

BURLINGTON COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – August 11, 2026
Zoom/Mount Holly
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.	Present
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 PERMA Risk Management Services Kerin Drumheiser Shai McLeod
Attorney	Lenox Law Firm Nicholas J. Repici, Esq.
NJCE Underwriting Manager	Conner Strong & Buckelew
Treasurer	Carolyn Havlick
Safety Director	J.A. Montgomery Consulting Rob Garish
Employee Benefits	PERMA Risk Management Services James Rhodes Conner Strong & Buckelew Tammy Brown Ian Dalton AmeriHealth Administrators Megan Natale Erin Davidowicz Express Scripts, Inc. Hiteska Patel

ALSO PRESENT:

Tracey Jobes, Bridge Commission
Andrew Willmott, Burlington County Special Services School District/Burlington County Institute of Technology
Tom Merchel, Conner Strong & Buckelew
Katherine Walters, Conner Strong & Buckelew
Jaclyn Lindsey, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Jennifer Olson, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Joe Henry, Hardenbergh Insurance Group
Tracey Jobes, Bridge Commission

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 9, 2026 & JUNE 29, 2026

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 9, 2026 AS WELL AS THE OPEN AND CLOSED MINUTES JUNE 29, 2026

Moved:	Commissioner Cullinan
Second:	Chair Buono
Vote:	Unanimous

CORRESPONDENCE: NONE

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Garish, covering for Mr. Prince, reported the Safety Committee last met on June 5 via zoom. Mr. Garish said the meeting covered our training schedules for June and July along with the most commonly cited PEOSH citations for the first quarter. Mr. Garish reported there was a Safety Bulletin discussion on tree work near electrical and job hazard assessments which is very crucial as there is increased attention from PEOSH. Mr. Garish said they also spoke about the 2026 NJCE Safety Grant and the Leadership Academy. In response to Chair Buono's inquiry, Mr. Garish said the next Safety Committee meeting was scheduled for September 11 via zoom. Mr. Garish concluded his report unless there were any further questions.

CLAIMS COMMITTEE: Ms. Drumheiser reported the Claims Committee met on Tuesday, August 4th and reviewed the claims that would be discussed during closed session today. Ms. Drumheiser concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director said enclosed in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. He advised there were (6) six certificate of insurances issued during the month of July.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director advised the Finance Committee met on June 17 followed by the Executive Committee on June 26. Executive Director said the Board of Fund Commissioners approved the 2025 audit and noted there were no recommendations or findings. Executive Director reported that the Board of Fund Commissioners accepted a recommendation to maintain the capped reimbursement at \$20,000 per member for property appraisals completed in 2026.

Executive Director advised there was a discussion on an excess pollution quote for landfills. Executive Director said they were still working on this as there were questions on the allocation and whether all the counties identified would buy in which would affect the pricing. Chair Buono advised this was being presented to the County Commissioners at their next meeting. Executive Director said we do have another allocation philosophies and he would see if he could give Chair Buono this new information before the County meeting.

Executive Director said we also spoke about a property risk control initiative. Executive Director explained property carriers would conduct risk-control inspections, and it was suggested each member identify three of their preferred locations for inspections.

Executive Director reported the Board of Fund Commissioners agreed to procure a Lobbyist to represent the NJCE. The RFP and scope of services are currently being developed.

Executive Director advised the County's membership renewal with the NJCE was expiring the end of the year. Chair Buono said the resolution was listed on the County Commissioners' agenda.

NJCE 2027 RENEWAL PROCESS: Executive Director reported the annual underwriting process to update locations, vehicles, etc. via Origami, was launched on Monday, July 27, 2026. Executive Director said the Optional Ancillary Coverage Applications were once again available through Broker Buddha. Executive Director noted the deadline for submitting all required information was Friday, September 4, 2026 and said the timely submission of all information was critical in keeping the process on schedule. Executive Director referred to a copy of the memorandum from the NJCE Underwriting Manager which was included in the agenda and noted a new item, e-bikes, inspection reports on dams and bridges. Chair Buono said she spoke with Mr. Merchel about this yesterday and is following up with the department head to make sure we meet the requirements for insurance.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: The NJCE Financial Fast Track is not available as the accounting team is transferring all outstanding liabilities for fund years 2010 through 2019 to the new Residual Legacy Account

BCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 2026 there was a surplus of \$1,528,636. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$1,854,326 of the surplus was the BCIC's share of the NJCE equity. Executive Director pointed out that without the investment in the NJCE we would be in a negative position right now. Executive Director said he knows there have been some POL/EPL claims and a couple of major property claims so we would look at the claims. Executive Director noted the cash amount was \$9,969,289.

CLAIM TRACKING REPORTS: Executive Director referred to a copy of the Expected Loss Ratio Analysis Report as of May 31, 2026 which was included in the agenda and noted the claim

review would focus on this report. Executive Director advised this report measures how we are performing compared to where the actuary indicates we should be at a point in time. Executive Director reviewed the years and the percentages.

SUBMISSION OF NEW PROPERTY DAMAGE CLAIMS: Executive Director referred to a copy of a memorandum included in the agenda which provides instructions for reporting new property claims. Please share this information with anyone who submits property claims. Ms. Kissane said new reports could also be sent to propertyclaims@quallynx.com.

2026 MEETING SCHEDULE: Executive Director said we did not have a meeting date scheduled for October. Executive Director advised, after polling the Commissioners, we are suggesting we set up a meeting for Tuesday, October 20, 2026 at 10:00 a.m. Executive Director requested a motion to schedule a meeting for October. Executive Director noted our next meeting was scheduled for Tuesday, September 15, 2026 at 10:00 a.m.

**MOTION TO SCHEDULE A MEETING ON TUESDAY, OCTOBER 20, 2026
AT 10:00 A.M.**

Moved:	Chair Buono
Second:	Commissioner Cullinan
Vote:	Unanimous

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes

Health Benefits Minutes

August 11, 2026

**Executive Director
PERMA**

FINANCIAL FAST TRACK – Mr. Rhodes reviewed the May fast track, highlighting a small deficit for the month but the claims in May were slightly lower than in April, as April had five Thursdays in the month. He provided preliminary numbers from June, stating there was a \$1 million surplus but there was a caveat, as there was one less claim draw compared to May.

**Program Manager
Conner Strong & Buckelew**

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

UTILIZATION HIGHLIGHTS– Ms. Brown noted the data is analyzing June 2025 to May 2026. She reported an 18% increase in claims this year compared to last year, which is consistent with the financials in the Executive Director's report, commenting that this data and information will be utilized to produce the 2027 budget. She reported on the top 5 diagnosis groups, procedure groups, providers, and drugs continues to remain steady. Regarding pharmacy utilization, Ms. Brown highlighted that diabetes, and inflammatory conditions drive almost 50% of the spend for the top five indications. She noted we continue to analyze the utilization relating to increasing of specialty medications.

STATE HEALTH BENEFITS PRELIMINARY PROPOSED INCREASE – Ms. Brown provided the current preliminary proposed increases for the State Health Benefits for next year, noting that there are conversations around plan design changes and how to stop escalating the costs.

2027 DENTAL MARKETING – Ms. Brown reported the most recent dental RFP is expiring at the end of the year and the RFP has been finalized and provided the tentative marketing timeline for the RFP deliverables.

In response to Chair Buono, Ms. Brown estimated that in September they will be able to review and present the responses.

NEW JERSEY NEWBORN COVERAGE MANDATE – Ms. Brown reported that the New Jersey Newborn Coverage mandate was put into effect that extends the timeframe for newborns to be covered by the plan from 60 to 90 days. It was recommended for the Commission to adopt the same requirements.

Chair Buono made the motion to adopt the New Jersey Newborn Coverage Mandate subject to a resolution at the next meeting. Commissioner Cullinan seconded the motion.

EXPRESS SCRIPTS – Ms. Brown commented Express Scripts will be mailing the annual disclosure notices to plan participants and the July 1st Formulary update, as the full formulary copies were provided at the meeting.

Ms. Brown closed her report by commenting on the Health Fair, commending Ian Dalton, who spearheaded the effort. Commissioner Cullinan commented that there has been a lot of positive feedback and Chair Buono commented on how it was a great event, seeing the vendors and the employees interact.

Mr. Dalton thanked Healthy Measures and the County's Human Resources team who did the heavy lifting. He commented that it was a great turnout and provides a foundation to build off for future health fair events.

Third Party Administrator Medical AmeriHealth Administrators

Ms. Davidowicz reviewed the AmeriHealth report included in the agenda for the month of June 2026, noting the per employee average for the month is \$1,607.84. She noted there were two high-cost claimants that totaled \$195,773 for the month of June. Ms. Davidowicz reviewed the additional ancillary reports, which include top facilities and performance guarantees.

Prescription Benefits Manager Express Scripts

Ms. Patel reviewed the report on the agenda for Q2 2026 data, highlighting the generic fill rate is 90.4% and the monthly plan cost per member is \$294.56. She commented that the generic fill rate is high since the Commission does not cover GLP-1's. Regarding the top indications, she noted the utilization of Inflammatory Conditions continues to be increasing since majority of these types of medications are under specialty drugs. She reviewed the top 25 drugs, noting that Jardiance,

which is a drug for Diabetes, is showing a 50% plan cost decrease due to the unit cost dropping.

TREASURER REPORT: Ms. Havlick referred to the Bills Lists which were included in the agenda and said there was a revised Bills List which was distributed at the start of the meeting. Ms. Havlick advised she reviewed and everything was in order. Ms. Havlick said she was recommending approval of Resolutions 47-26 through 51-26. Chair Buono thanked Ms. Havlick for catching the revised bills list.

MOTION TO APPROVE RESOLUTION 47-26, THROUGH RESOLUTION 51-26

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

ATTORNEY: Mr. Repici said his report was for closed session.

CLAIMS ADMINISTRATOR: Ms. Gallo reviewed the medical savings summary for the month of July and also the year-to-date figures as noted below.

2026							
	TOTAL NUMBER OF BILLS	IN NETWORK BILLS	% OF NETWORK UTILIZATION	CHARGES	QUALCARE ALLOWED	NETWORK SAVINGS	% SAVINGS
JULY	180	176	98%	\$ 124,359.18	\$ 45,792.13	\$ 78,567.05	63%
TOTALS	1194	1142	96%	\$ 947,867.18	\$ 392,044.77	\$ 555,822.41	59%

Ms. Gallo reviewed the Savings by Specialty report and noted the top saving categories were Hospital Services, Emergency Medicine, Ortho/Neuro and Physical Therapy. Ms. Gallo advised there were 143 workers' compensation claims reported year to date and medical only claims continue to represent the majority of the activity with 98. Ms. Gallo concluded her report unless there were any questions.

NJCE SAFETY DIRECTOR: Mr. Garish referred to a copy of the Safety Director Report which was included in the agenda and advised the report covered June, July and August activities and loss control visits. Mr. Garish noted all Safety Director's Bulletins were sent out. Mr. Garish reported an Active Shooter Training was scheduled for September 3 via zoom and encouraged all departments to have representatives attend. Mr. Garish noted some other training opportunities were available through September including bloodborne pathogens, HAZCOM and fire safety.

Mr. Garish also spoke about a new four-hour Leadership Training Course being developed for October. Mr. Garish advised it would be in person, in the Camden County area at a college location. This leadership course is intended for current and prospective supervisors and those looking to strengthen their leadership skills. Mr. Garish said an official flyer would be distributed once the October dates and location were finalized. Mr. Garish concluded his report unless there were any 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 52-26 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 52-26 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 AS WELL AS INCREASING THE RESERVE AUTHORITY FOR THE RCBC CLAIM AS DISCUSSED.

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

Chair Buono said the next meeting was scheduled for September 15 at 10:00 a.m.

MOTION TO ADJOURN:

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

MEETING ADJOURNED 11:14 A.M.

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