

JIF PROGRAM SNAPSHOT

OPTIONAL SAFETY BUDGET (OSB)

Yearly allowance to reimburse members for the purchase of safety related items that are not otherwise included in your municipality's budget. The allotment for each member is included in the monthly agenda packet. Members must claim or encumber these funds by November 1st.

BENEFIT TO MEMBERS

Monies to Purchase Safety Related Items & Training

ELECTED OFFICIALS TRAINING

Attendance at the Annual Elected Officials training seminars allow Elected Officials to become more familiar with the JIF and the risk management issues affecting the members. The MEL provides credit for each Elected Official that attends.

BENEFIT TO MEMBERS

MEL Liability or Workers Compensation Loss Funding Reduction

SAFETY INCENTIVE PROGRAM

Participation in the Annual Safety Incentive Program (SIP) encourages safe behavior by rewarding the town for completion of safety related activities. Earned awards money can be spent on items that will reward employees for their efforts to reduce workplace injuries and create a safer working environment.

BENEFIT TO MEMBERS

Meet Established Criteria
Earn Monies to Reward Employees or Purchase Safety Items

EPL TRAINING BUDGET

The Annual EPL Training Budget is a resource utilized to offset expenses related to employment practice liability. These expenses include employee training, legal costs, etc.

BENEFIT TO MEMBERS

Offset Employment Practice Related Expenses

EPL TRAINING

Bi-Annual training for Managers, Supervisors, and all other personnel, that assists members in complying with court mandated anti-harassment training

BENEFIT TO MEMBERS

Compliance with Court Mandated Training

DIVIDENDS

Every penny not spent on claims is returned to the Members with Interest! Members are eligible to receive a dividend after four years of being a member.. The dividend can be received in a check, applied to next year's premium, applied to aggregate excess loss contingency fund, or combination of the above.

BENEFIT TO MEMBERS

Members enjoy savings as a result of their safety, Risk management & Claims Management efforts

MEL SAFETY INSTITUTE (MSI)

As a member of the MEL, JIF municipalities have an expansive list of training classes available to them to assist in meeting OSHA and State of NJ training requirements. In addition, non-mandated training to assist employees in identifying hazards and working safely in specialized fields is also available.

BENEFIT TO MEMBERS

Training Programs to stay within compliance

FUND PROFESSIONALS

Fund Administrator carries out policies and the day to day operations.

Claims Administrator is the management of claims and litigation for all lines of coverage on behalf of the JIF.

Managed Care Provider oversees the treatment to expedite the care of employees with a workers compensation claim.

Loss Control Services conducting complete safety and risk control training programs to help prevent losses.

Wellness Director assists in the implementation of Wellness Programs for employees.

Exposure Management Database to easily maintain information regarding property, vehicles and other exposures covered by the JIF and the MEL.

BENEFIT TO MEMBERS

Added Value Benefits to Members