

**BURLINGTON COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – November 8, 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>
	Qual Lynx
	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>Edward Troy</b>
Treasurer	J.A. Montgomery Consulting <b>Glenn Prince</b>
Safety Director	PERMA Risk Management Services <b>Emily Koval</b>
Employee Benefits	Conner Strong & Buckelew <b>Brandon Lodics</b>
	Amerihealth Administrators <b>Megan Penick</b>
	Express Scripts, Inc. <b>Michael Stahl</b>

**ALSO PRESENT:**

Joseph Columbo Conner Strong & Buckelew  
Christina Violetti, Hardenbergh Insurance Group  
Joe Henry, Hardenbergh Insurance Group  
Rachel Chwastek, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF OCTOBER 6, 2021**

**MOTION TO APPROVE OPEN & CLOSED MINUTES OF OCTOBER 6, 2021**

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

**CORRESPONDENCE: NONE**

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on September 22 and a variety of topics were discussed including the most commonly cited PEOSH citations for the second quarter. Mr. Prince said two Safety Bulletins were also discussed, Tornado Safety and Daniel's Law. Mr. Prince advised the next Safety Committee was scheduled on December 15 at 10:00 AM. Mr. Prince said he would consult with Mr. Burke prior to the meeting for the agenda preparation and distribution. Mr. Prince asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Dodd advised the Claims Committee met recently to review the claims and they would be presented during closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were three action items.

**AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS:** Executive Director reported the first action item was the amendment to the Insurance Commission's Rules & Regulations (By-Laws) which we previously discussed and introduced at the last meeting. Executive Director advised there were no changes since the introduction and if there were no questions requested a motion to open the Public Hearing on the Revised Rules and Regulations.

**MOTION TO OPEN THE PUBLIC HEARING ON THE REVISED RULES & REGULATIONS**

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

Executive Director asked if there was any discussion on the revision. Hearing none, Executive Director asked for 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 RESOLUTION 65-21, APPROVING RULES & REGULATIONS**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on October 28, 2021 and a summary report of the meeting was included in the agenda. Executive Director said at that meeting there was a decision made not to introduce the budget. Executive Director advised the preliminary budget stands at 12.3% increase. Executive Director said that was a solid budget except for the excess renewals which was based on projections so the Commissioners felt the extra 30 days would have some finality on that aspect of the budget. Executive Director advised the Finance Committee reported there were three options for dividends and they would make a recommendation at the November meeting. Executive Director reported the Fund Commissioners authorized an RFP for a Technical Writer to help write insurance policies for coverages provided in the Commission and NJCE layer. Executive Director asked if anyone had any questions.

**BCIC PROPERTY & CASUALTY BUDGET:** Executive Director advised since the NJCE Budget was delayed he planned to introduce the 2022 BCIC Property & Casualty Budget at our December meeting.

**RFQ'S FOR PROFESSIONAL SERVICES:** Executive Director reported the RFQ for General Liability Defense Counsel and Workers' Compensation Defense Counsel were issued and due on October 21, 2021. Executive Director advised the agenda included a summary of the responses received. Executive Director said the Commission Attorney and the Chair reviewed the responses. Commission Attorney said he would discuss the recommendations during Executive and make recommendations at the December meeting.

Executive Director advised RFQ's were also issued for the positions of Commission Attorney, Commission Actuary (P&C), Commission Auditor and Executive Director. Executive Director noted the responses were due on November 4, 2021. Executive Director reported the responses would be reviewed and recommendations would be made at the December meeting. Ms. Dodd stated she had copies of the response with her.

**PMA SERVICES AGREEMENT:** Executive Director reported the current PMA Service Agreement included a provision to allow for (2) one year extensions of the agreement. Executive Director advised the first extension of the agreement expired on December 31, 2021. Executive Director said PMA agreed to offer a flat fee renewal for Fund Year 2022 in the amount of \$147,889. Executive Director reported the Commissioners discussed the extension of the agreement during Executive Session during the October 6 meeting; however, no formal action was taken. Commission Attorney asked that there be another discussion in Executive Session to discuss a modification to the agreement.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director advised the certificate of issuance reports from the NJCE listing the certificates issued for the month of September were included in the agenda. Executive Director reported there were 116 (one hundred sixteen) certificate of insurances issued during the month September. Executive Director asked if there were any questions and requested a motion to approve the report.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**NJCE CYBER TASK FORCE:** Executive Director reported October was Cyber Security Awareness Month. Executive Director referred to copies of the weekly releases that were sent to the NJCE members. Executive Director asked that the releases be shared with the IT Department and staff. Executive Director noted this year's theme was "Do your Part, #BeCyberSmart. In response to the Chair's inquiry regarding cyber insurance for their vendors, Executive Director said he could have the NJCE Underwriting Manager discuss with Mr. Burke.

**BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director advised as of August 31, 2021

there was a surplus of \$3,846,599. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,368,648 of the surplus was the BCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$5,712,385.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the August Financial Fast Track for the NJCE was included in the agenda. As of August 31, 2021, the NJCE had a surplus of \$14,419,676. Executive Director noted the total cash amount was \$28,849,936. Executive Director reported line 7 of the report “Dividend” represented 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 claims tracking reports as August 31, 2021 were included in the agenda. Executive Director reviewed the reports with the Commission.

**2021 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the third and final assessment payment for 2021 was due on October 15, 2021. Executive Director noted the Treasurer’s office advised payment was received from all of the member entities.

**2022 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES:** Executive Director said the 2022 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director advised the NJCE Underwriting Manager’s Team would review any certificates that need to be re-issued for the 2022 renewal.

**ANNUAL BEST PRACTICES WORKSHOP NOVEMBER 3, 2021 VIRTUAL EDITION:** Executive Director said the 10th Annual NJCE Best Practices Workshop was held via Zoom on Wednesday, November 3. Commissioner Cullinan advised she attended and sent the link to the department heads so they could view. Commissioner Burke said the best presentation was on the vaccine updates and he forwarded to his HR Department

**DECEMBER MEETING DATE:** Executive Director advised the next meeting was scheduled for Thursday, December 2, 2021, at 2:00 however the Board Room was not available. Executive Director said we could meet virtually or change the meeting date. Commissioner Cullinan reported the room would not be available on the first Thursday of the month starting in January through March. After a brief discussion it was agreed the first three meetings of 2022 would be held on the second Monday of the month. The schedule for the remainder of the year would be discussed in March. It was also agreed the December meeting would be held on the 13<sup>th</sup>.

**MOTION TO CHANGE THE DECEMBER MEETING DATE TO MONDAY,  
DECEMBER 13 AT 2:00 PM**

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

Executive Director's Report Made Part of Minutes

**FINANCIAL PROCEDURES**

- **Financial Fast Track** – Attached is the health program income statement for September 2021

Mr. Lodics reviewed the financials. He said that the month of August was high, but overall the Commission is running well and under budget.

## 2022 BUDGET INTRODUCTION

The 2022 Budget was introduced at the previous meeting. There have been no changes. The Stop Loss policy is not finalized but is unlikely to increase more than what is included in this budget.

Mr. Lodics said the major action item is the adoption of the 2022 Budget. He apologized for the last minute, but there are two versions of the budget being presented. One is 50% of contingency reduction and the other is 75% of the contingency to be reduced. The reduction of the budget would be made up in a reduction of the line item adjustment which is fully funded by the County. This shift would essentially reduce this line item and eventually sustain the entire premium through the rates.

Mr. Troy said this line item is basically a subsidy of the Chapter 78. The County is covering this whole line instead of the rates. Edward suggested using the 75% of the contingency number.

In response to Ashley, the action would be taken in the budget. The new budget number \$29,968,551 in the resolution. The Attorney said this should be re-introduced at this number and then adopted at the December meeting.

**Motion:** Motion to reintroduce the 2022 Burlington County Insurance Commission budget in the amount of \$29,968,551

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

**Motion:** Motion to table resolution 66-21

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

## RETRO PBM RESOLUTION

Mr. Lodics said that there had been changes to the ESI contract over the past few years that had not been placed in resolution form. We are asking for a retro resolution to ratify these changes to the contracts in 2020 and 2021. He thanked the professionals for their help for this.

**Motion:** *Motion to approve resolution 67-21 contingent upon including the resolution numbers of the budget adoptions for 2020 and 2021.*

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

## REQUESTS FOR PROPOSALS

The Health Benefits Actuary RFP due date was last week. The Benefits Program Manager RFP was extended to allow for an addendum. All RFP responses will be sent to the County and Attorney for review and recommendation at the next meeting.

### Program Managers Report

#### ➤ **Dependent Audit**

*Audit Results* - 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. The County has requested an extension for employees to submit valid documentation. The final report of the audit's findings will be presented to the County in the December meeting. Due to the waived implementation fees, the cost of the audit has remained below the original projected cost. This discount was given to the County because of the initial County announcement letter eliminated the need for custom envelopes and final audit criteria. The final cost of the edit has totaled at \$21,408.00. Ms. Cullinan said this was a nice savings. Mr. Troy said that he has been highly involved in this audit and thinks it was important that this was done.

	Successful Dependent Verifications	Unsuccessful/Incomplete Submissions*	Unverified Dependents	Total Dependents
Dependent Verification**	565	5	2	572
* Benefit Express provides a weekly file of individuals who submit insufficient documentation for County review.				
**Dependent Verification as of 11/01/2021 BE Audit Report.				

➤ **Stop Loss Renewal**

Symetra provided three options for the 2022 Stop Loss renewal, the highlights of which can be seen below:

- **Option 1**
  - Reflects a 10.5% fixed cost increase from current plan terms.
  - Removal of two (2) lasers no longer on the plan.
  - No New Lasers moving forward.
- **Option 2**
  - Reflects the same terms as option 1 but with a 16.1% fixed cost increase.
  - Aggregating deductible decrease of \$50,000, reducing aggregating specific deductible to \$400,000.
  - Decrease results in a reduction in potential liability of \$50,000 and a premium increase of \$50,000.
- **Option 3**
  - Same terms as option 1, but with a 21.7% fixed cost increase.
  - An aggregating deductible decrease of \$100,000, reducing the aggregating specific deductible to \$350,000.
  - Decrease results in a reduction in potential liability of \$100,000 and a premium increase of \$100,000.

CSB also inquired about the County acquiring Stop Loss coverage through the Municipal Reinsurance Health Insurance Fund (MRHIF). CSB has requested the MRHIF to review the BCIC experience and provide a competitive quote, and an update will be provided at the next meeting.

Upon review, CSB recommends that Burlington County Insurance Commission elect **Option 1** for the 2022 plan year Stop-Loss policy, assuming the MRHIF is not competitive like previous years. Based on the two claimants who have penetrated the specific level as of 9/30, the Commission would still be in the

Aggregating Specific level of reimbursement under each of the below options, resulting in no benefit from taking on the additional premium to reduce the Aggregating Specific.

2022 Stop Loss Renewal				
	Symetra 2021 Current Contract	Symetra 2022 Renewal Option #1	Symetra 2022 Renewal Option #2	Symetra 2022 Renewal Option #3
	1/1/2021 - 12/31/2021	1/1/2022 - 12/31/2022	1/1/2022- 12/31/2022	1/1/2022- 12/31/2022
Specific Coverage Terms				
Terms	Paid	Paid	Paid	Paid
Specific Deductible	\$350,000	\$350,000	\$350,000	\$350,000
Terminal Liability Option	6 Mos Lump Sum TLO w/o Ded reset*	6 Mos Lump Sum TLO w/o Ded reset*	6 Mos Lump Sum TLO w/o Ded reset*	6 Mos Lump Sum TLO w/o Ded reset*
No New Lasers (or increases)	Included	Included	Included	Included
2023 Rate Cap	50%	50%	50%	50%
Rates				
Composite	1175	\$63.52	\$70.21	\$73.77
				\$77.33
Financial Breakdown				
Annual Fixed Premium				
Estimated Annual Fixed Premium	\$891,821	\$985,748	\$1,035,731	\$1,085,713
Est. Fixed Premium \$ Difference		<b>\$93,927</b>	<b>\$143,910</b>	<b>\$193,892</b>
Est. Fixed Premium % Difference		<b>10.53%</b>	<b>16.14%</b>	<b>21.74%</b>
Variable Cost				
Aggregating Specific Deductible	\$450,000	\$450,000	\$400,000	\$350,000
Maximum Laser Liability	\$550,000	N/A	N/A	N/A
Maximum Additional Specific Deductible Liability	N/A	N/A	(\$50,000)	(\$100,000)
Estimated Maximum Total Cost				
Fixed Costs + Max Add'l Specific Liability	\$1,341,821	\$1,435,748	\$1,435,731	\$1,435,713
Est. \$ Difference from Current		\$93,927	\$93,910	\$93,892
Est. % Difference from Current		<b>7.00%</b>	<b>7.00%</b>	<b>7.00%</b>

\*The quoted rates above do not reflect the additional cost associated with exercising the TLO Option. The deadline to exercise this option will be 90 days before termination. If the TLO option is added, a separate lump sum payment will be due at termination.

\*\* The two enrollees with higher specific (lasers) deductibles are no longer enrolled in the Commission

### ➤ Dental

PERMA issued a Dental RFP on September 21, 2021. The RFP generated responses from MetLife, Cigna, Aetna, Horizon, and United Concordia. Guardian declined to quote and Aetna did not provide a response. The proposals are currently being reviewed based on the Commission’s evaluation criteria. CSB will provide an update on the results of the RFP and will work directly with the County on the final analysis of the carrier proposals.

### ➤ Express Scripts

Pharmacy Benefit Managers (PBMs) review and change their formulary list regularly. The study is based on clinical efficacy, new drugs entering the market, withdrawal of drugs from the market, brand drugs moving to generics, and pricing. Beginning January 1, 2022, the changes below will go into effect for BCIC members. The charts below show the *New Single-Source Brand Exclusions* and the list of medications re-classified from *Preferred to Non-preferred* effective 1/1/2022. BCIC members *will still have access* to drugs changing to non-preferred status, but the “tier-three” copayment will apply effective January 1<sup>st</sup>. ESI has identified **35 members** who have been filling scripts for one of the impacted medications. Personalized member communications that provide additional information about the preferred alternatives will be mailed to the affected members before January 1<sup>st</sup>.

Disruption Type	Current Formulary Status	Proposed Formulary Status	Patients Impacted
NON-PREFERRED TO NOT COVERED	N	NC	20
PREFERRED TO NON-PREFERRED	Y	N	10
PREFERRED TO NOT COVERED	Y	NC	5

<b>PPO 2 Plan</b>	<b>Retail (34-Day Supply)</b>	<b>Mail Order (90-Day Supply)</b>
	Network & Non-Network Provider	
Prescription Generic	\$0	\$0
Brand Preferred	\$30	\$30
Brand Non-Preferred	\$45	\$45
Preventative Medications*	\$0	\$0
<b>High Deductible Health Plan</b>	<b>Retail (34-Day Supply)</b>	<b>Mail Order (90-Day Supply)</b>
Prescription Generic	\$0	\$0
Brand Preferred	\$45	\$45
Brand Non-Preferred	\$67.50	\$67.50
Preventative Medications*	\$0	\$0

Disrupted Drug Name	Most Common Indication	Preferred Alternatives	Preferred Alternative 2	Preferred Alternative 3
<b>DEXILANT</b>	HEARTBURN/ULCER DISEASE	ESOMEPRAZOLE MAGNESIUM	LANSOPRAZOLE	OMEPRAZOLE
<b>ADDERALL XR</b>	ATTENTION DISORDERS	DEXTROAMPHETAMINE- AMPHET ER	N/A	N/A
<b>SYNTHROID</b>	THYROID DISORDERS	EUTHYROX	LEVO-T	LEVOTHYROXINE SODIUM
<b>LUMIGAN</b>	GLAUCOMA	BIMATOPROST	LATANOPROST	TRAVOPROST
<b>TOBRADEX</b>	EYE INFECTION	TOBRAMYCIN- DEXAMETHASONE	N/A	N/A
<b>AMZEEQ</b>	ACNE	CLINDACIN ETZ	CLINDAMYCIN PHOSPHATE	ERY
<b>ALPHAGAN P</b>	GLAUCOMA	BRIMONIDINE TARTRATE	N/A	N/A
<b>INVOKANA</b>	DIABETES	FARXIGA	JARDIANCE	STEGLATRO
<b>COMBIGAN</b>	GLAUCOMA	BRIMONIDINE TARTRATE	TIMOLOL MALEATE	N/A
<b>TECFIDERA</b>	MULTIPLE SCLEROSIS	DIMETHYL FUMARATE	N/A	N/A
<b>ZILXI</b>	SKIN CONDITIONS	AZELAIC ACID	METRONIDAZOLE	ROSULA

\*Defined by PPACA

### Notice of Credible Coverage

On October 15<sup>th</sup>, ESI issued a Notice of Credible Coverage (NOCC) letter intended for members age 65 and over. Due to an error made by ESI in the criteria selection, the NOCC letters were sent to enrollees over the age of 14. CSB, working in conjunction with ESI, was able to address and resolve the error swiftly without any further disruption. On October 19<sup>th</sup>, ESI issued an apology letter to the County. A copy of ESI's letter can be found in the supplemental materials.



**AMERIHEALTH ADMINISTRATORS:** Ms. Penick reviewed the AHA report.

**EXPRESS SCRIPTS:** Mr. Stahl reviewed the ESI report. Mr. Troy confirmed that the resolution included in the agenda will release the rebates. He asked that it is necessary that these funds come into the Commission to earn interest and asked that these contracts and required documents be tightened up.

Benefits Executive Director's Report Made Part of Minutes

**TREASURER REPORT:** Mr. Troy reported he reviewed the November Property & Casualty Bills List and the November Benefits Bills List. Mr. Troy noted there was a void and re-issue check to the Burlington County Institute of Technology. Mr. Troy indicated that check was lost in the mail. Ms. Dodd said Resolution 70-21 was not included in the agenda as it was not ready; however, she passed out the resolution to the Commissioners at the start of the meeting.

**MOTION TO APPROVE RESOLUTION 68-21, NOVEMBER P&C BILLS LIST AND RESOLUTION 70-21, NOVEMBER BENEFITS BILLS LIST**

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

**ATTORNEY:** Mr. Craig said it was good to see everyone in person and advised he did not have a report however; he had several items for closed session.

**CLAIMS ADMINISTRATOR:** Ms. Signs advised PMA's monthly reports were included in the appendix section of the agenda. Ms. Sign referred to the WC Claims by Quarter Report valued as of 10/1/21. Ms. Signs reviewed the 2021 claim counts compared to 2020 for the member entities. Ms. Signs noted the claims for the two new schools were included in the County's numbers and she was in the process of having the report-formatted correctly. 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 10/1/21 and advised PMA processed 901 bills in the amount of \$1,071,349. Ms. Signs said there was a savings applied of \$569,145 and the final paid charges were for \$502,204. Ms. Signs noted that was a 53.12% savings. Ms. Signs said the biggest area of savings was the PPO savings of 94.21%. 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. In response to Executive Director's inquiry, Ms. Signs said she was working internally to correct the issues with the schools and she hoped to schedule a meeting with the members early December to review the claim handling process.

**NJCE SAFETY DIRECTOR:** Mr. Prince advised the October - November 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 December 13. Mr. Prince said the instructions for registering were included in the agenda and employees could register on the NJCE website. Mr. Prince said if anyone needed training that was not listed, they should contact his office. Mr. Prince noted the 2022 training schedule should be ready shortly and would be posted on the website. In response to Ms. Cullinan inquiry, Mr. Prince said the training classes were live and they have not released the recordings yet. Mr. Prince advised he would contact Ms. Cullinan to see which session she was referring to and try to accommodate her request. Mr. Prince said he could always do in person training if needed. 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 69-21, 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 69-21 FOR CLOSED SESSION**

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

**MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN CLOSED SESSION**

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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED 3:28 PM**

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