

**UNION COUNTY INSURANCE FUND COMMISSION
AGENDA AND REPORTS
APRIL 15, 2020**

**COUNTY OF UNION
ADMINISTRATION BUILDING – 6TH FLOOR
FREEHOLDER CONFERENCE ROOM
10 ELIZABETHTOWN PLAZA
ELIZABETH, NJ
10:00 AM**

**To attend the meeting via teleconference please dial 1- 866-921-5493
and enter passcode 6364276#**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Star Ledger and Westfield Leader**
- II. Filing advance written notice of this meeting with the Commissioners of the Union County Insurance Fund Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**

UNION COUNTY INSURANCE FUND COMMISSION AGENDA
OPEN PUBLIC MEETING: APRIL 15, 2020
ADMINISTRATION BUILDING – 6TH FLOOR
FREEHOLDER CONFERENCE ROOM
10 ELIZABETHTOWN PLAZA
ELIZABETH, NJ
10:00 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: March 18, 2020 Open Minutes.....Appendix I**
March 18, 2020 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:**

- ☐ **COMMITTEE REPORTS**
 - Safety Committee: Verbal
 - Claims Committee: Verbal

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMAPages 3-12**

- ☐ **TREASURER – Bibi Taylor**
 - Resolution **19-20** April Bill List – MotionPage 13
 - February Treasurer Reports..... Pages 14-15

- ☐ **ATTORNEY – Bruce H. Bergen, Esq..... Verbal**

- ☐ **CLAIM SERVICES - PERMAPages 16-17**

- ☐ **CLAIMS SERVICE – D&H Alternate Risk Solutions, Inc. Verbal**

- ☐ **MANAGED CARE – First MCO**
 - Monthly Report – March..... Pages 18-20

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report..... Pages 21-22
 - Safety Director Bulletins Pages 23-38
 - Letter to Wardens, Directors and AdministratorsPage 39

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **EXECUTIVE SESSION – in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12(B)**
N.J.S.A 10:4-12 Statement.....Page 40
Motion to go into Executive Session
- ☐ **APPROVAL OF PARS - Motion**

- ☐ **MEETING ADJOURNMENT**
- ☐ **NEXT SCHEDULED MEETINGS: June 17, 2020 ADMINISTRATION BUILDING, 6TH FLOOR, FREEHOLDER CONFERENCE ROOM, 10 ELIZABETHTOWN PLAZA, ELIZABETH, NJ**

UNION COUNTY INSURANCE FUND COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054
Telephone (201) 881-7632 Fax (201) 881-7633

Date: April 15, 2020

Memo to: Commissioners of the Union County Insurance Fund Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Certificate of Insurance Report (Page 5)** – Attached on page 5 is the certificate of insurance issuance report from the NJCE listing those certificates issued during the month of March. There was 1 certificate issued.

☐ **Motion to approve the certificate of insurance report**

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE)**– The NJCE is scheduled to meet again on April 23, 2020 at **9:30 AM**. The meeting will be available through teleconference. A summary report of the meeting will appear in the next agenda. The June meeting is scheduled for Thursday, June 25, 2020 at 12:00 PM. This year marks the 10th anniversary of The Fund’s inception which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue. More information will follow.
- ☐ **UCIFC Financial Fast Track (Pages 6)** - Included in the agenda on page 6 is a copy of the Financial Fast Track for the month of February. As of **February 29, 2020** there is a statutory surplus of **\$3,652,649**. Line 10 of the report, “Investment in Joint Venture” is the Union County Insurance Commission’s share of the equity in the NJCE, **\$2,067,110**. The total cash amount is **\$7,425,406**.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 7-8)** – Included in the agenda on pages 7-8 is a copy of the Financial Fast Track for the month of February. As of **February 29, 2020** the Fund has a surplus of **\$15,621,323**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$3,607,551. The cash amount is **\$28,078,339**.
- ☐ **Claims Tracking Reports (Pages 9-10)** – Included in the agenda on pages 9-10 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 29, 2020. The Executive Director will review the reports with the Commission.
- ☐ **COVID-19 - (Pages 11-12)** – Included in the agenda on pages 11-12 is information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Copies of this correspondence was also e-mailed to everyone. We recommend you share this information with your staff.

The NJCE website, <https://njce.org/> includes resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

- ❑ **May Meeting** – As a reminder the Commission is not scheduled to meet in May. Our next meeting is scheduled for June 17, 2020.

Union County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2020 To 4/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hoffman Equipment Inc. I - County of Union	300 South Randolphville Road Piscataway, NJ 08854	Company D: XS Worker Compensation Policy Limits: Statutory x \$1,000,000, XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: EQUIPMENT LEASE OF 2017 3CX COMPACT BACKHOE VALUED AT \$75,000 Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Automobile Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respects to EQUIPMENT LEASE OF 2017 3CX COMPACT BACKHOE VALUED AT \$75,000	3/4/2020 #2455795	GL AU EX WC OTH
Total # of Holders: 1				

UNION COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		February 29, 2020			
ALL YEARS COMBINED							
		THIS MONTH		YTD CHANGE		PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		424,371	851,442	10,722,301	11,573,742	
2.	CLAIM EXPENSES						
		Paid Claims	434,988	545,778	2,558,639	3,104,417	
		Case Reserves	40,409	459,235	2,445,172	2,904,407	
		IBNR	154,587	29,348	3,904,473	3,933,820	
		Discounted Claim Value	463	(6,112)	(141,069)	(147,181)	
	TOTAL CLAIMS		630,447	1,028,250	8,767,214	9,795,464	
3.	EXPENSES						
		Excess Premiums	0	0	0	0	
		Administrative	15,402	30,734	361,839	392,573	
	TOTAL EXPENSES		15,402	30,734	361,839	392,573	
4.	UNDERWRITING PROFIT (1-2-3)		(221,478)	(207,542)	1,593,247	1,385,705	
5.	INVESTMENT INCOME		9,365	19,488	180,345	199,834	
6.	PROFIT (4 + 5)		(212,112)	(188,054)	1,773,593	1,585,539	
7.	CEL APPROPRIATION CANCELLATION		0	0	0	0	
8.	DIVIDEND INCOME		0	0	0	0	
9.	DIVIDEND EXPENSE		0	0	0	0	
10.	INVESTMENT IN JOINT VENTURE		(9,125)	(9,125)	2,076,235	2,067,110	
11.	SURPLUS (6 + 7 + 8 - 9)		(221,237)	(197,179)	3,849,828	3,652,649	
SURPLUS (DEFICITS) BY FUND YEAR							
	2018		5,470	10,351	3,704,100	3,714,451	
	2019		(28,319)	(18,805)	145,728	126,923	
	2020		(198,388)	(188,725)		(188,725)	
TOTAL SURPLUS (DEFICITS)			(221,237)	(197,179)	3,849,828	3,652,649	
TOTAL CASH						7,425,406	
FUND YEAR 2018							
		Paid Claims	25,582	37,542	1,644,242	1,681,784	
		Case Reserves	55,088	78,853	986,263	1,065,117	
		IBNR	(80,656)	(116,381)	1,380,364	1,263,983	
		Discounted Claim Value	561	824	(51,942)	(51,118)	
TOTAL FY 2018 CLAIMS			575	838	3,958,927	3,959,765	
FUND YEAR 2019							
		Paid Claims	147,946	241,969	914,397	1,156,366	
		Case Reserves	(19,748)	350,507	1,458,908	1,809,415	
		IBNR	(125,584)	(596,658)	2,524,109	1,927,451	
		Discounted Claim Value	3,252	5,508	(89,127)	(83,619)	
TOTAL FY 2019 CLAIMS			5,866	1,326	4,808,287	4,809,613	
FUND YEAR 2020							
		Paid Claims	261,460	266,267		266,267	
		Case Reserves	5,069	29,875		29,875	
		IBNR	360,827	742,387		742,387	
		Discounted Claim Value	(3,350)	(12,443)		(12,443)	
TOTAL FY 2020 CLAIMS			624,006	1,026,086	0	1,026,086	
COMBINED TOTAL CLAIMS			630,447	1,028,250	8,767,214	9,795,464	
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.							

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	February 29, 2020		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,065,537	4,128,607	163,505,481	167,634,087
2.	CLAIM EXPENSES					
		Paid Claims	102,074	381,524	4,975,775	5,357,299
		Case Reserves	1,144,451	1,068,411	5,846,623	6,915,034
		IBNR	64,507	238,090	9,810,443	10,048,533
		Discounted Claim Value	(51,857)	(96,721)	(1,471,830)	(1,568,550)
	TOTAL CLAIMS		1,259,175	1,591,305	19,161,011	20,752,315
3.	EXPENSES					
		Excess Premiums	1,252,308	2,502,150	113,746,590	116,248,741
		Administrative	157,583	315,413	12,402,903	12,718,316
	TOTAL EXPENSES		1,409,891	2,817,563	126,149,494	128,967,057
4.	UNDERWRITING PROFIT (1-2-3)		(603,529)	(280,261)	18,194,976	17,914,715
5.	INVESTMENT INCOME		107,428	193,675	1,120,484	1,314,159
6.	PROFIT (4+5)		(496,101)	(86,586)	19,315,460	19,228,874
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		(496,101)	(86,586)	15,707,909	15,621,323
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		3,063	5,496	543,904	549,400
	2011		4,089	7,618	836,289	843,907
	2012		5,585	10,023	1,013,486	1,023,509
	2013		8,756	15,926	1,438,925	1,454,851
	2014		9,365	19,093	2,887,430	2,906,522
	2015		9,868	20,318	1,229,755	1,250,072
	2016		(149,461)	(138,726)	3,388,065	3,249,339
	2017		15,542	27,892	1,257,423	1,285,314
	2018		14,947	26,841	2,119,126	2,145,967
	2019		(286,923)	(241,007)	993,507	752,500
	2020		(130,934)	159,942		159,942
TOTAL SURPLUS (DEFICITS)			(496,101)	(86,586)	15,707,909	15,621,323
TOTAL CASH						28,078,339

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT AS OF February 29, 2020 ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	0	171,840	171,840	
Case Reserves	0	0	(0)	(0)	
IBNR	0	0	10,466	10,466	
Discounted Claim Value	0	0	(983)	(983)	
TOTAL FY 2010 CLAIMS	0	0	181,322	181,322	
FUND YEAR 2011					
Paid Claims	1,971	94,793	519,228	614,021	
Case Reserves	(1,971)	(94,795)	214,527	119,732	
IBNR	0	2	46,091	46,093	
Discounted Claim Value	0	0	(24,930)	(24,930)	
TOTAL FY 2011 CLAIMS	0	0	754,916	754,916	
FUND YEAR 2012					
Paid Claims	722	894	1,551,733	1,552,627	
Case Reserves	(722)	(895)	75,090	74,195	
IBNR	0	1	64,097	64,098	
Discounted Claim Value	0	0	(12,804)	(12,804)	
TOTAL FY 2012 CLAIMS	0	0	1,678,116	1,678,116	
FUND YEAR 2013					
Paid Claims	35,886	115,181	646,873	762,054	
Case Reserves	(15,886)	(95,182)	644,280	549,098	
IBNR	(20,000)	(19,999)	105,073	85,074	
Discounted Claim Value	0	0	(76,642)	(76,642)	
TOTAL FY 2013 CLAIMS	0	0	1,319,585	1,319,585	
FUND YEAR 2014					
Paid Claims	711	1,830	442,532	444,362	
Case Reserves	169,610	179,301	332,716	512,017	
IBNR	(167,447)	(178,256)	178,256	0	
Discounted Claim Value	0	0	(42,871)	(42,871)	
TOTAL FY 2014 CLAIMS	2,874	2,874	910,633	913,508	
FUND YEAR 2015					
Paid Claims	31,508	36,642	763,735	800,378	
Case Reserves	2,551	(2,585)	1,897,750	1,895,165	
IBNR	(30,793)	(30,791)	511,194	480,403	
Discounted Claim Value	0	0	(172,551)	(172,551)	
TOTAL FY 2015 CLAIMS	3,266	3,266	3,000,129	3,003,394	
FUND YEAR 2016					
Paid Claims	6,992	9,570	320,211	329,782	
Case Reserves	236,230	458,651	647,770	1,106,421	
IBNR	(80,258)	(305,258)	305,258	(0)	
Discounted Claim Value	0	0	(69,661)	(69,661)	
TOTAL FY 2016 CLAIMS	162,964	162,964	1,203,578	1,366,542	
FUND YEAR 2017					
Paid Claims	55	1,505	68,152	69,657	
Case Reserves	(53,056)	(54,506)	1,525,070	1,470,564	
IBNR	53,001	53,005	2,088,218	2,141,222	
Discounted Claim Value	0	0	(292,128)	(292,128)	
TOTAL FY 2017 CLAIMS	0	4	3,389,312	3,389,315	
FUND YEAR 2018					
Paid Claims	4,310	11,099	243,786	254,885	
Case Reserves	63,075	56,289	161,698	217,987	
IBNR	(67,385)	(67,388)	2,419,495	2,352,107	
Discounted Claim Value	0	0	(290,608)	(290,608)	
TOTAL FY 2018 CLAIMS	(0)	(0)	2,534,370	2,534,370	
FUND YEAR 2019					
Paid Claims	19,918	110,010	247,685	357,695	
Case Reserves	176,069	53,581	347,722	401,303	
IBNR	107,505	107,505	4,082,295	4,189,800	
Discounted Claim Value	0	0	(488,652)	(488,652)	
TOTAL FY 2019 CLAIMS	303,492	271,096	4,189,050	4,460,146	
FUND YEAR 2020					
Paid Claims	0	0		0	
Case Reserves	568,552	568,552		568,552	
IBNR	269,884	679,271		679,271	
Discounted Claim Value	(51,857)	(96,721)		(96,721)	
TOTAL FY 2020 CLAIMS	786,579	1,151,102	0	1,151,102	
COMBINED TOTAL CLAIMS	1,259,175	1,591,305	19,161,011	20,752,315	

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Union County Insurance Commissions				
CLAIM ACTIVITY REPORT				
AS OF FEBRUARY 29, 2020				
COVERAGE LINE- PROPERTY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
February-20	1	11	1	13
February-20	1	10	1	12
NET CHGE	0	-1	0	-1
Limited Reserves				\$280
Year	2018	2019	2020	TOTAL
February-20	\$0	\$1,102	\$5,000	\$6,102
February-20	\$0	\$3,362	\$0	\$3,362
NET CHGE	\$0	\$2,260	(\$5,000)	(\$2,740)
Ltd Incurred	\$290,449	\$160,391	\$250,819	\$701,660
COVERAGE LINE- GENERAL LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
February-20	24	55	1	80
February-20	17	50	5	72
NET CHGE	-7	-5	4	-8
Limited Reserves				\$3,755
Year	2018	2019	2020	TOTAL
February-20	\$74,020	\$80,331	\$172	\$154,524
February-20	\$74,020	\$185,352	\$10,983	\$270,355
NET CHGE	\$0	\$105,021	\$10,811	\$115,832
Ltd Incurred	\$181,615	\$219,174	\$10,983	\$411,773
COVERAGE LINE- AUTO LIABILITY				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
February-20	2	8	1	11
February-20	2	8	1	11
NET CHGE	0	0	0	0
Limited Reserves				\$1,015
Year	2018	2019	2020	TOTAL
February-20	\$4,092	\$6,315	\$500	\$10,906
February-20	\$4,092	\$6,577	\$500	\$11,169
NET CHGE	\$0	\$262	\$0	\$262
Ltd Incurred	\$27,178	\$13,816	\$500	\$41,494
COVERAGE LINE- WORKERS COMP.				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
February-20	37	42	9	88
February-20	32	41	9	82
NET CHGE	-5	-1	0	-6
Limited Reserves				\$31,945
Year	2018	2019	2020	TOTAL
February-20	\$931,917	\$1,741,416	\$19,134	\$2,692,466
February-20	\$987,005	\$1,614,124	\$18,392	\$2,619,521
NET CHGE	\$55,088	(\$127,292)	(\$742)	(\$72,945)
Ltd Incurred	\$2,247,643	\$2,577,173	\$33,840	\$4,858,657
TOTAL ALL LINES COMBINED				
CLAIM COUNT - OPEN CLAIMS				
Year	2018	2019	2020	TOTAL
February-20	64	116	12	192
February-20	52	109	16	177
NET CHGE	-12	-7	4	-15
Limited Reserves				\$16,409
Year	2018	2019	2020	TOTAL
February-20	\$1,010,029	\$1,829,163	\$24,806	\$2,863,998
February-20	\$1,065,117	\$1,809,415	\$29,875	\$2,904,407
NET CHGE	\$55,088	(\$19,748)	\$5,069	\$40,409
Ltd Incurred	\$2,746,887	\$2,970,555	\$296,143	\$6,013,584

Union County Insurance Commissions
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF February 29, 2020

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		26		MONTH	Last Month		25		MONTH	Last Year		14		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
PROPERTY	320,021	290,449	290,449	90.76%	320,021	100.00%	290,449	290,449	90.76%	320,021	100.00%	315,026	315,026	98.44%	307,328	96.03%
GEN LIABILITY	427,942	181,615	181,615	42.44%	349,426	81.65%	181,615	181,615	42.44%	344,698	80.55%	135,921	135,921	31.76%	274,727	64.20%
AUTO LIABILITY	259,693	27,178	27,178	10.47%	204,951	78.92%	27,178	27,178	10.47%	201,844	77.72%	27,975	27,975	10.77%	147,931	56.96%
WORKER'S COMP	4,546,370	2,247,643	2,247,643	49.44%	4,309,764	94.80%	2,166,987	2,166,987	47.66%	4,282,564	94.20%	1,824,601	1,824,601	40.13%	3,404,501	74.88%
TOTAL ALL LINES	5,554,026	2,746,887	2,746,887	49.46%	5,184,162	93.34%	2,666,230	2,666,230	48.01%	5,149,127	92.71%	2,303,523	2,303,523	41.47%	4,134,487	74.44%
NET PAYOUT %	\$1,681,770				30.28%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		14		MONTH	Last Month		13		MONTH	Last Year		2		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
PROPERTY	340,421	160,391	160,391	47.12%	326,920	96.03%	160,927	160,927	47.27%	325,544	95.63%	13,199	13,199	N/A	N/A	N/A
GEN LIABILITY	428,501	219,174	219,174	51.15%	275,086	64.20%	89,130	89,130	20.80%	266,696	62.24%	4,305	4,305	N/A	N/A	N/A
AUTO LIABILITY	258,887	13,816	13,816	5.34%	147,472	56.96%	12,816	12,816	4.95%	140,219	54.16%	1,000	1,000	N/A	N/A	N/A
WORKER'S COMP	4,637,297	2,577,173	2,577,173	55.57%	3,472,591	74.88%	2,582,097	2,582,097	55.68%	3,252,190	70.13%	70,276	70,276	N/A	N/A	N/A
TOTAL ALL LINES	5,665,107	2,970,555	2,970,555	52.44%	4,222,068	74.53%	2,844,971	2,844,971	50.22%	3,984,649	70.34%	88,780	88,780	N/A	N/A	N/A
NET PAYOUT %	\$1,161,140				20.50%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		2		MONTH	Last Month		1		MONTH	Last Year		-10		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
PROPERTY	355,673	250,819	250,819	70.52%	46,237	13.00%	5,000	5,000	1.41%	21,340	6.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	393,364	10,983	10,983	2.79%	9,834	2.50%	172	172	0.04%	3,934	1.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	237,658	500	500	0.21%	5,941	2.50%	500	500	0.21%	2,377	1.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	3,947,400	33,840	33,840	0.86%	78,948	2.00%	23,942	23,942	0.61%	19,737	0.50%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	4,934,095	296,143	296,143	6.00%	140,961	2.86%	29,614	29,614	0.60%	47,388	0.96%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$266,267				5.40%											

NJCE JIF CYBER TASK FORCE

COVID-19 Phishing Scams

COVID-19, coronavirus and related words/topics are being used by cybercriminals as a theme for phishing attempts. Also, the emails will be branded and formatted in such a way to resemble trusted organizations, such as the World Health Organization (WHO) or Center for Disease Control and Prevention (CDC).

Prevention

1. **Unsolicited Emails:** Avoid clicking on links and opening attachments from unsolicited emails.
2. **Trusted Sources:** Go to the trusted websites yourself; do not click on links.
3. **Charity:** Verify the authenticity of charities yourself.
4. **NJCE's Email Dos & Don'ts:** Send these four tips and the NJCE infographic (attached) to all individuals with access to your network.

Resources

Check-out NJCCIC's bulletin on COVID-19, along with tips for teleworkers working from home:
<https://www.cyber.nj.gov/alerts-and-advisories/20200316/cyber-threat-actors-capitalize-on-coronavirus>
<https://www.cyber.nj.gov/be-sure-to-secure>

Here are the trusted sites referenced above for WHO, CDC and FTC's Charity page:
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>
<https://www.consumer.ftc.gov/articles/0074-giving-charity>

For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director





EMAIL DOs & DON'Ts



EMAIL ADDRESSES

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourAdministrator" vs. "YourAdministrat0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

From: YourAdministrat0r@yourcounty.com
To: You@yourcounty.com
Cc: Who@where.com, Who2@Site.com, Who3@Web.com
Date: Sunday, October 3, 2105 at 3:20 a.m.
Subject: Wire for Project

Message | Instructions.docx (4 KB)

Hi,
Im traveling and lost my phone. We need to wire money for a large project to the below link ASAP so the project isnt delayed.
Could you wire \$15,000 today?

<http://www.chase.com>

Thanks so much.
County Administrator

SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

UNION COUNTY INSURANCE FUND COMMISSION BILLS LIST

Resolution No. 19-20

APRIL 2020

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Union County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001091			
001091	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 4/20	13,324.59
			13,324.59
001092			
001092	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/20	511.50
			511.50
001093			
001093	UNION COUNTY	TREASURER FEE 4/20	4,000.00
001093	UNION COUNTY	ATTORNEY FEE 4/20	4,000.00
			8,000.00
001094			
001094	AMY WAGNER	REIMBURSEMENT 3/20	140.75
			140.75
		Total Payments FY 2020	21,976.84
		TOTAL PAYMENTS ALL FUND YEARS	\$21,976.84

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS			
UNION COUNTY INSURANCE COMMISSION			
ALL FUND YEARS COMBINED			
CURRENT MONTH	February		
CURRENT FUND YEAR	2020		
Description:		Administrative Account- Investors	Claims Account - Investors
ID Number:			
Maturity (Yrs)			
Purchase Yield:			
TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$7,864,954.59	7,758,462.94	106,491.65
Opening Interest Accrual Balance	\$0.00	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$9,365.13	\$9,162.30
6	Interest Paid - Term Instr.s	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00
8	Net Investment Income	\$9,365.13	\$9,162.30
9	Deposits - Purchases	\$107,053.51	\$1,025.48
10	(Withdrawals - Sales)	-\$555,966.53	-\$119,952.87
Ending Cash & Investment Balance		\$7,425,406.70	\$7,648,697.85
Ending Interest Accrual Balance		\$0.00	\$0.00
Plus Outstanding Checks		\$392,617.32	\$772.95
(Less Deposits in Transit)		\$0.00	\$0.00
Balance per Bank		\$7,818,024.02	\$7,649,470.80
			\$168,553.22

UNION COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020 Month Ending: February							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	172,170.95	712,880.94	473,532.29	6,493,052.15	0.00	13,318.26	7,864,954.59
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	975.39	0.00	0.00	50.09	0.00	0.00	1,025.48
Invest Pymnts	204.53	846.85	562.52	7,718.96	0.00	32.27	9,365.13
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	204.53	846.85	562.52	7,718.96	0.00	32.27	9,365.13
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,179.92	846.85	562.52	7,769.05	0.00	32.27	10,390.61
EXPENSES							
Claims Transfers	251,021.23	25,023.00	737.56	159,231.87	0.00	0.00	436,013.66
Expenses	0.00	0.00	0.00	0.00	0.00	13,924.84	13,924.84
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	251,021.23	25,023.00	737.56	159,231.87	0.00	13,924.84	449,938.50
END BALANCE	(77,670.36)	688,704.79	473,357.25	6,341,589.33	0.00	(574.31)	7,425,406.70



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

April 1, 2020

GUIDANCE RELATED TO EMPLOYEES AND COVID-19 CLAIMS

We understand the pressures that managers and administrators are under during this time, especially with respect to employees who may have been exposed to COVID-19. The NJCE JIF is continuously monitoring developments by using the [Centers for Disease Control and Prevention \(CDC\) website](https://www.cdc.gov/) as a resource and providing updates on the NJCE website at <https://njce.org/covid-19-updates/>. You can also check the NJ MEL website which is regularly updated by the MEL Safety Institute, <https://njmel.org/covid-19-updates> and the Conner Strong & Buckelew COVID-19 Resource page, <https://www.connerstrong.com/insights/covid-19-resource-center/>.

Our overriding mandate for all is to safeguard the health, safety and well-being of all employees, their families and co-workers. And the goal of the NJCE is to provide assistance to our Members and their employees who need it.

Any potential COVID-19 claim should be reported immediately so that employees will be able to seek competent medical advice.

For those employees who have non-work related exposure, they should be directed to their primary care physician.

Employees that allege work-related exposure should be directed to report it as workers' compensation.

If an employee informs you that they have tested positive:

- Safeguard the identity of the employee, and make certain he/she is receiving medical care;
- Identify who has been in contact with the employee and notify those individuals and employees to self-quarantine;
- Wipe down any and all offices, equipment and surfaces the employee may have come in contact with;
- Consult with your local board of health if you have questions about how to sanitize offices or equipment;
- Follow up with the employee if possible to make sure they know they can contact you if needed.

Please know that in this trying time, the NJCE is here to help you with any issues that may arise from COVID-19. Do not hesitate to contact us with any questions or concerns that you may have.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

April 3, 2020

Good Morning,

By now you've received an email from PERMA entitled "Guidance related to employees and COVID-19 claims." We are here to help you through this novel and challenging process and to assist you with any claim related issues that might be coming up within your county that need extra attention. No doubt, COVID-19 is on the forefront of all our minds, and your employees may have concerns or fears about working and potential COVID-19 exposure. We know that these claim related issues are sensitive and that you want to get the correct answers on how to approach situations.

We strongly encourage you to report any claims involving COVID-19 work-related exposure; **any claims involving employees diagnosed with COVID-19 MUST be reported to our excess carriers immediately**, so please make sure these are reported to your third-party administrator or managed care provider ASAP.

If you have any questions or concerns about claims related to COVID-19, whether something should be reported or your management team would like to have a call to discuss any questions or concerns, please let us know; we are available to participate in such calls along with other commission professionals.

Please do not hesitate to reach out and we will set something up.



First Managed Care Option, Inc.

Case Management Monthly Activity Report

March 2020

UNION COUNTY INS FUND COMM
NJ

Reported Claims											
Year/Month	# of Claims > 2 days to report	Total Reported*	Medical Only**	Lost Time**	Total Case Managed	Field Case Managed	% Case MO	% Case LT	% Case Field	Active Files	Closed Files
Total FY2018	35	266	171	37	208	0	82.21%	17.79%	0.00%	3	205
Total FY2019	42	236	133	37	170	0	78.24%	21.76%	0.00%	11	159
Jan-20	4	19	13	3	16	0	81.25%	18.75%	0.00%	2	14
Feb-20	2	10	9	0	9	0	100.00%	0.00%	0.00%	1	8
Mar-20	24	42	33	4	37	0	89.19%	10.81%	0.00%	34	3
Total FY2020	30	71	55	7	62	0	88.71%	11.29%	0.00%	37	25

Present Open Claims									
Medical Only	Lost Time	Telephonic Case Mgmt	Field Case Mgmt	Total Case Managed	Lost Time Returned to Work	Lost Time Out of Work	Total Working Restricted Duty	Total Working Full Duty	Total Out Of Work
37	14	51	0	51	7	7	6	33	12

Claim keys	
Medical Only Claim:	Case Managed File, out of work 7 days or less
Lost Time Claim:	Case Managed File, out of work 8 or more days
Lost Time Return to Work:	File is a lost time claim and the injured worker has returned to work
Telephonic Case Mgmt:	Number of new referrals for case management
Active Files:	Number of all open files currently case managed

Report run on 04/01/2020

* Total Reported includes all Medical Only, Lost Time, Investigation, and Report Only Claims

** Any Change in MO or LT will be reflected in the original reported month.



Page 1 of 2



First Managed Care Option, Inc.

Case Management Monthly Activity Report

March 2020

UNION COUNTY INS FUND COMM

Members averaging greater than 2 days to report :

Employer	Total Claims	# of Claims > 2 days to report	% of Claims > 2 days to report
PS Police / 745-950	1	1	100%
Dept. of Correctional Services - UC JAIL / 763-300	25	18	72%
PS EMT / 747-942	3	3	100%
PS Emergency Mgmt / 747-940	1	1	100%

Claim keys	
Medical Only Claim:	Case Managed File, out of work 7 days or less
Lost Time Claim:	Case Managed File, out of work 8 or more days
Lost Time Return to Work:	File is a lost time claim and the injured worker has returned to work
Telephonic Case Mgmt:	Number of new referrals for case management
Active Files:	Number of all open files currently case managed

Report run on 04/01/2020

* Total Reported includes all Medical Only, Lost Time, Investigation, and Report Only Claims

** Any Change in MO or LT will be reflected in the original reported month.



Page 2 of 2



First Managed Care Option, Inc.

First MCO Bill Review Services
UNION COUNTY INS FUND COMM

Medical Savings by Month

NJ

Month of Reprice Service	Provider Billed Amount	First MCO Repriced	U & C / Fee Schedule	Savings	% of Savings	# of Bills	In Network	Out Of Network	% PPO Penetration	# of Appeals		
Total 2018	\$1,814,896	\$737,104	\$4,278,532	\$1,077,792	59%	1,532	1,285	247	84%	0		
Total 2019	\$2,461,211	\$708,458	\$2,446,769	\$1,752,753	71%	1,621	1,546	75	95%	4		
Jan-20	\$99,613	\$32,489	\$97,841	\$67,123	67%	170	163	7	96%	0		
Feb-20	\$850,075	\$100,112	\$627,158	\$749,963	88%	109	105	4	96%	1		
Mar-20	\$116,225	\$41,441	\$120,994	\$74,783	64%	208	200	8	96%	0		
Total 2020	\$1,065,912	\$174,043	\$845,993	\$891,869	84%	487	468	19	96%	1		
Total to Date	\$5,342,019	\$1,619,605	\$7,571,294	\$3,722,414	70%	3,640	3,299	341	91%	5		

Report Run Date:04/01/2020

UCI



**UNION COUNTY INSURANCE FUND COMMISSION
SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: April 6, 2020

UCIFC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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**March - April 2020
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 18:** Attended the UCIFC meeting via conference call.
- **March 18:** Plan to attend the UCIFC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 15:** Plan to attend the UCIFC meeting via conference call.
- **April 15:** Plan to attend the UCIFC Claims Committee meeting via conference call.

CEL MEDIA LIBRARY

No Videos were utilized in 2020.

SAFETY DIRECTOR BULLETINS

- SD Bulletin - Coronavirus Update – March 12.
- Safety Director Message – Class Cancellations Extended – March 17.

- SD Bulletin - Parks and the COVID-19 Outbreak Guidance – March 17.
- SD Bulletin - Coronavirus Guidance for EMS Agencies – March 18.
- UPDATED SD Bulletin – Best Practices for Parks and COVID-19 – March 20.
- New Bulletin – HazCom and COVID-19 Reminder – March 25.
- New Bulletin – Family First Coronavirus Response Act Guidance – March 26.
- New Bulletin - COVID-19 Exposures to First Responders

Coronavirus COVID-19

The spread of the Coronavirus, or "COVID-19" is a rapidly evolving situation, and the Safety Director has received numerous requests for guidance on this subject. *The information contained in this Bulletin is derived from the Center for Disease Control (CDC) and should be considered as "interim" guidance since the spread and development of COVID-19 is ongoing.* Updated information will be provided as the situation develops. A separate Bulletin concerning COVID-19 is being issued for law enforcement personnel.

As of March 12, 2020, there are 1,215 cases of COVID-19 in 42 States and the District of Columbia in the United States. There have been 36 deaths from the disease thus far, mostly from the Seattle area, and most of the deaths from a long term healthcare facility. COVID-19 is classified as "highly contagious" and is "droplet" spread. Statistics reflect that 80% of those who are infected show only "mild" symptoms, while 20% show signs of serious illness. The most vulnerable age group are adults 60 and older with those at 80 years of age and up, showing the highest risk. It is important to note that the risk is greater for those with serious underlying health conditions (heart issues, lung problems and those with diabetes).

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Current knowledge is largely based on what is known about similar coronaviruses. Coronaviruses are a large family of viruses that are common in humans and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people, such as with MERS-CoV and SARS-CoV.

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19. The confidentiality provisions under the Health Insurance Portability and Accountability Act (HIPAA) are still in effect for the COVID-19 outbreak. There is much more to learn about the transmissibility, severity, and other features of COVID-19 and investigations are ongoing. Updates are available on CDC's web page at www.cdc.gov/coronavirus/covid19.

Recommended strategies for employers to use now:

Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 72 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. If possible, establish policies and procedures to permit employees to work from home for a limited amount of time if necessary. The NJ Department of Health website

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

- included information concerning the law passed in 2018 mandating sick leave for employees. Refer to the following link for more information: https://www.nj.gov/health/cd/topics/covid2019_school/business.shtml
- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen. Posters and handouts are available for use on the CDC website.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.

Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the usual cleaning agents in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps:

- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the CDC website. The CDC website lists certain travel advisories for the following countries:
 - Level 3 Health Notice: China, Iran, South Korea, Italy
 - Level 2 Health Notice: Japan
 - Level 1 Health Notice: Hong Kong
- The CDC has not issued any type of domestic travel advisory to date. The CDC will continue to re-evaluate the need to issue a domestic travel advisory if the virus spreads and the cases become concentrated in a particular geographical area.

- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

Assistance in the State of New Jersey

- The CDC strongly recommends that employers review the resources available in their own states and localities from the State and local departments of health. The New Jersey Department of Health established a COVID-19 page on their website for information at <https://www.nj.gov/health/cd/topics/ncov.shtml>. The NJDOH set up a hotline to provide answers and more detailed information at (1-800-222-1222 or 1-800-962-1253 if using out-of-state phone line).
- If you are planning a public event that will likely attract a large number of people (parade, festival, concert, etc...), the CDC recommends that employers speak with the local department of health concerning any restrictions or precautions that should be taken prior to announcing the event.

Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.

Planning for a Possible COVID-19 Outbreak in the US

The severity of illness or how many people will fall ill from COVID-19 is unknown at this time. If there is evidence of a COVID-19 outbreak in the U.S., employers should plan to be able to respond in a flexible way to varying levels of severity and be prepared to refine their business response plans as needed. For the general public, such as workers in non-healthcare settings, the immediate health risk from COVID-19 is considered low.

Employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event of an outbreak in the US. They should identify and communicate their objectives, which may include one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing adverse effects on other entities in their supply chains. Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.
- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws, such as HIPAA.

HIPPA considerations and legal protections are NOT waived for COVID-19, i.e. employers may not know who has been infected. For more information on employer responsibilities, visit the Department of Labor's and the Equal Employment Opportunity Commission's websites.

- Identify essential business functions, essential jobs or roles, and critical elements within your supply chains required to maintain business operations. Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
- Set up triggers and procedures for activating and terminating the company's infectious disease outbreak response plan. Work closely with your local health officials to identify these triggers.
- Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
- Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.

Read the full Interim Guidance from the CDC for Employers at https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html

The Centers for Disease Control and Prevention (CDC) and the Safety Director will update interim guidance as needed and as additional information becomes available.

A Message from the NJCE JIF Safety Director

Good morning Training Administrators:

In the NJCEL & J.A. Montgomery Consulting's continuing effort to safeguard the health and wellbeing of our community, we have made the difficult decision to extend the suspension of all instructor-led classes until **May 18, 2020**. We will be monitoring the latest developments and re-evaluate the situation in early-May to determine the status of classes going forward.

Thank you for your cooperation in this matter.

Please share this information widely with others in your organization.

Please note the e-mail is being sent "bcc" to Training Administrators, Fund Commissioners, Safety Coordinators and Risk Managers.

Park & Playground Best Practices During COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The purpose of the Governor's action is to limit one to one contact in an effort to reduce the spread of the virus. This Declaration follows the guidelines issued by the Centers for Disease Control (CDC).

Consistent with the Governor's Declaration, the Safety Director's office recommends that all recreational facilities including parks and playgrounds should be closed immediately and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially the large, numerous, and remote parks and playgrounds that many of our clients have.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, they need to be able to assure the public that their playgrounds will be closely monitored by their personnel, including sanitizing all safety surfaces several times daily, and limiting the gathering of people to less than 50 people at any one time. Due to the hurdles of fully documenting all the above actions, including enforcement, the Safety Director feels the most prudent course of risk control is to close parks and playgrounds.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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**Summary of Interim Guidance for Emergency Medical Care and Transport
of Suspected / Confirmed COVID-19 Patients**

The following Bulletin provides an action plan for emergency medical services (EMS) leaders and responders that has been derived from the Centers for Disease Control and Prevention's (CDC) *Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States*, dated March 10, 2020. A copy of the full Guidance document is attached for your reference.

- Work with your Medical Director and 9-1-1 call center dispatchers to determine the need for modified caller queries about COVID-19. Emergency Medical Dispatch centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. When COVID-19 is suspected in a patient needing an emergency response, prehospital care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.
- If EMS Dispatch advises that the patient is suspected of having COVID-19, EMS should put on appropriate personal protective equipment (PPE) as described below before entering the scene.
- If information about potential for COVID-19 has not been provided by the dispatch center, EMS providers should exercise appropriate precautions when responding to patients with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, PPE as described below should be used.
- A facemask should be donned by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated.
- EMS who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard Precautions and use the PPE as described below:
 - N-95 or higher-level respirator or facemask (if a respirator is not available).
 - Eye protection (i.e., goggles, tight-fitting wrap-around safety glasses, or disposable face shield that fully covers the front and sides of the face).
 - Examination gloves
 - Isolation gown for those involved in patient care with splashes or sprays can be anticipated or high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS (e.g., moving patient onto a stretcher).
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering the driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid cross-contaminating the compartment. If the transport vehicle does not have an isolated driver's compartment, the driver should continue to wear a respirator or facemask during transport.
- All personnel should avoid touching their face while working.

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- On arrival, after the patient is released to the facility, EMS should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility:
 - EMS should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
 - Keep the patient separated from other people as much as possible.
 - Family members and other contacts of patients with possible COVID-19 should **not** ride in the transport vehicle. If riding in the transport vehicle, they should wear a facemask.
 - Keep pass-through doors and windows tightly shut.
 - When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
- EMS documentation should include a listing of EMS and public safety responders involved in the response and their level of contact with the patient (for example, no contact with patient, provided direct patient care).
- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles. The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, personnel should wear a disposable gown, safety glasses or goggles, and gloves.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle. Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect reusable patient-care equipment before use on another patient.
- Follow standard operating procedures for containing and laundering used linen.
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities.

EMS Employer Responsibilities

- This interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.
- EMS agencies should have infection control policies and procedures in place.
- Provide all EMS with task-specific education and training on preventing transmission of infectious agents, including refresher training.
- Ensure that EMS providers are educated, trained, and have practiced the appropriate use of PPE, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.

- Ensure EMS providers are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering face piece respirators).
- EMS units should have an adequate supply of PPE, EPA-registered hospital grade disinfectants for decontamination of EMS transport vehicles and equipment.
- EMS personnel are educated, trained, and have practiced the process according to the manufacturer's recommendations or the agency's standard operating procedures.
- EMS agencies should develop sick-leave policies for EMS personnel that are non-punitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
- EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.

The Safety Director will provide additional information as conditions warrant.

Playground & Athletic Fields / Courts Best Practices During the COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The Centers for Disease Control (CDC) has since lowered the number of persons to 10. The purpose of the Governor's action is to limit social contact in an effort to reduce the spread of the virus.

Consistent with the Governor's Declaration, the Safety Director's office recommends that playgrounds, athletic fields and courts, and similar park facilities that encourage group activities should be closed and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially at the large, numerous, and remote parks and playgrounds that many of our clients have. The Safety Director's recommendation for closure of these facilities does not apply to passive recreation areas.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, the Safety Director recommends the following best practices:

1. Sanitizing play surfaces, railings, gates, and other areas frequently touched by park visitors several times daily. Document person, time, location, and cleaner / sanitizer used. Consider making the Safety Data Sheet available for the sanitizing agent utilized in the event a resident asks.
2. Consider monitoring play and athletic areas to limit occupancy
3. Place signage at points of entry with the following
 - a. Do not use the park and facilities if you are not feeling well
 - b. Groups of more than 10 persons are prohibited
 - c. Maintain at least 6 feet social distance between users
 - d. Wash your hands as soon as possible. Do not touch your face.
 - e. Park hours are 5:00 a.m. to 8:00 p.m. (Governor's curfew)

As noted above, passive areas such as nature walks and peripheral jogging / walking paths do not tend to attract 'groups' and can, at least for now, be left open.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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Don't Forget Hazard Communication During COVID-19 Outbreak

The shortages of cleaners and sanitizers can be frustrating for leaders and workers of public employers. The Office of the Safety Director has heard stories of employees bringing in home-made cleaners, herbal cleaners, mixing two or more different cleaners, or 'spiking' cleaners, all in a good faith attempt to help. However, all of these actions can lead to problems. This is part of the reason OSHA created the Hazard Communication Standard; to allow employers to control, and make employees aware of, the chemicals and their hazards in their workplace. Employers should take this opportunity to remind their employees of the policies and procedures for bringing chemicals, including cleaners and sanitizers, into the workplace. The Safety Director recommends the Safety Briefing below be reviewed with employees at the first opportunity.

DON'T FORGET HAZARD COMMUNICATION DURING COVID-19 OUTBREAK

I want to tell you a couple of stories our JIF passed along:

- An employee made a 90% bleach solution instead of the recommended 10% solution because if a little bleach is good, more bleach is better. The spray bottle was left out for anyone to use with no label.
- In another town an employee mixed bleach and ammonia because some germs are killed better with bleach and other germs are killed better with ammonia, so using both should ensure killing the virus.

It is understandable in these unique times that people want to protect themselves and others. However, the rules of chemical safety do not change during a pandemic or even shortages. Both of the above examples of good intentions could lead to harm to themselves or others, the very people they were trying to help. A strong bleach solution kills the same number of pathogens as a 10% solution but adds an eye and skin irritant hazard. Mixing ammonia and bleach produces poisonous chlorine gas into the air. I just want to review our policies and procedures for buying, bringing in, or using cleaners and sanitizers:

1. All cleaners and sanitizers must be purchased through normal channels. The CDC recommends using normal household cleaners for most surfaces. A 10% bleach solution is a highly effective disinfectant. For surfaces that have been contaminated or potentially contaminated by a person known or suspected to be infected with the coronavirus, the CDC recommends using any EPA-registered household disinfectants. ALWAYS follow the directions on the label.
2. Wear the appropriate gloves and safety glasses in accordance with the label.
3. NJPEOSH and this agency prohibit employees from bringing into the workplace any personal cleaners without prior approval from **WHO**.
4. Do not mix or add extra ingredients to cleaners
5. If you put the cleaner into a secondary container, make sure you label it properly. Ask if you are unsure.
6. Managers – considering the time we are in, we recommended you post copies of the Safety Data Sheets for the cleaners and sanitizers used in your department. If you need a copy, contact our Right-to-Know Coordinator, **WHO**.

The NJCE JIF has additional COVID-19 information on their website, <https://njce.org/covid-19-updates/>. Are there any questions?

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Guidance on the Families First Coronavirus Response Act (FFCRA)

The Families First Coronavirus Response Act (FFCRA), which passed last week, requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Since its passage, there have been many questions as to various interpretative issues related to the law. Thankfully, the Department of Labor's Wage and Hour Division that administers and enforces the new law's paid leave requirements has issued a *definitive set of guidelines*. These provisions will apply from the effective date of the law through December 31, 2020. A summary of the definitive clarification is below:

Generally, the FFCRA provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay* where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- *Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay* because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and
- *Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay* where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

Covered Employers

The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees. Most employees of the federal government are covered by Title II of the Family and Medical Leave Act, which was not amended by this Act, and are therefore not covered by the expanded family and medical leave provisions of the FFCRA. However, federal employees covered by Title II of the Family and Medical Leave Act are covered by the paid sick leave provision. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business.

Eligible Employees

All employees of covered employers are eligible for two weeks of paid sick time for specified reasons related to COVID-19. Employees employed for at least 30 days are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19. Where leave is foreseeable, an employee should provide as much notice as possible to the employer. After the first workday of paid sick time, an employer may require employees to follow reasonable notice procedures in order to continue receiving paid sick time.

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Qualifying Reasons for Leave

Under the FFCRA, an employee qualifies for paid sick time if the employee is unable to work (or unable to telework) for reasons related to COVID-19 because the employee:

1. Is subject to a federal, state, or local quarantine or isolation order;
2. Has been advised by a health care provider to self-quarantine;
3. Is experiencing symptoms and is seeking a medical diagnosis;
4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable); or
6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

Under the FFCRA, an employee qualifies for expanded family leave if the employee is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19.

Duration of Leave

For reasons (1) through (4) and (6) as outlined above, a full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period. For reason (5) as outlined above, a full-time employee is eligible for up to 12 weeks of leave (two weeks of paid sick leave followed by up to ten weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

Calculation of Pay

Note the following scenarios:

- For leave reasons (1), (2), or (3) as outlined above, employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to \$511 per day and \$5,110 in the aggregate (over a 2-week period).
- For leave reasons (4) or (6) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$2,000 in the aggregate (over a 2-week period).

For leave reason (5) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$12,000 in the aggregate (over a 12-week period).

Links to the Exact Regulatory Guidance

Families First Coronavirus Response Act: Questions and Answers

<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

Families First Coronavirus Response Act: Employee Paid Leave Rights

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

As more discernable information becomes available, it will be circulated immediately.

Source: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

SAFETY DIRECTOR BULLETIN

April 2020

Fire & EMS Exposure to COVID-19 Guidance

The Centers for Disease Control and Prevention (CDC), with input from the National Institutes for Occupational Safety and Health (NIOSH), is working to add the novel coronavirus, SARS-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
 - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/topics/ryanwhite/background.html>
 - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
 - Once the medical facility receives the request, it has 48 hours to respond.
 - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
 - In receiving a request from a Designated Officer, the medical facility shall:
 - i. evaluate the facts in the request; and
 - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
 - The medical facility will make one of four determinations in response to the request:
 - i. Notification of exposure
 - ii. Finding of no exposure

- iii. **Insufficient information submitted by Designated Officer** – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
 - iv. **Possesses no information** – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
 - The medical facility reports this information to the Designated Officer.
 - The Designated Officer informs the employee(s).
2. The medical facility will initiate notification if it determines that the victim of an emergency has a potentially life-threatening airborne or aerosolized infectious disease that an agency transported to the facility.
- The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
 - The Designated Officer informs the affected employee(s).

OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses

The Occupational Safety and Health Administration (OSHA) recently issued guidance to employers by providing recordkeeping requirements and guidelines to address how OSHA logs should be maintained with regards to occupational illnesses related to COVID-19:

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19 (see CDC information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related, as defined by 29 CFR 1904.5; and
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log.

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers’ Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer’s death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer’s exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at: https://www.iafc.org/docs/default-source/lems/doj_psobprogramandcovid-19_march2020.pdf

As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at www.psob.gov

Contact the Safety Director for more information or questions. You can also visit the NJCE COVID-19 page at <https://njce.org/covid-19-updates/>.

J.A. Montgomery

CONSULTING

Good Afternoon,

We understand the pressures that Correctional Facility Wardens, Directors and Administrators are under during this time, especially with respect to employees who may have been exposed to COVID-19. We are here to help you through this novel and challenging process and to assist you with any claim related issues that might be coming up within your county that need extra attention. No doubt, COVID-19 is on the forefront of all our minds, and your employees may have concerns or fears about working and potential COVID-19 exposure. We know that these claim related issues are sensitive and that you want to get the correct answers on how to approach situations.

Our overriding mandate for all is to safeguard the health, safety and well-being of all employees, their families and co-workers. And the goal of JA Montgomery Risk Consulting is to provide assistance to our Members and their employees who need it. We also understand the necessity to safeguard the health and safety of those individuals that are in your care, custody and control. Any potential COVID-19 claim should be reported immediately so that employees will be able to seek competent medical advice.

For those employees who have non-work related exposure, they should be directed to their primary care physician.

Employees that allege work-related exposure should be directed to report it as workers' compensation.

We strongly encourage you to **report any claims involving COVID-19 work-related exposure**; any claims involving employees diagnosed with COVID-19 **MUST** be reported to your County Administrator, who will in turn report the claim to your third-party administrator or managed care provider ASAP.

If you have any questions or concerns about claims related to COVID-19, whether something should be reported or your management team would like to have a call to discuss any questions or concerns, please let us know; we are available to participate in such calls along with other commission professionals.

Please do not hesitate to contact us with any questions.

JA Montgomery Consulting

NJCE Safety Director

N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claims: **9053**. The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

APPENDIX I
OPEN MINUTES

**UNION COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES
MEETING – March 18, 2020
County of Union
Administration Building – 6th Floor
Freeholder Conference Room
10 Elizabethtown Plaza
Elizabeth, NJ
10:00 AM**

Meeting was called to order by Executive Director. Executive Director read the Open Public Meetings notice into record.

Executive Director asked Ms. Dodd to advise who was participating in the meeting by phone. It was noted the Commission Attorney was attending the meeting from the Freeholder Conference Room at the Administration Building for public access.

ROLL CALL OF COMMISSIONERS:

Amy Wagner	Present <i>(via teleconference)</i>
Claudia Martins	Present <i>(via teleconference)</i>
Laura Scutari	Present <i>(via teleconference)</i>

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash <i>(via teleconference)</i>
Claims Service	D&H Alternative Risk Solutions, Inc. Kathleen Guze <i>(via teleconference)</i> Wayne Ring <i>(via teleconference)</i>
	PERMA Risk Management Services Robyn Walcoff <i>(via teleconference)</i> Jen Conicella <i>(via teleconference)</i>
Managed Care Services	First MCO Suzanne Rajsteter <i>(via teleconference)</i>
NJCE Underwriting Manager	Conner Strong & Buckelew
Risk Management Consultant	Acrisure, LLC Robin Racioppi <i>(via teleconference)</i>
Treasurer	
Attorney	Bruce Bergen, Esq.

Safety

J.A. Montgomery Risk Control
Glenn Prince (*via teleconference*)
T&M Associates
Mark Worthington (*via teleconference*)

ALSO PRESENT:

Terry Pacheco, Union County (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 19, 2020

Ms. Dodd noted the closed minutes were e-mailed to the Commissioners on 3-17-20 for their review.

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 19, 2020

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Worthington reported the Labor Committee met last week and everything was going well with the Reasonable Suspicion Training until recently due to the current events. Mr. Worthington advised they were working on their training plans and would advise about the schedule shortly. Mr. Worthington advised that concluded his report.

CLAIM COMMITTEE: Ms. Dodd advised the Claims Committee did not meet prior to the Commission Meeting and there was one PAR which would be presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had three action items.

2020 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy of the proposed 2020 Property & Casualty Budget in the amount of \$5,124,850. Executive Director advised we previously approved three temporary budgets. Executive Director reported the annual budget represented an overall increase of \$142,513 or 2.86% over last year's budget. Executive Director noted as we did last year the loss funds of \$4,934,095 represented 90% of the actuarial projected loss funds.

Executive Director reported the 2020 Property Self-Insured Retention for the Commission increased to \$250,000 from \$100,000. Executive Director advised the loss funds reflected first dollar coverage for property and auto physical damage. Executive Director stated as in the past there was a "0" deductible.

Executive Director suggested a payment schedule of 30% due on 4/1/20, 35% due on 6/1/20 and 35% due on 9/1/20 as we did last year.

Executive Director referred to Resolution 16-20 adopting the 2020 Budget in the amount of \$5,124,850 and an assessment payment schedule as proposed. Executive Director asked for a motion to approve Resolution 16-20 unless there were any questions. In response to Chair Wagner's inquiry, Executive Director advised the cash balance was \$7.8 million so if the first assessment payment was not made by the due date it would not be a problem.

MOTION TO APPROVE RESOLUTION 16-20, ADOPTING THE 2020 BUDGET IN THE AMOUNT OF \$5,124,850 AND AN ASSESSMENT PAYMENT SCHEDULE AS PROPOSED NOTED ABOVE

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

APPROVED DEFENSE COUNSEL: Executive Director referred to Resolution 17-20, Utilizing Union County Approved Counsel for the County Insurance Commission which was included in the agenda. Executive Director advised the County issued an additional RFQ and appointed Antonelli Kantor, P.C., DiFrancesco Bateman and Shain Schaffer to provide legal services for 2020. Executive Director noted the three law firms were in addition to the firms previously approved by Resolution 6-20 in January. Executive Director reported Resolution 17-20 was reviewed by the Commission Attorney. Executive Director asked for a motion to approve Resolution 17-20 unless there were any questions.

MOTION TO APPROVE RESOLUTION 17-20, UTILIZING UNION COUNTY APPROVED COUNSEL FOR THE COUNTY INSURANCE COMMISSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on April 18, 2020. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director stated the annual premium was \$1,640. Executive Director noted the limit per loss was \$1,000,000 with a \$10,000 deductible and the premium, terms and conditions were per the expiring policy. Executive Director advised the cost of this coverage would be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,640

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

CERTIFICATE OF INSURANCE REPORT: Executive Director reported the certificate of issuance report from the NJCE listing the certificates issued for the month of February was included in the agenda. Executive Director advised there were 6 certificates issued during the month of February.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE held its Reorganization Meeting on February 27, 2020 and a copy of the summary report was included in the agenda. Executive Director advised the Fund office would work with the Fund Attorney to issue an RFP for the MSI vendor, however this would be delayed due to office closings relating to the current health crisis. Executive Director advised the MEL MRHIL & NJCE Educational Seminar scheduled for May 1st was cancelled and should be rescheduled later in the year.

UCIFC FINANCIAL FAST TRACK: Executive Director advised the January Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,936,044 as of January 31, 2020. Executive Director referred to Line 10 of the report, “Investment in Joint Venture” and indicated \$2,138,393 of the surplus was the UCIFC’s share of the NJCE equity. Executive Director noted the cash amount was \$7,864,954.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the January Financial Fast Track was included in the agenda. As of January 31, 2020 the Fund had a surplus of \$16,227,772. Executive Director reported the cash amount was \$21,155,238. Executive Director referred to line 7, “Dividend” and noted the NJCE released dividends in the amount of \$3,607,551. Executive Director asked if anyone had any questions regarding the Financial Fast Track.

Executive Director advised that concluded his report unless anyone had any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Executive Director referred to a copy of the March Bill List, Resolution 18-20 which was included in the agenda. Ms. Dodd noted she previously sent a copy of the Bill List and the checks to Ms. Taylor and the Chair. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 18-20.

MOTION TO APPROVE RESOLUTION 18-20 MARCH BILL LIST

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

Executive Director advised the monthly Treasurer reports were included in the agenda.

ATTORNEY: Mr. Bergen advised he did not have anything to report.

CLAIMS SERVICE: Ms. Guze reported for the month of February there were 11 claims reported, 1 claim was denied, 8 were closed, 2 remain treating. Ms. Guze advised she thought the mild weather was a big contributor in the low amount of injuries. Ms. Guze advised that concluded her report unless there were any questions.

MANAGED CARE: Ms. Rajsteter advised First MCO's reports were included in the agenda. Ms. Rajsteter reviewed the Case Management Monthly Activity Report for the month of February as noted below.

Month	Total Claims Reported	Medical Only	Loss Time	Total Case Managed	% Total Case Managed
February	10	9	0	9	100.00%

Ms. Rajsteter reviewed the Medical Savings Report for the month of February as noted below.

Month	Provider Bill Amount	Repriced Amount	Savings	Percentage of Savings	Number of Bills	In Network Bills	PPO %
February	\$ 850,075	\$ 100,112	\$ 749,963	88%	109	105	96%

Executive Director advised Robin Walcoff and Jen Conicella of PERMA Claims were on the phone and asked Ms. Walcoff to discuss the handling of any potential virus claims. Ms. Walcoff reported she had been in touch with all of the Third Party Administrators and Managed Care Providers and asked them to inform her of any claims. Ms. Walcoff advised currently she was in the tracking mode and did not have any claims yet on the County side, however there were some on the municipal side. Ms. Walcoff expected there would be claims by the public health workers. Ms. Walcoff noted J.A. Montgomery sent out communications regarding COVID-19.

Chair Wagner added the County was aware that FEMA had arrived in the State of New Jersey and was setting up 2 sites, hopefully opening this weekend, to residents within a 250-mile radius. Chair Wagner advised one was at Bergen County Community College and the other at the PNC Bank Art Center.

Executive Director noted there would be some mailings sent out to the members of the NJCE addressing some of the worker compensation questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the Safety Director's report for February – March was included in the agenda. Mr. Prince advised the agenda also included a bulletin on "Service Animals in the Work Place New Safety Briefings". Mr. Prince advised all of the related COVID-19 materials and Safety Director Bulletins were distributed electronically and could be shared with all of your personnel. Mr. Prince noted there were specific bulletins for law enforcement and EMS to address the hazards they face. Mr. Prince stated that if anyone needed anything during the crisis to reach out to him for any accident investigations or safety related issues. Executive Director noted all of the valuable information from J.A. Montgomery would be posted to the NJCE website. Mr. Prince advised that concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Mr. Bergen advised there was no one from the public at the meeting place.

CLOSED SESSION: Executive Director advised there was a need for a closed session. Commission Attorney stated that pursuant to the provisions of the Open Public Meetings Act, a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. Commission Attorney then read the below statement which was included in the agenda.

N.J.S.A. 10:4-12(B)

Pursuant to provisions of the Open Public Meetings Act a public body may enter into Executive Session for the purpose of discussing certain enumerated subjects. This Commission now wishes to enter Executive Session for the purpose of discussing claim number 3652 and potential litigation with Spincube, Inc.

The minutes of the Executive Session shall be separated from the minutes of the Open Public Session. The minutes of the Executive Session, redacted as appropriate and necessary, shall be available in approximately 30 days. The Commission Secretary shall retain the original minutes until such time as the confidential limitations have been removed, at which time they shall be available.

Upon the affirmative vote of a majority of the members present, the Commission may retire to Executive Session.

Upon the Commission's return it may or may not take formal action on the matters discussed.

MOTION TO RETURN TO OPEN SESSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

Mr. Bergen noted he put his phone back on to speaker.

MOTION TO APPROVE THE PAR AS DISCUSSED IN EXECUTIVE SESSION

Moved:	Chair Wagner
Second:	Commissioner Martins
Roll Call Vote:	3 Yes, 0 Nays

Executive Director suggested the April meeting be held telephonically like we just did as long as a County representative could participate in the Freeholder Conference Room.

MOTION TO HOLD THE APRIL MEETING BY TELECONFERENCE

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

Chair Wagner suggested we handle all of the particulars as the April meeting date approached.

MOTION TO ADJOURN:

Moved:	Chair Wagner
Second:	Commissioner Martins
Vote:	3 Yes, 0 Nays

MEETING ADJOURNED: 10:29 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary