

**BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – March 10, 2026
10:00 A.M.**

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
Dina Rocco, Esq.	Excused
Erin Kelly, (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director

PERMA Risk Management Services
Joseph Hrubash

Claims Services

Qual Lynx
Kathy Kissane
Dawn Lawson
Lisa Gallo

Vanguard Claims Administration
Sarah Mentzer

PERMA Risk Management Services
Shai McLeod
Kerin Drumheiser

Attorney

Lenox Law Firm
Nicholas J. Repici, Esq.

NJCE Underwriting Manager

Conner Strong & Buckelew

Treasurer

Carolyn Havlick

Safety Director

J.A. Montgomery Consulting
Glenn Prince

Employee Benefits

PERMA Risk Management Services
Caitlyn Perkins
James Rhodes

Conner Strong & Buckelew
Tammy Brown
Ian Dalton

Amerihealth Administrators
Tracy Maloney
Megan Natale

Express Scripts, Inc.

ALSO PRESENT:

Tracey Jobes, Burlington County Bridge Commission
Jaclyn Lindsey, Conner Strong & Buckelew
Thomas Merchel, Conner Strong & Buckelew
Jennifer Olson, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 10, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 10, 2026

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

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on February 6 via zoom. Mr. Prince advised a variety of topics were discussed including Safety Director Bulletins, motor vehicle checks for non-CDL drivers, CDL drivers, and checking with the Clearinghouse to make sure they do not have any inappropriate activity in their driving history. Mr. Prince advised they also discussed PEOSH recording and reporting of occupational injuries and high visibility apparel. Mr. Prince said the next meeting was scheduled in June via zoom. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on February 24 and reviewed the PARS and SARS that would be presented in closed session today. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

2026 PLAN OF RISK MANAGEMENT: Executive Director reported we did make an amendment to the 2026 Plan of Risk Management. Executive Director said the Plan was updated to reflect a correction in the scheduled physician list. Executive Director noted the change was made on page 8 of the updated Plan of Risk Management which was included in Appendix II of the agenda.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the certificate of insurance issuance report included in the agenda from the NJCE listing the certificates issued during the month of February. Executive Director said there were (2) two certificates issued during the month. Executive Director asked if anyone had any questions about the report and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage with Selective Insurance Company renews on April 5, 2026. Executive Director said this policy covers the positions of Executive Director, Third Party Administrator and Treasurer. The limit per loss is \$1,000,000 with a \$10,000 deductible. The annual premium is \$1,802. The premium is the same as last year. The premium for the renewal will be paid out of the Miscellaneous and Expense Account and appears on this month's bill list.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,802

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director advised the NJCE conducted their Reorganization Meeting on February 26, 2026 and a written summary of the meeting was included in the agenda.

2026 RENEWAL OVERVIEW WEBINAR: Executive Director advised the NJCE Underwriting Manager held a webinar on Tuesday, February 24 at 11 a.m. Executive Director noted a copy of the power point presentation was included in the appendix section of the agenda. Chair Buono noted she did attend the webinar and mentioned there was a comment made about either the cyber or active assailant coverage that the County needs to comply with in order to get the coverage. Executive Director advised he could look into that.

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director advised as of December 31, 2025 there was a surplus of \$2,561,787. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,805,922 of the surplus was the BCIC's share of the NJCE equity. Executive Director noted the cash amount was \$8,769,093.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track for the NJCE was included in the agenda. As of December 31, 2025, the NJCE had a surplus of \$18,861,992. Executive Director noted the total cash amount was \$38,891,840. Executive Director reported line 7 of the report "Dividend" represented the figure released by the NJCE of \$7,207,551. Executive Director said next year at this time we may be looking at a sizable dividend, however we are having another tough property year but fortunately, we are at a lower retention that we were in 2023. Executive Director asked if there were any questions about the Financial Fast Tracks.

CLAIM TRACKING REPORTS: Executive Director said he thought there might be a couple of mistakes on the claim reports so he was going to skip over them.

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 16th annual seminar would be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday, May 1st from 9AM to 12PM. In response to Executive Director's inquiry, Ms. Dodd said she has not received approval from the state yet for the CE credits. Executive Director encouraged everyone to attend and to contact Ms. Dodd if they had difficulties registering.

2026 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director reminded everyone the 75th Annual Conference was scheduled from May 6th to May 8th at Caesar's in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund would be exhibiting at the conference. Executive Director noted that Mr. Rhodes was participating in one of the workshops.

MEETING SCHEDULE: Executive Director said the Commission was not scheduled to meet in April. Our next meeting was scheduled for May 12, 2026, at 10:00 a.m. Executive Director noted if a meeting was needed in April we would schedule one.

Executive Director's Report Made Part of Minutes

EXECUTIVE DIRECTOR'S REPORT - BENEFITS

Health Benefits Minutes

FINANCIAL FAST TRACK – Ms. Perkins reviewed the November Fast Track, noting a deficit for the month, which was anticipated given that AmeriHealth reported elevated claimant activity in November and December. She noted that the 2025 budget accounts for these high claimants and that stop loss reimbursements should begin coming through. She also stated that the AmeriHealth January report in the agenda reflects a strong month, which is encouraging for future months.

2026 WEX COUPONS – Ms. Perkins confirmed that the coupons for direct billed and COBRA members were released in mid-February. She provided an update on the minor rate error that effected about five members, stating their new coupons are being released later today.

**Health Benefits Program Manager Report
Conner Strong & Buckelew**

Ms. Brown reviewed the following items in the Program Manager's report:

2027 DENTAL MARKETING – Ms. Brown noted this is informational, as the County's dental plan operates out of the Commission but stated the contract is expiring at the end of the year. In response to Chair Buono, Ms. Brown confirmed that County will go out for Request for Proposal (RFP) outside of the Commission. She stated the Program Manager will coordinate the RFP and keep the Commission informed.

2026 WELLNESS DOLLARS – Ms. Brown reported that they recently met with the County Benefits Team to discuss the wellness dollars that has been allocated with the AmeriHealth and how leverage data to maximize the impact of these funds. She noted the meeting generated a variety of ideas and enthusiasm around the initiative. Ms. Brown added that additional research is still needed, including a request for a five-year lookback on how the funds have been utilized and how they can be deployed more effectively going forward. In response to Commissioner

Cullinan, Ms. Brown confirmed she will be included on future correspondence related to the wellness dollars.

Chair Buono commented on the Women's Event at Conner Strong & Buckelew was very insightful.

Third Party Administrator- Medical AmeriHealth Administrators

Ms. Natale reviewed the AmeriHealth report included in the agenda for the month of January 2026, noting the per employee cost for the month is \$907.15. She noted there were three high cost claimants that totaled around \$222,500. Ms. Natale reviewed the additional ancillary reports, which include top facilities and performance guarantees.

Prescription Benefits Manager Express Scripts

Ms. Brown reviewed the report on the agenda in the absence of Ms. Patel. Ms. Brown noted that since the exclusion of Humira, members are gravitating towards other brand name drugs rather than the bio-similar, which may result in a pharmacy plan cost increase.

TREASURER REPORT: Ms. Havlick referred to the Bills Lists which were included in the agenda. Ms. Havlick advised she reviewed and everything was in order. Ms. Havlick said she would mail the checks today and was recommending approval of Resolutions 31-26 and 32-26.

MOTION TO APPROVE RESOLUTION 31-26, MARCH P&C BILLS LIST AND RESOLUTION 32-26 MARCH HIF BILLS LIST

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

ATTORNEY: Mr. Repici said he did not have a report for open but would have a quick report for closed session.

CLAIMS ADMINISTRATOR: Ms. Gallo reported they processed 168 bills in February with 98% network utilization. Ms. Gallo advised the total charges were \$94,250.89 and Qual Care was able to reduce those payments to \$36,122 with a network savings of \$58,128 or 62% savings. Ms. Gallo said the next report was your savings by Specialty for the month of February and noted the participating providers range from 38% to as high as 76% savings for Emergency Medicine. Ms. Gallo pointed out the only out of network that we received were for behavioral health, but we were still able to obtain a 60% discount on those bills. Ms. Gallo reviewed the last report Workers' Compensation Claims Reported by Claim type. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Prince referred to a copy of the Safety Director Report which was included in the agenda. Mr. Prince said the report included all risk control and safety activities conducted during February and March. Mr. Prince reported all training opportunities were available through April 30 and have been added to the NJCE website. Mr. Prince referred to the information on the 2026 MSI-NJCE Expo which was included in the agenda and noted on September 18 there was a session scheduled for The Burlington County Emergency Training Center.

Mr. Prince said he had a brief conversation with Undersheriff Carr regarding the 2026 Safety Grant. Mr. Prince noted he was going to send him a flyer of some of the previous items that were funded by Safety National. Mr. Prince concluded his report with no questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: Chair Buono asked if there was anyone from the public that wanted to make a comment.

MOTION TO OPEN THE MEETING TO THE PUBLIC

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

CLOSED SESSION: Chair Buono read Resolution 33-26 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 33-26 FOR CLOSED SESSION

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

Upon returning to open session, Chair Buono said she would make a motion.

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

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED 11:15 A.M.

Minutes prepared by:
Cathy Dodd, Assisting Secretary
Caitlin Perkins, Benefits