 31, 2014 and authorizing the Fund Chair and Fund Secretary to sign a contract for Completion of Services.

you do share with your governing body, please do so in closed session only since these are cases still in litigation.

Subrogation Summary Files Status Quarterly Report

Mr. DeWeese stated that collection efforts are being made on \$961,731.84 of judgments on 39 files against third parties. He reported that last month subrogation was \$18,353.15 and YTD is \$118,828.60.

Use of Personal Vehicles

Mr. DeWeese reported to the members that in another JIF, member allowed lifeguards to use their personal vehicles to drive to their posts. There is a claim now against both the lifeguard and the municipality because a lifeguard hit a pedestrian with their personal vehicle. He noted their personal insurance was limited. The judge found that the municipality can be held liable although it was their personal vehicle because they are performing a duty on behalf of the employer.

Mr. DeWeese went on to find that many members are allowing employees to do the same thing; use their personal vehicles. He has drafted a bulletin regarding personal vehicle usage by employees and will send it to the clerks.

Mr. Law questioned if this applies to the fire fighters, EMTs, etc. Mr. DeWeese noted that not likely since that falls under the “coming and going” rule. A brief discussion ensued and Mr. DeWeese noted that this helps us control risk.

SAFETY DIRECTOR'S REPORT

Ms. Hall stated that the Safety Director's Report is self-explanatory. She highlighted the following items:

LTAF – Ms. Hall congratulated the 25 members who had no accidents in 2014!

Mini Retreat – Ms. Hall reminded the members that the “mini retreat” for Safety Coordinators will be held next Wednesday, July 30th.

Safety Bulletin – Ms. Hall commented that one bulletin was distributed in June on Preventing Heat Related Illnesses.

MSI Training – Ms. Hall asked members to review the list in the agenda packet. She noted if you wish to host a session, please submit your form for hosting by August 29th, 2014.

New Online Training – Ms. Hall noted that there is a new online training for distracted driving; “Attention and Distracted Driving”. She commented that it is a module that is easy to access and use.

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

RESOLUTION 2014-25 J.A. MONTGOMERY TO COMPLETE ADDITIONAL SERVICES

Chair Heydel entertained a motion to authorize J.A. Montgomery Risk Control to complete additional services on behalf of the membership in accordance with NJ Department of Health “Right to Know” regulations.

17th; Clayton, Woodbury Heights and Vineland are holding them in the fall, but have not yet scheduled.

- **Upper Pittsgrove** – Ms. Schiffer noted that they had the Salem County Health Dept present a 30-minute educational lecture on Lyme’s Disease during their Safety Committee meeting, but they never showed up.
- **Swedesboro** - Ms. Schiffer noted that they held a distress day with chair massages, blood pressure screenings and de-stress snacks.
- **Pitman** – Ms. Schiffer noted that they will hold a distress day. BPS will be held in September with speaker.
- **Pilesgrove** - Ms. Schiffer commented that they used their SIP money to have chair massages every month.
- **Woolwich Twp** will hold a potluck lunch in August. She did a workout demonstration using a resistance band and one’s own body weight.
- **Westville Fire Dept** has completed their surveys and Ms. Schiffer presented findings to employees of what wellness activities they could do.
- **July/August** topics include BBQing safely.

She asked to email her any topics you wish to have her focus on!

Ms. Schiffer asked if there were any questions at this time. 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)*.

	June	YTD
<i>Lost Time</i>	2	7
<i>Medical Only</i>	16	101
<i>Report Only</i>	7	43
<i>Total Intakes(New Claims Reported)</i>	25	151
<i>Report Only % of Total</i>	28.0%	28.5%
<i>Medical Only to Lost Time Ratio</i>	89:11	93:07
<i>Average Days to Report</i>	1.0	1.9

Transitional Duty Report

Ms. Beatty presented the Transitional Duty Report.

Transitional Duty Summary Report	YTD
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<i>Transitional Duty Days Available</i>	1,920
<i>Transitional Duty Days Worked</i>	1,397
<i>% of Transitional Duty Days Worked</i>	72.8%
<i>Transitional Duty Days Not Accommodated</i>	523
<i>% of Transitional Duty Days Not Accommodated</i>	27.2%

Nurse Case Assignment Report:

<i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i>	<i>June</i>
<i>Total Cases Assigned in month</i>	287
<i>Total Cases Closed in month</i>	63
<i>Total Active in month</i>	56

PPO Penetration Report:

Ms. Beatty presented the monthly PPO Penetration Report

<i>PPO Penetration Rate</i>	<i>June</i>
<i>Bill Count</i>	140
<i>Original Provider Charges</i>	\$128,282
<i>Re-priced Bill Amount</i>	\$65,703
<i>Savings</i>	\$62,579
<i>% of Savings</i>	48.8%
<i>PPO Penetration Rate Bill Count Percentage</i>	91.4%
<i>PPO Penetration Rate Provider Charge Percentage</i>	91.3%
<i>EPO Penetration Rate Bill Count Percentage</i>	77.5%
<i>EPO Penetration Rate Provider Charge Percentage</i>	86.9%

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

TREASURER'S REPORT

Mr. Tontarski provided an overview of his report for **June 2014**.

Investment Interest

Mr. Tontarski reported interest received or accrued for the current month totaled \$8,318.80. This generated an average annual yield of .36%. After including an unrealized net loss of \$10,355.00 in the asset portfolio, the

Next Meeting

The next Executive Committee Meeting will be held on Monday, September 22, 2014 at **5:00 PM** (not 4:00pm as noted in the agenda) at the **Gloucester County Library, Mullica Hill, NJ**. He reminded the members that there is NO August meeting.

PUBLIC COMMENT

Open Public Comment

Chair Heydel entertained a motion to open the meeting to the public.

Motion by Mr. Campbell, seconded by Mr. Law, to open the meeting to the public. All in favor. Motion carried.

Close Public Comment

Hearing no comments from the public, Chair Heydel entertained a motion to close the meeting to the public.

Motion by Mr. Campbell, seconded by Mr. Law, to close the meeting to the public. All in favor. Motion carried.

EXECUTIVE SESSION MEETING – Resolution #2014-26

Chair Heydel 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.

Chair Heydel noted that an emergent PAR will be discussed in closed session. He stated that the PARs were discussed at the July 21, 2014 Claims Review Committee meeting and will be presented for approval this evening.

Motion by Mr. Campbell, seconded by Mr. Law to Adopt Resolution #2014-26. All in favor. Motion carried.

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

REOPEN PUBLIC PORTION OF THE MEETING

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

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

APPROVE CLAIMS PAYMENTS

Ms. Tyler-Schohl of Qual-Lynx presented the following Payment Authorization Requests (PARs) during the Executive Claims Committee Meeting held on July 21, 2014.

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
X94200	X05991 (01-03)	X93238
X34729	X70697	X93852
E84569		X61743 (Emergent add on)
X76895		
X91471		
X64571 (01-02)		
X59683		
X89577		
X85994		
X19686		
X93977		
X92529		

Chair Heydel asked members for their questions at this time. No questions were entertained.

Chair Heydel entertained a motion to approve the PARs as presented in their entirety during the Executive Claims Review Committee Meeting.

Motion by Mr. Campbell, seconded by Mr. Law, to Approve Payment Authority on the Claims as presented during the Executive Claims Committee Meeting.

ROLL CALL *Yeas:* Doris Hall, **Logan Twp**
 Kevin Heydel, *Chair*, **Monroe Twp**
 Mike Razze, **Pitman**
 Brad Campbell, *Acting Secretary*, **Shiloh**
 Karen Sweeney, **Wenonah**
 Bill Bittner, **Westville**
 Bob Law, **Woodbury City**

Nays: None

Abstain: None

All in favor. Motion carried by unanimous vote.

APPROVE ABANDONING SUBROGATION

There was one (1) matter(s) presented for Abandonment of Subrogation.

