

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, APRIL 25, 2013**

**115 BUDD BLVD.
LARGE CONFERENCE ROOM
WOODBURY, NJ
9:30 AM**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

- I. Sending sufficient notice to South Jersey Times and Courier Post, NJ**
- II. Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,**
- III. Posting notice on the Public Bulletin Board of at the office of the County Clerk.**

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: April 25, 2013
WOODBURY, NJ
9:30 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** March 28, 2013 Open Minutes.....Appendix I
March 28, 2013 Closed Minutes.....Handout

- CORRESPONDENCE**

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report.....Pages 4-9

- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly ReportPages 10-23

- TREASURER – Gary Schwarz**
Resolution **29-13** April Bill List – Motion RequiredPages 24-25
Resolution **30-13** Benefit April Bill List – Motion RequiredPage 26
February Monthly Treasurer ReportsPages 27-28

- CLAIMS SERVICE – Inservco Insurance Services, Inc.**
Resolution **31-13** Authorizing Disclosure of Liability Claims Check RegisterPages 29-30
Liability Claim Payments – 3/01/13 to 3/31/13.....Pages 31-32

- MANAGED CARE – Consolidated Services Group, Inc.**
CSG Monthly Summary Report for March.....Page 33

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
Monthly Report.....Pages 34-35

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR
Hardenbergh Insurance Group**
Monthly Report.....Pages 36-37

- ATTORNEY – Long Marmero & Associates, LLP**
CL/LEL Claim- Autumn Pasquale-Conflict Attorney Discussion Verbal

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 38-40**
Resolution [32-13](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda and discussion on McGuire v. Gloucester County

- Motion for Executive Session
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [May 23, 2013, 9:30 AM, 115 Budd Blvd., Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 16, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 25, 2013

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

RFP for Defense Attorney – As discussed previously an RFP was issued in an effort to add “additional” qualified firms to the Defense Attorney Panel. Responses were received from (1) Decotis, Fitzpatrick & Cole, LLP, (2) Eric M. Bernstein & Associates, LLC, (3) Freeman, Huber, Sacks, Brennan & Fingerman, (4) Sweeney & Sheehan, and (5) Trimble & Armano. The responses will be discussed and evaluated at the meeting.

Motion to appoint the following firms _____ to the Gloucester County Insurance Commission Defense Attorney Panel

RFP For Commission Attorney – An RFP was also issued for the position of Commission Attorney. As discussed previously this was done at the request of Chairman White and the advice of the County Counsel as it has been determined that the statutes do not allow for a multi year appointment for Commission Attorney. This RFP is for a one year appointment. Responses were received from (1) Long Marmero & Associates, LLP, (2) Chance & McCann and (3) Trimble & Armano. The responses will be discussed and evaluated at the meeting.

Motion to appoint _____ as Commission Attorney

Certificate of Insurance Report (Page 6) - Attached on page 6 is the certificate of insurance issuance reports from the CEL listing those certificates issued for the period 3-22-13 to 4-18-13. There were 6 certificates of insurance issued during this period.

GCIC Property and Casualty Financial Fast Track (Page 7) - Included in the agenda on page 7 is a copy of the Property & Casualty Financial Fast Track Report as of **February 28, 2013**. As of **February 28, 2013**, there is a statutory surplus of **\$1,246,945**. Line 7 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the CEL.

NJ CEL Property and Casualty Financial Fast Track (Page 8) – Included in the agenda on page 12 is a copy of the NJ CEL Financial Fast Track Report as of **February 28, 2013**. As of February 28, 2013 there is a statutory surplus of **\$2,355,756**.

- ❑ **Health Benefits Financial Fast Track (Page 9)** – Included in the agenda on page 9 is a copy of the Health Benefits Financial Fast Track as of February 28, 2013. As of **February 28, 2013** there is a statutory surplus of **\$106,423**.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF) (Pages 13-14)** – The CEL did not have a meeting in March and is scheduled to meet in the afternoon. A summary of their April meeting will appear in the next agenda.
- ❑ **2013 Property & Casualty Assessments due May 15, 2013** – This is a reminder that the second assessment payment for 2013 is due on May 15, 2013. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Gary Schwarz, Treasurer, c/o County of Gloucester, P.O. Box 337, Woodbury, NJ 08096
- ❑ **2013 Excess Insurance and Ancillary Coverage Policies** – On April 4, 2013, the CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. If any authorized representative experiences difficulty with the website they should contact the PERMA office for assistance.
- ❑ **Gloucester County Corrections Department Update** – Chairman White will provide an update on the status of closing of the Gloucester Corrections facility and transfer inmates to neighboring counties.

Gloucester County Insurance Commission Certificate of Insurance Monthly Report

Friday, April 19, 2013

From 3/22/13 to 4/18/13

Holder (H) / Insured Name (I)	Holder / Insured Address	Code	Operations	Date	Coverage
<u>GCIC</u>					
H- Gloucester County 4-H Fair Association I- County of Gloucester	PO Box 149 Clayton, NJ 08312 2 South Broad Street Woodbury, NJ 08096	9	Evidence of insurance with regard Gloucester County 4-H Summer Enrichment Day Camp, June 24-June 28, 9 am to 4 pm each day, at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. CLD	3/27/2013	GL EX AU WC
H- TD Bank, National Association I- Gloucester County Improvement Authority	TD Wealth Management 1006 Astoria Blvd., Cherry Hill, NJ 08034 109 Budd Boulevard Woodbury, NJ 08096	290	Evidence of coverage for Shady Lane Nursing Home as respects to the Shady Lane 2004 and 2012 bond requirements	4/17/2013	PR
H- The Bank of Mellon I- County of Gloucester	Marcelly Segro-Corp Trust 385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424-3206 2 South Broad Street Woodbury, NJ 08096	416	Certificate holder is included as additional insured ATIMA for General and Excess Liability pursuant to the terms, conditions, limitations and exclusions of the JIF Casualty Insurance Policy only and as loss payee with respects to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417. CLD	3/27/2013	GL EX AU WC
H- TD Bank, N.A. I- Gloucester County College	9000 Atrium Way Mount Laurel, NJ 08054 1400 Tanyard Road Sewell, NJ 08080	779	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to the Foundation Gala at Auletto's on April 13, 2013. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	3/26/2013	GL EX AU WC
H- New Jersey Council for the Humanities I- County of Gloucester	28 West State Street Sixth Floor Trenton, NJ 08608 2 South Broad Street Woodbury, NJ 08096	787	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to NJCH Grant Award 2013-02. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	4/9/2013	GL EX AU WC
H- The County of Bergen and Its Officials, Employees And Agents I- Gloucester County College	One Bergen County Plaza Hackensack, NJ 07601-7076 400 Tanyard Road Sewell, NJ 08080	789	All operations usual to County Governmental Entity including certificate holder as additional insured for General Liability but only with respects to he negligent acts of the named insured as respects to the Gloucester County College Men's Tennis Team for participation in the tennis match vs. Bergen Community College on 4-13-13. In the event of rain, the match will be scheduled for another day in the month of April 2013. Subject to the terms, conditions, limitations and exclusions of the policy. CLD	4/10/2013	GL EX AU WC

Total # of Holders = 6

GLOUCESTER COUNTY INSURANCE COMMISSION

Property and Casualty Division

FINANCIAL FAST TRACK REPORT

AS OF FEBRUARY 28, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	477,309	954,617	15,285,457	16,240,074
2. CLAIM EXPENSES				
Paid Claims	78,046	164,840	3,275,702	3,440,542
Case Reserves	358,720	605,669	2,047,907	2,653,576
IBNR	(58,541)	82,795	1,300,793	1,383,588
Discounted Claim Value	(19,555)	(41,801)	(230,743)	(272,544)
Total Claims	358,670	811,503	6,393,659	7,205,162
3. EXPENSES				
Excess Premiums	211,735	423,468	6,317,573	6,741,041
Administrative	48,351	96,285	1,615,762	1,712,047
Total Expenses	260,086	519,753	7,933,335	8,453,088
4. UNDERWRITING PROFIT (1-2-3)	(141,447)	(376,640)	958,463	581,823
5. INVESTMENT INCOME	-	-	7,237	7,237
6. PROFIT (4+5)	(141,447)	(376,640)	965,700	589,060
7. INVESTMENT IN JOINT VENTURE	4,588	35,743	622,142	657,885
8. SURPLUS (6+7)	(136,859)	(340,897)	1,587,842	1,246,945

SURPLUS (DEFICITS) BY FUND YEAR

2010	(733)	(103,510)	449,888	346,378
2011	(1,925)	(104,719)	396,570	291,851
2012	49,830	11,158	741,384	752,542
2013	(184,031)	(143,825)	-	(143,825)
TOTAL	(136,859)	(340,897)	1,587,842	1,246,946

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2010				
Paid Claims	3,470	11,338	1,457,205	1,468,543
Case Reserves	13,639	116,571	392,928	509,499
IBNR	(17,109)	(7,330)	81,564	74,234
Discounted Claim Value	402	(5,777)	(29,703)	(35,480)
Total Claims	402	114,802	1,901,994	2,016,796
FUND YEAR 2011				
Paid Claims	16,511	39,737	1,330,572	1,370,309
Case Reserves	33,802	69,953	917,567	987,520
IBNR	(48,588)	6,035	254,566	260,601
Discounted Claim Value	179	(4,826)	(76,275)	(81,101)
Total Claims	1,904	110,899	2,426,430	2,537,329
FUND YEAR 2012				
Paid Claims	33,218	75,606	487,925	563,531
Case Reserves	(9,537)	48,394	737,411	785,805
IBNR	(83,681)	(149,000)	964,663	815,663
Discounted Claim Value	9,141	12,099	(124,764)	(112,665)
Total Claims	(50,859)	(12,901)	2,065,235	2,052,334
FUND YEAR 2013				
Paid Claims	24,846	38,159	-	38,159
Case Reserves	320,817	370,752	-	370,752
IBNR	90,837	233,090	-	233,090
Discounted Claim Value	(29,278)	(43,298)	-	(43,298)
Total Claims	407,222	598,703	-	598,703
COMBINED TOTAL CLAIMS	358,670	811,503	6,393,659	7,205,162

Claim Reserves have been discounted on line 2 above. Equity in NJCEL is reflected in line 7 above

**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 28, 2013**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	1,094,710	2,146,427	23,215,876	25,362,303
2. CLAIM EXPENSES				
Paid Claims	2,678	9,430	38,135	47,565
Case Reserves	(2,679)	(386,506)	1,586,109	1,199,603
IBNR	237,000	786,073	3,911,756	4,697,829
Discounted Claim Value	(27,228)	(48,590)	(889,400)	(937,990)
Total Claims	209,771	360,407	4,646,600	5,007,007
3. EXPENSES				
Excess Premiums	715,856	1,424,440	14,657,878	16,082,318
Administrative	146,659	222,860	1,791,676	2,014,536
Total Expenses	862,515	1,647,300	16,449,554	18,096,854
4. UNDERWRITING PROFIT (1-2-3)	22,424	138,720	2,119,722	2,258,442
5. INVESTMENT INCOME	3,653	7,279	90,035	97,314
6. STATUTORY PROFIT (4+5)	26,077	145,999	2,209,757	2,355,756
7. DIVIDEND	-	-	-	-
8. STATUTORY SURPLUS (6-7)	26,077	145,999	2,209,757	2,355,756

SURPLUS (DEFICITS) BY FUND YEAR

2010	(911)	31,053	547,604	578,657
2011	(73)	21,330	770,829	792,159
2012	(4,612)	(7,825)	891,324	883,499
2013	31,672	101,441	-	101,441
TOTAL	26,077	145,999	2,209,757	2,355,756

CLAIM ANALYSIS BY FUND YEAR

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2010				
Paid Claims	-	-	-	-
Case Reserves	-	(177,073)	178,182	1,109
IBNR	-	141,073	752,818	893,891
Discounted Claim Value	1,345	6,096	(128,786)	(122,690)
Total Claims	1,345	(29,904)	802,214	772,310
FUND YEAR 2011				
Paid Claims	-	-	-	-
Case Reserves	-	(200,003)	700,025	500,022
IBNR	-	175,000	1,174,975	1,349,975
Discounted Claim Value	850	5,728	(299,125)	(293,397)
Total Claims	850	(19,275)	1,575,875	1,556,600
FUND YEAR 2012				
Paid Claims	2,678	9,430	38,135	47,565
Case Reserves	(2,679)	(9,430)	707,902	698,472
IBNR	-	-	1,983,963	1,983,963
Discounted Claim Value	5,661	10,506	(461,489)	(450,983)
Total Claims	5,660	10,506	2,268,511	2,279,017
FUND YEAR 2013				
Paid Claims	-	-	-	-
Case Reserves	-	-	-	-
IBNR	237,000	470,000	-	470,000
Discounted Claim Value	(35,084)	(70,920)	-	(70,920)
Total Claims	201,916	399,080	-	399,080
COMBINED TOTAL CLAIMS	209,771	360,407	4,646,600	5,007,007

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GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF FEBRUARY 28, 2013

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
UNDERWRITING INCOME	55,081	110,370	80,689,231	80,799,601
CLAIM EXPENSES				
Paid Claims	62,034	135,303	71,661,815	71,797,118
IBNR	2,011	(15,388)	90,450	75,062
Total Claims	64,045	119,915	71,752,265	71,872,180
EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	10,190	20,408	5,222,257	5,242,665
Total Expenses	10,190	20,408	8,807,723	8,828,131
UNDERWRITING PROFIT (1-2-3)	(19,154)	(29,952)	129,243	99,291
INVESTMENT INCOME	2	4	7,129	7,133
STATUTORY PROFIT (4+5)	(19,152)	(29,949)	136,372	106,423
STATUTORY SURPLUS (6+7-8)	(19,152)	(29,949)	136,372	106,423

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	1	1	1,909,064	1,909,065
CASH	1	2	1,933,554	1,933,556
2011 SURPLUS	1	1	(2,051,418)	(2,051,417)
CASH	1	1	(1,893,030)	(1,893,029)
2012 SURPLUS	(2,644)	19,689	278,726	298,415
CASH	(2,644)	63,720	359,111	422,831
2013 SURPLUS	(16,509)	(49,641)	-	(49,641)
CASH	(3,177)	52,113	-	52,113
TOTAL SURPLUS	(19,152)	(29,949)	136,372	106,423
TOTAL CASH	(5,819)	115,836	399,635	515,471

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,524,075	22,524,075
IBNR	-	-	-	-
Total Claims	-	-	22,524,075	22,524,075
FUND YEAR 2011				
Paid Claims	-	-	34,889,850	34,889,850
IBNR	-	-	-	-
Total Claims	-	-	34,889,850	34,889,850
FUND YEAR 2012				
Paid Claims	2,645	24,249	14,247,890	14,272,139
IBNR	-	(43,938)	90,450	46,512
Total Claims	2,645	(19,688)	14,338,340	14,318,652
FUND YEAR 2013				
Paid Claims	59,389	111,054	-	111,054
IBNR	2,011	28,550	-	28,550
Total Claims	61,400	139,604	-	139,604
COMBINED TOTAL CLAIMS	64,045	119,915	71,752,265	71,872,180

This report is based upon information which has not been audited nor certified
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CLIENT ACTIVITY REPORT

MARCH 2013

GCHIC - Gloucester County Health Insurance Commission

This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, this reflects cases and inquiries under activity. Some cases are closed immediately while other, depending on their complexity, may take additional time to bring to closure. Conner Strong & Buckelew manages all activity and ensures all cases are acted upon, followed up and brought to closure in as timely a basis as possible.



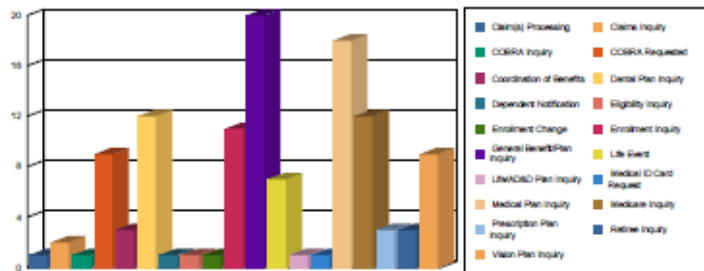
CLIENT ACTIVITY SUMMARY REPORT

From: 3/1/2013 To: 3/31/2013

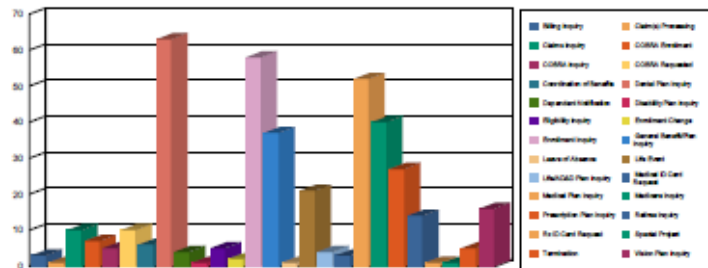
GCHIC - Gloucester County Health Insurance Commission

SUBJECT (MARCH)	# of Issues
Claim(s) Processing	1
Claims Inquiry	2
COBRA Inquiry	1
COBRA Requested	9
Coordination of Benefits	3
Dental Plan Inquiry	12
Dependent Notification	1
Eligibility Inquiry	1
Enrollment Change	1
Enrollment Inquiry	11
General Benefit/Plan Inquiry	20
Life Event	7
Life/AD&D Plan Inquiry	1
Medical ID Card Request	1
Medical Plan Inquiry	18
Medicare Inquiry	12
Prescription Plan Inquiry	3
Retiree Inquiry	3
Vision Plan Inquiry	9

Total for Subject **116**



SUBJECT (YTD)	# of Issues
Billing Inquiry	3
Claim(s) Processing	1
Claims Inquiry	10
COBRA Enrollment	7
COBRA Inquiry	5
COBRA Requested	10
Coordination of Benefits	6
Dental Plan Inquiry	63
Dependent Notification	4
Disability Plan Inquiry	1
Eligibility Inquiry	5
Enrollment Change	2
Enrollment Inquiry	58
General Benefit/Plan Inquiry	37
Leave of Absence	1
Life Event	21
Life/AD&D Plan Inquiry	4
Medical ID Card Request	3
Medical Plan Inquiry	52
Medicare Inquiry	40
Prescription Plan Inquiry	27
Retiree Inquiry	14
Rx ID Card Request	1
Special Project	1
Termination	5
Vision Plan Inquiry	16
Total for Subject	397



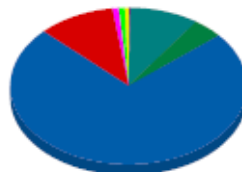
CALL SOURCE (MARCH)

	<u># of Issues</u>
Carrier	9
Dependent	8
Employee	82
Employer	16
Unidentified	1
Total for Call Source	116



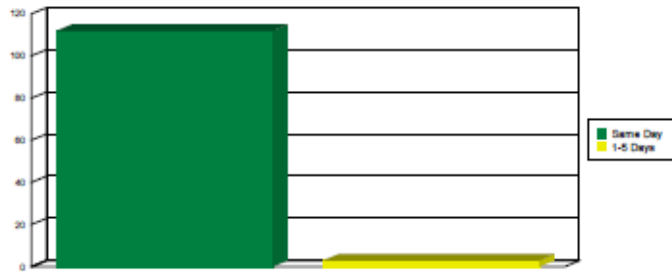
CALL SOURCE (YTD)

	<u># of Issues</u>
Broker/Consultant	1
Carrier	38
Dependent	16
Employee	291
Employer	42
Other	3
Provider	4
Unidentified	2
Total for Call Source	397



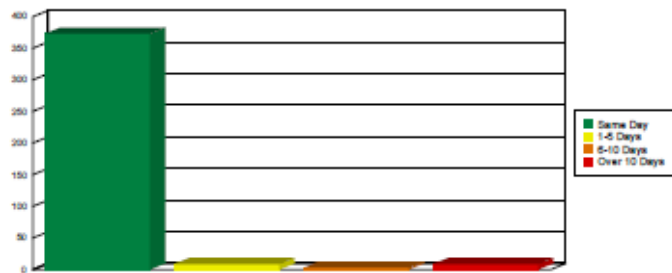
CLOSED TIME (MARCH)

	<u># of Days</u>	<u>%</u>
Same Day	112	97%
1-5 Days	3	3%
Total for Time Range	115	100%



CLOSED TIME (YTD)

	<u># of Days</u>	<u>%</u>
Same Day	373	95%
1-5 Days	9	2%
6-10 Days	3	1%
Over 10 Days	9	2%
Total for Time Range	394	100%





CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/2/13	Employer	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/2/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	1-5 Days
1/2/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/2/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/2/13	Employer	Enrollment Inquiry	Address Update for	Closed	Same Day
1/2/13	Employee	Life/AD&D Plan Inquiry	Life/AD&D Plan Inquiry	Closed	Same Day
1/2/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/2/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/2/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/2/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/2/13	Provider	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/2/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/2/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/2/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Over 10 Days
1/2/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/2/13	Dependent	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/2/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/3/13	Other	Termination	Employee Termination	Closed	Same Day
1/3/13	Other	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/3/13	Employer	Dependent Notification	Dependent Notification	Closed	Same Day
1/3/13	Employee	Dependent Notification	Dependent Notification	Closed	Same Day
1/3/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/3/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/3/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/3/13	Dependent	COBRA Inquiry	COBRA Related Inquiry	Closed	Same Day
1/3/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	1-5 Days
1/3/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/3/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/3/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/4/13	Employer	Medicare Inquiry	Medicare Inquiry for HR	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/4/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	1-5 Days
1/4/13	Carrier	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/4/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/4/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/4/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/4/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/7/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/7/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Over 10 Days
1/7/13	Employer	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/7/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/7/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/7/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/7/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/7/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/7/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Over 10 Days
1/7/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/7/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/7/13	Carrier	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
1/7/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	1-5 Days
1/8/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/8/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/8/13	Employer	COBRA Requested	COBRA Requested	Closed	Same Day
1/8/13	Employee	Life Event	Life Event for	Closed	Over 10 Days
1/8/13	Employee	Life Event	Life Event for	Closed	Over 10 Days
1/8/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/8/13	Employee	Billing Inquiry	Billing Inquiry for	Closed	Same Day
1/8/13	Employer	Enrollment Inquiry	Address Update for	Closed	Same Day
1/8/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/8/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/9/13	Employee	Life Event	Life Event for	Closed	Same Day
1/9/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	NA	
1/9/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/8/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/9/13	Carrier	Billing Inquiry	Billing Inquiry for	Closed	Same Day
1/10/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Over 10 Days
1/10/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/10/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/10/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/10/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/10/13	Employer	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/11/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/11/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/11/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/11/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/11/13	Dependent	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/11/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/11/13	Employee	Life Event	Life Event for	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/14/13	Employer	Leave of Absence	Leave of Absence for	Closed	Same Day
1/14/13	Employee	Life Event	Life Event for	Closed	6-10 Days
1/14/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/14/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/14/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/14/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/14/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/14/13	Employee	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/14/13	Employee	Medical ID Card Request	Member Request for New Medical ID Card(s)	Closed	Same Day
1/14/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/14/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/14/13	Employee	Life Event	Life Event for	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/15/13	Employee	Dependent Notification	Dependent Notification	Closed	Same Day
1/15/13	Employee	COBRA Inquiry	COBRA Related Inquiry	Closed	Over 10 Days



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/15/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/15/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/15/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/15/13	Carrier	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/15/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/15/13	Dependent	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
1/15/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/15/13	Employee	Life Event	Life Event for	Closed	Same Day
1/15/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/15/13	Employee	COBRA Inquiry	COBRA Related Inquiry	Closed	Same Day
1/15/13	Employee	Enrollment Change	Enrollment Change	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/16/13	Employee	Disability Plan Inquiry	Disability Plan Inquiry	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Same Day
1/16/13	Employer	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/16/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/16/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/17/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/17/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
1/17/13	Employee	Enrollment Inquiry	Medicare Inquiry	Closed	Same Day
1/17/13	Employer	Life Event	Life Event for	Closed	Same Day
1/17/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/17/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/17/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Carrier	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/18/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/18/13	Dependent	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/18/13	Employee	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/18/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/18/13	Provider	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/18/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Same Day
1/21/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/21/13	Carrier	Coordination of Benefits	Coordination of Benefits for	Closed	Same Day
1/22/13	Employer	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/22/13	Carrier	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/22/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for Sam Disimone	Closed	Same Day
1/22/13	Carrier	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/22/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
1/22/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/22/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/24/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Employer	Termination	Termination for Margaret Aiello	Closed	Same Day
1/24/13	Employer	Life Event	Life Event for	Closed	Same Day
1/24/13	Employer	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/24/13	Employee	COBRA Inquiry	COBRA Related Inquiry	Closed	Same Day
1/24/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/24/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Dependent	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
1/24/13	Employee	Billing Inquiry	Billing Inquiry for	Closed	Same Day
1/28/13	Employee	Life/AD&D Plan Inquiry	Life/AD&D Plan Inquiry	Closed	Same Day
1/28/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/28/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/28/13	Employer	Special Project	Special Project for	Closed	Same Day
1/28/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
1/28/13	Dependent	Enrollment Inquiry	Address Update for	Closed	Same Day
1/28/13	Employee	COBRA Enrollment	COBRA Enrollment for Natalie Diocesenzo	Closed	Same Day
1/28/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
1/29/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
1/29/13	Employer	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
1/29/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/29/13	Broker/ Consultant	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/29/13	Employer	Enrollment Inquiry	Address Update for	Closed	Same Day
1/29/13	Provider	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/30/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/30/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
1/30/13	Employee	Coordination of Benefits	Coordination of Benefits for	Closed	Same Day
1/30/13	Dependent	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/30/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
1/31/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
1/31/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
1/31/13	Employee	Rx ID Card Request	Member Request for New Rx ID Card(s)	Closed	Same Day
2/1/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/2/13	Employer	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/2/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/4/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/4/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/4/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/4/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/4/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	NA	
2/5/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/5/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/5/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
2/5/13	Employer	Life Event	Life Event for	Closed	Same Day
2/5/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/5/13	Employer	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/5/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/5/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
2/6/13	Employee	Life Event	Life Event for	Closed	Same Day
2/6/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Over 10 Days
2/8/13	Employee	Life Event	Life Event for	Closed	Over 10 Days
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/8/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
2/8/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/8/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/8/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
2/8/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
2/11/13	Other	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/11/13	Employer	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/11/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/11/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/12/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/12/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/12/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/12/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
2/12/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
2/12/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/12/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/13/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	6-10 Days
2/13/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/13/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/13/13	Employee	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
2/13/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/14/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/14/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/14/13	Carrier	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/14/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/14/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/14/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
2/15/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/15/13	Employer	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/15/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/15/13	Carrier	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/15/13	Carrier	Medical ID Card Request	Member Request for New Medical ID Card(s)	Closed	Same Day
2/15/13	Employee	Vision Plan Inquiry	Vision Plan Inquiry for	Closed	Same Day
2/19/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/19/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/19/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/19/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	Same Day
2/19/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/19/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/19/13	Employee	COBRA Enrollment	COBRA Enrollment for	Closed	Same Day
2/19/13	Employee	Medicare Inquiry	Medical Plan Inquiry for	Closed	Same Day
2/20/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/20/13	Employee	Coordination of Benefits	Coordination of Benefits for	Closed	Same Day
2/20/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/20/13	Provider	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/21/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/21/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
2/22/13	Carrier	Enrollment Inquiry	Address Update for	Closed	Same Day
2/22/13	Employee	Life/AD&D Plan Inquiry	Life/AD&D Plan Inquiry	Closed	Same Day
2/22/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/22/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/22/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/22/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/22/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/22/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/22/13	Employee	Retiree Inquiry	Retiree Benefits Inquiry	Closed	Same Day
2/25/13		Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/26/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	1-5 Days
2/26/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/26/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day



CLIENT ACTIVITY DETAIL REPORT

From: 1/1/2013 To: 3/31/2013

GCHIC - Gloucester County Health Insurance Commission

<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Short Description</u>	<u>Status</u>	<u>Closed Time</u>
2/26/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/26/13	Employee	Claims Inquiry	Detailed Claim/Billing Review for	Closed	1-5 Days
2/26/13	Employee	Prescription Plan Inquiry	Prescription Plan Inquiry for	Closed	Same Day
2/26/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/27/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/27/13	Employee	Life Event	Life Event for	Closed	Same Day
2/27/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
2/27/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
2/27/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/27/13	Employee	Enrollment Inquiry	Enrollment Inquiry for	Closed	Same Day
2/27/13	Employee	Enrollment Inquiry	Address Update for	Closed	Same Day
2/27/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day
2/28/13	Employee	Termination	Employee Termination - Rec'd fax from Payflex	Closed	Same Day
2/28/13	Employee	Life Event	Life Event for	Closed	6-10 Days
2/28/13	Employee	Termination	Employee Termination - Rec'd fax from Payflex	Closed	Same Day
2/28/13	Employee	Termination	Employee Termination - Rec'd fax from Payflex	Closed	Same Day
2/28/13	Carrier	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
3/1/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
3/1/13	Employee	Life Event	Life Event for	Closed	Same Day
3/1/13	Employer	Enrollment Inquiry	Enrollment Submission Inquiry	Closed	Same Day
3/1/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
3/1/13	Employee	Life/AD&D Plan Inquiry	Life/AD&D Plan Inquiry	Closed	Same Day
3/4/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
3/4/13	Dependent	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
3/4/13	Carrier	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
3/4/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
3/4/13	Employee	Eligibility Inquiry	Eligibility Inquiry for	Closed	Same Day
3/4/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
3/4/13		Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
3/4/13	Employee	Medicare Inquiry	Medicare Inquiry for	Closed	Same Day
3/4/13	Employee	Medical Plan Inquiry	Medical Coverage Inquiry for	Closed	Same Day
3/5/13	Employee	Dental Plan Inquiry	Dental Plan Inquiry	Closed	Same Day
3/5/13	Employee	General Benefit/Plan Inquiry	General Benefit Plan Inquiry for	Closed	Same Day

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 29-13

APRIL 2013

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

BE IT RESOLVED that the Gloucester County Insurance Commission's 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 2013

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000070			
000070	NEW JERSEY COUNTIES EXCESS JIF	CEL 2ND 2013 INSTALLMENT	1,016,320.49
			1,016,320.49
000071			
000071	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN - 04/2013	6,458.34
			6,458.34
000072			
000072	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/2013	10,934.48
			10,934.48
000073			
000073	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 04/2013	4,680.00
			4,680.00
000074			
000074	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 04/2013	625.00
			625.00
000075			
000075	LONG MARMERO & ASSOCIATES, LLP	ATTORNEY FEE 04/15/2013	2,955.00
			2,955.00
000076			
000076	VIOLA YEAGER	REIMBURSE MEDICAL,PREScription 04/2013	523.82
			523.82
000077			
000077	SOUTH JERSEY TIMES	REVISED HEALTH BUDGET - 3/6/13	72.53
			72.53
000078			
000078	HARDENBERGH INSURANCE GROUP	RMC FEE 04/2013	21,320.00
			21,320.00

TOTAL PAYMENTS FY 2013 1,063,889.66

TOTAL PAYMENTS ALL FUND YEARS \$ 1,063,889.66

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 30- 13

APRIL 2013

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

BE IT RESOLVED that the Gloucester County Insurance Commission Health Insurance Fund's 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 2013

<u>WireNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0413			
W0413	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 04/2013	5,197.50
W0413	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 04/2013	2,227.50
			7,425.00
		TOTAL PAYMENTS FY 2013	7,425.00

TOTAL PAYMENTS ALL FUND YEARS \$ 7,425.00

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					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	February				
CURRENT FUND YEAR	2013				
Description: Instrument #1 Instr #2 Instr #3					
ID Number: GCIC Deposit / GCIC WC Clai GCIC Liability					
Maturity (Yrs)		0	0	0	0
Purchase Yield:		0	0	0	0
TOTAL for All					
Accts & instruments					
Opening Cash & Investment Balance	\$2,774,273.58	2764966.43	3849.23	5457.92	
Opening Interest Accrual Balance	\$0.00	0	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7 Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$341,555.76	\$263,444.94	\$65,439.16	\$12,671.66	\$12,671.66
10 (Withdrawals - Sales)	(\$265,412.45)	(\$187,301.63)	(\$65,439.16)	(\$12,671.66)	(\$12,671.66)
Ending Cash & Investment Balance	\$2,850,416.89	\$2,841,109.74	\$3,849.23	\$5,457.92	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$124,641.10	\$116,338.81	\$5,870.54	\$2,431.75	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$2,975,057.99	\$2,957,448.55	\$9,719.77	\$7,889.67	

GLOUCESTER COUNTY INSURANCE COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2013											
Month Ending: February											
	Prop	Liab	Auto	WC				NJ CEL	Admin	TOTAL	
OPEN BALANCE	349,243.25	2,506,852.45	157,615.95	1,071,227.73	0.00		0.00	0.00	224,147.64	(1,534,813.39)	2,774,273.63
RECEIPTS											
Assessments	10,819.74	50,000.00	2,000.00	27,533.98	0.00		0.00	0.00	131,380.84	41,645.66	263,380.22
Refunds	0.00	0.00	0.00	64.72	0.00		0.00	0.00	0.00	0.00	64.72
Invest Pymnts	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	10,819.74	50,000.00	2,000.00	27,598.70	0.00		0.00	0.00	131,380.84	41,645.66	263,444.94
EXPENSES											
Claims Transfers	0.00	8,886.66	3,785.00	65,439.16	0.00		0.00	0.00	0.00	0.00	78,110.82
Expenses	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	109,190.81	109,190.81
Other *	0.00	0.00	0.00	0.00	0.00		0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	8,886.66	3,785.00	65,439.16	0.00		0.00	0.00	0.00	109,190.81	187,301.63
END BALANCE	360,062.99	2,547,965.79	155,830.95	1,033,387.27	0.00		0.00	0.00	355,528.48	(1,602,358.54)	2,850,416.94

RESOLUTION 31-13

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

WHEREAS, the GCIC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

WHEREAS, the GCIC must comply with OPRA and reported New Jersey Case Law interpreting same; and

WHEREAS, the GCIC did hold a closed session from which the public was excluded on April 25, 2013 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to both the Open Public Meetings Act and the Open Public Records Act as follows:

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 3/1/13 to 3/31/13, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 25, 2013.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2013 Thru 03/31/2013

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions—Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2013 Thru 03/31/2013

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	4232	3530000576	001	GRANT, HELEN	1/11/2013	1/17/2013	LAW OFFICES OF MADDEN & MADDEN	3/8/2013	70200-007M	665.00	665.00
C	4236	3530000576	001	GRANT, HELEN	2/22/2013	2/22/2013	LAW OFFICES OF MADDEN & MADDEN	3/22/2013	70200-007m statement 9	695.00	695.00
C	4238	3530000336	001	HOLDEN, SARAH	2/4/2013	2/28/2013	LAW OFFICES OF MADDEN & MADDEN	3/22/2013	70200-012m statement 4	1,050.00	1,050.00
C	4242	3530000287	001	BROTHERS, ANTHONY	2/22/2013	2/22/2013	LAW OFFICES OF MADDEN & MADDEN	3/22/2013	statement 70200-014 statement 1	285.00	285.00
Total for Coverage: Auto Liability							Number of entries: 4		2,695.00	2,695.00	
Coverage: General Liability											
C	4231	3530000061	001	BERGENSTOCK, CHRISTY	1/2/2013	1/31/2013	LAW OFFICES OF MADDEN & MADDEN	3/8/2013	70200-009m	1,354.50	1,354.50
C	4233	3530000061	001	BERGENSTOCK, CHRISTY	12/21/2012	12/21/2012	JOHN TOTO ENGINEER SPEC CORP	3/8/2013	GLOUC.257	1,371.00	1,371.00
C	4234	3530000234	001	GOSS, JOHN	1/7/2013	2/15/2013	CHANCE & MCCANN LLC	3/8/2013	File#W7848 Invoice#10454	547.50	547.50
C	4241	3530000061	001	BERGENSTOCK, CHRISTY	2/5/2013	2/26/2013	LAW OFFICES OF MADDEN & MADDEN	3/22/2013	70200-009m statement 9	1,954.50	1,954.50
Total for Coverage: General Liability							Number of entries: 4		5,227.50	5,227.50	
Coverage: Police Professional											
C	4230	3530000391	001	STRAZZULLO, ANTHONY	2/1/2013	2/26/2013	ALLAN E RICHARDSON LLC	3/8/2013	#2951 Legal Fees	2,067.57	2,067.57
C	4235	3530000187	001	BELL, JEFFREY	2/5/2013	2/25/2013	ALLAN E RICHARDSON LLC	3/22/2013	Invoice#2950 Client 12088 Legal	440.81	440.81
C	4237	3530000295	001	GARLAND, CRYSTAL	2/20/2013	2/22/2013	LAW OFFICES OF MADDEN & MADDEN	3/22/2013	70200-000m statement 19	165.00	165.00
C	4239	3530000658	001	DEJULIUS, RONALD	2/15/2013	2/15/2013	LAW OFFICES OF MADDEN & MADDEN	3/22/2013	70200-011M	330.00	330.00
C	4240	3530000391	001	STRAZZULLO, ANTHONY	2/1/2013	2/26/2013	LAW OFFICES OF MADDEN & MADDEN	3/22/2013	70200-010m statement 6	2,629.23	2,629.23
Total for Coverage: Police Professional							Number of entries: 5		5,832.81	5,832.81	
Total for Gloucester Co Ins Commission - 353							Number of entries: 13		13,555.11	13,555.11	



Gloucester County Insurance Commission
 Bill Review / PPO Savings
 2013



Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed ¹	CSG Negotiated Reductions ²	PPO Reductions ³	Bill Review Reductions ⁴	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	2	100%	\$854.58	100%	\$564.74	\$0.00	\$289.84	\$0.00	\$289.84	\$40.58	\$249.26
	February	57	58%	\$81,437.48	87%	\$61,809.66	\$297.42	\$17,076.34	\$2,254.06	\$19,627.82	\$2,559.37	\$17,068.45
	March	68	57%	\$73,460.33	43%	\$36,518.32	\$413.99	\$11,798.43	\$24,729.59	\$36,942.01	\$4,807.11	\$32,134.90
YTD Total		127	59%	\$155,752.39	66%	\$98,892.72	\$711.41	\$29,164.61	\$26,983.65	\$56,859.67	\$7,407.06	\$49,452.61

Monthly Summary

Total Savings (before fees): \$36,942.01
 Percent Savings: 50%
NET SAVINGS: \$32,134.90
 Percent NET SAVINGS: 44%

Report Footnotes:

¹Recommended amount for payment
²Discounts negotiated by CSG on out of network bills
³Discounts applied in accordance with CHN PPO
⁴U&C and CSG Code Review reductions applied

GLOUCESTER COUNTY INSURANCE COMMISSION
SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners
FROM: J.A. Montgomery Risk Control, Safety Director
DATE: April 17, 2013

March - April 2013
RISK CONTROL ACTIVITIES

JIF MEETINGS / TRAINING ATTENDED

- **March 28:** Attended the GCIC meeting in Woodbury.
- **March 28:** One session of Coaching the Maintenance Vehicle Operator was conducted for GCIC.
- **April 9:** Attended the GCIC claims committee meeting.
- **April 9:** Attended a meeting with the GCIA in South Harrison and investigated hazardous condition at GCIA Scalehouse.

UPCOMING JIF MEETINGS / TRAINING

- **April 25:** *Plan to attend the GCIC meeting in Woodbury.*
- **May 7:** *One session of Chain Saw & Chipper Safety is scheduled for GCIC.*
- **May 9:** *One session of Landscape Safety (General Safety & Modules 1 & 2) is scheduled for GCIC.*

TRAINING CALENDAR FOR March – May 2013

3/28/13	GCIC	CMVO	8:00 – 12:00 pm
5/3/13	GCIC	Flagger Workzone Safety	8:00 – 12:00 pm
5/7/13	GCIC	Chain Saw & Chipper Safety	8:30 – 10:30 am
5/9/13	GCIC	Landscape Safety (General Safety & Mods. 1 & 2)	8:00 – 11:00 am

CEL MEDIA LIBRARY

The following GCIC Agencies utilized the CEL Media Library in 2012:

MONTH	AGENCY	# of Videos
March	GCIC - Gloucester County College	3
April	GCIC - Improvement Authority	1
July	GCIC - Sheriff's Office	4
December	GCIC - Utility Authority	1

The following GCIC Agencies utilized the CEL Media Library in 2013:

MONTH	AGENCY	# of Videos
January	GCIC – Department of Health	3
February		0
March	GCIC – Gloucester County College	3
April	GCIC – Gloucester County Health Dept.	3

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MEMORANDUM

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Bonnie Rick, Risk Management Consultant

DATE: 4/19/13

RE: Risk Management Consultant/Underwriting Services Director's Report

Below is a summary of services performed from March 25, 2013 through April 19, 2013:

I. Meetings:

- A. Participated in the GCIC meeting on 3/28/13.
- B. Participated in GCIC Claims Committee on 4/9/13.

II. Risk Management Services

- A. Gloucester County Shared Services Agreement(s) for Jail Operations
We are assisting the County in addressing all insurance issues relative to Shared Services Agreement.

III. Underwriting Services Director Services:

- A. Ancillary Coverages
The following coverages for members could not be placed through the GCIC/NJCEJIF or its master programs at this time and it has been determined the following bonds/policies need to be renewed.

<u>Member</u>	<u>Coverage</u>	<u>Carrier</u>	<u>Exp. Date</u>	<u>Expiring Premium</u>
County	Freeholders	Mutual of Omaha	6/1/13	\$700 per year/3yr term

The renewal premium was been increased to \$750 per year/\$2,250 for 3 year policy term as the carrier's minimum premium has increased to \$750. This policy provides accidental death and specific loss (loss of limb) benefits, if such is a result of a Freeholder traveling outside of the County via auto or aircraft.

Action Requested: Motion to authorize the Underwriting Services Director to renew the travel accident coverage for the Freeholders through Mutual of Omaha for a three year period for a total premium of \$2,250 effective 6/1/13.

County	General Liability (Sports Camps)	Lexington	5/31/12	\$3,801.00
--------	-------------------------------------	-----------	---------	------------

The renewal premium was been reduced to \$3,064 and the insuring carrier will be New Hampshire Insurance Company, an affiliate of Chartis. Lexington was also an affiliate of Chartis. Terms and Conditions are per expiring with the addition of abuse and molestation coverage.

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Action Requested: Motion to authorize the Underwriting Services Director to bind the general liability coverage through New Hampshire Insurance Company for an annual premium of \$3,064 effective 5/31/13

County	Accident (Recreational Camps)	National Union	6/25/13	\$2,999.00
---------------	----------------------------------	----------------	---------	------------

The renewal premium is pending. If we have prior to the Commission meeting it will be presented, otherwise we will present it at the May 23, 2013 meeting. This provides medical expense benefits excess of a parent's health benefits in the event a camp participant is injured.

GCIA – Dream Park Package	Great American	5/21/13	\$58,276.81
Equine	Great American	5/21/13	\$13,532.71
Umbrella	Great American	5/21/13	\$ 4,717.08

We are awaiting the final proposal from Great American. However, the underwriter advised that based upon expiring exposures and claims experience the package and umbrella premiums will not increase any more than 2%. They indicated the equine policy will increase to \$4,952 as a result of the additional horses now boarded at the facility.

Action Requested: Motion to authorize the Underwriting Services Director to renew the package-equine and umbrella coverages through Great American effective 5/21/13 upon receipt of the renewal proposal.

GC College	Student/Sports Accident Bollinger	6/15/13	On Premises Accident	\$ 5.75
			F/T student Full Year	\$113.00
			F/T student Summer	\$ 84.00
			P/T student Full Year	\$152.00
			P/T student 1/2 semester	\$125.00
			P/T student Summer	\$ 78.00

Bollinger will be presenting the renewal proposal to the College and us on 4/24/13. We will present the College's desire to the Committee on 4/25/13 for formal action.

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RESOLUTION 32-13

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING A CLOSED SESSION TO DISCUSS
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)
RELATED TO PENDING OR ANTICIPATED LITIGATION**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to the Open Public Meetings Act as follows:

The GCIC shall hold a closed session from which the public shall be excluded on April 25, 2013.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for April 25, 2013 which agenda has been timely posted per the Open Public Meetings Act.

The minutes of said closed session shall be made available for disclosure to the public consistent with N.J.S.A. 10:4-13 when the items which are the subject of the closed session discussions are resolved and the reasons for confidentiality as to both the GCIC and the claimant no longer exist.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 25, 2013.

ADOPTED:

GERALD A. WHITE, CHAIRMAN

ATTEST:

DEAN R. SIZEMORE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
4/25/13

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530000771	Jeffrey Gilbert	Worker Comp	PAR	
3530000061	Christy Bergenstock	Liability	PAR	
	Mcguire v Gloucester County	EPL	Discussion	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, March 28, 2013
115 Budd Blvd.
Woodbury, NJ 9:30 AM**

Meeting called to order by Gerald White, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Gerald White, Chairman	Present
Dean Sizemore, Vice Chairman	Present
Tamarisk Jones	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joe Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George
	Consolidated Services Group, Inc. Stephen McNamara
	Conner Strong & Buckelew Michelle Leighton
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Rick
Attorney	Long Marmero & Associates Doug Long, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Benefits	Conner Strong & Buckelew

ALSO PRESENT:

Tony Fiola, Gloucester County
Prudence M. Higbee, Capehart & Scatchard
Cathy Dodd, PERMA Risk Management Services

OATH OF OFFICE: Commission Attorney read the Oath of Office and asked Chairman White to cite the Oath of Office.

APPROVAL OF MINUTES: Open Minutes of February 28, 2013 and Closed Minutes of February 28, 2013

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF FEBRUARY 28, 2013

Motion:	Commissioner Sizemore
Second:	Commissioner Jones
Roll Call Vote:	Unanimous (<i>Chairman White Abstained</i>)

CORRESPONDENCE:

COMMITTEE REPORTS:

SAFETY COMMITTEE: Commissioner Sizemore advised the next Safety Committee meeting was scheduled in June.

CLAIMS COMMITTEE: Commissioner Sizemore reported the Claims Committee held a teleconference on March 12, 2013 to discuss the PARS that would be presented during closed session.

EXECUTIVE DIRECTOR REPORT:

Executive Director advised there was one action item for today’s meeting, the revised 2013 Health Benefit Budget.

WELCOME COMP SERVICES, INC. – Executive Director introduced Tom Watkins of Comp Services, Inc. Executive Director advised Mr. Watkins was the new claims adjuster for workers compensation and liability claims for the CEL JIF. Executive Director noted Mr. Watkins’s contact information was included in the agenda.

2013 HEALTH BENEFITS BUDGET ADOPTION: Executive Director reported at the February meeting Ms. Brown recommended a revision to the 2013 Health Benefit Budget. Executive Director advised the revised budget was introduced at the February meeting and today was the Public Hearing. Executive Director requested a motion to open the Public Hearing on the 2013 revised Health Benefit Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE
2013 REVISED HEALTH BENEFIT BUDGET**

Motion:	Commissioner Jones
Second:	Commissioner Sizemore
Roll Call Vote	Unanimous

Executive Director advised there were no changes to the revised budget since its introduction. Seeing no member of the public wishing to speak, Chairman White requested a motion to close the public hearing.

**MOTION TO CLOSE THE PUBLIC HEARING ON
THE 2013 REVISED HEALTH BENEFIT BUDGET**

Motion:	Commissioner Jones
Second:	Commissioner Sizemore
Roll Call Vote	Unanimous

**MOTION TO ADOPT THE 2013 REVISED HEALTH
BUDGET FOR THE GLOUCESTER COUNTY
INSURANCE COMMISSION AS PRESENTED FOR
THE COMMISSION YEAR 2013**

Motion:	Commissioner Jones
Second:	Commissioner Sizemore
Roll Call Vote	Unanimous

Executive Director indicated the assessments were not changing so there was not a need to certify the Annual Assessments.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 2/23/13 to 3/21/13. There were a total of 20 certificates issued for this period.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the January Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,383,804 as of January 31, 2013. Executive Director advised that \$653,297 on line 7 of the report "Investment in Joint Venture was the GCIC's share of the CEL JIF equity and was part of the GCIC surplus.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the January Financial Fast Track for the NJ CEL. As of January 31, 2013 the CEL had a surplus of **\$2,335,188.**

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director advised the Health Benefit Financial Fast Track was included in the agenda. The Insurance Commission had a Health Benefit surplus of \$125,575 as of January 31, 2013.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL met on February 28, 2013. A summary of the report was included in the agenda. Executive Director advised the CEL re-organized and Commissioner Smith of the Burlington County Insurance Commission was appointed as the Chairman and Commissioner McCouch of the Cumberland County Insurance Commission was appointed as secretary. Executive Director also reported, Mr. Nolan, the CEL Underwriting Manager, attended the meeting and provided an update on the marketing efforts to replace the Meadowbrook program. Executive Director indicated the objective was to present the CEL with options at the April meeting.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Executive Director reported Ms. Brown could not attend the meeting but he would review her report with the Commissioners. Executive Director advised a RX rebate check was received and sent to the County in the amount of \$9,551.88. This check represented rebates for RX utilization by the County for the third quarter of 2012. Executive Director then referred to the Client Activity Summary Report which was included in the agenda for the period of 2/1/13 to 2/28/13. Executive Director noted the number of calls for February was 99 which were down from the 182 calls received in January. The call volume in January was higher due to questions regarding eligibility and benefits. Lastly, Executive Director advised Ms. Brown conducted a conference call on March 25th with several representatives from the Insurance Commission to overview the impact of the Affordable Care Act, specifically the Pay or Play provisions under the law. Executive Director noted Ms. Brown would be available early next week to address any questions or concerns the Commissioners had regarding the Affordable Care Act.

TREASURER REPORT: Chairman White presented the March Property & Casualty Bill List in the amount of \$51,053.95 and requested a motion to approve.

MOTION TO APPROVE THE MARCH PROPERTY & CASUALTY BILL LIST, RESOLUTION 23-13 IN THE AMOUNT OF \$51,053.95

Motion:	Commissioner Sizemore
Second:	Commissioner Jones
Roll Call Vote	Unanimous

Chairman White presented the March Health Insurance Fund Bill List in the amount of \$22,295.00 and requested a motion to approve.

MOTION TO APPROVE THE MARCH HEALTH INSURANCE FUND BILL LIST, RESOLUTION 24-13 IN THE AMOUNT OF \$22,295

Motion:	Commissioner Sizemore
Second:	Commissioner Jones
Roll Call Vote	Unanimous

Executive Director also pointed out the monthly Treasurer's reports showing the cash transactions and investments were included in the agenda.

CLAIMS REPORT

REPORT: Chairman White presented Resolution 25-13 Inservco Liability Check Register for the period of 2/1/13 through 2/28/13.

MOTION TO APPROVE RESOLUTION 25-13 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/13 THROUGH 2/28/13

Motion:	Commissioner Jones
Second:	Commissioner Sizemore
Roll Call Vote:	Unanimous

MANAGED CARE PROVIDER: Mr. McNamara reviewed the Bill Review/PPO Savings Report which was included in the agenda. Mr. McNamara advised there were 57 bills received in February for a total of \$81,437.48. The net reduction after fees was \$17,068.45.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the February through April 2013 Risk Control Activity Report which was included in the agenda along with the training calendar. Mr. Prince noted with the warmer weather approaching they have classes scheduled in May for Flagger Workzone, Landscape, and Chain Saw and Chipper Safety. Mr. Prince advised he received notification there was a slip and fall at the Improvement Authority and he would contact the member entity to schedule a visit to review the area and make any recommendations.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Rick advised their report was included in the agenda. Ms. Rick reported CSG was attempting to recruit some of the medical providers that were in First Managed Care Networks which the Insurance Commission had favorable results in treating injured employees. Ms. Rick also advised the agenda included and updated Urgent Care Facility Approved Panel List. Ms. Rick indicated it was their recommendation the Safety Department staff try to utilize three of facilities on the list. Ms. Rick explained this would ensure better results and allows CSG to negotiate discounts.

Ms. Rick advised the Commission Attorney was drafting a Resolution for the Commission to adopt a revised Workers' Compensation Z form. The form would include additional questions for the injured worker to answer. The revised form would aid the medical providers in identifying injuries caused by employment versus pre-existing conditions. Ms. Rick explained once the Commission adopted the Resolution, it could be submitted to the County Freeholders and request they adopt the Resolution. Once the process was completed the form would be used for all GCIC workers' compensation claims.

Ms. Rick provided an update on the Hurricane Sandy Claims. Ms. Rick advised FEMA recently issued a check to the GCIA for their rain cover. Under the Commission's Risk Management Plan, Inservco would reimburse the GCIA for the insurable portion of the windstorm claim not paid by FEMA.

Ms. Rick advised she had 2 action items for coverages that could not be placed through the GCIC/NJCEJIF or its master programs.

Ms. Rick reported the Gloucester County 4H Association's Crime policy was renewing on 4/14/13. Ms. Rick was able to obtain a quote from Selective Insurance Company which would reduce the premium to \$250 annually/\$750 for three years.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE GLOUCESTER COUNTY 4H ASSOCIATION CRIME POLICY ON 4/14/13 WITH SELECTIVE INSURANCE COMPANY WITH AN ANNUAL PREMIUM OF \$250/\$750.00 FOR THREE YEARS

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

Ms. Rick also advised the Bond for Mr. Scirotto, Building Superintendent, was renewing on 4/2/13. C.N.A. offered a flat renewal at the expiring terms and conditions. Ms. Rick requested a motion to renew the C.N.A. bond with an annual premium of \$70.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE C N A BOND FOR MR. SCIROTTO ON 4/2/13 WITH AN ANNUAL PREMIUM OF \$70

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

In response to Chairman White's inquiry regarding a motion to authorize the Underwriting Servicers Director to renew coverages, Commission Attorney recommended the procedure remain in place.

ATTORNEY: Commission Attorney advised he did not have anything to report at this time.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Jones
Second: Commissioner Sizemore
Roll Call Vote: Unanimous

Seeing no members of the public wishing to speak Chairman White asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

Moved: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote : Unanimous

CLOSED SESSION: Commissioner Jones read and requested a motion to approve Resolution 26-13 authorizing a Closed Session to discuss PARS & SARS.

RESOLUTION 26-13, EXECUTIVE SESSION FOR THE PURPOSE AS PERMITTED BY THE OPEN PUBLIC MEETINGS ACT, MORE SPECIFICALLY TO DISCUSS PARS RELATED TO PENDING OR ANTICIPATED LITIGATION AS IDENTIFIED IN THE LIST OF CLAIMS PREPARED BY THIRD PARTY CLAIM ADMINISTRATOR INSERVCO INSURANCE SERVICES, INC. AND ATTACHED TO THIS AGENDA. ALSO THE POSSIBLE SETTLEMENT OF OF LUCREZIA JOHNSON VS GLOUCESTER COUNTY, CLAIM PETITION NO. 2011-19488 AND MARYANN MONTEMORE VS GLOUCESTER COUNTY, CLAIM PETITION NO. 2010-11926

Motion: Commissioner Jones
Second: Commissioner Sizemore
Roll Call Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Jones
Second: Commissioner Sizemore
Roll Call Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Jones
Second: Commissioner Sizemore
Roll Call Vote: Unanimous

Commission Attorney made motions to authorize the payments on the below items discussed in closed session.

MOTION FOR CLAIM # 353000687 TO AUTHORIZE AN INCREASE OF \$57,806.36 FOR A TOTAL OF \$72,806.36

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

MOTION FOR CLAIM # 3530000724 TO AUTHORIZE AN INCREASE OF \$36,989.17 FOR A TOTAL OF \$51,989.17

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

MOTION FOR CLAIM # 3530000728 TO AUTHORIZE AN INCREASE OF \$47,759.95 FOR A TOTAL OF \$62,759.95

Motion: Commissioner Jones
Second: Commissioner Sizemore
Roll Call Vote: Unanimous

MOTION FOR CLAIM # 3530000205 TO AUTHORIZE AN INCREASE OF \$16,155.85 FOR A TOTAL OF \$158,514.25

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

RESOLUTION TO AUTHORIZE A SETTLEMENT FOR CLAIM #3530000205 IN THE AMOUNT OF \$53,500

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

MOTION FOR CLAIM # 3530000043 TO AUTHORIZE AN INCREASE OF \$26,155.85 FOR A TOTAL OF \$42,336.46

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

RESOLUTION TO AUTHORIZE A SETTLEMENT FOR CLAIM #3530000043 IN THE AMOUNT OF \$35,090

Motion: Commissioner Sizemore
Second: Commissioner Jones
Roll Call Vote: Unanimous

Chairman White noted the next Commission meeting would be on April 25, 2013.

MOTION TO ADJOURN:

Motion: Commissioner Jones
Second: Commissioner Sizemore
Roll Call Vote: Unanimous

MEETING ADJOURNED: 10:20 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary