



**ATLANTIC COUNTY PUBLIC LIBRARY  
40 Farragut Ave  
Mays Landing, New Jersey**

**March 18, 2015 – 3:00PM**

***OPEN SESSION MINUTES***

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The regular meeting of the Atlantic County Municipal Joint Insurance Fund (ACM JIF) was held on March 18, 2015, at Atlantic County Library – Mays Landing Branch, 40 Farragut Ave, Mays Landing, New Jersey at 3PM, prevailing time. Chair Beck, **City of Linwood**, presiding. The meeting was called to order at 3:00 PM.

***FLAG SALUTE***

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

Notice of this meeting was given by: (1) sending sufficient notice herewith to *The Press of Atlantic City* (Atlantic and Cape May editions) and the *Courier Post*, Cherry Hill, New Jersey; (2) filing advance written notice of this meeting with the Clerks/Administrators of all member municipalities of the Atlantic County Municipal Joint Insurance Fund; and (3) posting notice on the public bulletin boards of all member municipalities of the Atlantic County Municipal Joint Insurance Fund.

***ROLL CALL***

Those in attendance were:

Jessica Thompson, **Alternate, Absecon**  
Scott Wahl, **Avalon**  
Karen Blowers, **Brigantine**  
Joseph Santagata, **Buena Borough**  
Bob Smith, **Cape May City**  
Kim Hodsdon, **Cape May Point**  
Heather Sparks, **Commercial**  
Rose Turner, **Corbin City**  
Karen Seifrit, **Deerfield**  
Peter Miller, **Egg Harbor Twp**  
Byron Gummoe, **Folsom**  
Ingrid Perez, **Hamilton**  
Ed Beck, **Linwood**  
Rich Hirsch, **Longport**  
Julie Picard, **Lower**  
Lisa McLaughlin, **Margate**  
Connie Mahon, **Middle**  
Dawn Stollenwerk, **Mullica**  
Scott Jett, **North Wildwood**  
Jim Dickinson, **Northfield**

Liz Woods, **Ocean City**  
Lucy Samuelson, **Somers Point**  
Jim Craft, **Stone Harbor** (*arrived 3:02pm*)  
Teri Smuz, **Upper Twp**  
Roy Spoltore, **Upper Deerfield**  
James Goos, **Ventnor**  
Bill Richardson, **Waterford**  
Lauren Vitelli, **West Cape May**  
Bonnie Yearsley, **Weymouth**  
Chris Ridings, **West Wildwood** (*arrived 3:02pm*)  
Janelle Holzmer, **Wildwood Crest**

Absent were:

Glenn Clarke, **Dennis Twp**  
Bob Campbell, **Downe Twp**  
Linda Kent, **Estell Manor**  
Susan Jacobucci, **Galloway**  
Susan Robostello, **Millville**  
Sam Barbagli, **Newfield**  
Stephen Wilkins, **Pleasantville**  
George Savastano, **Sea Isle City**  
Chris Wood, **Wildwood City**  
Lisa Garrison, **Woodbine**

Also present were:

Paul Forlenza, Deputy Executive Director, *AJG Risk Management Services, Inc.*  
John Hansen, Treasurer  
Tim Sheehan, Safety Director, *J.A. Montgomery Risk Control*  
Kathie Tyler-Schohl, Claims Administrator, *Qual-Lynx*  
Karen Beatty, Managed Care Provider, *QualCare*

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

C. J. Adams Company  
Atlantic Associates  
Conner Strong & Buckelew  
Fairview Insurance Agency  
R. T. Gerber Insurance  
Glenn Insurance  
Marsh & McLennan Agency  
McMahon Agency, Inc.  
Siracusa-Kauffman Insurance  
William R. Mints Agency

Absent RMCs were:

Alamo Insurance  
BCA Insurance  
J. Byrne Agency, Inc.  
Hardenberg Insurance  
Thomas Heist Insurance Agency

Insurance Agencies Management Inc.

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

***MOVE UP ALTERNATE***

In absence of George Savastano, Sea Isle City and Susan Robostello, Millville City, Chair Beck entertained a motion to move Alternates Connie Mahon, Middle Twp and Joe Santagata, Buena Borough to the Executive Committee for voting purposes.

Motion by Ms. Smuz, seconded by Mr. Smith, to move up Alternates Connie Mahon, Middle Twp and Joe Santagata, Buena Borough to the Executive Committee for voting purposes.

***APPROVAL OF MINUTES – OPEN SESSION***

Chair Beck entertained a motion to approve the meeting minutes of the February 18, 2015 Executive Committee Meeting as presented.

Motion by Mr. Smith, seconded by Ms. Smuz, to approve the meeting minutes of the February 18, 2015 Executive Committee Meeting. All in favor. Motion carried.

***APPROVAL OF MINUTES – CLOSED SESSION***

Confidential Closed Session Meeting Minutes were distributed to the Executive Committee Members.

Chair Beck entertained a motion to adopt the Closed Session Meeting Minutes of the February 18, 2015 Meeting of the Fund as presented.

Motion by Mr. Smith, seconded by Ms. Smuz, to approve the Closed Session minutes of the February 18, 2015 Executive Committee Meeting as presented. All in favor. Motion carried.

The Closed Session meeting minutes of the February 18, 2015 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.

Confidential Closed Session Meeting Minutes were collected.

***CLOSED SESSION - RESOLUTION #2015-24***

Be it moved by the Atlantic County Municipal Joint Insurance Fund that the public be excluded from this portion of the meeting to permit the Executive Committee to consider in closed session matters affecting the safety and property of the public and to discuss pending or anticipated litigation and/or contract negotiations and that the minutes covering these matters and the results of closed session will be released to the public when the reasons for discussing and acting on them in closed session no longer exists as required by the Open Public Meeting Act.

Chair Beck entertained a motion to adopt *Closed Session Resolution 2015-24* as presented.

Motion by Mr. Smith, seconded by Ms. Smuz to adopt ***Resolution 2015-24***.

**ROLL CALL**

***Yeas:***

Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May City**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood City**  
Connie Mahon, **Middle Twp**  
Lucy Samuelson, **Somers Pt City**  
Teri Smuz, *Sec*, **Upper Twp**

***Nays:*** None

***Abstained:*** None

Motion carried by unanimous vote.

***REOPEN PUBLIC PORTION OF THE MEETING***

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

Motion by Mr. Smith, seconded by Ms. Smuz, to reopen the public portion of the meeting. All in favor.  
Motion carried.

***AUTHORIZATION OF CLAIMS PAYMENTS***

Chair Beck presented the claims for payment as discussed in *Closed Session*.

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

Chair Beck entertained a motion to approve the claims for payment as discussed in *Closed Session*.

Motion by Ms. Hodsdon, seconded by Ms. Mahon to approve the claims for payment as discussed in *Closed Session*. They are as follows:

**February 2015 PARs:**

<i>Workers' Compensation</i>	<i>General Liability</i>	<i>Property</i>
Z09891 (01-02)	W57075	Z10681
X52140	X72324	X79074
W98372	X50931	
X89365		
Z08071		
Z07103		
X70873		
X61925		
X64896 (01-02)		

**ROLL CALL**                      **Yeas:**                      Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May City**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood City**  
Connie Mahon, **Middle Twp**  
Lucy Samuelson, **Somers Pt City**  
Teri Smuz, *Sec*, **Upper Twp**

**Nays:**                      None

**Abstain:**                      None

Motion carried by unanimous vote.

***APPROVAL TO ABANDON SUBROGATION***

Chair Beck entertained a motion for authorization to abandon subrogation attempts as discussed in *Closed Session*.

Motion by Ms. Smuz, seconded by Mr. Smith to abandon subrogation attempts as discussed in Closed Session. There were three (3) claims for Abandonment of Subrogation.

<b><i>Qual-Lynx File #</i></b>
X64896 (01-02)
X79074
X78970

**ROLL CALL**                      **Yeas:**                      Joe Santagata, **Buena Borough**  
Bob Smith, **Cape May City**  
Kim Hodsdon, **Cape May Point**  
Ed Beck, *Chair*, **Linwood City**  
Connie Mahon, **Middle Twp**  
Lucy Samuelson, **Somers Pt City**  
Teri Smuz, *Sec*, **Upper Twp**

**Nays:**                      None

**Abstain:**                      None

All in favor. Motion carried by unanimous vote.

***CLAIMS REVIEW COMMITTEE REPORT – OPEN SESSION ITEMS***

Ms. Perez, Hamilton Township, reported on the Claims Review Committee meeting minutes of March 12, 2015. She noted they are a handout to the membership and are self-explanatory.

She highlighted the following items:

**PARs**

The Committee reviewed Fourteen (14) claims at the March 12, 2015 meeting. Of the claims reviewed, Nine (9) Workers' Compensation (5 Police, 3 Fire, and 1 Other); Three (3) General Liability; and two (2) Property PARs were approved for settlement or continuing defense.

Ms. Perez commented that the Committee discussed transitional duty and all members received a copy of the new *Transitional Duty Policy* at the Safety Breakfast.

Ms. Perez noted that there was a correction to the closed cases listed in the agenda packet which is a handout this evening. She stated that case #4 on pg 28 should read "v. West Wildwood" and not "v. West Cape May".

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

The next meeting is April 9, 2015 at the Hamilton Twp Municipal Building, Mays Landing.

### ***CLAIMS ADMINISTRATOR'S REPORT***

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

Ms. Tyler-Schohl reported on the *Lessons Learned from Losses* which is now included in the agenda packet.

Ms. Tyler-Schohl noted that 2014-2015 had several cases relating to the weather, including potholes. She cited a recent case that was found in favor of the Plaintiff. She explained that in 2010 a pothole claim filed against a member was initially denied citing Title 59 immunities. The total damage to the plaintiff's vehicle was approximately \$500. The claim eventually went to trial. The Jury found in favor of the Plaintiff finding "the actions of the municipality were palpably unreasonable" awarding him \$150,000. She asked that members review the suggestions regarding potholes listed on her *Lessons Learned from Losses*. She also asked that municipalities check with their Public Works departments and make sure there is a written policy for taking complaints regarding potholes and documenting their repair. Also, if the pothole is on a county road, that the municipality report it to the county as well. She reminded them to keep records and to set cones around very bad potholes until they can be fixed.

#### ***Claims Coordinator Seminar***

Ms. Tyler-Schohl announced that the Claims Coordinator Seminar will be held at Merighi's on April 30, 2015 from 9AM-12PM. She noted that her office will send emails to all the claims coordinators announcing these dates.

The remainder of the Claims Administrator's report was provided in Closed Session.

### ***MANAGED HEALTH CARE REPORT***

Ms. Beatty reviewed the Managed Care Report for February 2015.

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

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

	<i>Feb</i>	<i>YTD</i>
<i>Lost Time</i>	4	13
<i>Medical Only</i>	36	85

<i>Report Only</i>	37	60
<i>Total Intakes(New Claims)</i>	77	159
<i>Report Only % of Total</i>	48.1%	37.7%
<i>Medical Only/Lost Time Ratio</i>	90:10	86:14
<i>Average Days to Report</i>	0.8	1.1

### ***Transitional Duty Report***

Ms. Beatty presented the *Transitional Duty Report*.

<b><i>Transitional Duty Summary Report</i></b>	<b><i>YTD</i></b>
<i>Transitional Duty Days Available</i>	1,359
<i>Transitional Duty Days Worked</i>	868
<i>% of Transitional Duty Days Worked</i>	63.9%
<i>Transitional Duty Days Not Accommodated</i>	491
<i>% of Transitional Duty Days Not Accommodated</i>	36.1%

### **Nurse Case Assignment Report:**

<b><i>Nurse Case Summary Report (Inclusive of 3 JIFs)</i></b>	<b><i>Feb</i></b>
<i>Total Open Cases in current month</i>	229
<i>Total Cases Closed</i>	70
<i>Total New Cases Open</i>	73

### ***PPO Penetration Report:***

Ms. Beatty presented the self-explanatory *PPO Penetration Rate Report*.

<b><i>PPO Penetration Rate</i></b>	<b><i>Feb</i></b>	<b><i>YTD</i></b>
<i>Bill Count</i>	496	1,028
<i>Original Provider Charges</i>	\$686,149	\$1,394,404
<i>Re-priced Bill Amount</i>	\$239,049	\$492,615
<i>Savings</i>	\$432,980	\$882,403
<i>% of Savings</i>	63.1%	63.3%
<i>Participating Provider Penetration Rate- Bill count</i>	92.9%	93.4%
<i>Participating Provider Penetration Rate-Provider Charges</i>	97.1%	96.9%
<i>EPO Penetration Rate – Bill Count</i>	73.9%	78.9%
<i>EPO Penetration Rate –Provider Charges</i>	82.7%	76.5%

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

### ***SOLICITOR'S REPORT***

In Mr. DeWeese's absence, Mr. Forlenza presented the following report:

***New Cases***

Mr. Forlenza noted that there were four (4) new cases reported as discussed during Closed Session.

***Closed Claims***

Mr. Forlenza noted that there were four (4) closed cases. He noted that synopsis of these cases can now be found in the agenda packet; however, a corrected page is a handout this evening.

<i>Closed Case</i>	<i>Description</i>
<i>Guthrie v. Township of Middle</i>	Assault/resisting arrest. Assigned Defense Counsel, A. Michael Barker, Esquire negotiated settlement to the Plaintiffs for \$5,000 and \$45,000 on behalf of all the Township of Middle and all Police Officer Defendants.
<i>Auld Estate v. Township of Middle</i>	Death during medical transit (pre-suit). Defense Counsel, A. Michael Barker, Esquire, was assigned pre-suit for monitoring. To date, the insured has not been served with a Notice of Claim so the file has been closed.
<i>Marchesano Estate v. City of Ocean City</i>	Trip and Fall in wheelchair. Assigned Defense Counsel filed Stipulation of Dismissal as to the insured. The Plaintiff's counsel filed an Offer of Judgment with the co-defendants settling for \$20,000 with no contribution from the City of Ocean City.
<i>Perloff v. Borough of West Wildwood (this was a corrected handout from one in agenda packet naming West Cape May)</i>	Constitutional rights/injunctive relief. Assigned Defense Counsel, Robert Merenich, Esquire filed a Motion for Summary Judgment which was denied. With approval of the RCF, Mr. Merenich negotiated settlement of this matter for the payment to the Plaintiffs of \$350,000.

***General Liability File Status Report***

Mr. Forlenza reported that there are 68 active General Liability claims.

***Subrogation Collection***

Mr. Forlenza reported that the subrogation efforts are listed in Mr. DeWeese's report in the Claims Review Committee minutes and will be detailed in the Treasurer's report.

***BULLETIN –SPORTS COMMITTEES***

Mr. Forlenza noted that on pg 31 is a bulletin regarding potential liability issues for actions of members of sports and recreation boards, associations, commissions or committees from a case in the TRICO JIF. He noted that in this case, the members of the Recreation Commission that were appointed by Governing Body approved the actions and appointments to the boards of the sports group that they oversaw. In doing so, the Recreation Commission took over control of these groups making them responsible for the actions of these groups; essentially extending coverage liability coverage to their actions. Mr. Forlenza



asked the members to review how they handle these organizations, noting to look at appointment process, and make sure the sports committees are not endorsing the individual actions of the sports groups they are overseeing. He stated that anyone with questions, can contact their RMC, the Fund Solicitor or his office.

## ***COMMITTEE REPORTS***

*Nothing to report.*

## ***EXECUTIVE DIRECTOR'S REPORT***

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

***2014 Safety Incentive Program Awards*** – Mr. Forlenza noted that awards letters from his office were issued after the Safety Breakfast. He stated that the **deadline to claim or encumber these funds is December 31, 2015. All encumbered funds must be claimed by February 1, 2016.** He encouraged members to submit reimbursement requests as soon as you make the purchases and not wait until the deadline.

***2015 Optional Safety Budget*** - Mr. Forlenza noted that letters from his office were issued via email detailing how to collect your Optional Safety Budget money. He stated that the **deadline to claim or encumber these funds is December 31, 2015. All encumbered funds must be claimed by February 1, 2016.** He encouraged members to submit reimbursement requests as soon as you make the purchases and not wait until the deadline.

***EPL Helpline*** – Mr. Forlenza asked members to review the authorized contact list in the agenda packet to be sure the correct individual is listed.

***Financial Fast Track*** – Mr. Forlenza commented that the JIF has a strong surplus position right now.

***Elected Officials Training*** – Mr. Forlenza stated that the last Elected Officials training session was held March 11, 2015 and all were well received. He noted all sign in sheets, including those from the League of Municipalities, are on the JIF website for your review. Mr. Forlenza stated that there is an online program that may still be available if any elected officials missed these sessions.

***Financial Disclosure Form*** – Mr. Forlenza stated that on March 3, 2015 an email was sent to all Fund Commissioners and included a copy of the Local Finance Notice 2015-5. He stressed that all forms can be filed after April 1, 2015 and need to be filed with the State by April 30, 2015 to avoid penalty fees. He reported that the State is currently fining the individuals \$100 that did not file for 2014. In addition, they are still required to complete the 2014 form. He stressed that this fine cannot be paid by the town or the JIF, it is tied directly to the individual. Ms. Hodsdon also stressed to remind everyone to print your confirmation receipt to show proof of your filing.

***Payroll Audits*** – Mr. Forlenza reported that the workers' compensation exposure verification audits have begun.

**Property Appraisals** – Mr. Forlenza urged members to update their property schedules in Exigis as soon as possible so as to not delay the renewal process.

**State Auditors** – Mr. Forlenza reported to the members that representatives from the DOBI are currently auditing all three of the municipal JIFs administered in his office. He explained that every 6-7 years, the Department sends examiners to review the Funds' operations inclusive of financial audits, risk management plans, actuarial opinions, committee meeting minutes, meeting notices, etc. He believes they will provide a written report once it is complete. He noted that AJG has been able to supply all their requested items thus far and he will keep the members up to date. He further noted that all of the MEL affiliated JIFs statewide are currently undergoing this review.

***RESOLUTION 2015-25 Appointing Valerie Smith as Wellness Director***

Chair Beck noted that the *Scope of Services* for Ms. Smith in her role as Wellness Director were a handout this evening. He then entertained a motion to approve *Resolution 2015-25 Appointing Valerie Smith as Wellness Director from March 19, 2015 through December 31, 2015 with a cost not to exceed \$49,479* as presented.

Motion by Mr. Smith, seconded by Ms. Smuz to approve *Resolution 2015-25 Appointing Valerie Smith as Wellness Director from March 19, 2015 through December 31, 2015 with a cost not to exceed \$49,479*.

***Discussion***

Prior to Roll Call, Ms. Samuelson asked to comment on the process for selecting Ms. Smith for this position noting that she believes several procedures have been missed. She stated that the Fund should have undergone a RFP or RFQ process; there was not authorization to advertise for this position from Finance Committee. She commented that her opposition has nothing to do with Ms. Smith and her qualifications, just purely procedural. She would like to ensure that the Finance Committee has reviewed the contract and that the contract cost is final. In other words, there are no additional charges set forth for travel expenses, etc. She also commented that she would have preferred to have seen the top three (3) candidates instead of having one (1) candidate put before the JIF for approval.

Ms. Hodsdon commented that she shares Ms. Samuelson's concerns. She noted that when the Fund considers positions, a Committee makes a recommendation to the Executive Committee whereas the Safety Committee did not in this case. She does appreciate the time that AJG put in to finding Ms. Smith, but feels that the top three (3) candidates should have been presented to the membership for consideration. Ms. Hodsdon asked for a Motion to Table the Resolutions. Mr. Forlenza noted that in accordance with Robert's Rules, there is currently an open Motion on the floor from Mr. Smith and that must be withdrawn before this Motion can be made. Ms. Hodsdon respectfully requested that his Motion be withdrawn.

Mr. Miller requested that prior to roll call the members be given an opportunity to be heard. He noted that he "missed" this new position when the budget was discussed. His concern is the amount of money that will be saved in WC premium dollars for investing in Wellness. He has not seen any data to prove the savings will be recognized. He stated that since Burlco and Trico JIFs have had this program for 2+ years, what percentage of savings has been recognized. He also commented that he feels the job description is repetitive of the State Health Benefits program in which his municipality already

participates. He further asked why the JIF is getting into health systems management rather than staying with loss control. He noted that if the Fund is hiring someone at \$62,500, why would this person need a consultant to help them do their job. Mr. Miller requested that the Executive Committee honor the request of Ms. Hodsdon for Mr. Smith to rescind his Motion approving Resolution #2015-25 and to allow the Motion to table this resolution.

Ms. Samuelson noted that she is also opposed to the consultant since Ms. Smith's qualifications are exceptional.

Ms. Hodsdon commented that she was also disappointed that the job was only advertised on Monsters.com and Craigslist.com and not local newspapers where we may have missed some local talent.

Ms. Stollenwerk stated that the Safety Committee approached the Finance Committee and requested this Wellness position. She noted that it was discussed at the Finance Committee and noted that some felt it could be used as a potential area of funding for local wellness programs. She also stated that she is not in favor of hiring a consultant either.

Ms. McLaughlin also commented that when she saw this in the budget she too thought it was going to be another area where the members could receive funds to assist in local wellness items and activities. She asked that if this position remains, will there be other money available to support member wellness activities or just to pay the Wellness Director.

Mr. Forlenza addressed the members. He noted that his office advertised on internet job sites for this position. He commented that his office learned a lesson when advertising for Burlco and Trico's wellness position. He noted that the position being advertised for is unique. He reported that 57 resumes were received in total which he indicated he had with him and offered anyone an opportunity to review if they desired. He also noted that more than half of the resumes received were from individuals living in the Southern part of NJ which he felt addressed Ms. Hodsdon concern regarding local talent. He also noted that the other finalist for the position is from Pleasantville and after an extensive interview; all felt that Ms. Smith was more qualified and had a better background to meet the needs of this position.

Mr. Forlenza stated that procedurally his office did everything correctly. He noted that the Local Public Contracts law indicated that you must do an advertisement – which was done. He noted that a RFP process was not undertaken because they did not want a firm in this position; they wanted a sole proprietor. He stated that there are only a few firms that do this and their personnel are very expensive due to high overhead and administrative costs. He estimated the JIF would spend in excess of \$100,000 for one person if they were to engage a firm. He reported that he, Mr. Miola and Ms. Schiffer, the Wellness Director in Burlco and Trico JIFs, reviewed all the resumes and narrowed them down to six candidates. He stated that a notice was sent to those six individuals asking them to provide additional information in regards to their background and review the proposed scope of services noting how they would address the services under the contract, and their compensation requirements.

Mr. Forlenza noted that of the six candidates, one (1) responded they no longer were interested; two (2) did not respond; and final three (3) responded with the requested information. He commented that the final three (3) were reviewed by himself, Mr. Miola and Ms. Schiffer. He reported that they decided to interview the two (2) that were clearly more qualified for the position. He commented that they spent over an hour discussing each individual and Ms. Smith was the best candidate of the two. He stated that she currently works for Coaches USA and does provides onsite wellness for Prudential Insurance.

Mr. Forlenza commented that the reason he and Mr. Miola felt that bringing Ms. Schiffer on board to work with Ms. Smith was so she would get the best opportunity to hit the ground running. Ms. Schiffer has worked for over two (2) years in Burlco and Trico. He invited the members to contact any member in either of those JIFs and discuss Ms. Schiffer with them. She is very well liked, energetic and has developed contacts in the medical field and county health systems. It would be a huge benefit if Ms. Smith would learn from Ms. Schiffer and not have to start from scratch.

Mr. Forlenza stated that \$100,000 has been budgeted. He noted that the contract amount for Ms. Smith is \$62,500 inclusive of expenses and her contract is pro-rated.

Mr. Forlenza noted that all members were aware that the \$100,000 was placed into the budget. He reported that there were extensive discussions of the wellness funding in the Finance Committee minutes, the 2015 Budget message, and Safety Committee minutes. He commented that at the December 4, 2015 Safety Committee meeting there was discussions on hiring a Wellness Director and hiring Ms. Schiffer as the consultant whom those present felt was a good idea. Mr. Forlenza noted that he has copies of all of these items and from discussions over the last six month period if anyone would like to review. He noted that there was an in depth discussion in addition to a presentation at the ACM JIF Retreat. At the Retreat, there was also a discussion about hiring a Wellness Director which was incorporated into the slide presentation. Ms. Schiffer was also a presenter at the Retreat and discussed how she started, her programs, and her initial difficulties getting the program started. Ms. Schiffer along with Dr. Sigafos highlighted the National studies showing the connection between healthy employees and reduction of workers compensation claims costs. He reiterated that these studies show that healthy employees are less likely to become injured and if they do get injured, they recover quicker.

Mr. Forlenza stated that he did not feel it would be in the best interest of the JIF to take a step back and restart this process. Ms. Hodsdon asked if Ms. Smith was promised anything. Mr. Forlenza noted that she was extended an offer of contract contingent upon approval by the JIF governing body.

Mr. Miller asked about the amount of savings in claims paid from WC's data available from Burlco and Trico JIFs. Mr. Forlenza noted that similar to safety programs, you don't know how much money you save because you do not know how many accidents you prevented by having a strong safety program. He commented that the Claims Committee and the adjusters see it when there are delayed surgeries because the individual is a smoker, or has diabetes, or has to lose weight prior to the surgical procedure. This puts that individual out of work for a longer time period and costs add up. He reiterated that anything that can be done, regardless of the source, to improve the health of our workforce, will benefit everyone in the long run. He also added that Burlco and Trico had these same apprehensions in the beginning and now all members are engaged. He offered that some towns have Biggest Loser Contests, wear pedometers, purchase fresh fruit for employees, took out junk food vending machines and are undertaking all kinds of wellness activities.

Mr. Miller inquired about how many hours Ms. Smith will be working a week. Mr. Forlenza noted he expects her to work a full 40 hour week inclusive of travel time. He stated that she will be out visiting members to see what you are doing and how; sitting in on Safety Committee meetings; speak about appointing a local wellness coordinator and expanding your safety program to be a Safety and Wellness Committee. He commented that she will be going with Ms. Schiffer to meet with County organizations and finding out about resources available so she can bring that information to the members. She can assist in health fairs, smoking cessation, biggest loser contests; lunch and learns, etc. and help develop a stronger wellness program.

Mr. Miller asked that if a member chooses to not participate, will they receive a credit. Mr. Forlenza noted that money was allocated across the membership based on employee counts. Ms. Hodsdon agreed with Mr. Miller noting that as an extra small member, she can't see what the Wellness Director would do for her town. Ms. Mahon disagreed with that option. She stated that she is a town that does everything that Mr. Forlenza mentioned including having a Wellness Committee, adding healthy choices to the vending machine, helping smokers quit, etc. and she has seen a difference in her employees. She reported that it has a ripple effect on job performance as well in any size municipality noting that reducing smokers also reduces the number of smoke breaks. Ms. Mahon added that wellness helps everyone's well-being also and although she has a strong program, she believes the JIF should move forward and try this program for at least a year. She has seen it grow in her town from one person to a life of its own with more employees wanting to participate and she wants to share that with Ms. Smith and the other members. She reminded everyone that it is not just about wellness, but also about *mental* wellness of the employees.

Mr. Forlenza also commented that the City of Vineland in the Trico JIF has a very elaborate program and has amazing WC results.

Mr. Bob Smith, Cape May, also noted that they have had their program for over eight years and it is the one program that reaches out to the employees AND the community. Every year they have a health fair with over 16 different vendors/services and it is very successful. He commented that moral increases and they have participation from the majority of the employees. Mr. Bob Smith also noted that the Executive Director's office has done a very thorough job in this interview process and he feels they should move forward with the wellness program.

Ms. Smuz stated that as a Finance Committee member, she recalled being shocked at the introduction of the \$100,000 line item for wellness. She noted that Upper Township already has a wellness program and does these activities as well; however, she realizes that it is not just for her town, but for those that do not have this activity. She reported that they had over a 100 participants at her health fair this year which incorporated the public and surrounding towns as well. She further noted that at this year's health fair, one of her employees found out his sugar was very high, followed up with the doctor and found he was a diabetic, potentially saving his life. She said with that alone, and without any other statistics, is enough for her to have a wellness program. She also noted that Ms. Schiffer should assist her initially because the JIF is not the easiest group to handle.

Ms. Samuelson reiterated that she still felt communication was lacking and moving forward feels the Executive Committee should be more involved in these processes. She is looking forward to the wellness program, but just wants to be part of the process. She also asked Mr. Forlenza if there will be any added costs. She was also hoping for more "seed" money to help the municipalities get going in wellness. He noted Ms. Smith's contract indicates that it covers all costs and that all Fund Professionals contracts are written with that standard language. Mr. Forlenza commented that he would need to discuss any potential funding/incentives with the Safety Committee, but the first step is getting the program implemented.

Ms. Stollenwerk again reiterated that she is not in favor of the consultant with Ms. Smith's glowing resume. Mr. Forlenza stated that it is a learning curve just like when bringing on a new administrator.

At this time, Chair Beck asked if Mr. Smith would care to withdraw his Motion and Ms. Smuz withdraw her second for Resolution 2015-25.

Mr. Smith noted that he will not withdraw his Motion nor would Ms. Smuz withdraw her second. Chair Beck then entertained a roll call on the Motion to approve Resolution 2015-25.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Bob Smith, <b>Cape May City</b> Ed Beck, <i>Chair</i> , <b>Linwood City</b> Connie Mahon, <b>Middle Twp</b> Lucy Samuelson, <b>Somers Pt City</b> Teri Smuz, <i>Sec</i> , <b>Upper Twp</b> Kim Hodsdon, <b>Cape May Point</b>
	<b>Nays:</b>	
	<b>Abstained:</b>	None

No other questions were entertained.

Motion carried by majority vote.

#### **RESOLUTION 2015-26**

Chair Beck entertained a motion to approve *Resolution 2015-26 Appointing Debby Schiffer as Wellness Consultant from March 19, 2015 through December 31, 2015 with a cost not to exceed \$15,833* as presented.

Motion by Mr. Smith, seconded by Ms. Smuz to approve *Resolution 2015-26 Appointing Debby Schiffer as Wellness Consultant from March 19, 2015 through December 31, 2015 with a cost not to exceed \$15,833*.

Chair Beck asked if there were any questions at this time. Ms. Samuelson stated that she vehemently opposes the appointment of a wellness consultant as she does not believe it is necessary with such a higher qualified Wellness Director.

Mr. Miller noted that Mr. Forlenza stated that Ms. Schiffer participated in the interview process and he inquired when she knew she would be asked to be a consultant. Mr. Forlenza stated that it was discussed at the Safety Committee meeting in early December. He noted no matter whom was hired; they would need Ms. Schiffer's initial assistance. He saw no conflict with Ms. Schiffer assisting in the interview process. He noted that they didn't recommend hiring a less qualified person to justify a contract for Ms. Schiffer.

Chair Beck then entertained a roll call on the Motion to approve Resolution 2015-26.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Bob Smith, <b>Cape May City</b> Ed Beck, <i>Chair</i> , <b>Linwood City</b> Connie Mahon, <b>Middle Twp</b> Teri Smuz, <i>Sec</i> , <b>Upper Twp</b> Kim Hodsdon, <b>Cape May Point</b> Lucy Samuelson, <b>Somers Pt City</b>
	<b>Nays:</b>	
	<b>Abstained:</b>	None

No other questions were entertained.

Motion carried by majority vote.

### ***MEL REPORTS***

Mr. Hirsch noted that a written report is included in the agenda. He highlighted the following:

***MEL Commissioner Retreat***– Mr. Hirsch reported that the MEL Board of Commissioners held a one day Retreat on February 26, 2015. The Board adopted a Resolution accepting recommendations to combine the Strategic Planning Committee, Membership & Marketing and Rules/Contracts into the Management Committee. He noted that in addition they disbanded the Police Accreditation Committee.

***2015 MEL & MRHIF Educational Seminar*** – Mr. Hirsch informed the members of an upcoming educational seminar hosted by the MEL & MRHIF. He stated it will be on April 17, 2015 from 9am-4pm at the National Conference Center in East Windsor, NJ.

***Professional Service Agreement*** - Mr. Hirsch reported that the MEL adopted standard contract language for the professional service agreements.

***MEL Coverage Bulletins*** – Mr. Hirsch noted that coverage bulletins can be found on the MEL website.

***Super Storm Sandy Scheduling Order*** - Mr. Hirsch noted that Judge Carver set a date of July 31, 2015 to complete the mediation process.

### ***RCF REPORTS***

***Professional Service Agreement*** - Mr. Hirsch reported that the RCF adopted the same standard contract language for the professional service agreements.

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

### ***SAFETY DIRECTOR'S REPORT***

Mr. Sheehan stated that the Safety Director's Report is self-explanatory. He highlighted the following items and reminded the members of the upcoming training sessions:

***Safety Bulletin*** – Mr. Sheehan commented that the bulletin "First Responders – Safe Lifting and Moving of Patients" was issued in February. He asked members to read and share it with the appropriate Departments, your governing bodies, and post it in your municipality.

***Safety Director's Message*** – Mr. Sheehan noted that there was also a Safety Director's message sent out regarding using spotters for backing up vehicles.

***S:ERVE*** – Mr. Sheehan noted that the Safety Emergency Responders Vehicle Education notice was emailed on January 27, 2015.

**MSI Training** – Mr. Sheehan reported that the report contains a list of all programs for March, April and May.

**Police Adhoc Minutes** – Mr. Sheehan stated that the minutes from the January meeting are in his report.

**Camp Counselor Training** – Mr. Sheehan noted that this will be available online by April 1, 2015. This training covers, Child Sexual Abuse Prevention at camp, Bullying Prevention at camp, Playground Safety for camp counselors, Trip and Transportation safety and Aquatic safety for counselors and Professional Lifeguard safety training.

**Safety Contracts** – Mr. Sheehan reminded members that their Safety Contracts are due by March 31, 2015. He stated that there are 5 members still outstanding and this is a mandatory element of the Safety program.

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

### ***TREASURER'S REPORT***

Mr. Hansen presented the Treasurer's Report for the period ending **February 28, 2015**. The report was made part of the agenda packet for members' review.

### ***Investment Interest***

Net interest received for the current month totaled \$2,472.02 and a coupon payment of \$4,500, accrued interest of \$17,375.00. After including an unrealized net loss of \$19,200 in the asset portfolio, the yield was adjusted to positive .02 % for this period. The total overview of the asset portfolio for the Fund shows an overall unrealized gain of \$69,910.38 as it relates to market value vs. the amount invested.

Our asset portfolio with TD Wealth Management has a current market value, at month end, of \$22,055,580 and consists of one (1) with maturity of less than one year; five (5) obligation with maturity of 1- 2 years and three (3) obligations with maturities greater than two (2) years. He noted that he will be investing another \$5 million at the end of March and an additional \$5 million at the end of April.

Redeemed:	\$0
Called:	\$0
Purchased:	\$0
Coupon Payment/Asset Income:	\$4,500

### ***Receipt Activity for the Period***

	<b>Monthly</b>	<b>YTD</b>
Subrogation Receipts	\$3,569.63*(corrected verbally at meeting)	\$202,458.31
Reimbursement & Salvage	\$2,545.73*(corrected verbally at meeting)	\$8,896.89
Closed Year	\$0	\$100.00
2015 Assessment Collected	4,959,913.75	



Retrospective Program	\$0	\$7,573.00
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*1<sup>st</sup> Quarter Assessments* – Mr. Hansen noted that all assessments were collected.

***Claim Activity for the Period***

Claim activity for the month for claims paid by the Fund and claims payable by the Fund at month end are in the amount of \$744,707.76. A total of 536 checks were issued to vendors.

The claims detail is as follows:

Direct Loss Payments	\$672,391.64
Claim Expenses	\$37,690.99
Legal Defense Costs	\$34,625.13
Void 10 payments	<\$299.67>

***Cash Activity for the Period***

During the reporting month, the Fund's "Cash Position" changed from an opening balance of \$45,595,905.31 to a closing balance of \$48,403,741.36 showing an increase in the Fund of \$2,807,836.05.

***A.E.L.C.F. PARTICIPANT YEAR-END BALANCES***

Member	02/28/15 Unaudited
Hamilton Township	\$15,000
Hammonton Town	\$46,089
Middle Township	\$22,986
Mullica Township	\$6,706
Pleasantville City	\$31,825
Upper Deerfield Township	\$11,394
Waterford Township	\$25,667
Upper Township	\$9,606
Stone Harbor	\$8,665
Total	\$178,027*

*\*Note – Unaudited interest has been allocated for 2014 and 2015 elections have been added.*

***Payment Register***

Chair Beck entertained a motion to approve the ***February 2015 Payment Register*** (Claims Activity) as presented.

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

Motion by Mr. Smith, seconded by Ms. Smuz to approve the ***February 2015 Payment Register*** (Claims Activity) as submitted by Mr. Hansen.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Bob Smith, <b>Cape May City</b> Kim Hodsdon, <b>Cape May Point</b> Ed Beck, <i>Chair</i> , <b>Linwood City</b> Connie Mahon, <b>Middle Twp</b> Lucy Samuelson, <b>Somers Pt City</b> Teri Smuz, <i>Sec</i> , <b>Upper Twp</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

***Bill List – March***

For the Executive Committee's consideration, Mr. Hansen presented the ***March 2015 Bill List*** in the amount of **\$217,379.17** as presented.

Chair Beck entertained a motion to approve the ***March 2015 Bill List*** as presented.

Chair Beck asked if there were any questions at this time. Mr. Miller inquired about a payment for funeral flowers. Mr. Forlenza noted that a member's son passed away. Ms. Hodsdon offered condolences to the member from the Executive Committee. No other questions were entertained.

Motion by Mr. Smith, seconded by Ms. Smuz, to approve the ***March 2015 Bill List*** as presented.

<b>ROLL CALL</b>	<b>Yeas:</b>	Joe Santagata, <b>Buena Borough</b> Bob Smith, <b>Cape May City</b> Kim Hodsdon, <b>Cape May Point</b> Ed Beck, <i>Chair</i> , <b>Linwood City</b> Connie Mahon, <b>Middle Twp</b> Lucy Samuelson, <b>Somers Pt City</b> Teri Smuz, <i>Sec</i> , <b>Upper Twp</b>
	<b>Nays:</b>	None
	<b>Abstained:</b>	None

Motion carried by unanimous vote.

**MISCELLANEOUS BUSINESS**

***Next Meeting***

The next regular meeting will be held on **Wednesday, April 15, 2015 at 3:00 PM**, at the **Atlantic County Library, 40 Farragut Ave, Mays Landing, NJ**.

**PUBLIC COMMENT**

Chair Beck entertained a motion to open the meeting to the public for comment.

Motion by Mr. Smith, seconded by Ms. Smuz, to open the meeting to the public. All in favor. Motion carried.

Ms. Samuelson requested that in the event that Mr. DeWeese will not be present at future meetings that he send his partner or replacement to the meeting. Mr. Forlenza will address this request with him.

Ms. Turner inquired as to the date of the Claims Coordinator meetings. Ms. Tyler-Schohl noted that ACM is April 30<sup>th</sup> at Merighi's 9am-12pm; BURLCO is April 14<sup>th</sup> at Indian Springs Country Club 9-12pm; and TRICO is April 16<sup>th</sup> at Nicolosi's 1-4pm.

Mr. Forlenza noted that anyone can attend any one of the trainings if it works better for them since they are so similar.

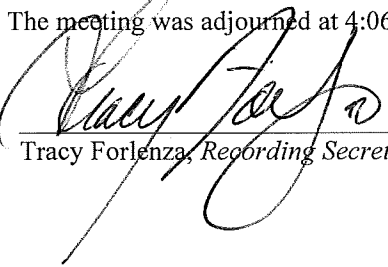
Chair Beck entertained a motion to close the meeting to the public for comment.

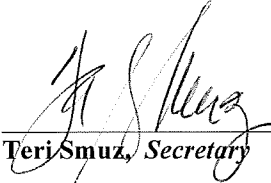
Motion by Mr. Smith, seconded by Ms. Smuz, to close the meeting to the public. All in favor. Motion carried.

**MOTION TO ADJOURN**

Motion by Mr. Smith, seconded by Ms. Smuz, to adjourn the March 18, 2015 meeting of the ACM JIF. Motion carried.

The meeting was adjourned at 4:06 PM.

  
Tracy Forlenza, Recording Secretary for

  
Teri Smuz, Secretary