

**BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING –May 6, 2021
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 Joseph Hrubash
Claims Services	PMA Management Corp. Jenn Signs
	Qual Lynx Chris Roselli
	PERMA Risk Management Services Jenn Conicella
Attorney	CraigAnninBaxter Law Jeffrey Craig, Esq.
Treasurer	Edward Troy
Safety Director	J.A. Montgomery Consulting Jonathon Czarnecki
Employee Benefits	PERMA Risk Management Services Paul Laracy Emily Koval
	Conner Strong & Buckelew Diane Peterson Brandon Lodics
	Amerihealth Administrators Megan Penick
	Express Scripts, Inc. Kyle Colalillo

ALSO PRESENT:

Carolyn Havlick, Burlington County
Tom Stenberg, Assured Partners
Rachel Kelly, Assured Partners
Christina Violetti, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN MINUTES AND CLOSED MINUTES OF MARCH 4, 2021

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 4, 2021

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

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee was scheduled to meet again on June 23 at 10:00 via Zoom. Mr. Prince advised prior to the meeting he would confer with Mr. Burke for agenda topics. Mr. Prince said he would prepare the agenda and minutes from the last meeting and distribute electronically prior to the June meeting. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Conicella reported the Claims Committee met on April 20 and would discuss the PARS and SARS during the closed session portion of the meeting.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were six action items. In response to Executive Director's inquiry Chair Buono requested to do the motion's individually.

EMPLOYED LAWYERS PROFESSIONAL LIABILITY: Executive Director reported at the February meeting we discussed Employed Lawyers Professional Liability coverage for the County. Executive Director advised the NJCE Underwriting Manager provided a quote with Chubb Insurance Company in the amount of \$6,425. Executive Director said the application was completed and returned to the NJCE Underwriting Manager to bind the coverage. Executive Director noted the BCIC Commissioners decided to purchase this coverage and was authorized by Commissioner Burke. Executive Director reported an endorsement would be issued to NJCE's policy with Chubb Insurance Company adding coverage for Burlington County effective April 20. Executive Director said the cost for this policy would be added to the last assessment billing.

MOTION TO RATIFY THE BINDING OF THE EMPLOYED LAWYERS PROFESSIONAL LIABILITY COVERAGE EFFECTIVE APRIL 20, 2021

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

REVISED 2021 RISK MANAGEMENT PLAN: Executive Director referred to a copy of the revised 2021 Risk Management Plan which was included in the agenda. Executive Director reported based on the recommendation of the NJCE Underwriting Manager, the cyber coverage limits were removed. Executive Director explained the Risk Management Plan was posted on the BCIC website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. Executive Director noted the Risk Management Plan was also revised to include the Employed Lawyers Professional Liability Coverage for the County.

MOTION TO APPROVE RESOLUTION 33-21, REVISED 2021 RISK MANAGEMENT PLAN

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

REVISED CLAIMS COMMITTEE CHARTER: Executive Director referred to a copy of the revised Claims Committee Charter which was included in the agenda. Executive Director reported last month the revised Charter was reviewed by the Commissioners. Executive Director advised the Charter was revised to update the Committee Members and reference the meetings would be held via Zoom until further notice. Executive Director noted the Charter was approved by motion last month. Executive Director said the agenda included Resolution 34-21, Authorizing the Adoption of the Revised Claims Committee Charter and noted the Resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 34-21, AUTHORIZING THE ADOPTION OF THE REVISED CLAIMS COMMITTEE CHARTER

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

PROPOSED AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS: Executive Director reported at the last meeting the Commission Attorney recommended an amendment to the Insurance Commission's Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. Executive Director explained 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 advised based on the Commission Attorney's recommendation we were asking one of the Commissioners propose a change to the Rules and Regulations and hold a public hearing at the June meeting. Executive Director said the Fund Office would advertise the public hearing for the amendment and notify the Commissioners of the proposed changes prior to the June 3 meeting. Commission Attorney said he had asked the Executive Director and Ms. Dodd to review any other documents that might require a change and the only document was the Rules and Regulations. Commission Attorney recommended the changes to the Rules and Regulations and to proceed with the scheduling a Public Hearing.

MOTION TO PROPOSE AN AMENDMENT TO THE RULES AND REGULATIONS AND ADVERTISE A PUBLIC HEARING FOR JUNE 3, 2021 AT 2:00 PM

Moved: Chair Buono
Second: Commissioner Cullinan
Roll Call 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 February and March were included in the agenda. Executive Director reported there were 12 certificate of insurances issued during the month of February and 6 during the month of March. In response to Executive Director's inquiry, Commissioner Burke advised he reviewed the report and was familiar with all of the certificates except for the College.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

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

ON LINE DRIVING TRAINING COURSES: Executive Director reported Commissioner Burke requested an additional 250 usages of the online National Counsel Defensive Driver Course offered through SafeServe.com in March. Executive Director advised the cost for 250 usages was \$5,737.50. Executive Director said he granted authority to purchase the additional usages as historically the Commission had paid for this expense. Executive Director advised the cost for this expense was allocated to the miscellaneous and expense account. Executive Director said the check for \$5,737.50 was included in the May Bill List.

MOTION TO RATIFY THE APPROVAL OF THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 250 USAGES FOR A COST OF \$5,737.50

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE Finance Sub-Committee met on April 9, 2021 and discussed the NJCE budget delta of \$2,535,244 and reviewed the procurement responses for various JIF professional services. Executive Director advised a copy of the minutes were included in Appendix III of the agenda. The NJCE met on April 22, 2021 and a written summary of the meeting was included in the agenda on pages 13-16. Executive Director said at the meeting the Finance Sub-Committee recommended an option to declare an additional assessment for the premium portion of the delta of \$609,437. Executive Director referred to a copy of an exhibit of the premium delta by member. Executive Director noted Burlington County Insurance Commission's share of the delta was \$26,491. Executive Director reported the NJCE would meet again on June 24, 2021 at 9:30 AM.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track was included in the agenda. Executive Director advised as of February 28, 2021 there was a surplus of \$2,844,655. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$1,468,056 of the surplus was the BCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$5,385,935.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the February Financial Fast Track for the NJCE was included in the agenda. As of February 28, 2021 the NJCE had a surplus of \$15,349,550. Executive Director noted the total cash amount was \$19,534,623. 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 February 28, 2021. Executive Director reviewed the Claims Management Report Expected Loss Ration Analysis with the Commission.

2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reminded the Commission the 10th Annual Educational Seminar would be held virtually this year. Executive Director advised this year there would be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. Executive Director said the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director referred to a flyer included in the agenda, which provided more information and indicated you could register for the seminars using the below link:

https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

2021 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director advised the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnite Connect system for authorized users. Executive Director said the Limit Schematics were also posted to the site. Executive Director advised if anyone had any difficulty in accessing the website, they should contact the Fund Office.

2021 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the Treasurer advised all of the member entities paid the March 15 assessment. Executive Director noted the second assessment payment was due on May 15, 2021.

SCHOOLS: Executive Director reported we were expecting submissions from the Burlington County School of Special Services and the Burlington County Institute of Technology for quoting purposes.

NJ SENATE BILL S3375 AND PENSION OFFSET: Executive Director said the proposed legislation S3375 which if passed would weaken the rights of employers to direct and control medical care as respects to workers’ compensation. Executive Director advised Mr. John Geaney developed a task force to come up with reasons why the sponsor should not go forward with the bill. Executive Director advised it was a successful effort and believed the bill would be defeated at this time. Executive Director reported the Department of Labor change in the pension offset where workers’ compensation is now primary would increase workers’ compensation by approximately 11% directing governmental entities to pay workers’ compensation on many accidental disability claims currently paid by pension plans.

BCIC PROPERTY AND CASUALTY DIVIDEND: Executive Director referred to a copy of the dividend options available which was included in the agenda. Executive Director advised there was no action needed at this time and the option were provided for informational reasons. Executive Director said if the Commissioners want to issue a dividend at some time during the year, there were three different options. Executive Director advised the dividend could be used to pay the NJCE special assessment for the 2021 delta or could be applied to the budget next year. Executive Director noted he expected a bigger increase in the budget to make up for the delta. Executive Director asked if there were any questions on the dividend worksheet. Executive Director asked the Commissioners to review the options and he would include the dividend options on the agenda again next month. Executive Director advised that concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes

FINANCIAL PROCEDURES

- **Financial Fast Track** – The health program income statement for February 2021 is attached. Mr. Laracy reviewed the report which showed a \$10 million surplus. He said the IBNR will likely come down next month.

CONTRACTUAL ISSUES - The Municipal Reinsurance Health Insurance Fund has issued an RFP for pharmacy benefit manager services and it included data for BCIC as per our last meeting. Responses were received from 6 companies: Express Scripts, Aetna, AHA, Magellan, Ingenio Rx and OptumRx. The MRHIF pharmacy Benefits Consultant is currently reviewing the proposals. The MRHIF Contracts Committee will review and we expect to have a recommendation by the June MRHIF meeting. We will keep the BCIC updated as the process evolves as there may be savings that can be considered by participating in the arrangement. Mr. Laracy said that BCIC is not bound to the results of this RFP, but the contract had mirrored the MRHIF before this RFP, so the results should be favorable.

We are also in the final stages of finalizing the Amerihealth contract for 2021. This contract will include updated public sector contract language. We will review it with the Commission attorney and present for approval at our next meeting.

DIVIDENDS FOR FORMER SCHOOL MEMBERS - Now that the schools are no longer members of the BCIC health program, they have requested that their surplus be returned. The actuary has confirmed that our IBNR reserve is sufficient based upon claims run-out through March 30th. A phased return of surplus is proposed in case claims develop adversely over the next several months.

Mr. Laracy reviewed the Resolution included in the agenda, which was reviewed by the Actuary, Fund Treasurer and Commissioner Burke. He said \$4.9 million is being released overall, one release now and one in a few months.

MOTION TO APPROVE RESOLUTION 35-21, RESOLUTION AUTHORIZING REFUND FROM CLOSED YEARS ACCOUNT AND FROM 2019 AND 2020 FUND YEARS

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

BRIDGE COMMISSION – Mr. Laracy said that the Bridge Commission broker just notified the Fund yesterday about keeping the Medicare Advantage lives in the Commission and taking the actives and the early retirees in another arrangement. Retaining the retirees will be beneficial.

In response to Mr. Troy, Mr. Laracy said that the fully insured program is only to remain. We will review to make sure that the Medicare Advantage rates are sufficient and it is an equitable exchange for both entities. Mr. Laracy said if there is anything unusual with this short notice of termination, we will advise.

BENEFITS PROGRAM

➤ **Claims Audit** – Mr. Lodicis said that *AIM Benefits Audit and Compliance Solutions* completed the claims audit. The review committee met on March 1, 2021 to continue reviewing the items identified in the audit report. AHA and CSB will both provide follow-up deliverables in accordance with the audit discussion.

1. BCIC and AHA will evaluate claims payment process and current Coordination of Benefits process
2. AHA will provide a pre-certification impact report to analyze pre-certification penalties charged for hospital admissions
3. CSB has been working with Burlington County to revise the County’s current SPD.

➤ **TPA Contract** - Currently, BCIC’s Third Party Administrator contract with AmeriHealth is on a 1-year extension, terminating 12/31/2021. If approved, PERMA will issue a medical TPA RFP on behalf of the Commission based on the below tentative timeline. Mr. Lodicis requested a motion to allow the Commission to go out to RFP for a Third Party Administrator.

Deliverable	Action Date
RFP Release Date	5/21/2021
Vendor Confirms receipt & intention to Submit a Proposal	5/28/2021
Vendor review & submission of questions related to the RFP to Commission	6/18/2021
Addendum with answered questions completed and advertised by Commission	6/30/2021
Complete Proposals Due to Commission	7/23/2021
	Proposals received after the due date will not be considered
Commission RFP review period	7/28/2021 - 8/5/2021
Commission presentation of market findings to County and Commission representatives	TBD
Vendor Ratification	9/2/2021
Effective Date	1/1/2022

REQUEST MOTION TO APPROVE THE ISSUANCE OF A MEDICAL RFP FOR THIRD-PARTY ADMINISTRATOR AND NETWORK FOR AN EFFECTIVE DATE OF JANUARY 1, 2022

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

- **AmeriHealth Administrators** - The COVID provisions put in place in 2020, and initially extended until March 31, 2021, have been further extended. AHA provided the below summary of the requirements for self-insured group in handling benefit changes during this pandemic. BCIC is compliant with the Federal mandates.

<u>Benefit:</u>	<u>Description:</u>	<u>Coverage:</u>
COVID-19 Testing (Diagnostic, Antibody)	Testing when performed by an in-network provider is covered at no member cost-share	<i>Federal Mandate: Currently in effect until end of Public Health Emergency</i>
COVID-19 Telemedicine visits	Telemedicine visits with in-network Primary care Doctor, Specialist or Behavioral Health provider is covered at no member cost-share for COVID-19 diagnosis visits only.	<i>Federal Mandate: Currently in place until end of Public Health Emergency</i>
Prior Authorizations	Temporarily suspends prior authorization requirements for acute inpatient admissions for COVID diagnosis.	<i>AHA Policy Currently in place until June 30, 2021</i>
Non-COVID Telemedicine visits	Non-COVID Specialist and Behavioral Health visits with participating providers are covered at plan's regular cost-share	<i>AHA Policy Currently in place until June 30, 2021</i>
Telemedicine - MDLive	MDLive telemedicine visits is waived for all visits	<i>AHA Policy Currently in place until end of Public Health Emergency</i>
Waive Inpatient Cost-share	Waives member cost-share for in-network, inpatient acute care treatment and stay associated with COVID-19 diagnosis	<i>BCIC elected to adopt Currently in place until June 30, 2021</i>

Telemedicine Usage

AmeriHealth's MDLive Telemedicine services are different from virtual/telephonic office visits with an existing participating provider. MDLive is an AmeriHealth Platform that connects members with licensed physicians via phone or mobile app. MDLive visits are offered at \$0 copay for all BCIC AmeriHealth members. In light of the pandemic, many providers have offered virtual or telephonic visits for patients. Virtual/telephonic office visits with a participating provider will require the plan's regular PCP or specialist copay.

BCIC utilization of non-MDLive virtual office visits is shown below:

Virtual Office Visit Category*	Members Utilized 1/1/20 - 12/31/20	Number of Visits 1/1/20 – 12/31/20*
Medical – COVID Related	49	68
Medical – Non-COVID Related	1,507	3,237
Behavioral Health	280	1,771
TOTAL*	1,647	5,076

**Note: Total number reflects those visits that overlap over multiple categories*

- Commission Protocol - As a reminder to Commission entities, the BCIC Risk Management plan

outlines the required data parameters and frequency restrictions for reporting provided by the Program Manager. The Risk Management Plan states:

“Loss experience data used by the Commission to determine loss ratio adjustments will be made available twice per year to members at no additional cost. “Loss experience data” is defined as monthly claims and assessments for a three year period including de-identified specific claims at 50% of the Commission’s self-insured retention. Requests for additional claims data from Commission members will be considered based upon the availability of data, the feasibility of extracting the data, and conditioned upon the member reimbursing the Commission or its vendors for data extraction and formatting costs.”

Any reporting beyond the below requirements is subject to Commission approval and must be provided by the respective carrier.

Report	Parameters	Frequency Limitation
High Claimant Report	50% of specific deductible, diagnosis code included for any claimant hitting 50% of specific deductible. Names and SSNs omitted from report.	Twice per plan year
Census Report	SSNs and home addresses are omitted from the report	Twice per plan year
Claims Detail Report	Names and SSNs are omitted from the report	Twice per plan year

Commission Authorization

As an exception to the Risk Management Plan, the Commissioners approved a customized data report request on behalf of the Burlington County Bridge Commission. The below table shows completion status for each item:

Requested Report	Status
High Claimant Report at \$100k threshold	Completed by AmeriHealth
Medical Pending Claims Report	Unavailable from AmeriHealth – AHA unable to provide. AmeriHealth provided an open inventory report as a substitute
Medical Precertification Report	Pending from AmeriHealth
Prescription Claims Detail Report	Completed by Express Scripts

- **Benefits Administration** - A leading financial technology service provider, WEX, recently announced that it is acquiring Benefit-Express. BE is a preferred partner of Conner Strong and provides the benefit administration system utilized by the HIFs. The two companies have worked together for many years and we do not anticipate any changes in our day-to-day operations or system functionality. We have been advised that the BE team will continue as is and, are confident that the services provided by BE including Benefit Administration, COBRA, Direct-billing, will continue with no interruption. Mr. Lodics said there should be no changes or impact to the consumer.

AMERIHEALTH ADMINISTRATORS

Ms. Penick reviewed the utilization report, high claimant report and the dashboard report. She also reviewed the COVID report. In response to Executive Director, Ms. Penick said that the reports are comparing to the months during COVID last year. She said the claims are still lowered than expected.

TREASURER REPORT: Mr. Troy reported the Property and Casualty and Benefit Bills Lists for April and May were included in the agenda. Mr. Troy advised he reviewed all of the Bills Lists and he recommended payment.

MOTION TO APPROVE RESOLUTIONS 36-21, 37-21, 38-21 & 39-21 APRIL P&C BILLS LIST, APRIL BENEFIT BILLS LIST, MAY P&C BILLS LIST AND MAY BENEFIT BILLS LIST

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

ATTORNEY: Mr. Craig advised he did not have any report for this meeting.

CLAIMS SERVICE: Ms. Concilla reported she did not have anything to report for the meeting.

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 4/1/21. Ms. Signs reviewed the claim counts compared to 2020 for the member entities. Ms. Signs noted the County had 9 more claims than last year at this time, the Board of Social Services had 1 claim compared to 3 last year, the Bridge Commission had 2 claims this year compared to 1 claim last year and College had 4 claims compared to 3 last year. 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 4/1/21 and advised PMA billed charges were for \$349,894. Ms. Signs indicated the final paid charges were \$154,478 with a savings of \$194,814 or 56%. Ms. Signs advised the PPO penetration rate of 96% was exceptional compared to the State average. 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 could break out the COVID Claims. Ms. Signs advised that concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince advised the March - May 2021 All Risk Control Activity Report was included in the agenda. Mr. Prince reported all of the training webinars were listed through June 30. Mr. Prince noted all of the training sessions were posted to the NJCE website and encouraged all department heads to review the training opportunities. Mr. Prince advised April 1 was the go live date for the new Learning Management System. Mr. Prince reported they provided several webinars for the administrators and the vendor had recordings for anyone new. Mr. Prince advised the excess carrier offered a grant program for general liability, auto liability and law enforcement liability. Mr. Prince noted he would work with Mr. Burke for some ideas for the grant program to continue the trend a reimbursing the County.

OLD BUSINESS: None

NEW BUSINESS: Kyle Colalillo of Express Scripts advised his monthly report was e-mailed earlier. Mr. Colalillo reviewed the information for the month. Mr. Colalillo also spoke at the Sav-

On Program which BCIC implemented on January 1st. Mr. Colalillo indicated there were a few hiccups in the program and his team was working on the issues and improving the member experience. Ms. Cullinan said she wanted to go record noting there needs to be improvement with the Sav-On relationship. Ms. Cullinan said there was great value and savings, however, there definitely needs to be improvement with the service.

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 40-21, 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 40-21 FOR CLOSED SESSION

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

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

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

Executive Director advised the next meeting was on June 3, 2021 at 2:00 PM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED 2:59 PM

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