

**BURLINGTON COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING –October 6, 2021  
IN PERSON & TELEPHONIC MEETING  
2:00 PM**

Chair Buono called the meeting to order and read the Open Public Meetings notice into record.

**ROLL CALL OF COMMISSIONERS:**

Ashley Buono, Esq.	Present
Eve A. Cullinan	Present
Damon Burke	Present
Dina Rocco, Esq. (Alternate)	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Services	PMA Management Corp. <b>Jenn Signs</b> <b>Justin Wilkinson</b>
	Qual Lynx <b>Chris Roselli</b>
	PERMA Risk Management Services <b>Robin Walcoff</b>
Attorney	Craig Annin Baxter Law <b>Jeffrey S. Craig, Esq.</b>
NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Auditor	Bowman & Company LLP <b>Dennis Skalkowski</b>
Treasurer	<b>Edward Troy</b>
Safety Director	J.A. Montgomery Consulting <b>Glenn Prince</b>
Employee Benefits	PERMA Risk Management Services <b>Emily Koval</b>
	Conner Strong & Buckelew <b>Brandon Lodics</b> <b>Diane Peterson</b>
	Amerihealth Administrators <b>Megan Penick</b>
	Express Scripts, Inc. <b>Michael Stahl</b>

**ALSO PRESENT:**

Carolyn Havlick, Burlington County  
Meghan Paige, BCSSD/BCIT  
Joseph Columbo Conner Strong & Buckelew  
Jonathan Czarnecki, J.A. Montgomery  
Rachel Kelly, Assured Partners  
Christina Violetti, Hardenbergh Insurance Group  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF AUGUST 9, 2021 AND SEPTEMBER 7, 2021**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF AUGUST 9, 2021 AND SEPTEMBER 7, 2021**

Moved:	Commissioner Burke
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

**CORRESPONDENCE: NONE**

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Czarnecki reported the Safety Committee last met on September 22 and discussed several topics that included mandatory training for the County. Mr. Czarnecki advised Peosh citations from the previous quarter were also discussed. Mr. Czarnecki advised the Safety Committee was scheduled to meet again on December 20. Mr. Czarnecki asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Walcoff reported the Claims Committee met recently to review the claims. Ms. Walcoff advised the claims would be presented during closed session for approval.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were five action items. Executive Director said we were going to begin with 2020 Audit. Executive Director reported Mr. Skalkowski of Bowman & Company would review the audit with the Commission.

**2020 AUDIT REPORT AS OF DECEMBER 31, 2020:** Mr. Skalkowski said he had the opportunity to meet with the Executive Director, Chair Buono, Ed Troy and some others yesterday to review the audit in detail. Ms. Skalkowski advised he was happy to report he was issuing a clean unqualified audit with no findings or recommendations. Ms. Skalkowski reported at the end of December 31, 2020 the Commission had a total operating revenue of \$56,781,752, total operating expenses of \$45,388,875 and a total operating income of \$11,392,877. Mr. Skalkowski said there was a return of surplus in the amount of \$5,013,85 and an ending net position of \$17,086,885. Mr. Skalkowski said the Commission was in great financial position and wanted to express their appreciation for the opportunity to serve the Commission. Mr. Skalkowski ended his report but said he would be happy to answer any questions. Chair Buono stated she wanted to thank Mr. Skalkowski for his time yesterday going through the audit and answering her questions she had with some of the numbers and findings. Executive Director requested a motion to approve Resolution 55-21 Certification of Annual Audit Report ending December 31, 2020 which was included in the agenda. Executive Director noted the Group Affidavit Form, Certification of Board of Fund Commissioners was also included in the agenda.

**MOTION TO APPROVE RESOLUTION 55-21 CERTIFICATION OF ANNUAL  
AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2020**

Moved: Commissioner Cullinan  
Second: Commissioner Burke  
Roll Call Vote: 3 Ayes, 0 Nays

**2021 PROPERTY & CASUALTY BUDGET AMENDMENT:** Executive Director referred to a copy of an amended budget in the amount of \$6,801,980 which was introduced at the August meeting. Executive Director said today was the public hearing for the amended budget. Executive Director explained the budget amendment included an additional amount of \$205,390 for the Burlington County Institute of Technology and \$392,562 for the Burlington County Special Services School District. Executive Director said the budget also included a reconciliation of the ancillary premium in the amount of \$1,865, an additional assessment for the premium portion of the delta of \$26,489, and the premium for the purchase of the Employed Lawyers Coverage for the County of \$4,506. Executive Director asked if anyone had any questions and requested a motion to open the public hearing on the amended 2021 Property & Casualty Budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE AMENDED 2021  
PROPERTY & CASUALTY BUDGET**

Moved: Chair Buono  
Second: Commissioner Burke  
Vote: 3 Ayes, 0 Nays

Executive Director asked if there was any discussions on the amended budget. With no questions, Executive Director requested a motion to close the public hearing.

**MOTION TO CLOSE THE PUBLIC HEARING**

Moved: Chair Buono  
Second: Commissioner Burke  
Vote: 3 Ayes, 0 Nays

**MOTION TO ADOPT THE AMENDED 2021 PROPERTY & CASUALTY  
BUDGET IN THE AMOUNT OF \$6,801,980**

Moved: Commissioner Burke  
Second: Commissioner Cullinan  
Roll Call Vote: 3 Ayes, 0 Nays

**AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS:** Executive Director reported we previously discussed an amendment to the Insurance Commission's Rules and Regulations pursuant to Governor Murphy signing S855 into law on August 21, 2020. Executive Director said the legislation required the title of "chosen freeholder" to be changed to "county commissioner" and all "board of chosen freeholders" to be known as "boards of county commissioners" effective January 1, 2021. Executive Director referred to a copy of the revised version of the Rules & Regulations prepared by the Commission Attorney, which was included in the appendix section of the agenda. Executive Director advised a public hearing would be scheduled for the November meeting to approve the amended Rules & Regulations. Executive Director asked Mr. Craig if he had any comments. Mr. Craig said we spoke about this previously and the Statute that was passed and signed by Governor Murphy required us to amend our document. Mr. Craig advised the only confusion in our Rules & Regulations was Commissioners and County Commissioners. Mr. Craig reported the changes now referred to County Commissioners and Insurance Commissioners. Mr. Craig said the changed needed to be done prior to the end of the year so approval was scheduled for the November meeting. Executive Director asked if there were any questions and requested a motion.

**MOTION TO APPROVE THE FIRST READING OF AN AMENDMENT TO THE COMMISSION’S RULES & REGULATIONS AND SCHEDULE A PUBLIC HEARING AND ADOPTION AT THE NOVEMBER 8, 2021 MEETING**

Moved: Commissioner Cullinan  
Second: Chair Buono  
Vote: 3 Ayes, 0 Nays

**NOTICE OF TORT CLAIM FORMS:** Executive Director referred to copies of (2) two Notice of Tort Claim Forms which were included in the agenda. Executive Director advised Hardenbergh Insurance Group who was the Risk Manager for BCIT, BCSSD and BCBOSS suggested the Insurance Commission consider adopting a standard Notice of Tort Claim Form for use by the Insurance Commission members. Executive Director said the first form was used for claims resulting in bodily injury and the second form was for claims resulting in property damage. Executive Director noted the Notice of Tort Claim Forms were based off the form used by the County, which Mr. Burke provided. Executive Director reported we were recommending the Commissioners consider approving both Notice of Tort Claim Forms for use by the member entities of the Insurance Commission. Executive Director referred to a copy of Resolution 56-21, Adoption of “Notice of Tort Claim” Form which was included in the agenda. Executive Director said the resolution was reviewed by the Commission Attorney. In response to Chair Buono inquiry, Mr. Burke said the forms were available electronically on the website. Executive Director indicated the forms could also be posted on the BCIC website.

**MOTION TO APPROVE RESOLUTION 56-21, ADOPTION OF “NOTICE OF TORT CLAIM” FORM**

Moved: Chair Buono  
Second: Commissioner Burke  
Vote: 3 Ayes, 0 Nays

**CERTIFICATE OF INSURANCE ISSUANCE REPORTS:** Executive Director advised the certificate of issuance reports from the NJCE listing the certificates issued for the months of July and August were included in the agenda. Executive Director reported there was 113 (one hundred thirteen) certificate of insurance issued during the month of July and 3 (three) during August. In response to Executive Director’s inquiry, Mr. Burke said he had reviewed the report.

**MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORTS**

Moved: Chair Buono  
Second: Commissioner Burke  
Vote: 3 Ayes, 0 Nays

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on September 23, 2021 and a written summary report of the meeting was included in the agenda. Executive Director advised the NJCE Board approved the 2020 audit and noted there were no findings. Executive Director said the NJCE adopted a resolution authorizing the procurement of a Technical Writer via a Competitive Contract. Executive Director explained the writer would assist in writing policy forms to help the TPA’s adjust claims within the Commission and NJCE layers.

**NJCE JIF CYBER TASK FORCE:** Executive Director reported the task force met on July 19, 2021 to discuss cyber-related issues and develop a cyber-risk management framework for members to utilize. Mr. Cooney advised October was Cyber Security Awareness month and the task force would distribute weekly notices to the NJCE members. Mr. Cooney noted this year’s overall theme was “Do your Part #BeCyberSmart. In response to Ms. Cullinan’s inquiry, Ms. Dodd said she would send the weekly notices to the Commission members and they could forward to their IT Departments.

**BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the July Financial Fast Track was included in the agenda. Executive Director advised as of July 31, 2021 there was a surplus of \$3,786,919. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,294,541 of the surplus was the BCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$6,910,699.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the August Financial Fast Track for the NJCE was included in the agenda. As of July 31, 2021 the NJCE had a surplus of \$14,791,950. Executive Director noted the total cash amount was \$23,110,892. Executive Director reported line 7 of the report “Dividend” presented the figure released by the NJCE of \$5,107,551. Executive Director asked if there were any questions on the Financial Fast Tracks.

**CLAIMS TRACKING REPORTS:** Executive Director reported the agenda included the claim monitoring reports as of July 31, 2021. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission.

Executive Director advised the next few items in his report were informational but asked Ms. Walcoff to provide some information on **10<sup>th</sup> Annual Best Practices Workshop**. Ms. Walcoff advised the Best Practices Workshop would be taking place virtually via an interactive webinar on the morning of November 3, 2021. Ms. Walcoff reported Harry Earle of J.A. Montgomery would provide a presentation on “Implicit Bias in the Workplace”, there would be a presentation from Ava Sci and Matthew Giacobbe would provide updates on COVID-19 vaccine mandates and NJ Law. Ms. Walcoff said she hoped to see everyone at the workshop.

**2021 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE:** Executive Director reported the 71st Annual Conference was scheduled to be held from October 12th – October 14th at Caesar’s in Atlantic City. Executive Director said NJAC would be celebrating their 100-year anniversary. Executive Director the New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery would be presenting at the NJAC conference in October. Ms. Cullinan said unfortunately she would not be able to attend this year as the conference fell on their meeting date; however some of the Directors were attending.

**2021 NJLM Annual Conference:** Executive Director reported at the last meeting the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. The MELJIF holds its annual elected officials seminar on November 18. This year’s program will be “Local Government Risk Management”. We encourage all of our Commissioners to attend.

**NOVEMBER MEETING DATE:** Executive Director said the next meeting was scheduled for Thursday, November 4, 2021 at 2:00 PM. Ms. Dodd advised the Board Room was not available on November 4. Ms. Dodd said she spoke with Ms. Kelly earlier in the day and she advised the Board Room was available on November 3 or November 8. Ms. Dodd advised the Best Practices Workshop was scheduled on November 3. Ms. Cullinan said November 8 would be better. Mr. Craig stated he would not be available on November 8 as he had a Zoom trial starting in Middlesex County. Mr. Craig noted most of his work was done prior to the meetings. Ms. Dodd mentioned the public hearing for the Rules and Regulations would take place at the November meeting, however everyone was very familiar with the changes. Mr. Craig said he could have a partner substitute for him.

**MOTION TO CHANGE THE NOVEMBER MEETING DATE TO NOVEMBER 8 AT 2:00 PM**

Moved:	Chair Buono
Second:	Commissioner Burke
Vote:	3 Ayes, 0 Nays

Executive Director's Report Made Part of Minutes

## BENEFITS EXECUTIVE DIRECTOR'S REPORT

### **FINANCIAL PROCEDURES**

- **Financial Fast Track** – Attached is the health program income statement for August 2021. Mr. Lodics reviewed the FFT through August. August was higher than usual month. The surplus still strong.

At the May meeting, we approved distribution of surplus to the two schools that left in May. They are included on this month's bills list. 2019 and 2020 aren't closed so there could be reconciliation when they are closed.

### **2022 BUDGET INTRODUCTION**

The Burlington County Insurance Commission 2022 Budget will be presented at the meeting. Mr. Lodics reviewed the budget by line of coverage. Although the medical is decreasing and the prescription is decreasing, the budget will come in flat.

Large loss contingency for cushion in case the stop loss come in higher and the unknowns with COVID. We will work with the County directly to possibly reduce the line item adjustments that they County pays monthly.

### **MOTION TO APPROVE RESOLUTION 57-21, INTRODUCTION OF 2022 PROPOSED HEALTH PROGRAM BUDGET**

Moved:	Chair Buono
Second:	Commissioner Burke
Vote:	3 Ayes, 0 Nays

### **MEDICAL TPA RESOLUTION**

At the prior meeting, the Commission agreed to remain with the current medical TPA, AmeriHealth Administrators. Mr. Lodics said this was in response to the negotiation and RFP process. Resolution 58-21 ratifies this decision.

### **MOTION TO APPROVE RESOLUTION 58-21, RESOLUTION TO EXTEND A CONTACT, EXTRAORDINARY, UNSPECIFIABLE SERVICES TO AMERIHEALTH ADMINISTRATORS**

Moved:	Chair Buono
Second:	Commissioner Burke
Vote:	3 Ayes, 0 Nays

### **REQUESTS FOR PROPOSALS**

Mr. Lodics said that the Health Benefits Actuary and Program Manager contract expires at the end of this year. We ask for a motion to release an RFP for both positions. A summary of responses will be prepared for the next meeting.

**MOTION TO RELEASE AN RFP FOR HEALTH BENEFITS ACTUARY AND PROGRAM MANAGER**

Moved: Chair Buono  
 Second: Commissioner Burke  
 Vote: 3 Ayes, 0 Nays

➤ Benefit Express

*Audit Status*

Mrs. Peterson said that as approved in the August Commission meeting, CSB has coordinated with Benefit Express and Burlington County to conduct the Dependent Eligibility Audit. Employees received both an initial announcement letter on County letterhead and an announcement letter from Benefit Express. As of Thursday, September 22, 321, dependents have been successfully verified. She reviewed those that are to be audited. The table below is as of last week, but as of today those numbers are up

	Successful Dependent Verifications	Unsuccessful/Incomplete Submissions*	Unverified Dependents
Dependent Verification	321	24	904
% Verification	26%	2%	72%
<i>* BE provides a weekly file of individuals who submit insufficient documentation for County review</i>			

*Resolved Issues*

Burlington County and CSB’s member advocacy team have received all employee outreaches related to the audit. We have addressed the below employee issues and concerns with Benefit Express and requested prompt resolution.

<u>Issue</u>	<u>Resolution</u>
New Hire employees hired after 1/1/2021 received a BE letter by error.	Benefit Express has identified 22 New Hire employees impacted by this mailing error. A follow-up letter was mailed 9/20/2021 to these employees instructing them to disregard the BE letter.
Single Employees with past-terminated dependents and Employees enrolled in Dental-only received a letter by error.	Benefit Express has identified 87 individuals impacted by this mailing error. A follow-up letter was mailed 9/20/2021 to these employees instructing them to disregard the BE letter.
Employees who have current dependents as well as past-terminated dependents received letters with their past-terminated dependents listed in	These employees are still subject to the audit process for their current dependents. Benefit Express has identified 119 employees impacted by this error. BE has manually revised the future letters for these 119 employees to include only current dependents. The

error	next reminder letter was mailed 9/22/2021.
Benefit Express identified a system issue with employee password access, preventing employee log-in.	This is issue was initially identified on 9/7/2021 and was fixed by BE on 9/8/2021. Those who experience login issues moving forward should contact BE's customer service for trouble shooting at (877) 837-5017.

*Audit Timeline*

Below is the timeline for the remainder of the dependent audit:

<b><u>Benchmark</u></b>	<b><u>Date</u></b>
Follow-up letter to correct mailing errors	Mailed 9/20/2021
Audit reminder letter	Mailed 9/22/2021
Deadline for dependent documentation submission	10/08/2021
Benefit Express audit review period	10/08-10/29/2021
Unverified dependent termination and COBRA offering	11/01/2021

Ms. Buono said that there were some error letters that were sent out and wanted to know the cost is not going to be passed down for this cost. Ms. Peterson said a 15% reduction was requested from Benefits Express. We are waiting for confirmation at the end of the audit. This will be presented to the Commission.

Mr. Troy said that HR will assist with getting responses from the employees and will be diligent about getting those who did not respond. He said it is very important to make sure that those who are not eligible are not still on the census.

➤ Dental

*2021 Dental RFP*

On behalf of the Commission, PERMA has released a Dental RFP on Tuesday, September 21<sup>st</sup>. The RFP timeline is shown below for reference. RFP results will be shared with the Commission in the November meeting.

<b>Deliverable</b>	<b>Action Date</b>
RFP Release Date	9/21/2021
Submission Of Questions And Intent To Quote	9/29/2021
Addendum With Answered Questions Completed And Advertised By Commission	10/06/2021
Completed Proposals Due To PERMA Management Services	10/20/2021 <i>Proposals received after the due date will not be considered</i>
RFP Review Period	10/20/2021-10/27/2021
Finalists Presentation	TBD
Vendor Ratification	11/04/2021
Effective Date	1/01/2022



Ms. Peterson said that the current carrier had added a COVID load on the renewal for those that were not able to get into the dentist during the quarantine. In response of this RFP, Horzon has issued a savings from the renewal already submitted.

➤ Administration

*Annual Notice of Creditable Coverage (NOCC)*

As a value-added service, Conner Strong & Buckelew has coordinated with ESI to mail an annual Notice of Credible Coverage (NOCC) to all enrollees over 65 in a BCIC Prescription Drug Plan. This notice is required to be sent annually on or before October 1<sup>st</sup>. ESI will handle mailings of NOCC letters for all over-65 employees and retirees.

*Open Enrollment*

CSB will coordinate directly with the County to develop employee communication materials for the upcoming Open Enrollment.

**AMERIHEALTH ADMINISTRATORS** – Ms. Penick reviewed the report included in the agenda.

**EXPRESS SCRIPTS** – Mr. Stahl introduced himself to the Commission. He reviewed the report included in the agenda.

Benefits Executive Director's Report Made Part of Minutes

**TREASURER REPORT:** Mr. Troy reported the September Property & Casualty Bills List, September Benefits Bills List and October Property & Casualty Bills List were included in the agenda. Mr. Troy said Ms. Dodd also gave him the October Benefits Bills List and an October Benefits Dividend Bills List. Mr. Troy advised he recommended payment of Resolutions 59-21, 60-21, 61-21, 63-21 and 64-21.

**MOTION TO APPROVE RESOLUTION 59-21, SEPTEMBER P&C BILLS LIST, RESOLUTION 60-21, SEPTEMBER BENEFITS BILLS LIST. RESOLUTION 61-21 OCTOBER P&C BILLS LIST, RESOLUTION 63-21 OCTOBER BENEFITS DIVIDEND BILLS LIST AND RESOLUTION 64-21 OCTOBER BENEFITS BILLS LIST**

Moved:	Chair Buono
Second:	Commissioner Cullinan
Roll Call Vote:	3 Ayes, 0 Nays

**ATTORNEY:** Mr. Craig apologized for not being able to attend the meeting in person and said he would try to attend the November meeting if the trial did not start for some reason. Mr. Craig advised most of his recent activity was discussed by the Executive Director during his report. Mr. Craig thanked the Commissioners for their prompt response regarding the audit request from Bowman & Company along with the changes on the RFQ for the defense counsel. Mr. Craig advised the responses were due the end of the month and he would meet in person with Ms. Buono to review the responses. Lastly, Mr. Craig thanked the Executive Director and Ms. Dodd for continuing to provide him with any information he needed. Mr. Craig concluded his report unless there were any questions.

**CLAIMS ADMINISTRATOR:** Ms. Signs advised PMA's monthly reports were included in the appendix section of the agenda. Ms. Signs referred to the WC Claims by Quarter Report valued as of 9/1/21. Ms. Signs reviewed the 2021 claim counts compared to 2020 for the member entities. Ms. Signs referred to the Year to Date Containment Savings Report, which was included in the agenda for the period of 1/1/21 to 9/1/21 and advised PMA processed 773 bills in the amount of \$935,829. Ms. Signs said there was a savings applied of

\$513,338 and the final paid charges were for \$412,491. Ms. Signs noted that was a 55% savings. Ms. Signs said the biggest area of savings was the PPO savings of 93.41%. Ms. Signs also reviewed the WC Claims Frequency and Severity by Location and Top 5 Causes Group by Claims Frequency reports which were included in the agenda. Ms. Signs noted the miscellaneous cause were COVID-19 cases only and all other miscellaneous causes were removed. Ms. Signs advised that concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the August - October 2021 All Risk Control Activity Report was included in the agenda. Mr. Prince reported a list of virtually Safety Training Courses were included in the agenda through November 20. Mr. Prince said the instructions for registering were included in the agenda and employees could register on the NJCE website. Mr. Prince reported as the Executive Director mentioned earlier he would be providing a presentation at the NJAC Conference on October 13 at 10 AM. Mr. Prince said the topic was the “Importance of Effective Risk Control and Safety Program. Without any questions, Mr. Prince concluded his report.

**OLD BUSINESS:**

**NEW BUSINESS:**

**PUBLIC COMMENT:** Chair Buono asked if there was anyone from the public that wanted to make a comment. There was no comment.

**CLOSED SESSION:** Chair Buono read Resolution 62-21, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4012) to discuss payment authority requests.

**MOTION TO APPROVE RESOLUTION 62-21 FOR CLOSED SESSION**

Moved:	Commissioner Burke
Second:	Chair Cullinan
Vote:	3 Ayes, 0 Nays

**MOTION TO APPROVE THE WORKER COMPENSATION PARS AS DISCUSSED IN CLOSED SESSION**

Moved:	Chair Buono
Second:	Commissioner Cullinan
Roll Call Vote:	3 Ayes, 0 Nays

**MOTION TO ADJOURN:**

Moved:	Commissioner Burke
Second:	Commissioner Cullinan
Vote:	3 Ayes, 0 Nays

**MEETING ADJOURNED 2:45 PM**

Minutes prepared by:  
Cathy Dodd, Assisting Secretary  
Emily Koval, Benefits