

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, APRIL 24, 2025
1:00 PM**

MEETING BEING HELD IN-PERSON AND TELEPHONICALLY

**2 S. BROAD STREET
CONFERENCE ROOM A
WOODBURY, NJ
1:00 PM**

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615**

OR

**Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its April 24, 2025 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the South Jersey Times and Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,
- (3) Posting this notice on the public bulletin board of the County Clerk

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: April 24, 2025
1:00 PM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** February 27, 2025 Open Minutes.....Appendix I
 February 27, 2025 Closed Minutes.....Sent via e-mail

- ☐ **CORRESPONDENCE: None**

- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:**Verbal
 - ☐ **Claims Committee:**Verbal

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-17

- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports.....Appendix II

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **29-25** March Bill List – *Motion*..... Pages 18-19
 - Resolution **30-25** March Benefit Bill List – *Motion*..... Page 20
 - Resolution **31-25** April Bill List – *Motion*..... Page 21
 - Resolution **32-25** April Benefit Bill List – *Motion*..... Page 22
 - Monthly Treasurer Reports *Not available for the month*

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **33-25** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 23
 - Liability Claim Payments –2/1/25 to 2/28/25 Pages 24-25
 - Liability Claim Payments –3/1/25 to 3/31/25 Pages 26-28
 - 2024 Stewardship Report.....Sent via e-mail

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 29

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 30-37

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 38-44
 - 2025 Wellness Incentive Program Grant Submissions Appendix III

- ☐ **ATTORNEY – Chance & McCann, Esq.**
 - Monthly Report Verbal

- ☐ OLD BUSINESS
- ☐ NEW BUSINESS
- ☐ PUBLIC COMMENT

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 45-46**
Resolution [34-25](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Vanguard Claims Administration Services and attached to this agenda. Also, Chelsea Gordon vs Gloucester County, Docket # GLOL74322

- ☐ Motion for Executive Session
- ☐ Approval of PARS/SARS (Commission Attorney)

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [June 26, 2025, 1:00 PM, Virtual](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 24, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Reports (Pages 5-7)** – Included in the agenda on **pages 5-7** is the certificate of issuance reports from the NJCE which lists those certificates issued in the months of February and March. There were (3) three certificates of insurance issued in February and (6) six certificates of insurance issued in March.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 8-11)** – The NJCE conducted the Reorganization Meeting on February 27, 2025. Included in the agenda on **pages 8-11** is a written summary report of the meeting. The NJCE met again on April 21, 2025. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on June 13, 2025 via Zoom.
- ❑ **GCIC Property and Casualty Financial Fast Track** – The Property & Casualty Financial Fast Track Report will be distributed separately if available.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 12-14)** – Included in the agenda on **pages 12-14** is a copy of the NJCE Financial Fast Track Report for the month of January. As of January 31, 2025, the NJCE has a surplus of **\$12,188,662**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$14,833,590**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 15-16)** – Included in the agenda on **pages 15-16** is a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2024** there is a statutory surplus of **\$455,671**. The total cash amount is **\$545,779**.
- ❑ **Vanguard Claims Administration (Page 17)** – A few NJCE members have requested information on how/when to report claims to Vanguard. Enclosed on **page 17** is a contact sheet for Vanguard that also includes claim reporting information for the members.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar** – The 15th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 25th and Friday May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Cathy Dodd sent a link to register on February 26th. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

- ❑ **2025 New Jersey Association of Counties Conference** – The 74th Annual Conference is scheduled from May 7th to May 9th at Caesar’s in Atlantic City. In lieu of exhibiting, The New Jersey Counties Excess Joint Insurance Fund will be a sponsor at the conference. In addition, J.A. Montgomery is hosting a workshop on *Artificial Intelligence and Risk Considerations for Local Government*; on Thursday May 8th at 11:30 A.M.
- ❑ **2025 Meeting Schedule** – As a reminder the Commission will not meet in May. The next meeting is scheduled for June 26, 2025, at 1:00 PM virtually.

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2025 to 3/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Emergency Medical I - County of Gloucester	Services Task Force Support Group, a NJ non-profit corp. 1100 State Rt 35, Suite A, PMB #1050 Ocean, NJ 07712	RE: Additional Insured New Jersey Emergency Medical Services Task Force Support Group and all of their agents, officers and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	2/7/2025 #5091657	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Boulevard Woodbury, NJ 08096	RE: Use/Rental of Two Stages The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use/rental of two stages throughout the current calendar year.	2/20/2025 #5097942	GL AU EX WC OTH
H - Township of Elk I - County of Gloucester	680 Whig Lane Monroeville, NJ 08343	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Township Premises- Gloucester County Prosecutors Office Evidence of insurance as respects the use of Township's premises by the Gloucester County Prosecutor's Office for drone search & rescue training and/or other trainings during the current calendar year.	2/26/2025 #5101675	GL AU EX WC OTH
Total # of Holders: 3				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2025 to 4/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland Mall Realty Holding, I - Rowan College of South Jersey	LLC 3849 S. Delsea Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Use of Premises The below listed entities are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to use of premises during the current calendar year: Cumberland Mall Realty Holding, LLC Summit Malls Management, LLC dba Summit Properties USA 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	3/4/2025 #5131340	GL AU EX WC OTH
H - TD Bank, N.A. I - Rowan College of South Jersey	12000 Horizon Way Mt. Laurel, NJ 08054	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Sponsored Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to sponsored events.	3/6/2025 #5134883	GL EX WC OTH
H - NJ Dept. of Children & Families I - County of Gloucester	Children's System of Care 50 East State Street, 3rd Floor Trenton, NJ 08625	Company E: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #: 031731963; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A008; Policy Limits: \$15,000,000 RE: Contract 25-OEHR The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 25-OEHR Childrens Inter Agency Coordinating Council Grant.	3/13/2025 #5163932	GL AU EX WC OTH
H - Cumberland County Cultural and I - Rowan College of South Jersey	Heritage Commission Attn: Omarey Williams 291 Morton Avenue Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term: 01/01/2025 - 01/01/2026; Policy #:SP4068026 Company B: WC & Emp Liab Policy Term: 01/01/2025- 01/01/2026; Policy#:NJCE20253-10; Policy Limits: \$850,000 Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #:NJCE20253-10 Policy Limits: \$260,000,000 Evidence of insurance pertaining to a grant contract.	3/17/2025 #5164721	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2025 to 4/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Burlington County WDB, I - Rowan College of South Jersey	Employment & Training Division Human Services Building 795 Woodlane Road Westampton, NJ 08060	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Career & Technical Education Career Training Programs The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Career & Technical Education Career Training Programs.	3/26/2025 #5272200	GL AU EX WC OTH
H - South Jersey Radiology I - Rowan College of South Jersey	Associates ATTN: Kanika Kapoor Sr. Director, Human Resources, Suite 200 Mt. Laurel, NJ 08054	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof \$10M Agg Policy Term 01/01/2025- 01/01/2026; Policy #: 003405203 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography and Nuclear Medicine Technology clinical site agreement.	3/31/2025 #5285502	GL AU EX WC OTH
Total # of Holders: 6				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: February 27, 2025

Memo to: Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF 2025 Reorganization

2025 CUIC Representative: Commissioner Kevin Smaniotto joined the NJCE JIF Board as Cumberland County's representative as of 1/1/25,

2025 Property Claims Administrator Transition: Effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services.

2025 Change to Excess Cyber & Excess Liability Carriers: At the January 7, 2025 special meeting, the Board of Fund Commissioners accepted the following coverage and carrier recommendations of the Finance Sub Committee effective January 1, 2025:

Excess Cyber – coverage moved from Great American to Cowbell for a premium savings and broader coverage.

Excess Liability – coverage structure changed to a layered approach; Safety National will provide the \$5m x \$2m layer for \$2.8 million replacing Munich Re and Munich Re to reduce its participation and will provide a \$5m x \$7m layer for \$1.2 million for a total premium of \$4 million. The third layer is restructured to a \$10m x \$12m layer.

In addition, the Board authorized the Underwriting Manager to bind coverage of the 2025 renewal program and adopted the Extraordinary Unspecifiable Services (EUS) resolution authorizing the purchase of insurances.

2025 Reorganization: The NJCE conducted its 2025 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. This body historically meets as a Board of Fund Commissioners.

Elections for Chair and Secretary were conducted, and the Board is organized as follows:

Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission

Kevin Smaniotto	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari	Union County Insurance Commission
Teri O'Connor	Monmouth County

2025

The Board of Fund Commissioners then reorganized for Fund year 2025 and adopted the resolutions noted below.

Resolution 5-25, Certifying the Election of Chairman & Secretary

Resolution 6-25, Appointing PERMA as Agent for the Fund for Process of Service

Resolution 7-25, Designating Custodian of Fund Records

Resolution 8-25, Designating Official Newspapers for the Fund

Resolution 9-25, Fixing 2025 & 2026 Reorganization Meeting Dates.

The Board of Fund Commissioners adopted the following meeting dates for 2025 and 2026 Reorganization to be held at 9:30AM virtually unless otherwise noted: April 24, 2025, June 13, 2025, September 25, 2025, October 23, 2025, November 21, 2025 and February 26, 2026 – *2026 Reorganization*.

Resolution 10-25, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

Resolution 11-25, Designating Signatures for Fund Bank Accounts

Resolution 12-25, Indemnifying NJCE Officials/Employees

Resolution 13-25, Fund Treasurer to Process Contracted Payments/Expenses

Resolution 14-25, Appointing Fund Treasurer

Resolution 15-25, Appointing Fund Attorney

Resolution 16-25, Appointing Qualified Purchasing Agent

Resolution 17-25, 2025 Risk Management Plan – Coverage changes from the expiring year were confirmed by the Underwriting Manager.

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action. In addition, two additional claims were discussed in closed session.

Professional Contracts/Services/Competitive Contracts: Request for Proposals (RFP) for the positions of the Executive Director, Safety Director, Underwriting Manager and Property Claims Administrator were issued November 27th and responses were due back January 8th. Fund Attorney and Qualified Purchasing Agent received one (1) response each for Executive Director and Underwriting Manager, four (4) qualified responses for Property Claims Administrator and two (2) responses for Loss Control/Safety Director.

The Finance Sub Committee met on January 21st and January 22nd to conduct interviews of the Property Claims Administrator and discuss the Loss Control/Safety Director responses. Following the interviews, a special meeting of the NJCE JIF was held on January 31st and the Board adopted a resolution authorizing award of contract to Vanguard Claims Administration Services effective February 1, 2025. Fund Attorney provided a summary report of the remaining contracts and noted the Loss Control/Safety Director responses were reviewed and scored by the evaluation committee members.

The Board of Fund Commissioners adopted a resolution awarding the following contracts, pursuant to a publicly advertised RFP, by and between the Fund for a contract term of

February 27, 2025 through December 31, 2027: Executive Director/Administrator to PERMA Risk Management Services, Underwriting Manager to Conner Strong & Buckelew Companies and Safety Director to J.A. Montgomery Risk Control Services.

The following services are procured and authorized for a one-year term:

- Auditor and Litigation Manager will expire on or about April 30, 2025.
- Payroll Auditor and Actuary will expire on or about June 30, 2025.
- Cyber Security Consulting Services will expire April 30, 2025. *The services provided to date will be reviewed to see if additional services are required.*

Prior to expiration the Fund office will take appropriate procurement action to secure the respective services for results to be prepared for the Board to review and to act.

Membership Chart: Submitted for information was the 2025 NJCE JIF membership chart updated to reflect Cumberland County Improvement Authority's departure from Cumberland Insurance Commission to New Jersey Utilities Authority Joint Insurance Fund.

Origami: In June 2018, the Board authorized the Executive Director's to contract directly with Origami to provide NJCE members with an online underwriting and claims database and the last contract renewal was completed in March 2022. Origami contract is expiring in March 2025, and PERMA has completed the three-year contract renewal with Origami.

NJCE Committee:

Safety Committee: The Safety Committee was formed at the NJCE level to compliment the members' safety committees. The Committee is scheduled to meet in 2025 as follows: *Monday, March 10th, Monday June 16th, Monday September 15th and Monday December 8th via Zoom at 10am.*

Claims Update:

2025 NJCE Claims Reporting Requirements: PERMA Claims is finalizing the 2025 claims reporting requirements to distribute to Third-Party Administrators via email.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will return in Fall 2025 and the Fund office is requesting volunteers to serve on the Planning Committee to help plan an engaging event with relevant topics for County Commissioners and risk management professionals. Proposed topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. Proposed dates include Monday, October 20, 2025, Wednesday, October 29, 2025 or Thursday, October 30, 2025; time and location to be determined. Interested volunteers should contact Robyn Walcoff at rwalcoff@permainc.com.

Tracking Reports: Submitted for information was the Financial Fast Track as of December 31, 2024, which reflected a statutory surplus of \$10.9 million. Also submitted was the Expected Loss Ratio as of November 30, 2024.

2025 MEL, MRHIF & NJCE Educational Seminar: The 15th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 25th and May 2nd, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. On April 25th, the keynote speaker is the Honorable Michael Chertoff, Former Secretary of Homeland Security.

MEL JIF A-2145 Position Paper: Submitted for information was a copy of the New Jersey League of Municipalities and Municipal Excess Liability JIF position paper on A-2145 opposing

the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions.

NJAC Legislative Committee: The Fund office received notice that NJAC has a Legislative Committee that is only open to NJAC board members and all county officials. The Fund Office is seeking Commissioners who are currently on the Legislative Committee or interested in serving to act as an unofficial liaison between the Committee and the Fund to communicate and collaborate on important legislation affecting the New Jersey Counties.

2025 New Jersey Association of Counties Conference: The 74th Annual Conference is scheduled from May 7th to May 9th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference. In addition, J.A. Montgomery submitted a workshop proposal on *Artificial Intelligence and Risk Considerations for Local Government*; if selected, the Fund office will distribute additional details on the workshop.

2025 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

Closed Session – Property Payment Authority Request (PAR): Closed Session was needed to discuss and review two property PARs greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved the PAR for claim #2024315588 for an additional \$3 million (total \$6.25 million) to be reimbursed by the excess carrier as discussed and also approved the PAR for claim #2024330567 in the amount of \$525,000.

Underwriting Manager Report

2025 Renewal Overview Webinar: The NJCE Underwriting Manager held a webinar on Monday, February 24th and it was well attended with 40 participants. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org. In addition, information was submitted on ERiskHub, a free resource available to all NJCE members that provides tools and resources to assess exposure to cyber threats, develop response plans, educate, and most importantly minimize the impact of a data breach.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from December 2024 – February 2025, bulletins that were distributed and training sessions through April 2025.

2025 Safety Grant Program: In 2024, the excess carrier contributed \$60,000 and the Board of Fund Commissioners authorized a supplement in the amount of \$30,000 and then authorized an additional “one-time” supplement of \$46,933 for a total Safety Grant of \$136,933. J.A. Montgomery provided a recap on the 2024 successes of the grant and reported the 2025 grant program will have contributions from Safety National and Munich RE in the amounts of \$75,000 and \$15,000 respectively, for a total grant amount of \$90,000.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of January 2025.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday April 24, 2025 at 9:30AM virtually.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,611,214	3,611,214	326,407,524	330,018,738
2.	CLAIM EXPENSES				
	Paid Claims	441,286	441,286	25,233,496	25,674,782
	Case Reserves	(1,859,642)	(1,859,642)	15,868,519	14,008,879
	IBNR	2,045,534	2,045,534	17,187,288	19,232,821
	Discounted Claim Value	(97,543)	(97,543)	(4,295,909)	(4,393,453)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
TOTAL CLAIMS		529,636	529,636	51,286,599	51,816,235
3.	EXPENSES				
	Excess Premiums	2,765,769	2,765,769	236,578,246	239,344,015
	Administrative	204,831	204,831	23,142,827	23,347,658
TOTAL EXPENSES		2,970,600	2,970,600	259,721,073	262,691,673
4.	UNDERWRITING PROFIT (1-2-3)	110,978	110,978	15,399,852	15,510,830
5.	INVESTMENT INCOME	104,228	104,228	3,281,155	3,385,383
6.	PROFIT (4+5)	215,206	215,206	18,681,007	18,896,213
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	215,206	215,206	11,973,456	12,188,662
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	389	389	70,386	70,775
	2011	976	976	391,132	392,108
	2012	1,942	1,942	486,042	487,984
	2013	3,584	3,584	1,118,179	1,121,763
	2014	4,640	4,640	1,923,686	1,928,326
	2015	3,958	3,958	1,313,021	1,316,979
	2016	5,917	5,917	1,508,680	1,514,597
	2017	7,664	7,664	2,562,938	2,570,602
	2018	8,690	8,690	2,445,415	2,454,105
	2019	8,142	8,142	2,073,713	2,081,855
	2020	11,008	11,008	167,484	178,492
	2021	8,466	8,466	(672,764)	(664,298)
	2022	9,716	9,716	1,243,729	1,253,445
	2023	12,826	12,826	(4,462,718)	(4,449,892)
	2024	16,311	16,311	1,804,532	1,820,843
	2025	110,979	110,979		110,979
TOTAL SURPLUS (DEFICITS)		215,206	215,206	11,973,455	12,188,661
TOTAL CASH					14,833,590

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	738,019	738,019
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	0	(10,622)	(10,622)
TOTAL FY 2011 CLAIMS		0	0	835,426	835,426
FUND YEAR 2012					
	Paid Claims	2,721	2,721	1,785,983	1,788,704
	Case Reserves	(2,721)	(2,721)	112,437	109,716
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	0	(11,571)	(11,571)
TOTAL FY 2012 CLAIMS		0	0	1,890,529	1,890,529
FUND YEAR 2013					
	Paid Claims	1,015	1,015	1,153,465	1,154,480
	Case Reserves	2,282	2,282	434,898	437,180
	IBNR	(3,297)	(3,297)	17,340	14,043
	Discounted Claim Value	0	0	(47,302)	(47,302)
TOTAL FY 2013 CLAIMS		0	0	1,558,401	1,558,401
FUND YEAR 2014					
	Paid Claims	0	0	864,533	864,533
	Case Reserves	(1)	(1)	82,575	82,574
	IBNR	1	1	21,077	21,078
	Discounted Claim Value	0	0	(11,153)	(11,153)
TOTAL FY 2014 CLAIMS		0	0	957,032	957,032
FUND YEAR 2015					
	Paid Claims	0	0	2,473,703	2,473,703
	Case Reserves	0	0	597,900	597,900
	IBNR	0	0	49,975	49,975
	Discounted Claim Value	0	0	(73,534)	(73,534)
TOTAL FY 2015 CLAIMS		0	0	3,048,044	3,048,044
FUND YEAR 2016					
	Paid Claims	3,484	3,484	1,392,569	1,396,053
	Case Reserves	(3,484)	(3,484)	1,125,747	1,122,263
	IBNR	0	0	39,497	39,497
	Discounted Claim Value	0	0	(109,929)	(109,929)
TOTAL FY 2016 CLAIMS		0	0	2,447,884	2,447,884
FUND YEAR 2017					
	Paid Claims	571	571	1,585,263	1,585,834
	Case Reserves	(671)	(671)	605,912	605,242
	IBNR	100	100	43,208	43,308
	Discounted Claim Value	0	0	(54,120)	(54,120)
TOTAL FY 2017 CLAIMS		0	0	2,180,263	2,180,263

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF January 31, 2025					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	0	0	1,620,907	1,620,907
	Case Reserves	(50,000)	(50,000)	440,557	390,557
	IBNR	50,000	50,000	227,389	277,389
	Discounted Claim Value	0	0	(63,964)	(63,964)
	TOTAL FY 2018 CLAIMS	0	0	2,224,889	2,224,889
FUND YEAR 2019					
	Paid Claims	238,645	238,645	1,373,046	1,611,691
	Case Reserves	(245,711)	(245,711)	1,250,583	1,004,872
	IBNR	7,066	7,066	196,568	203,634
	Discounted Claim Value	0	0	(120,133)	(120,133)
	TOTAL FY 2019 CLAIMS	0	0	2,700,064	2,700,064
FUND YEAR 2020					
	Paid Claims	647	647	1,377,955	1,378,602
	Case Reserves	40,189	40,189	4,808,620	4,848,809
	IBNR	(40,836)	(40,836)	1,461,677	1,420,841
	Discounted Claim Value	0	0	(836,712)	(836,712)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
	TOTAL FY 2020 CLAIMS	0	0	4,104,745	4,104,745
FUND YEAR 2021					
	Paid Claims	6,976	6,976	3,333,352	3,340,328
	Case Reserves	(82,076)	(82,076)	2,146,382	2,064,306
	IBNR	75,101	75,101	1,107,209	1,182,310
	Discounted Claim Value	0	0	(425,157)	(425,157)
	TOTAL FY 2021 CLAIMS	1	1	6,161,786	6,161,787
FUND YEAR 2022					
	Paid Claims	39,792	39,792	1,517,476	1,557,268
	Case Reserves	(389,888)	(389,888)	993,800	603,912
	IBNR	350,096	350,096	2,943,881	3,293,977
	Discounted Claim Value	0	0	(478,087)	(478,087)
	TOTAL FY 2022 CLAIMS	0	0	4,977,070	4,977,070
FUND YEAR 2023					
	Paid Claims	(455,600)	(455,600)	5,267,964	4,812,364
	Case Reserves	(522,021)	(522,021)	1,324,351	802,330
	IBNR	977,621	977,621	5,533,584	6,511,205
	Discounted Claim Value	0	0	(906,005)	(906,005)
	TOTAL FY 2023 CLAIMS	0	0	11,219,894	11,219,894
FUND YEAR 2024					
	Paid Claims	603,035	603,035	577,421	1,180,456
	Case Reserves	(605,539)	(605,539)	1,839,730	1,234,191
	IBNR	2,504	2,504	5,539,202	5,541,706
	Discounted Claim Value	0	0	(1,147,621)	(1,147,621)
	TOTAL FY 2024 CLAIMS	0	0	6,808,732	6,808,732
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	0	0		0
	IBNR	627,178	627,178		627,178
	Discounted Claim Value	(97,543)	(97,543)		(97,543)
	TOTAL FY 2025 CLAIMS	529,635	529,635	0	529,635
	COMBINED TOTAL CLAIMS	529,636	529,636	51,286,599	51,816,235
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$1,147,062 due from the reinsurer for COVID-19 WC claims.					

GLOUCESTER COUNTY INSURANCE COMMISSION				
HEALTH INSURANCE DIVISION				
FINANCIAL FAST TRACK REPORT				
AS OF DECEMBER 31, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,900	692,081	87,394,614	88,086,695
2. CLAIM EXPENSES				
Paid Claims	48,759	550,442	77,267,693	77,818,135
IBNR	(1,607)	653	43,224	43,877
Total Claims	47,153	551,095	77,310,917	77,862,012
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,307	99,624	6,025,562	6,125,186
Total Expenses	8,307	99,624	9,611,028	9,710,652
4. UNDERWRITING PROFIT (1-2-3)	2,440	41,362	397,397	438,759
5. INVESTMENT INCOME	1,243	9,776	7,136	16,912
6. STATUTORY PROFIT (4+5)	3,683	51,138	404,533	455,671
9. STATUTORY SURPLUS (6+7-8)	3,683	51,138	404,533	455,671
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	(0)	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	-	-	8,250	8,250
2022 SURPLUS	-	-	123,767	123,767
CASH	-	-	123,768	123,768
2023 SURPLUS	2,283	43,224	(22,776)	20,448
CASH	-	(61,704)	82,152	20,448
2024 SURPLUS	1,400	7,913	-	7,913
CASH	198	98,023	-	98,023
TOTAL SURPLUS	3,683	51,138	404,532	455,670
TOTAL CASH	198	36,319	509,459	545,779

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF DECEMBER 31, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	(2,283)	(43,224)	43,224	-
Total Claims	(2,283)	(43,224)	621,954	578,730
FUND YEAR 2024				
Paid Claims	48,759	550,442	-	550,442
IBNR	676	43,878	-	43,878
Total Claims	57,686	594,320	-	594,320
COMBINED TOTAL CLAIMS	55,403	551,095	77,310,917	77,862,013

**This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.**

VANGUARD CLAIMS ADMINISTRATION CONTACT SHEET

NAME	TITLE	PHONE	EMAIL
Sarah Mentzer	Claims Supervisor	888-601-3200 Ext. 314	sarah.mentzer@vanguardclaims.com
Erica Harmeyer	Property Claims Examiner	888-601-3200 Ext. 324	erica.harmeyer@vanguardclaims.com
Melissa Weber-Dominguez	Property Claims Examiner	888-601-3200 Ext. 325	melissa.weber-dominguez@vanguardclaims.com
Madelyn Winter	Property Claims Examiner	888-601-3200 Ext. 317	Madelyn.Winter@vanguardclaims.com

HOW TO REPORT A NEW CLAIM

1. All property damage claims should be reported to claims@vanguardclaims.com.
2. All cyber claims should first be reported to Cowbell Cyber Breach Hotline at (833) 633-8666, then submitted to claims@vanguardclaims.com.
3. All equipment breakdown claims should be reported to your local TPA, who will then report the claim to Vanguard Claims Administration.
4. If you need emergency assistance, please contact Zareena Majeed (zmajeed@permainc.com) at 203 – 721 – 5014 as well as Sarah Mentzer (sarah.mentzer@vanguardclaims.com) at 888-601-3200 Ext. 314.

PROPERTY CLAIMS HANDLING FRAMEWORK

1. Auto Physical Damage (APD) Claims

- COMMISSION MEMBERS ONLY (Except Union County) - The local TPA adjusts APD Claims with a total incurred of \$50K or less. Any APD claim with a total incurred of \$50K or greater shall be handled by the NJCE Property TPA. Any APD claim with reserves of \$25K or more shall be reported to the NJCE Property TPA, who will take over the handling of these claims when appropriate (for example, an APD claim that is anticipated to exceed \$50K and/or an APD claim that is part of a designated CAT event).
- NON-COMMISSION MEMBERS (and Union County) – The local TPA should continue to handle up until the amount of the Member retention. The APD claim should be reported to the NJCE property TPA when total incurred is at 50% or more of the SIR or if the claim is part of a designated CAT event.

2. Equipment Breakdown Claims

- Please report all equipment breakdown claims to your local property TPA. Your local TPA will then report the claim directly to claims@vanguardclaims.com for reporting to the Equipment Breakdown carrier.

3. All Other Property Claims

- COMMISSION MEMBERS ONLY (Except Union County) - All property claims will be handled by the NJCE Property TPA from inception.
- NON-COMMISSION MEMBERS (and Union County) – All other property claims will be handled by the local TPA up to the amount of the Member retention. The claim should be reported to the NJCE property TPA when total incurred is at 50% or more of the SIR or if the claim is part of a designated CAT event.

4. CAT Claims

- CAT Claims will also be handled by the NJCE Property TPA from inception, **including any APD claims that may be part of a CAT.**

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 29-25

March 2025

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR
2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MADDEN & MADDEN	LEGAL- J. PHILIPS INV 14.65207.006 12/24	3,720.00
MADDEN & MADDEN	LEGAL- J. PHILIPS INV 13.65207.006 11/24	1,155.00
		4,875.00
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-0325 03/25	8,160.00
INSERVCO INSURANCE SERVICES	CLAIM ADMIN INV 0353-0125 03/25	8,160.00
INSERVCO INSURANCE SERVICES	CLAIM ADMN INV 0353-0225 03/25	8,160.00
		24,480.00
KLDISCOVERY ONTRACK LLC	PROF FEE J. PHILLIPS 7566673 08/24-12/24	128.80
		128.80
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/25	6.90
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 03/25	14,362.33
		14,369.23
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 17370 03/25	5,572.00
		5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 03/25	1,000.00
		1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 489 FOR 02/25-03/25	5,265.00
		5,265.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 357567 FOR 1/25	2,126.00
BROWN & CONNERY, LLP	LEGAL- D.LAW INV 355501 FOR 12/24	7,708.00
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY INV 358000 FOR 2/25	9,501.17
BROWN & CONNERY, LLP	LEGAL-J. PHILIPS INV 349430 08/24-09/24	10,614.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 353637 FOR 12/24	3,518.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 355455 10/24-12/24	2,703.00
		36,170.17
VIOLA YEAGER	MEDICAL REIMBURSEMENT 02/25	542.49
		542.49
NJ ADVANCE MEDIA	A# 52023 INV 2945752-AD 10965886 2/12/25	74.17
		74.17

DUANE SARMIENTO	MEDICAL REIMBURSEMENT 02/25	3,736.61
		3,736.61
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 6958744- 11026889 2/12/25	22.23
		22.23
HARDENBERGH INSURANCE GROUP	RMC FEE- INV 17353 3 OF 12 03/25	28,711.00
		28,711.00
Total Payments FY 2025		124,946.70
TOTAL PAYMENTS ALL FUND YEARS		\$124,946.70

Chairperson

Attest:

Dated:_____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 30-25

MARCH 2025

WHEREAS, the Treasurer has certified that funding is available to pay the following bills.

BE IT RESOLVED that the Gloucester County Insurance Commission Health Insurance Fund’s hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 03/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 03/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	\$6,250.00

Chairperson

Attest: _____ Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 31-25

April 2025

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission

FUND YEAR
2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-0425 04/25	8,160.00 8,160.00
KLDISCOVERY ONTRACK LLC	LEGAL-J. PHILIPS INV 1001000066365	22.40 22.40
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/25	7.59
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 04/25	14,362.33 14,369.92
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 17371 04/25	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 04/25	1,000.00 1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 517 FOR 3/14/25-4/11/25	2,490.00 2,490.00
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY INV 361980 FOR 03/25	14,307.64
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 358570 FOR 02/25	5,133.50
BROWN & CONNERY, LLP	LEGAL-B. RENNER INV 356034 FOR 01/25	703.00
BROWN & CONNERY, LLP	LEGAL- D. LAW INV 357566 FOR 01/25	2,610.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 358070 FOR 02/25	76.00 22,830.14
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 03/25	3,736.61 3,736.61
HARDENBERGH INSURANCE GROUP	RMC FEE- INV 17354 4 OF 12 04/25	28,711.00 28,711.00
	Total Payments FY 2025	86,892.07
	TOTAL PAYMENTS ALL FUND YEARS	\$86,892.07

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 32-25

APRIL 2025

WHEREAS, the Treasurer has certified that funding is available to pay the following bills.

BE IT RESOLVED that the Gloucester County Insurance Commission Health Insurance Fund’s hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 04/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 04/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	\$6,250.00

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

WHEREAS, the GCIC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

WHEREAS, the GCIC must comply with OPRA and reported New Jersey Case Law interpreting same; and

WHEREAS, the GCIC did hold a closed session from which the public was excluded on *April 24, 2025* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to both the Open Public Meetings Act and the Open Public Records Act as follows:

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 2/1/25 to 2/28/25 and 3/1/25 to 3/31/25 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 24, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2025 Thru 02/28/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2025 Thru 02/28/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	6071	3530003717 001	GLOUCESTER COUNTY	12/19/2023	12/19/2023	GLOUCESTER COUNTY	2/7/2025	DEDUCTIBLE	1,000.00	1,000.00
R	255853841	3530003726 001	GLOUCESTER COUNTY	12/5/2023	12/5/2023	GEICO	2/18/2025	SUBROGRATION	-11,932.19	-11,932.19
R	256247334	3530003726 001	GLOUCESTER COUNTY	12/5/2023	12/5/2023	GEICO	2/25/2025	2019 FORD ECONOLINE PLATE#0A4030	-1,000.00	-1,000.00
R	6037	3530003717 001	GLOUCESTER COUNTY	12/19/2023	12/19/2023	GLOUCESTER COUNTY	2/4/2025	2007 DODG DURANGO PLATE#MG82297	-4,211.51	-4,211.51
Total for Coverage: Auto Physical Damage							Number of entries: 4		-16,143.70	-16,143.70
Coverage: General Liability										
C	6072	3530003013 001	RODRIGUEZ, MARISA	3/4/2025	3/4/2025	L. ANTHONY GIBSON	2/7/2025	MEDIATOR'S DEPOSIT	1,500.00	1,500.00
Total for Coverage: General Liability							Number of entries: 1		1,500.00	1,500.00
Coverage: Police Professional										
C	6073	3530003668 001	BYNUM, GREGORY	12/2/2024	12/23/2024	MADDEN & MADDEN PA	2/7/2025	STATEMENT 2	2,955.00	2,955.00
Total for Coverage: Police Professional							Number of entries: 1		2,955.00	2,955.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 6		-11,688.70	-11,688.70



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2025 Thru 03/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2025 Thru 03/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	6075	3530003885 001	SAVAGE, ROBERT	9/4/2024	9/4/2024	WAYNE'S AUTO SALES	3/7/2025	2006 VW JETTA PLATE#S23UNE	4,463.32	4,463.32
M	6075	3530003885 001	SAVAGE, ROBERT	9/5/2024	9/5/2024	WAYNE'S AUTO SALES	3/11/2025	2006 VW JETTA PLATE#S23UNE	4,463.32	4,463.32
V	6075	3530003885 001	SAVAGE, ROBERT	9/4/2024	9/4/2024	WAYNE'S AUTO SALES	3/11/2025	VOID: 2006 VW JETTA PLATE#S23UNE	-4,463.32	-4,463.32
Total for Coverage: Auto Liability							Number of entries: 3		4,463.32	4,463.32
Coverage: Auto Physical Damage										
C	6074	3530003988 001	GLOUCESTER COUNTY	1/18/2025	1/18/2025	PRO-LINE COLLISION CENTER	3/7/2025	2019 CHEVY IMPALA PLATE#W98KVY	5,277.75	5,277.75
C	6078	3530003726 001	GLOUCESTER COUNTY	12/5/2023	12/5/2023	GLOUCESTER COUNTY	3/7/2025	DEDUCTIBLE	1,000.00	1,000.00
C	6082	3530003987 001	GLOUCESTER COUNTY	1/19/2025	1/19/2025	PRO-LINE COLLISION CENTER	3/21/2025	INV# 8752	8,327.52	8,327.52
C	6085	3530003932 001	GLOUCESTER COUNTY	9/28/2024	9/28/2024	PRO-LINE COLLISION CENTER	3/21/2025	2022 FORD POLICE PLATE CG6CVN	16,652.16	16,652.16
Total for Coverage: Auto Physical Damage							Number of entries: 4		31,257.43	31,257.43
Coverage: General Liability										
C	6077	3530003476 001	IANNELLI, ALFRED	12/9/2024	12/19/2024	MADDEN & MADDEN PA	3/7/2025	STATEMENT 11	3,090.00	3,090.00
C	6079	3530003013 001	RODRIGUEZ, MARISA	1/22/2025	3/5/2025	L. ANTHONY GIBSON	3/7/2025	INV # 1	2,220.00	2,220.00
C	6089	3530003411 001	NOLLAN, LIAM	1/10/2025	2/6/2025	MADDEN & MADDEN PA	3/21/2025	STATEMENT 4	255.00	255.00
C	6090	3530003476 001	IANNELLI, ALFRED	1/3/2025	1/6/2025	MADDEN & MADDEN PA	3/21/2025	STATEMENT 12	486.50	486.50
Total for Coverage: General Liability							Number of entries: 4		6,051.50	6,051.50
Coverage: Police Professional										
C	6076	3530003939 001	ROTE, TIMOTHY	1/13/2025	1/30/2025	BROWN & CONNERY LLP	3/7/2025	INVOICE 357772	2,583.97	2,583.97
C	6086	3530003939 001	ROTE, TIMOTHY	2/3/2025	2/26/2025	BROWN & CONNERY LLP	3/21/2025	BILL 358033	2,510.21	2,510.21
C	6087	3530003953 001	OWENS, IRRRAHEEM	1/30/2025	1/31/2025	BROWN & CONNERY LLP	3/21/2025	BILL 356020	247.50	247.50
C	6088	3530003953 001	OWENS, IRRRAHEEM	2/4/2025	2/28/2025	BROWN & CONNERY LLP	3/21/2025	BILL 358034	108.51	108.51
C	6091	3530003668 001	BYNUM, GREGORY	1/7/2025	2/21/2025	MADDEN & MADDEN PA	3/21/2025	STATEMENT 3	1,755.00	1,755.00
Total for Coverage: Police Professional							Number of entries: 5		7,205.19	7,205.19
Coverage: Property										
C	6080	3530004015 001	GLOUCESTER COUNTY	3/11/2025	3/11/2025	NEW JERSEY COUNTIES EXCESS	3/21/2025	PROPERTY DAMAGE REIMBURSEMENT	63,011.80	63,011.80
C	6081	3530003945 001	ROWAN COLLEGE OF SOUT	3/13/2025	3/13/2025	NEW JERSEY COUNTIES EXCESS	3/21/2025	PROPERTY DAMAGE REIMBURSEMENT	41,140.65	241,140.65
C	6083	3530004016 001	GLOUCESTER COUNTY	3/11/2025	3/11/2025	NEW JERSEY COUNTIES EXCESS	3/21/2025	PROPERTY DAMAGE REIMBURSEMENT	1,549.79	1,549.79
C	6084	3530004017 001	ROWAN COLLEGE OF SOUT	3/11/2025	3/11/2025	NEW JERSEY COUNTIES EXCESS	3/21/2025	PROPERTY DAMAGE REIMBURSEMENT	14,061.86	14,061.86
Total for Coverage: Property							Number of entries: 4		319,764.10	319,764.10

Date: 4/1/2025
Financial Transaction



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Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2025 Thru 03/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Un/Underinsured Motorists(NJ)										
C	33487	3530003996 001	GILLINSTEEN, ELIZABETH	2/26/2025	3/13/2025	MARMERO LAW LLC	3/21/2025	INVOICE 31462	525.00	525.00
Total for Coverage: Un/Underinsured Motorists(NJ)							Number of entries: 1		525.00	525.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 21		369,266.54	369,266.54





**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2025**

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	55	89%	\$77,621.92	96%	\$22,415.20	\$247.32	\$13,997.40	\$40,962.00	\$55,206.72	\$2,756.54	\$52,450.18
February	51	76%	\$146,806.44	26%	\$90,680.55	\$5,406.08	\$13,051.29	\$37,668.52	\$56,125.89	\$6,574.29	\$49,551.60
March	111	94%	\$316,360.87	86%	\$142,778.01	\$308.95	\$136,027.60	\$37,246.31	\$173,582.86	\$23,208.53	\$150,374.33
YTD Total	217	89%	\$540,789.23	96%	\$255,873.76	\$5,962.35	\$163,076.29	\$115,876.83	\$284,915.47	\$32,539.36	\$252,376.11

Monthly Summary	February	March
Total Reductions (before fees):	\$56,125.89	\$173,582.86
Percent:	38%	55%
Net Reductions:	\$49,551.60	\$150,374.33
Percent:	34%	48%

YTD Summary	
Total Reductions (before fees):	\$284,915.47
Percent:	53%
Net Reductions:	\$252,376.11
Percent:	47%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: April 16, 2025

DATE OF MEETING: April 24, 2025

GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-248-3949	Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

February - May 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 27:** Attended the GCIC Claims Committee meeting.
- **March 14:** Conducted a loss control visit at the DPW Fleet Management Garage and attended a meeting to discuss CDL ELDT.
- **April 8:** Attended the GCIC Claims Committee meeting.
- **April 10:** Attended the GCIC Safety Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **April 24:** Plan to attend the GCIC meeting.
- **May 13:** Plan to attend the GCIC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- Fitness Room – Best Practices
- Avian Influenza – Bird Flu – Best Practices
- Landscape Material – Combustible Mulch
- Concession Stand-Best Practices

- Scissor Lift Mast Elevated Work Platforms - Best Practices

NJCE LIVE and ON DEMAND SAFETY TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (April through June 2025 Live Training Schedules and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- June 1 - 22, 2025 (Start Date: July 1, 2025)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: *If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).*

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



[NJCE Learning Management System \(LMS\)](#)

Students/Users – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org)).

(*) **In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

(**) **PLEASE NOTE (Zoom Meeting Format): No Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

April through June 2025 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
4/16/25	Chipper Safety	8:30 - 9:30 am
4/16/25	Chainsaw Safety	10:00 - 11:00 am
4/16/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/17/25	Driving Safety Awareness	8:30 - 10:00 am
4/17/25	Hearing Conservation	10:30 - 11:30 am
4/17/25	CDL: Supervisors' Reasonable Suspicion**	1:00 - 3:00 pm
4/22/25	Confined Space Entry	8:30 - 11:30 am
4/22/25	NJCE The Power of Collaboration Parts 1 & 2 (Ocean)*	9:00 - 1:00 pm
4/22/25	Fall Protection Awareness	2:30 - 4:30 pm
4/23/25	Personal Protective Equipment	8:30 - 10:30 am
4/23/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/25	Introduction to Management Skills**	1:00 - 3:00 pm
4/24/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/24/25	Protecting Children from Abuse in NJ Local Government	9:00 - 11:00 am
4/24/25	Bloodborne Pathogens	10:30 - 11:30 am
4/24/25	Fire Extinguisher Safety	1:00 - 2:00 pm
4/24 - 4/25/25	NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*	9:00 - 3:30 pm w/lunch brk
4/25/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/25/25	Mower Safety	11:00 - 12:00 pm
4/28/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
4/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/28/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	2:30 - 5:30 pm
4/30/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
4/30/25	Fire Safety	1:00 - 2:00 pm

5/1/25	Shop and Tool Safety	8:30 - 9:30 am
5/1/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/25	Accident Investigation (Zoom Meeting) **	1:00 - 3:00 pm
5/2/25	Designated Employer Representative Training (DER) (Zoom Meeting) **	9:00 - 4:00 pm w/1 hour lunch brk
5/5/25	Implicit Bias in the Workplace	9:00 -10:30 am
5/5/25	Mower Safety	10:00 - 11:00 am
5/5/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
5/5/25	Personal Protective Equipment	1:00 - 3:00 pm
5/6/25	Bloodborne Pathogens	8:30 - 9:30 am
5/6/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
5/6/25	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
5/6/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/25	Playground Safety Inspections	7:30 - 9:30 am
5/7/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/7/25	Introduction to Communication Skills (Zoom Meeting) **	1:00 - 3:00 pm
5/8/25	Chainsaw Safety	11:00 - 12:00 pm
5/8/25	Chipper Safety	1:00 - 2:00 pm
5/9/25	Disaster Management	8:30 - 10:00 am
5/9/25	Hearing Conservation	11:00 - 12:00 pm
5/12/25	Flagger Skills and Safety	8:30 - 9:30 am
5/12/25	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/12/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/13/25	Preparing for First Amendment Audits	9:00 - 11:00 am
5/13/25	NJCE-Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am
5/13/25	NJCE-Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	12:00 - 2:00 pm
5/14/25	Confined Space Entry	8:30 - 11:30 am
5/14/25	Asbestos Awareness	1:00 - 3:00 pm
5/15/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/16/25	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/16/25	Fire Safety	11:00 - 12:00 pm
5/16/25	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/19/25	NJCE-Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
5/19/25	Fall Protection Awareness	1:00 - 3:00 pm
5/19/25	High Performing Teams (Zoom Meeting) **	1:00 - 3:00 pm
5/20/25	Hearing Conservation	8:30 - 9:30 am
5/20/25	Preparing for the Unspeakable	9:00 - 10:30 am
5/20/25	Mower Safety	10:00 - 11:00 am
5/20/25	Driving Safety Awareness	1:00 - 2:30 pm
5/21/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
5/21 - 5/22/25	NJCE-Leadership Skills for Supervisors Workshop - TWO DAY (Camden)*	9:00 - 3:30 pm w/lunch brk
5/22/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 -10:30 am
5/22/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

5/28/25	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/28/25	Personal Protective Equipment	10:00 - 12:00 pm
5/28/25	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/25	Confined Space Entry	8:30 - 11:30 am
5/30/25	NJCE EXPO Excavation, Trenching, and Shoring (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Flagger Work Zone Safety (Monmouth)*	8:30 - 12:30 pm
5/30/25	NJCE EXPO: Practical Leadership - 21 Irrefutable Laws (Monmouth)*	8:30 - 11:30 am
6/2/25	Flagger Skills and Safety	8:30 - 9:30 am
6/2/25	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/25	Hearing Conservation	10:30 - 11:30 am
6/3/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/4/25	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/4/25	Fire Safety	10:30 - 11:30 am
6/4/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/6/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/9/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/9/25	Personal Protective Equipment	1:00 - 3:00 pm
6/10/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
6/10/25	Ethical Decision Making	9:00 - 11:30 am
6/10/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/11/25	Mower Safety	8:30 - 9:30 am
6/11/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/12/25	Confined Space Entry	8:00 - 11:00 am
6/12/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/12/ - 6/13/25	NJCE Leadership Skills for Supervisors Workshop - (2 Day) (Middlesex)*	9:00 - 3:30 pm w/lunch brk
6/13/25	Flagger Skills and Safety	8:30 - 9:30 am
6/13/25	Fall Protection Awareness	10:00 - 12:00 pm
6/16/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
6/16/25	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/25	Introduction to Understanding Conflict (Zoom Meeting)**	1:00 - 3:00 pm
6/17/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/17/25	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/18/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/25	NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex Co.)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex Co.)*	8:30 - 11:30 am
6/20/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
6/20/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/23/25	Personal Protective Equipment	8:30 - 10:30 am
6/23/25	Shop and Tool Safety	11:00 - 12:00 pm

6/23/25	Special Event Management (Zoom Meeting)	1:00 - 3:00 pm
6/24/25	Confined Space Entry	8:30 - 11:30 am
6/24/25	Hearing Conservation	1:00 - 2:00 pm
6/25/25	Driving Safety Awareness	9:00 - 10:30 am
6/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/26/25	Chipper Safety	7:30 - 8:30 am
6/26/25	Chainsaw Safety	9:00 - 10:00 am
6/26/25	Mower Safety	10:30 - 11:30 am
6/26/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
6/27/25	Fire Safety	8:30 - 9:30 am
6/27/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **	8:30 - 10:30 am
6/30/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.**

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.
- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION:**

To submit the NJCE LIVE Group Sign-in Sheet you will click on: [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information.

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should Not be completed if the user logged in and viewed the training on their Own. Thank you.



2025 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Driver Safety Awareness (1 hour)
 - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
*October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

**Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety website](https://www.njce.org/Safety).
[\(NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

(Please Note: Registration Links are available two months prior to class date. So please check back.)

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at ndougherty@jamontgomery.com with any questions.

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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Brad Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 4/24/2025

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2025 Wellness Incentive Program Grant

We are excited to announce that 10 submissions have been received for the 205 Wellness Incentive Program Grant.

Entity -Department	Wellness Submission	Amount on Submission
Gloucester County – Tax Assessor's Office	Energy Bowls for the staff	\$1,000
Gloucester County Library Commission	Indoor plants	\$1,000
Gloucester County – Treasurer's Office	Chair massages	\$1,000
Gloucester County – Division of Social Services	New refrigerator and Fresh Fruit Fridays	\$1,000
Gloucester County – Office of County Counsel	Variety of K-cups and coffee supplies	\$1,000
Gloucester County – Division of Senior Services	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Department of Health	Chair Massage Sessions and Essential Oils Demonstration	\$1,000

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Gloucester County – Department of Health & Human Services	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Sheriff’s Department	Purchase (3) Treadmills	\$1,000
Gloucester County – Prosecutor’s Office	Purchase (1) Rowing Machine, (1) Stationary Bike, (1) Exercise Bike and Resistance Bands	\$1,000

Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. We request and recommend the approval of all submissions not to exceed \$1,000 per grant.

Action Requested: **Motion** to approve all the Wellness Incentive Program Grants not to exceed \$1,000 per grant.

B. 12/4/2024 Safety and Accident Review Committee Minutes

Enclosed are the approved meeting minutes from the meeting.

C. 2025 NJCE Safety Grant

Two submissions have been provided to J.A. Montgomery for the 2025 NJCE Safety Grant. The first submission was from the Gloucester County EMS department for two motorized stair chairs. The total cost is \$30,000. The County covers a large geographic area providing 911 services for residents. Within that area, the County utilizes bariatric ambulances. The addition of the motorized stair chairs will provide a safer experience in a time of great stress for both the patient and EMS workers. It will reduce liability claims.

The second submission was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The cost for one AED and corresponding accessories is \$3,918.52. The cost for security cameras and corresponding accessories is \$7,402.01. The total request is \$11,320.53.

Back in 2024, the Greenwich Branch had an overall attendance of 31,688 patrons which included 198 Library sponsored youth programs with attendance of 3,338; 181 Library sponsored adult programs with attendance of 2,398; 34 Community sponsored children’s program with attendance of 538 and 52

Community sponsored adult programs with attendance of 1,657. The purchase of the AED will keep the public protected.

Back in 2024, the Logan Branch had an overall attendance of 46,647 patrons which included 340 Library sponsored youth programs with an attendance of 6,544; 388 Library sponsored adult programs with attendance of 2,153; 16 Community sponsored children's programs with attendance of 315 and 50 Community sponsored adult programs with attendance of 694. The existing camera system is an analog system with 14 older cameras. The digital system will provide clearer, sharper images and overall better quality of picture. Both interior cameras and exterior cameras will provide evidence of a bodily injury claim due to alleged negligence of the Library Commission.

We are awaiting a response from the carrier.

II. Underwriting Services Director

A. Ancillary Coverages

The following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	Federal Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2025	\$350.00	\$350.00
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2025	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2025	\$122.50	\$122.50

All other terms and conditions are per expiring for all other policies.



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Action Requested: **Motion** to authorize the Underwriting Services Director to renew the above policies.

Note – The County has a Crime policy for the 4-H Association effective 4/14/2025. The previous policy term had been a multi-year policy effective 4/14/2024 – 4/14/2027. The carrier, Selective Insurance Company, was unable to continue offering the multi-year policy. Effective 4/14/2025, the policy period became a one-year policy term with no other changes to the term and conditions of the policy.

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes

December 4, 2024

9:30 AM

Video Conference Meeting

I. Call to Order – Tim Sheehan, Chairman

The meeting was called to order at 9:35 am.

II. Roll Call

Committee Members:	Member	
Tim Sheehan	Gloucester County Risk Manager	Present
Wayne Love	Gloucester County Utilities Authority	Present
Rocco Ficara	Gloucester County Utilities Authority	Present
Jennifer Campbell	Gloucester County Improvement Authority	Present
Lauren Vilimas	Rowan College of South Jersey	Absent
Brenda Muhlbaier	Gloucester County Library Commission	Absent
 <u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Brandon Tracy	Executive Director's Office	Present
Glenn Prince	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Jason Snyder	Hardenbergh Insurance Group	Present

III Approval of the 9/11/2024 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 9/11/2024 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Jennifer Campbell

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Risk Management Consultant's Report – Hardenbergh Insurance Group

Mr. Henry began by reviewing the 2024 workers' compensation graphs that illustrate the number of workers' compensation claims by entity.

Next, he spoke of the 2025 Safety Kick Off. It will be held on Thursday, January 9, 2025 at Rowan College of South Jersey – Gloucester Campus. The topic will be J.A. Montgomery's Learning Management System. The meeting invitation will be sent out shortly.

He continued speaking about the 2024 Munich Re Safety Grant. The two submissions for the 2025 Munich Re Safety Grant were approved. The first submission was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Logan Branch. The total cost is \$4,743.43. The second submission was from the County Sheriff's Department for three in car Motorola Camera Video Systems. The total estimated cost including all hardware and warranties is \$23,014.00. There was a discussion about the program including the different monetary contributions for the total funds provided, other submissions from other NJCE JIF members, the process utilized to continue the program in the upcoming year and the different carriers that support the program, and the insurance coverages provided to the NJCE JIF members.

Lastly, he advised that the 2025 meeting schedule was provided for the members.

V. NJCEL Safety Director's Report – J.A. Montgomery

Mr. Prince spoke about winter weather safety and provided a safety bulletin for best practices to minimize the potential for any risk or damage to buildings during the holiday season. Mr. Stokes spoke about recent claims that have occurred to other NJCE JIF members that have incurred property damage.

Next, he spoke about the PEOSH most commonly noted citations. He provided the fourth quarter results. He spoke about the top 5 citations on the list and provided examples of how entities are getting citations. He advised that he will provide the notes from the PEOSH quarterly meeting to Mr. Synder. Mr. Prince advised that they have two members of their office working to become a part of the PEOSH board as this would provide insight to share with the NJCE JIF members. Mr. Stokes inquired about PEOSH's voluntary compliance program. Mr. Prince spoke about the program

GLOUCESTER COUNTY INSURANCE COMMISSION

and concerns with how that could negatively impact large entities due to strict timeline that would be placed upon the entity from PEOSH for any items that would need to be corrected. There was a discussion on whether the program could be beneficial or not. There was also a discussion on previous claims where PEOSH had been notified, arrived at the facility and the items that were reviewed. Mr. Sheehan spoke about the binders that were previously provided to all County departments that would have necessary documentation in the event of a PEOSH visit.

Lastly, he advised that all training courses available through January can be found on the njce.org website. Mr. Synder spoke about how the County receives the upcoming training opportunities. There was a discussion on the in-person chainsaw safety training as well as the NJCE JIF website.

VI. Accident Review – Tim Sheehan

1.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County Improvement Authority	Shady Lane Nursing Home	7/22/2024	The employee reached up to get coffee cups on a food cart, when one of the cups filled with hot coffee spilled on her right hand and wrist.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Campbell provided an explanation for the incident and that the filled cups were on the cart. The employee was reaching for the empty cups. She provided the following ways to prevent the incident in the future including the employee being cautious of her surroundings, moving the cart away, using lids, using a stool and slowing down. It was determined that no letter would be sent to the Authority.

2.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County	Public Works	10/1/2024	The employee was putting a hitch on the back of the truck when he pinched his left hand in between the thumb and pointer finger.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Synder provided an explanation for the incident. He advised that the employee was spoken to and a discussion on the importance of using personal protection equipment such as gloves could have prevented his injury. It was determined that no letter would be sent to the County.

3.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County Utilities Authority	Sewerage Operations	10/7/2024	The employee was walking when he accidentally stepped on a cat which scratched him on his left shin.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Love provided an explanation for the incident and explained why there were cats at the facilities. Upon discussion, it was determined that cats are not the best solution for rodent control. It was recommended that the Authority find a different rodent control solution including the recruitment of a pest control vendor.

Mr. Sheehan inquired if Mr. Prince had any unique accidents that have been observed in a different JIF that could be shared. Mr. Prince spoke about the rise in law enforcement auto accidents that are occurring in other counties. He advised of the different methods that are being implemented to assist the counties as well as the reasons for the increase. Mr. Sheehan spoke about the many EMS accidents that have occurred. Mr. Synder spoke about specific incidents and how they are being handled. Mr. Sheehan requested a review of lifting injuries over the past 5 years to see if the accidents are trending down.

VII. Old Business

There was no old business.

GLOUCESTER COUNTY INSURANCE COMMISSION

VIII. New Business
There was no new business.

IX. Adjournment
Motion to adjourn the meeting.
Moved: Wayne Love
Seconded: Jennifer Campbell
The meeting adjourned at 10:12 AM

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING A CLOSED SESSION TO DISCUSS
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)
RELATED TO PENDING OR ANTICIPATED LITIGATION**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to the Open Public Meetings Act as follows:

The GCIC shall hold a closed session from which the public shall be excluded on *April 24, 2025*.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco and or Vanguard in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *April 24, 2025* which agenda has been timely posted per the Open Public Meetings Act.

The minutes of said closed session shall be made available for disclosure to the public consistent with N.J.S.A. 10:4-13 when the items which are the subject of the closed session discussions are resolved and the reasons for confidentiality as to both the GCIC and the claimant no longer exist.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 24, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation
CLOSED SESSION
4-24-25

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003531	Lyons, J.	WC	SAR
3530003768	Romano III, L.	WC	SAR
3530003990	Hadley, H	WC	PAR
35300030133	Rodriguez, M.	GL	SAR
KY22K2717011-A	Gordon, C.	EPL	Settlement

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 27, 2025
VIRTUAL MEETING
1:00 PM**

Meeting called to order by Tim Sheehan, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Scott Burns, Esq., Vice Chairman	Present
Karen Christina	Present
George Hayes (Alternate)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George, Kelly Guerriero, Sureatha Hobbs
	Qual-Lynx Chris Roselli
	Vanguard Claims Administrator, Inc. Sarah Mentzer
	Medlogix Jennifer Goldstein, Lizzie Lewis
	PERMA Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
NJCE Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
Treasurer	Tracey Giordano

ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of January 23, 2025.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
JANUARY 23, 2025**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the next meeting is scheduled for March 6th at the Improvement Authority.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on February 11th to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser introduced Sarah Mentzer of Vanguard Claims Administrator Inc.. The NJCE JIF recently appointed Vanguard as the Claims Administrator and Ms. Mentzer will be the property supervisor point of contact. Chairman Sheehan welcomed Ms. Mentzer.

EXECUTIVE DIRECTOR REPORT:

2025 PLAN OF RISK MANAGEMENT – The Plan of Risk Management was included in the appendices of the agenda. Executive Director said the Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. and the changes were highlighted in yellow. Mr. Tavares reviewed the changes noting the updates on liability limits to account for the increased NJCE retention from \$1.5 million to \$2 million and the addition of the Named Storm aggregate of \$10 million.

**MOTION TO APPROVE RESOLUTION 23-25, PLAN OF RISK
MANAGEMENT**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Roll Call Vote:	3 Ayes – 0 Nays

2025 PRIMA CONFERENCE – Executive Director reported the PRIMA Conference will take place this year from June 1-4 in Seattle, Washington. Included in the agenda was Resolution 24-25 Authorizing Advanced Travel Expenses for Authorized Official Travel. If any Commissioner is interested in attending the Conference, please contact the Fund Office.

**MOTION TO APPROVE RESOLUTION 24-25 AUTHORIZING ADVANCE
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – The NJCE met on January 7th to approve the 2025 budget and certify the assessments; included in the agenda was a summary report for informational purposes. Executive Director reported the NJCE met again on January 31st to award Property Claims Administrator services to Vanguard Claims Administration, LLC.

Executive Director stated Vanguard Claims Administrators will be adjusting Property claims from first dollar for all NJCE members taking over all new and existing NJCE claims including subrogation. Updated reporting requirements with Vanguard's claim reporting information will be shared with all the TPAs shortly.

The NJCE met prior to our meeting and conducted the 2025 Reorganization. Executive Director provided a verbal report noting the main order of business was to reorganize and adopt the corresponding resolutions. The NJCE is scheduled to meet again on April 24, 2025, at 9:30 a.m.

2025 RENEWAL WEBINAR - Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted an overview on the 2025 renewal on February 24th at 10 a.m. NJCE Underwriting Manager reported the webinar detailed the successes marketing the program and coverage changes to be aware of for 2025. Executive Director added if you were not able to attend the webinar a recording will be posted to the NJCE website. A copy of the presentation was included in the appendices of the agenda.

CERTIFICATE OF INSURANCE REPORT – In the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. Executive Director reported there were (16) sixteen certificates of insurance issued in January.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of November. Executive Director reported as of November 30, 2024 there was a statutory surplus of \$2,515,325 an increase of about \$270,000. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$1,486,226. The total cash amount was \$6,254,022.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director said the December Financial Fast Track was made available following the distribution of the agenda and reflected a surplus of \$10.9 million and \$34 million in cash.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of November. Ms. Panto reported as of November 30, 2024 there was a statutory surplus of \$451,988. The total cash amount is \$545,881.

CLAIM TRACKING REPORTS - Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2024. Executive Director reviewed the reports with the Commission noting 6 less workers' compensation claims than the prior month. Executive Director reported the Claims Management Report showing the Commission at 73.57% compared to the actuarial target of 56.15%. This was largely a result of Workers' Compensation losses.

2025 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES – Executive Director stated the NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users and the Limit Schematics are posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

2025 PROPERTY & CASUALTY ASSESSMENTS – In accordance with the Commission's by Law's the Property & Casualty Assessment Bills were e-mailed to the member entities on January 29th. Executive Director said the first installment is due on March 15, 2025. Future assessments will be due on May 15, 2025 and October 15, 2025.

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director reported the 15th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 25th and Friday May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Executive Director highlighted the keynote speaker, Michael Chertoff who formerly served as United States Secretary of Homeland Security.

Included in the agenda was more information on the seminar. Executive Director said Ms. Dodd distributed a link to register for the seminar and if you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

2025 MEETING SCHEDULE – Executive Director reminded members the Commission will not meet in March and the next meeting is scheduled for April 24, 2025, at 1:00 PM in person & via Zoom.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting there were 12 new inquiries.

TREASURER REPORT - Chairman Sheehan reported the agenda included February Property & Casualty bills and February benefits list, which were Resolutions 25-25 and Resolution 26-25, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 25-25 AND RESOLUTION 26-25
RESPECTIVELY**

Motion:	Commissioner Christina
Second:	Commissioner Burns
Roll Call Vote	3 Ayes – 0 Nays

Chairman Sheehan noted the monthly Treasurer's reports were included in the agenda and asked if anyone had questions on the reports. There were no questions.

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 27-25 Inservco Liability Check Register for the period of 1/1/25 to 1/31/25.

**MOTION TO APPROVE RESOLUTION 27-25 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 12/1/24 TO 12/31/24**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Roll Call Vote:	3 Ayes – 0 Nays

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December as noted below and thanked the Commission for reappointment.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	55	\$77,621.92	\$22,415.20	\$55,206.27	\$52,450.18	68%	89%

NJCE SAFETY DIRECTOR:

REPORT - The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities for January through February 2025. The training opportunities through April 30th and numerous video briefings have been added to njce.org. Mr. Prince advised the safety grant is available again for 2025 and has increased from \$60,000 to \$90,000 split between ten members, \$75,000 is being provided by Safety National and \$15,000 is being provided by Munich RE. Safety Director distributed the memo separately outlining the program. Chairman Sheehan said he distributed the memo to department heads.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING: The next meeting will be held on Wednesday, March 5th at 9:30a.m. at the Gloucester County Improvement Authority

2025 NJCE JIF COVERAGE AMENDMENTS: On February 24th, the NJCE JIF Underwriter held a virtual meeting to communicate the 2025 coverage amendments. Ms. Violetti will communicate any material changes to the members shortly.

2025 NJCE REINSURER SAFETY GRANT: Ms. Violetti reported her office has been advised that the NJCE reinsurer safety grant will continue in 2025 and have received a request from the Gloucester County Library Commission. The submission will be submitted to J.A. Montgomery and will continue to encourage members to provide ideas for submission.

2025 CLAIMS CHARTER: Included in the agenda was the 2025 Claims Charter. Ms. Violetti reported there has been one revision to the charter; the replacement of Qual-Lynx with Vanguard Claims Administration services.

MOTION TO ADOPT THE REVISED 2025 CLAIMS CHARTER.

Motion:	Chairman Sheehan
Second:	Commissioner Burns
Roll Call Vote	3 Ayes – 0 Nays

UNDERWRITING SERVICES DIRECTOR

ANCILLARY COVERAGES

Ms. Violetti reported the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2025	\$70.00	\$70.00

All terms and conditions are per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY LISTED ABOVE

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote 3 Ayes – 0 Nays

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:

Ms. Violetti said the following policy renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2025	\$1,590.00	\$1,840.00

The 16% increase in the County's volunteer accident policy is due to a 26% increase in volunteer count from 600 to 758. All other terms and conditions are per expiring.

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 28-25 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

Chairman Sheehan asked Mr. McCann to present the motion approving the PARs & SARs.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530000960 FROM \$39,380.33 TO \$62,508.00 AN INCREASE OF \$23,127.67**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003285 FROM \$67,000.00 TO \$135,000.00 AN INCREASE OF \$68,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003305 FROM \$25,000.00 TO \$31,121.40 AN INCREASE OF \$6,121.40
AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$20,000.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003974 FROM \$25,000.00 TO \$57,500.00 AN INCREASE OF \$32,500.00**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM
#3530003885 IN THE AMOUNT OF \$4,463.32**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003932 IN THE AMOUNT OF \$15,000.00 TO \$16,652.16 AN INCREASE
OF \$1,652.16**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003931 IN THE AMOUNT OF \$15,000.00 TO \$15,290.65 AN INCREASE
OF \$290.65**

Chairman Sheehan advised the next meeting would be on April 24, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report

APPENDIX III

2025 Wellness Incentive Program Grant

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 27, 2025
VIRTUAL MEETING
1:00 PM**

Meeting called to order by Tim Sheehan, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Scott Burns, Esq., Vice Chairman	Present
Karen Christina	Present
George Hayes (Alternate)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George, Kelly Guerriero, Sureatha Hobbs
	Qual-Lynx Chris Roselli
	Vanguard Claims Administrator, Inc. Sarah Mentzer
	Medlogix Jennifer Goldstein, Lizzie Lewis
	PERMA Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
NJCE Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
Treasurer	Tracey Giordano

ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of January 23, 2025.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
JANUARY 23, 2025**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the next meeting is scheduled for March 6th at the Improvement Authority.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on February 11th to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser introduced Sarah Mentzer of Vanguard Claims Administrator Inc.. The NJCE JIF recently appointed Vanguard as the Claims Administrator and Ms. Mentzer will be the property supervisor point of contact. Chairman Sheehan welcomed Ms. Mentzer.

EXECUTIVE DIRECTOR REPORT:

2025 PLAN OF RISK MANAGEMENT – The Plan of Risk Management was included in the appendices of the agenda. Executive Director said the Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. and the changes were highlighted in yellow. Mr. Tavares reviewed the changes noting the updates on liability limits to account for the increased NJCE retention from \$1.5 million to \$2 million and the addition of the Named Storm aggregate of \$10 million.

**MOTION TO APPROVE RESOLUTION 23-25, PLAN OF RISK
MANAGEMENT**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Roll Call Vote:	3 Ayes – 0 Nays

2025 PRIMA CONFERENCE – Executive Director reported the PRIMA Conference will take place this year from June 1-4 in Seattle, Washington. Included in the agenda was Resolution 24-25 Authorizing Advanced Travel Expenses for Authorized Official Travel. If any Commissioner is interested in attending the Conference, please contact the Fund Office.

**MOTION TO APPROVE RESOLUTION 24-25 AUTHORIZING ADVANCE
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – The NJCE met on January 7th to approve the 2025 budget and certify the assessments; included in the agenda was a summary report for informational purposes. Executive Director reported the NJCE met again on January 31st to award Property Claims Administrator services to Vanguard Claims Administration, LLC.

Executive Director stated Vanguard Claims Administrators will be adjusting Property claims from first dollar for all NJCE members taking over all new and existing NJCE claims including subrogation. Updated reporting requirements with Vanguard's claim reporting information will be shared with all the TPAs shortly.

The NJCE met prior to our meeting and conducted the 2025 Reorganization. Executive Director provided a verbal report noting the main order of business was to reorganize and adopt the corresponding resolutions. The NJCE is scheduled to meet again on April 24, 2025, at 9:30 a.m.

2025 RENEWAL WEBINAR - Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted an overview on the 2025 renewal on February 24th at 10 a.m. NJCE Underwriting Manager reported the webinar detailed the successes marketing the program and coverage changes to be aware of for 2025. Executive Director added if you were not able to attend the webinar a recording will be posted to the NJCE website. A copy of the presentation was included in the appendices of the agenda.

CERTIFICATE OF INSURANCE REPORT – In the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. Executive Director reported there were (16) sixteen certificates of insurance issued in January.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of November. Executive Director reported as of November 30, 2024 there was a statutory surplus of \$2,515,325 an increase of about \$270,000. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$1,486,226. The total cash amount was \$6,254,022.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK – Executive Director said the December Financial Fast Track was made available following the distribution of the agenda and reflected a surplus of \$10.9 million and \$34 million in cash.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of November. Ms. Panto reported as of November 30, 2024 there was a statutory surplus of \$451,988. The total cash amount is \$545,881.

CLAIM TRACKING REPORTS - Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2024. Executive Director reviewed the reports with the Commission noting 6 less workers' compensation claims than the prior month. Executive Director reported the Claims Management Report showing the Commission at 73.57% compared to the actuarial target of 56.15%. This was largely a result of Workers' Compensation losses.

2025 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES – Executive Director stated the NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users and the Limit Schematics are posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

2025 PROPERTY & CASUALTY ASSESSMENTS – In accordance with the Commission's by Law's the Property & Casualty Assessment Bills were e-mailed to the member entities on January 29th. Executive Director said the first installment is due on March 15, 2025. Future assessments will be due on May 15, 2025 and October 15, 2025.

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director reported the 15th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 25th and Friday May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Executive Director highlighted the keynote speaker, Michael Chertoff who formerly served as United States Secretary of Homeland Security.

Included in the agenda was more information on the seminar. Executive Director said Ms. Dodd distributed a link to register for the seminar and if you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

2025 MEETING SCHEDULE – Executive Director reminded members the Commission will not meet in March and the next meeting is scheduled for April 24, 2025, at 1:00 PM in person & via Zoom.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting there were 12 new inquiries.

TREASURER REPORT - Chairman Sheehan reported the agenda included February Property & Casualty bills and February benefits list, which were Resolutions 25-25 and Resolution 26-25, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 25-25 AND RESOLUTION 26-25
RESPECTIVELY**

Motion:	Commissioner Christina
Second:	Commissioner Burns
Roll Call Vote	3 Ayes – 0 Nays

Chairman Sheehan noted the monthly Treasurer's reports were included in the agenda and asked if anyone had questions on the reports. There were no questions.

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 27-25 Inservco Liability Check Register for the period of 1/1/25 to 1/31/25.

**MOTION TO APPROVE RESOLUTION 27-25 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 12/1/24 TO 12/31/24**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Roll Call Vote:	3 Ayes – 0 Nays

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December as noted below and thanked the Commission for reappointment.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	55	\$77,621.92	\$22,415.20	\$55,206.27	\$52,450.18	68%	89%

NJCE SAFETY DIRECTOR:

REPORT - The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities for January through February 2025. The training opportunities through April 30th and numerous video briefings have been added to njce.org. Mr. Prince advised the safety grant is available again for 2025 and has increased from \$60,000 to \$90,000 split between ten members, \$75,000 is being provided by Safety National and \$15,000 is being provided by Munich RE. Safety Director distributed the memo separately outlining the program. Chairman Sheehan said he distributed the memo to department heads.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING: The next meeting will be held on Wednesday, March 5th at 9:30a.m. at the Gloucester County Improvement Authority

2025 NJCE JIF COVERAGE AMENDMENTS: On February 24th, the NJCE JIF Underwriter held a virtual meeting to communicate the 2025 coverage amendments. Ms. Violetti will communicate any material changes to the members shortly.

2025 NJCE REINSURER SAFETY GRANT: Ms. Violetti reported her office has been advised that the NJCE reinsurer safety grant will continue in 2025 and have received a request from the Gloucester County Library Commission. The submission will be submitted to J.A. Montgomery and will continue to encourage members to provide ideas for submission.

2025 CLAIMS CHARTER: Included in the agenda was the 2025 Claims Charter. Ms. Violetti reported there has been one revision to the charter; the replacement of Qual-Lynx with Vanguard Claims Administration services.

MOTION TO ADOPT THE REVISED 2025 CLAIMS CHARTER.

Motion:	Chairman Sheehan
Second:	Commissioner Burns
Roll Call Vote	3 Ayes – 0 Nays

UNDERWRITING SERVICES DIRECTOR

ANCILLARY COVERAGES

Ms. Violetti reported the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2025	\$70.00	\$70.00

All terms and conditions are per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY LISTED ABOVE

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote 3 Ayes – 0 Nays

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:

Ms. Violetti said the following policy renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2025	\$1,590.00	\$1,840.00

The 16% increase in the County's volunteer accident policy is due to a 26% increase in volunteer count from 600 to 758. All other terms and conditions are per expiring.

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 28-25 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
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MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003931 IN THE AMOUNT OF \$15,000.00 TO \$15,290.65 AN INCREASE OF \$290.65

Chairman Sheehan advised the next meeting would be on April 24, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

MARCH 2025

GCHIC - Gloucester County Health Insurance Commiss

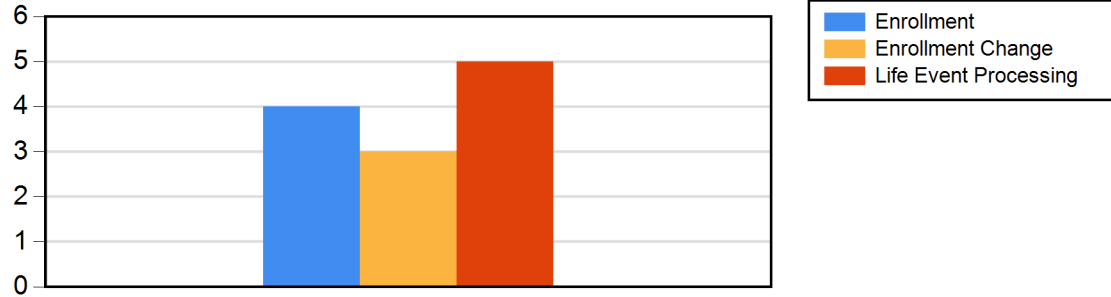
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, this reflects cases and inquiries under activity. Some cases are closed immediately while other, depending on their complexity, may take additional time to bring to closure. Conner Strong & Buckelew manages all activity and ensures all cases are acted upon, followed up and brought to closure in as timely a basis as possible.

CLIENT ACTIVITY REPORT

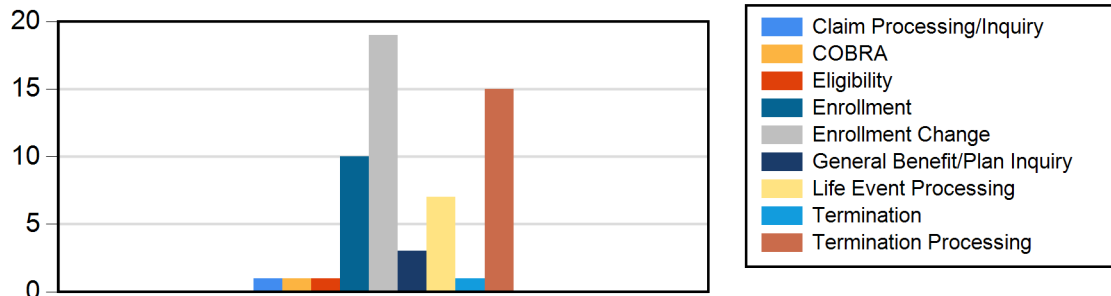
From: 3/1/2025 To: 3/31/2025

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MARCH)	# of Issues
Enrollment	4
Enrollment Change	3
Life Event Processing	5
Total for Subject	12



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	1
Eligibility	1
Enrollment	10
Enrollment Change	19
General Benefit/Plan Inquiry	3
Life Event Processing	7
Termination	1
Termination Processing	15
Total for Subject	58

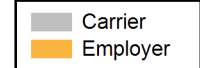
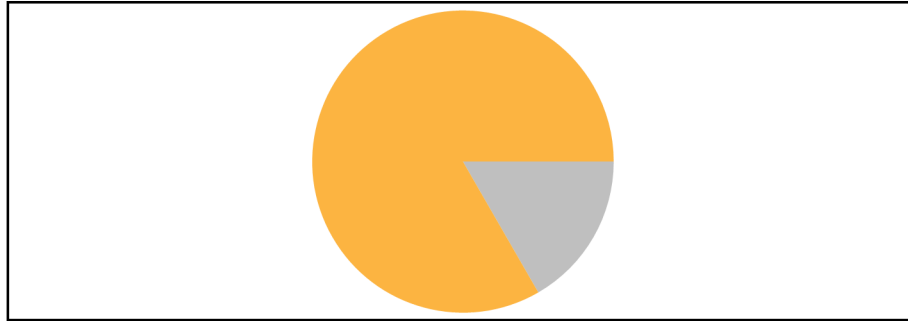


CLIENT ACTIVITY REPORT

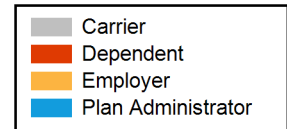
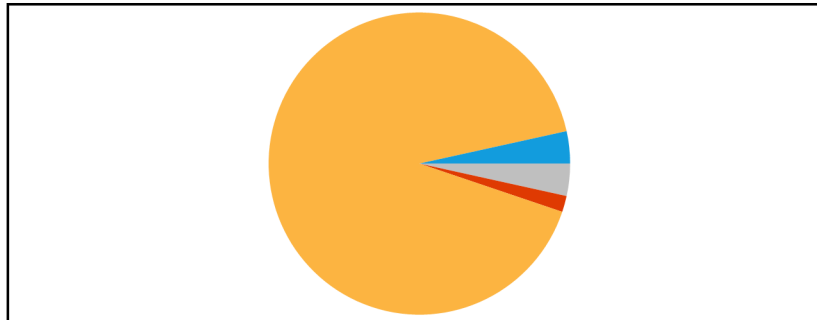
From: 3/1/2025 To: 3/31/2025

GCHIC - Gloucester County Health Insurance Commiss

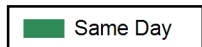
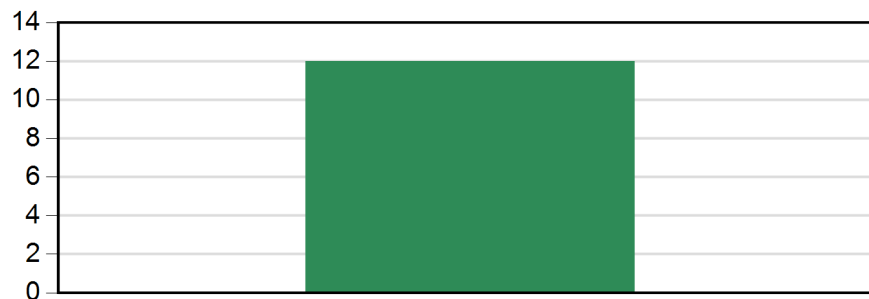
CALL SOURCE (MARCH)	# of Issues
Carrier	2
Employer	10
Total for Call Source	12



CALL SOURCE (YTD)	# of Issues
Carrier	2
Dependent	1
Employer	53
Plan Administrator	2
Total for Call Source	58



CLOSED TIME (MARCH)	# of Days	%
Same Day	12	100%
Total for Time Range	12	100%

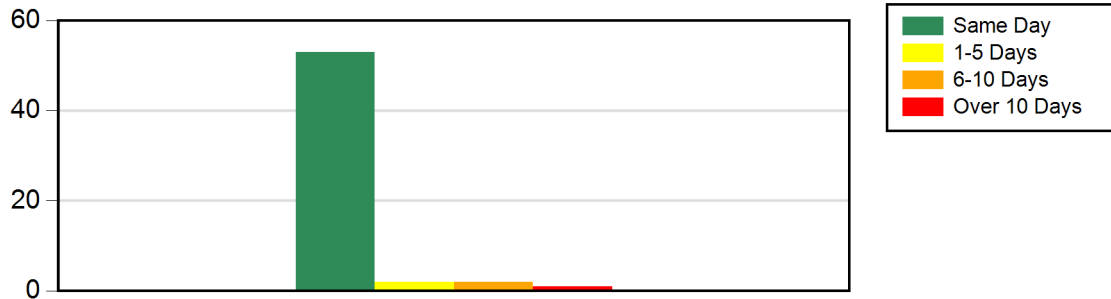


CLIENT ACTIVITY REPORT

From: 3/1/2025 To: 3/31/2025

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	53	91%
1-5 Days	2	3%
6-10 Days	2	3%
Over 10 Days	1	2%
Total for Time Range	58	100%



DETAIL (YTD)		From: 1/1/2025 To: 3/31/2025		
Received	Call Source	Subject	Status	Closed Time
1/3/2025	Plan Administrator	COBRA	Closed	6-10 Days
1/7/2025	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
1/14/2025	Employer	Enrollment	Closed	Same Day
1/14/2025	Employer	Enrollment Change	Closed	Over 10 Days
1/24/2025	Employer	Eligibility	Closed	Same Day
1/28/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Life Event Processing	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Plan Administrator	Enrollment Change	Closed	Same Day
1/31/2025	Employer	Enrollment	Closed	Same Day
2/3/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/6/2025	Employer	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 3/1/2025 To: 3/31/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 3/31/2025		
Received	Call Source	Subject	Status	Closed Time
2/6/2025	Employer	Enrollment Change	Closed	Same Day
2/6/2025	Employer	Enrollment Change	Closed	Same Day
2/7/2025	Employer	Enrollment	Closed	Same Day
2/10/2025	Employer	Enrollment	Closed	Same Day
2/12/2025	Employer	Life Event Processing	Closed	Same Day
2/14/2025	Employer	Enrollment	Closed	Same Day
2/14/2025	Employer	Enrollment Change	Closed	Same Day
2/14/2025	Employer	Enrollment	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Enrollment Change	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/20/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/20/2025	Employer	Enrollment Change	Closed	1-5 Days
2/20/2025	Dependent	Claim Processing/Inquiry	Closed	6-10 Days
2/25/2025	Employer	Enrollment Change	Closed	Same Day
2/26/2025	Employer	Termination	Closed	Same Day
3/4/2025	Employer	Enrollment Change	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 3/1/2025 To: 3/31/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 3/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/7/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Enrollment	Closed	Same Day
3/14/2025	Employer	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/27/2025	Employer	Life Event Processing	Closed	Same Day
3/27/2025	Employer	Enrollment Change	Closed	Same Day
3/31/2025	Employer	Enrollment Change	Closed	Same Day

APPENDIX III

2025 Wellness Incentive Program Grant

GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: Gloucester County

Department: Assessor's Office

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.


We would like to provide Energy Bowls as a healthy lunch option to our staff. These bowls would be provided by a local vendor in close proximity to our office. There would be four options to select from and each bowl would cost \$10. (see attached document).

With our twenty-person office we would look to do this 4-5 times during the year. Dependent on how many wanted to participate and any added tax cost.

We would look to make this a team building exercise as well, as we sit down together to enjoy the bowls. It will be a nice way for our staff to enjoy lunch together, which does not happen that often.

Encouraging the staff to eat healthy and providing a vendor choice close to our office, hopefully makes for better future lunch options and keeps employees close to the office when selecting a lunch option.

Printed Name of Person submitting nomination: CRAIG BLACK

Signature of Person submitting nomination: 

Position / Title: County Tax Assessor

Date: 2/24/25

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net



**118 Delsea Dr N
Glassboro, NJ 08028**



Nutty Bowl

With P.B. fit - topped with strawberries, banana, granola
& Nutella or peanut butter



Cali Original

Topped with strawberries, banana, granola & honey or
agave



Perfect Swell

Topped with pineapple, banana, coconut flakes,
granola & honey or agave



Monster Bowl

Topped with granola, banana, pineapple, coconut
flakes & honey or agave

**Gloucester County Office Catering
\$10 per bowl**

Member: Gloucester County Library System

Department: Library

Wellness Incentive Program Grant Application

Mental health is a crucial part of overall wellness, influencing how we think, feel and act in our daily lives. As such, the Gloucester County Library System (GCLS) would like to focus on mental health this year by enhancing staff workspaces with indoor plants.

Indoor plants offer numerous health benefits such as, enhanced mood and mental health. Being around greenery can reduce stress, anxiety and depression while promoting a sense of well-being. Plants also improve indoor air quality as they help filter toxins from the air, increase oxygen levels and reduce indoor pollutant. Studies also suggest that indoor plants can boost concentration, creativity and productivity which makes them great for workspaces. Lastly, plants are natural humidifiers. They release moisture into the air through transpiration, helping maintain indoor humidity and preventing dry skin, sore throats and respiratory issues.

Implementation: GCLS will purchase a small indoor plant for all 58 staff at Platt's Farm Market in Clarksboro, NJ as well as larger plants for shared spaces such as the breakroom, workroom and offices. Additionally, GCLS will partner with Rutgers Cooperative, for a series of **Wellness Wednesday** webinars with **Family & Community Health Sciences**. Rutgers Cooperative offers a 3-part series on managing stress; **Let's Talk About Stress: A 3-Part Series on Understanding and Managing Stress**. The webinars are virtual and a recording is available after, making it easy for all staff to attend regardless of schedule.

GCLS is requesting \$1000.00 to implement.

Quantity	Product	Cost	Total
58	Small indoor plant	\$5.00 per unit	\$290.00
21	Large indoor plant	\$20.00 per unit	\$420.00
	Indoor potting soil/ extra planters	Varies	\$290.00
			\$1000.00

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: GCIC

Department: Gloucester County Treasurer's Office
2 S. Broad Street, Woodbury, NJ 08096

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

The Gloucester County Treasurer's Office would like to utilize the Wellness grant to provide Wellness days to our employees. We would like to request 15 minute chair massages for our employees. The following is the quote I received from Katie Heyman Wellness and Beauty.

Chair Massage

1 Therapist

Hourly Rate: \$100

Amount of Massage: Depends on participants - 15 minute chair massages

The benefits of a massage is to help your body maintain its relaxed state and your muscles to remain loose. The massage chair improves posture, improves blood flow, alleviates pain, headaches, etc.

When sitting at a desk all day working on a computer tension in the neck, shoulders, back and arms are heightened. A chair massage will help reduce this tension.

The chair massage will be used on the employees 15 minute break time.

We hope to be able to use this benefit three times during this year.

Printed Name of Person submitting nomination: Tracey Giordano

Signature of Person submitting nomination: 

Position / Title: Treasurer/CFO

Date: 3/13/25

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net

MESSAGE QUOTE

Katie Heyman Wellness & Beauty

Quote Number	Date
004	03/11/2025

Quote To:

Customer Name:	Glouc. Co Treasurer's Office
Address:	2 S. Broad St. , 3rd Floor Woodbury, NJ 08096
Contact Number:	856-853-3353
Email Address:	lweller@co.gloucester.nj.us

DESCRIPTION	Quantity	Unit	Price
Office Chair Massage	Per 1 hour	\$ 100.00	\$ 100.00

Subtotal:	\$ 100.00
Tax:	6.625% <i>tax exempt</i>
Grand Total:	\$ 106.62 <i>\$100.00</i>

Quote prepared by: Katie Heyman

TERMS AND CONDITIONS:

1. This quote is a per hour service and will be adjusted for length of event on invoice.
2. Customer will pay bill after the date of the event.

THANK YOU FOR YOUR

If you have any question related to this quotation, please contact KatieHeymanWellness@gmail.com, PH 856-390-4949 .

GLOUCESTER COUNTY INSURANCE COMMISSION

WELLNESS INCENTIVE PROGRAM

Purpose:

The Wellness Incentive Program is designed to award ten grants (each up to \$1,000) to assist each member in promoting wellness objectives by providing financial reimbursement for wellness and health related items or programs purchased by a members' department.

Advantages to the Members:

A commitment to wellness has many advantages to the member such as helping to retain healthy employees which contributes to fewer absences, improved job performance, greater productivity and a quicker return to the workplace when suffering a workers' compensation injury.

Suggested Uses:

Some suggestions for eligible items could fall under the following categories:

- Physical activity
- Chair massages
- Fresh Fruit Fridays
- Inspirational quote and poster display
- Proper nutrition i.e. smoothies
- Health Fair
- Lunch n' Learn
- Health screenings i.e. blood pressure, heart rate, skin, glucose, cholesterol
- Health education

Inadmissible Reimbursements:

- Healthcare premiums
- Deductible reimbursements
- Any current benefits in place through the member's health care provider i.e. gym membership reimbursements
- Free services

Submission Process:

All departments from each member are eligible to submit a request for the wellness grant. A submission form and supporting documentation such as photographs and documentation illustrating cost of the item or program will be required. Additional documentation such as testimonials of the item or program will be encouraged. The submission deadline is March 15th. Submissions will be emailed to Joe Henry at jhenry@hig.net. Any submission which did not contain all required pieces stated above will not qualify.

Selection Process:

In April, the Safety and Accident Review Committee will telephonically hold a meeting to review all submissions. Each member will vote on which submission from each member entity will move forward. A motion will be required to present ten submissions to the Insurance Commission at the April meeting. The Insurance Commission will have final approval.

Reimbursement Instructions:

The departments awarded the grants will be notified by the end of April. The disbursement of the funds will be provided to the department once evidence that the wellness activity has been completed and paid. The wellness item or activity must be completed by the end of November. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at cvioletti@hig.net by November 15th. No payments will be made to vendors directly.

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: Gloucester County

Department: Social Services

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Social Services is a large County Department with approximately 140 staff members. The "wellness" item we are hoping to purchase is a new refrigerator. Many employees at Social Services bring their lunch and the older existing refrigerators cannot accommodate the number of staff hoping to utilize them. A large majority of the staff have 30 minutes for lunch, therefore making it difficult to run out for lunch. With the purpose of promoting healthy choices, the availability to store fresh fruits, vegetables, yogurt, etc., we would like to purchase a 17 cubic ft "refrigerator only." This product would not have a freezer, therefore allowing for more space. The cost of this upright refrigerator is \$799.99.

Gloucester County Division of Social Services administers the need-based assistance programs for the State of New Jersey. While the staff find these positions very rewarding, they can be stressful. It is important we remind our staff to take care of themselves and their health. With that in mind, we would like to utilize the remaining \$200 to treat staff to a "Fresh Fruit Friday."

Since anything we purchase requires the purchase order process, we would like to purchase \$200 in Acme gift cards to purchase fresh fruit and fresh vegetable trays for all staff to enjoy.

Attached you will find the *Start Simple with MyPlate* recommendations from the U.S. Department of Agriculture (USDA) and the *MOVE Your Way* recommendations. These flyers will be made available to all staff on the fresh fruit Friday.

Thank you for this opportunity, and we appreciate your consideration of our request.

Printed Name of Person submitting nomination: Shane Stevenson

Signature of Person submitting nomination: *Shane Stevenson*

Position / Title: Agency Director

Date: 3/13/2025

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net

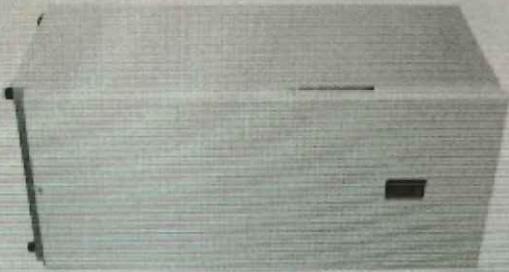
17 CU FT UPRIGHT CONVERTIBLE REFRIGERATOR/FREEZER

17 CU FT UPRIGHT CONVERTIBLE REFRIGERATOR/FREEZER

SKU: HBFRR-1798

SKU: HBFRR-1798-WHITE (UPC: 058465627045)

Tweet  Save



Product Details		Specifications
Depth (Excluding Handles) (in.)		27.95 in
Depth With Door Open 90 Degrees (in.)		60 in
Height to Top of Door Hinge (in.)		68.06 in
Product Depth (in.)		27.95 in
Product Width (in.)		31.85 in
Details		
Appliance Type		Upright Free
Capacity (cu. ft.) - Freezer		17 cu ft
Color/Finish Family		White
Defrost Type		Frost Free
Freezer Features		Adjustable Le Temperature C Temperature D

Doyle, Kathleen

From: Hammer, Gerri
Sent: Wednesday, February 12, 2025 11:47 AM
To: Doyle, Kathleen
Subject: FW: QUOTE

Hi Katie

Below is the quote for the frig.

Thank you
Gerri Hammer
Gloucester County Division of Social Services
400 Hollydell Drive
Sewell, NJ 08080-9198
856-256-2107 Phone
856-582-6587 Fax

This transmission is confidential and may be legally privileged. If you are not the intended recipient, please notify the sender by return e-mail and delete this message from your system. The County of Gloucester reserves the right to monitor e-mail communication. No contract may be concluded on behalf of the County of Gloucester by e-mail. If the content of this email does not relate to the business of the County of Gloucester, then we do not endorse it and will accept no liability.

From: PHIL WEISS <weisshardwarenj@gmail.com>
Sent: Tuesday, February 11, 2025 4:40 PM
To: Hammer, Gerri <ghammer@co.gloucester.nj.us>
Subject: QUOTE

Gerri,

Please find the following quote :

1 EA. - 17 CUFT. - CONVERTIBLE UPRIGHT REFRIGERATOR/FREEZER - \$ 799.99

Thank you
Phil

CAUTION: This email originated from outside of the Gloucester County Email System. Do not click links or open attachments unless you recognize the sender and know the content is safe.

 Pick Up at 415 Egg Harbor Rd [Change](#)

[Back](#)

Vegetable Tray



Starting at \$34.99

Broccoli and Cauliflower Florets, Baby Carrots, Celery sticks, Grape Tomatoes, Sliced Cucumber, Zucchini Sticks, Red and Yellow Pepper strips, Snap Peas, Ranch Dressing.

Serving Size

Serves 28-32(+ \$10)

☐ Serves 20-24

☒ Serves 28-32 (+ \$10)

Subtotal : \$44.99

Quantity : 1

Add to Order

We use cookies. But not the delicious ones we sell in our bakery. These cookies are the digital type that enhances your experience and improves our website. Certain cookies are necessary and can't be turned off, but we also allow others to place cookies to track the performance of our website and deliver personalized content and ads. You can select your preference using the buttons.

If you're interested in learning more about how we handle your personal data, read our [Privacy Policy](#).

Customize Cookies

Necessary Only

Accept All

[← Back](#)

Fresh Fruit Tray



\$34.99

A variety of vibrant fresh fruit.

Subtotal : \$34.99

Quantity : 1

Add to Order

We use cookies. But not the delicious ones we sell in our bakery. These cookies are the digital type that enhances your experience and improves our website. Certain cookies are necessary and can't be turned off, but we also allow others to place cookies to track the performance of our website and deliver personalized content and ads. You can select your preference using the buttons.

If you're interested in learning more about how we handle your personal data, read our [Privacy Policy](#).

Customize Cookies

Necessary Only

Accept All



Start simple with MyPlate



Start Simple with MyPlate

Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



Focus on whole fruits

Include fruit at breakfast! Top whole-grain cereal with your favorite fruit, add berries to pancakes, or mix dried fruit into hot oatmeal.



Vary your veggies

Cook a variety of colorful veggies. Make extra vegetables and save some for later. Use them for a stew, soup, or a pasta dish.



Vary your protein routine

Next taco night, try adding a new protein, like shrimp, beans, chicken, or beef.



Make half your grains whole grains

Add brown rice to your stir-fry dishes. Combine your favorite veggies and protein foods for a nutritious meal.



Move to low-fat or fat-free dairy milk or yogurt (or lactose-free dairy or fortified soy versions)

Enjoy a yogurt parfait for breakfast made with low-fat dairy milk or fortified soymilk. Top with fruit and nuts to get in two more food groups.



Drink and eat less added sugars, saturated fat, and sodium

Cook at home more often to limit added sugars, saturated fat, and sodium. Read the ingredients lists and use [Nutrition Facts labels](#) to compare foods.



Start simple with MyPlate



Focus on Whole Fruits

Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what fruits to eat, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



Include fruit at breakfast

Top cereal with your favorite seasonal or frozen fruit, add bananas or chopped apples to pancakes, or mix raisins into hot oatmeal.



Take fruit on the go

Fruits like oranges, bananas, and apples are great portable snacks. You can also bring along a can of mandarin oranges or pineapple chunks packed in water.



Make your own trail mix

Combine one or two favorite breakfast cereals with dried cranberries and raisins. Bring for a snack in a small sealable bag or container.



Enjoy fruit as a snack

Make fruit kabobs using melon chunks, bananas, and grapes. Top with a light yogurt sauce for a fruity snack or side dish.



Add fruit at dinner

Chop up a combination of tropical or seasonal fruits to make a fruit salsa to top fish or chicken, or add fruit like grapefruit sections, apple wedges, or grapes to a tossed salad.



Keep fruit on hand

Cut up fruit and place in a bowl in the refrigerator. Put the bowl at the front of the shelf so that it's the first thing you see when you open the door.

Start simple with MyPlate



Vary Your Vegetables

Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what vegetables to eat, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



Start your day with vegetables

Add leftover cooked vegetables to your omelet or breakfast wrap. Or, add spinach to a morning smoothie and enjoy a burst of flavor and nutrition!



Add variety to salads

Make your salad pop with color and flavor by including corn kernels, radish slices, or diced red onions. Include seasonal vegetables for variety throughout the year.



Try a stir-fry

Stir-fry vegetables like carrots, shredded cabbage, greens, and low-sodium jarred mushrooms for a quick meal. Add some tofu as a protein source.



Spruce up your sandwich

Add spinach or some thinly sliced sweet onions to your favorite sandwich or wrap for extra flavor and a little crunch.



Go for a dip or a dunk

Enjoy baked potato wedges, cucumber slices, or cauliflower pieces with a homemade Italian dressing or dunked into a low-fat dip or hummus.



Take vegetables on the go

Carry along some crunchy carrot, celery, or jicama sticks. A small container of cherry tomatoes or sugar snap peas also makes an easy snack.

Start simple with MyPlate



Move to Low-Fat or Fat-Free Dairy

Healthy eating is important at every age. Eat a variety of fruits, vegetables, grains, protein foods, and dairy or fortified soy alternatives. When deciding what dairy or fortified soy items to eat or drink, choose options that are full of nutrients and limited in added sugars, saturated fat, and sodium. Start with these tips:



Include dairy in the morning

Enjoy a bowl of unsweetened cereal with low-fat or fat-free dairy milk or soy beverage. Or, top plain low-fat or fat-free yogurt with a serving of fruit and nuts to include two more food groups.



Look for calcium sources

If you don't consume milk, look for calcium-fortified foods—some breads and orange juices, and soy products like tofu and soy yogurt. Some leafy green vegetables, like kale and collard greens, are also good sources of calcium.



Fit dairy into meals

Prepare oatmeal and canned condensed soups with low-fat or fat-free dairy milk or fortified soy beverage instead of water. Adding milk or soy beverage to smoothies, quiche, and mashed potatoes is another good idea.



Create your own dressing

Blend plain low-fat or fat-free dairy yogurt, lemon juice, and dried or fresh herbs such as basil and parsley for a salad dressing. This can also be a quick and healthy veggie dip.



Drink up!

Grab a glass of milk. A cup of low-fat or fat-free dairy milk or fortified soy beverage is an easy way to drink a healthy calcium snack.



Snack on homemade cheese spread

Blend low-fat ricotta cheese with herbs such as oregano and dill, and sprinkle on some chopped green onions. Serve with whole-grain crackers.

ADULTS



What's your move?

You know you need physical activity to stay healthy.
But did you know it can help you feel better right away?



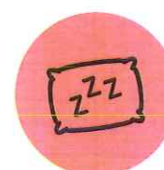
Boost your mood



Sharpen your focus



Reduce your stress



Improve your sleep

So get more active — and start feeling better today.

How much activity do I need?

Moderate-intensity aerobic activity

Anything that gets your heart beating faster counts.



Muscle-strengthening activity

Do activities that make your muscles work harder than usual.



Tight on time this week? **Start with just 5 minutes.** It all adds up!

Or get the same benefits in half the time. If you step it up to **vigorous-intensity** aerobic activity, aim for at least **75 minutes** a week.

Is it moderate or vigorous? Use the “talk test” to find out.

When you're being active, just try talking:

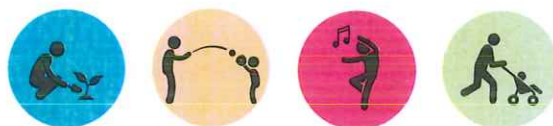
- If you're breathing hard but can still have a conversation easily, it's **moderate-intensity activity**
- If you can only say a few words before you have to take a breath, it's **vigorous-intensity activity**

What counts?

Whatever gets you moving!



Even things you have to do anyway



Even things that don't feel like exercise

You can get more active.

No matter who you are, where you live, on your own, or together.
You can find a way that works for you.



And over time, physical activity can help you live a longer, healthier life.

- ✓ Lower your risk of diseases like type 2 diabetes and some cancers
- ✓ Control your blood pressure
- ✓ Stay at a healthy weight

So take the first step. Get a little more active each day. **Move your way.**

Find tips to get moving and build a weekly activity plan.

odphp.health.gov/MoveYourWay/Activity-Planner



GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: Scott D. Burns, Assistant County Counsel

Department: Office of County Counsel

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

In 2023, the Office of County Counsel was awarded a grant for a Keurig coffee maker and coffee/tea k-cups. Study after study show that moderate coffee intake (2-5 cups) is linked to lower disease, such as type 2 diabetes, heart disease, cancers, and Parkinson's disease, and possible early death. Therefore, for 2025, the Office of County Counsel would like to submit to the Gloucester County Insurance Commission for the Wellness Incentive Program Grant. The office would use funds to purchase a variety of k-cups (coffee, latte, cappuccino, herbal teas, etc.) and coffee supplies (disposable cups, stirrers, cream, sweeteners, etc.).

Printed Name of Person submitting nomination:

Scott D. Burns Esq.

Signature of Person submitting nomination:



Position / Title:

Assistant County Counsel

Date:

3/17/25

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

[Back to Previous Page](#)



W.B. Mason Co. K-Cup Pod Variety Pack, Dunkin', Assorted Roasts, 96/Case

GM12DUNKUPACK
★ ★ ★ ★ ★ 00 [Write the First Review](#)
See more by [W.B. Mason Co.](#)

\$57.99 / CT
Unit Price: \$0.60 / pod

[Next Business Day Delivery](#)
Deliver To: 02210

Pod Count: 96

22 44 96

Flavors: Assorted

[Assorted](#) [Caramel Me Crazy](#) [Dunkin' A Midnight](#) [French Vanilla](#)
[Hazelnut](#) [Original Blend](#) [Pumpkin Spice](#) [Turtle Love](#)

About This Item

- All your favorite Dunkin' K-Cup flavors in one variety pack.
- Fill your breakroom with a variety of flavors and options.
- Variety pack contains a 22-count box of each flavor, 96 pods in total.
- Dunkin' Original Coffee is a medium roast caffeinated coffee that is rich, smooth, delicious.
- Dunkin' French Vanilla Coffee is a light roast caffeinated coffee with the flavor and aroma of sweet, creamy vanilla.
- Dunkin' Midnight Coffee is a dark roast caffeinated coffee that delivers a rich, full-bodied flavor.
- Dunkin' Caramel Me Crazy Coffee is a medium roast caffeinated coffee with flavors of creamy caramel, butterscotch, and sweet brown sugar.

\$57.99 / CT
\$0.60 / pod

[Next Business Day Delivery](#)
Deliver To: 02210

1 This product is a Carton of 96 pods

1

[ADD TO CART](#)

[ADD TO LIST](#)

Customers Also Bought...



Kaurly K-1550 Commercial Coffee Maker, Single-Serve, Black
KEMK1550

\$149.99 / EA

[Next Business Day Delivery](#)

[ADD](#)

[Sponsored](#)

YOU MAY ALSO LIKE...



Dunkin' Decaf K-Cup Pods, Medium Roast, 22/Box
GM121269

\$17.98 / BX

[Next Business Day Delivery](#)



Dunkin' French Vanilla K-Cup Pods, Light Roast, 22/Box
GM121268

\$17.98 / BX

[Next Business Day Delivery](#)



Dunkin' Original Blend K-Cup Pods, Medium Roast, 88/Case
GM121267

\$62.89 / CT

[Next Business Day Delivery](#)



Swiss Miss Milk Chocolate Hot Cocoa K-Cup Pods, 22/BX
GM121292

\$17.98 / BX

[Next Business Day Delivery](#)



Café Bn Pods, D
GM121291

\$17.9

[N](#)

ABOUT THIS ITEM

Description

Stock your breakroom with a variety of flavors and options! All your favorite Dunkin' K-Cup flavors in one variety pack. Dunkin' Original Coffee is a medium roast caffeinated coffee that is rich, smooth, delicious. Dunkin' French Vanilla Coffee is a light roast caffeinated coffee with the flavor and aroma of sweet, creamy vanilla. Dunkin' Midnight Coffee is a dark roast caffeinated coffee that delivers a rich, full-bodied flavor. Dunkin' Caramel Me Crazy Coffee is a medium roast caffeinated coffee with flavors of creamy caramel, butterscotch, and sweet brown sugar. Variety pack contains a 22-count box of each flavor, 96 pods in total.

Product Details

Item Type	K-Cup
Caffeination	Regular
Count	76-100 Count
Features	Pie Measured
Flavor	Assorted
Nutritional Information	Caffeine
Pod Count	96
Product Type	Coffee Pods
Roast	Assorted Roasts

Warranty Information

No warranty information available.

RELATED ITEMS...



Dunkin' Hazelnut K-Cup Pods, Medium Roast, 22/Box
GM121270

\$17.98 / BX

[Next Business Day Delivery](#)



Dunkin' Decaf K-Cup Pods, Medium Roast, 22/Box
GM121269

\$17.98 / BX

[Next Business Day Delivery](#)



Dunkin' Original Blend K-Cup Pods, Medium Roast, 88/Case
GM121267

\$62.89 / CT

[Next Business Day Delivery](#)



Dunkin' Original Blend K-Cup Pods, Medium Roast, 44/Box
GM121268

\$32.99 / BX

[Next Business Day Delivery](#)



Dunkin' Medium Pods, D
GM121291

\$9.99

[N](#)

RATINGS & REVIEWS

[Write the First Review](#)

CUSTOMERS ALSO CHECKED OUT...





Dunkin' Original Blend K-Cup Pods, Medium Roast, 88/Carton

GMT1267
★★★★★ 4.4 2485 Ratings
[See more by Dunkin'](#)

\$62.89 / CT
Unit Price: \$0.71 / pod

Next Business Day Delivery
Deliver To: 02210

Pod Count: 88

22 44 88

Flavor: Original Blend

Assorted Caramel Pie Crazy Dunkin' Midnight French Vanilla
Hazelnut Original Blend Pumpkin Spice Turtle Love

About This Item

- Rich, smooth, delicious
- Medium roast, caffeinated coffee
- Certified Orthodox Union Kosher (U)
- Compatible with Keurig® K-Cup® pod single-serve coffee makers
- K-Cup® Pods are simple, delicious and now recyclable
- Enjoy the same great-tasting coffee you know and love, and when you're done just peel, empty and recycle

\$62.89 / CT
\$0.71 / pod

Next Business Day Delivery
Deliver To: 02210

This product is a Carton of 88 pods

1

ADD TO CART

ADD TO LIST

Customers Also Bought...

Keurig K-1550 Commercial Coffee Maker, Single-Serve, Black KEU1550

\$149.99, EA

Next Business Day Delivery

1

ADD

See more

YOU MAY ALSO LIKE...

Dunkin' Decaf K-Cup Pods, Medium Roast, 22/Box
GMT1269

\$17.98 / BX

Next Business Day Delivery

1 ADD

Dunkin' French Vanilla K-Cup Pods, Light Roast, 22/Box
GMT1268

\$17.98 / BX

Next Business Day Delivery

1 ADD

Dunkin' Original Blend K-Cup Pods, Medium Roast, 88/Carton
GMT1267

\$62.89 / CT

Next Business Day Delivery

1 ADD

Swiss Miss Swiss Milk Chocolate Hot Cocoa K-Cup® Pods, 22/BX
GMT3192

\$17.98 / BX

Next Business Day Delivery

1 ADD

Café Bb Pods, D
GMT61

\$17.9 / BX

Next Business Day Delivery

1 ADD

ABOUT THIS ITEM

Description

Whoever said good things come in small packages must have been talking about our Dunkin' Original Blend K-Cup® pods. Smooth, flavorful, and ready to brew, Dunkin' Donuts Original Blend K-Cup pods deliver our signature Dunkin' taste in every pint-sized portion. They're everything you love about Dunkin' coffee conveniently made in your Keurig® brewer. Perfect for days that end in "y." *Check locally; not recycled in all communities; packaging may vary.

Product Details

Brew Type	K-Cup
Caffeination	Regular
Count	13-25 Count
Dietary Concern	Kosher
Features	Pre-Measured
Flavor	Original Blend
Nutritional Information	Caffeine
Pod Count	88
Product Type	Coffee Pods
Quantity Per Unit	88
Roast	Medium Roast

Warranty Information

No warranty information available.

RELATED ITEMS...

Dunkin' Hazelnut K-Cup Pods, Medium Roast, 22/Box
GMT1270

\$17.98 / BX

Next Business Day Delivery

1 ADD

Dunkin' Decaf K-Cup Pods, Medium Roast, 22/Box
GMT1269

\$17.98 / BX

Next Business Day Delivery

1 ADD

Dunkin' Original Blend K-Cup Pods, Medium Roast, 88/Carton
GMT1267

\$62.89 / CT

Next Business Day Delivery

1 ADD

Dunkin' Original Blend K-Cup Pods, Medium Roast, 44/Box
GMT6154

\$32.99 / BX

Next Business Day Delivery

1 ADD

Dunkin' Medium Roast K-Cup Pods, 22/Box
GMT12

\$9.99 / BX

Next Business Day Delivery

1 ADD

RATINGS & REVIEWS

4.4
★★★★★
2485 Star Ratings
[WRITE A REVIEW](#)

5 Stars	1817
4 Stars	322
3 Stars	102
2 Stars	69
1 Star	175

Most Liked Positive Review

★★★★★ 5

Oh My!

This half-Caff is the best tasting coffee! More punch than decaf but with only 50% caffeine. I can't express how great this coffee tastes. You think it's full caffeine, but know you're not loading up on caffeine. Thank you Green Mountain. Super ideal!

Most Liked Negative Review

★☆☆☆☆ 1

Half the flavor

A real disappointment. With my regular drip coffee maker, I have made my own half-caf by blending a Starbucks® Peet's® caf with decaf for years. I try not to drink so much caffeine which precipitates headache and... so I am looking for a cup of coffee with rich flavor but less caffeine. While...

[Read complete review...](#)

Most Recent

All Variants

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Eight O'Clock Colombian Peaks K-Cup Pods, Medium Roast, 24/Box

GM16431R20

★★★★★ 4.4 295 Ratings

See more by [Eight O'Clock](#)

\$16.98 /BX
Unit Price: \$0.71 /pod

Next Business Day Delivery
Deliver To: 02210

Pod Count: 24

24 96

Flavor: 100% Colombian Peaks

100% Colombian Peaks Dark Italian Roast Hazelnut

About This Item

- Full-bodied coffee with a lingering sweet finish
- Rich aroma that can only be produced in Colombia's rich volcanic soil
- Made with 100% Arabica coffee
- K-Cup® pods for the Keurig® brewing system

\$16.98 /BX
\$0.71 /pod

Next Business Day Delivery
Deliver To: 02210

This product is a Box of 24 pods

1

ADD TO CART

ADD TO LIST

Customers Also Bought...



Krutig K-1550 Commercial Coffee Maker, Single-Serve, Black

KEUK1550

\$149.99 /EA

Next Business Day Delivery

1

ADD

YOU MAY ALSO LIKE...



Eight O'Clock Original Decaf K-Cup Pods, Medium Roast, 24/Box
GM164425

\$17.98 /BX

Next Business Day Delivery

1

ADD



The Original Donut Shop K-Cup Pods, Medium Roast, 24/Box
DMEG052101

\$16.98 /BX

Next Business Day Delivery

1

ADD



Eight O'Clock Colombian Peaks K-Cup Pods, Medium Roast, 96/Box
GM16407

\$60.29 /CT

Next Business Day Delivery

1

ADD



Folgers Gourmet Selections Classic Roast K-Cup Pods, Medium Roast, 24/Box
GMTG655

\$16.98 /BX

Next Business Day Delivery

1

ADD



Eight O'Clock Dark Italian Roast K-Cup Pods, Dark Roast, 24/Box
GM16403

\$57.5 /BX

Next Business Day Delivery

1

ADD

ABOUT THIS ITEM

Description

Full-bodied coffee with a lingering sweet finish. Coffee has the signature rich aroma that can only be produced in Colombia's rich volcanic soil. Made with 100% Arabica coffee. K-Cup® pods for the Keurig® system make it easy to brew the perfect cup every time.

Product Details

Brew Type	K-Cup
Caffeination	Regular
Count	13-25 Count
Dietary Concern	Kosher
Features	Fye Measured
Flavor	100% Colombian Peaks
Nutritional Information	Caffeine
Pod Count	24
Product Type	Coffee Pods
Quantity Per Unit	24
Roast	Medium Roast

Warranty Information

No warranty information available

RELATED ITEMS...



Eight O'Clock Colombian Peaks K-Cup Pods, Medium Roast, 96/Box
GM16407

\$60.29 /CT

Next Business Day Delivery

1

ADD



Eight O'Clock Original Decaf K-Cup Pods, Medium Roast, 96/Box
GM16425

\$57.59 /CS

Next Business Day Delivery

1

ADD



Eight O'Clock Original Decaf K-Cup Pods, Medium Roast, 24/Box
GM16425

\$17.98 /BX

Next Business Day Delivery

1

ADD



Eight O'Clock Dark Italian Roast K-Cup Pods, Dark Roast, 24/Box
GM16403

\$16.98 /BX

Next Business Day Delivery

1

ADD



Eight O'Clock Dark Italian Roast K-Cup Pods, Dark Roast, 24/Box
GM16403

\$57.5 /BX

Next Business Day Delivery

1

ADD

RATINGS & REVIEWS

4.4

★★★★★

295 Star Ratings

WRITE A REVIEW



Most Liked Positive Review

★★★★★ 5

Awesome flavor

I've found a lot of the Keurig K-cups to be too strong and bitter even when using the larger cup settings. I brew this on the largest cup size and I use either a flavored creamer or half & half and it is wonderful. It still retains the aromatic smell that I love about coffee, along with a strong but...

[Read complete review >](#)

5/5

I have been drinking the eight o'clock Colombian for many years. Loved it. Drink it everyday, 2-3 cups. Then for some unknown reason, they now have Colombian "peaks". It is awful--that is all I can say--awful. When I called to find out if the two coffee's were the same, the young lady who answered...

[Read complete review >](#)

Most Recent

★★★★★ 5 Great coffee great price!!

Back To Results



TWININGS Twinings® Tea K-Cup® Variety Case Pack, 24/BX, 4/CS

TWIG15455
0.0 No Ratings [Write the First Review](#)
See more by [TWININGS](#)

\$54.99 /CS
Unit Price: \$0.57 /pod

Next Business Day Delivery
Deliver To: 02210

Flavor: Assorted

Assorted Chai Earl Grey English Breakfast Green Tea
Irish Breakfast Lemon Ginger Pure Camomile Pure Peppermint

[+1 More](#)

Caffeination: Regular

Caffeine-Free Decaf Regular

About This Item

- Provide a variety of favorite Twinings® Tea K-Cup® Pods: English Breakfast, Earl Grey, Green and Peppermint.
- Each box contains 24 K-Cup® Pods to deliver the perfect balance of fresh taste, flavor and aroma.
- Using a Keurig® Brewer, press the 6-oz. or 8 oz. brew button for optimal flavor.

\$54.99 /CS
\$0.57 /pod

Next Business Day Delivery
Deliver To: 02210

This product is a Case of 96 pods

1

ADD TO CART

ADD TO LIST

Customers Also Bought...



Dunkin' Original Blend K-Cup Pods, Medium Roast, 22/Box GMT1267

\$17.98 /BX

Next Business Day Delivery

1

ADD

YOU MAY ALSO LIKE...



Keurig K-Cup Tea Variety Pack, Green/Steepylime/Lemon & Echinacea Herbal/Southern Sweet... CHTALLTEAPACK

\$48.34 /CT

Next Business Day Delivery

1

ADD



TWININGS K-Cup® Pods, Tea, Lemon Ginger, 24/BX TWIG11019

\$15.79 /BX

Next Business Day Delivery

1

ADD



Sugar In the Raw Single-Serve Sugar Packets, 200/Box SMUS0319

\$11.79 /BX

Next Business Day Delivery

1

ADD



SkinnyPop Popcorn Variety Snack Pack, 0.5-0.8 oz, 36/Pack SIN02109

\$27.99 /PK

Delivers in 1-2 Business Days

1

ADD



TWININGS Pepper TWIG03

\$15.7

N

1

ABOUT THIS ITEM

Description

For more than 300 years, Twinings and tea have been one and the same. No other blender combines such a rich history with a depth of flavors, aroma and expertise than Twinings. At Twinings we believe that everyone has the right to a decent quality of life and to be able to provide for themselves and their families. Twinings aims to buy from the best estates, both in terms of quality and social standards. We work to enhance livelihoods, enable life opportunities and improve living standards for communities in our supply chain. Whether it's a refreshing black, soothing green or flavorful herbal, we are sure we will make your teatime well worth every sip.

Product Details

Brew Type	K-Cup
Caffeination	Regular
Count	2-12 Count
Features	Individually Wrapped, Disposable
Flavor	Assorted
Pod Count	96
Product Type	Teas
Quantity Per Unit	96
Tea Type	Assorted
Volume Oz	8 - 15.9 oz

Warranty Information

No warranty information available.

RELATED ITEMS...

[Back To Results](#)

Keurig Coffee Lovers' Collection Variety Pack K-Cup Pod Sampler, 42/Box

GMT9194

☆ ☆ ☆ ☆ ☆ 0.0 No Ratings [Write the First Review](#)

See more by [Keurig](#)

\$32.98 / BX

Unit Price: \$0.79 / box

Next Business Day Delivery

Deliver To: [02210](#)

About This Item

- Includes: The Original Donut Shop Regular (12), Caribou Coffee Caribou Blend (9), McCafe Premium Roast (9), Green Mountain Coffee Nantucket Blend (12)
- Caffeinated Coffee
- Sample different coffees and discover your favorites from a wide variety of roasts, flavors, and brands
- Contains authentic Keurig K-Cup pods, engineered for guaranteed quality and compatibility with all Keurig Single Serve K-Cup Pod coffee makers
- Orthodox Union Kosher
- Simple, Delicious And Recyclable

\$32.98 / BX

Unit Price: \$0.79 / box

Next Business Day Delivery

Deliver To: [02210](#)

This product is a Box of 42 boxes

1

ADD TO CART

ADD TO LIST

Customers Also Bought...



Keurig K-1550 Commercial Coffee Maker, Single-Serve, Black
KEUK1550

\$149.99 / EA

Next Business Day Delivery

1

ADD

Sponsored

YOU MAY ALSO LIKE...



Green Mountain Coffee Regular K-Cup Pod Variety Pack, Assorted Roasts, 24/Box
GMT9274

\$18.98 / BX

Next Business Day Delivery

1

ADD



W.B. Mason Co. K-Cup Pod Variety Pack, Dunkin', Assorted Roasts, 96/Box
GMTDUNKINPACK

\$57.99 / CT

Next Business Day Delivery

1

ADD



Green Mountain Coffee Flavored K-Cup Pod Variety Pack, Light Roast, 24/Box
GMT9275

\$12.99 / BX

Next Business Day Delivery

1

ADD



Keurig Decaf K-Cup Pod Variety Pack, Assorted Roasts, 24/Box
GMT9277

\$12.99 / BX

Next Business Day Delivery

1

ADD



W.B. M. Pack, G Assorte
GMTFL

\$54.9

N

1

ABOUT THIS ITEM

Description

Loaded with delicious possibilities and curated for you, the coffee lover, Keurig Coffee Lovers' Collection contains: The Original Donut Shop Regular (12), Caribou Coffee Caribou Blend (9), McCafe Premium Roast (9), Green Mountain Coffee Nantucket Blend (12) Sample different coffees and discover your favorites from a wide variety of roasts, flavors, and brands. The K-Cup pods inside the Keurig Coffee Lovers' Collection are designed to work with any Keurig K-Cup coffee maker; just pop one in and enjoy delicious, fresh-brewed coffee in no time at all – with just the touch of a button.

Product Details

Brew Type	K-Cup
Caffeination	Regular
Flavor	Assorted
Pod Count	42
Product Type	Coffee Pods
Quantity Per Unit	42
Roast	Medium Roast

Warranty Information

No warranty information available.

RELATED ITEMS...



Keurig Coffee Lovers' Collection Variety Pack K-Cup Pod Sampler, 168/Case
GMT9194



Keurig Decaf K-Cup Pod Variety Pack, Assorted Roasts, 96/Box
GMT9277



Keurig Decaf K-Cup Pod Variety Pack, Assorted Roasts, 24/Box
GMT9277



Keurig Water Filter Kit
GMT5572



Keurig lb Bag
GMT39

[Back To Results](#)



The Original Donut Shop Classic Cappuccino K-Cups, 20/Box

GMTPOTS

★ ★ ★ ★ ★ 4.2 437 Ratings
[See more by The Original Donut Shop](#)

\$16.98 /BX

Unit Price: \$0.85 / pod

Next Business Day Delivery

Deliver To: 02210

Pod Count: 20

20 24 48 70 80 96 160

Flavor: Classic Cappuccino

Assorted Caramel Apple Pie **Classic Cappuccino** Coconut & Mocha
Cookie Dough So Delicious Dark Mocha Latte Nutty Caramels

[+3 More](#)

About This Item

- One-Step K-Cup pods that allow you to brew delicious cappuccinos at just the push of a button on your Keurig brewer.
- Nothing beats a perfectly made cappuccino. So rich. So flavorful. So easy! Everything you need to make your perfect cappuccino, all-in-one. It's the bold taste you love, made right when you want it, at the touch of a button.
- So easy! Everything you need to make your perfect cappuccino, all-in-one!
- It's the bold taste you love, made right when you want it, at the touch of a button.

\$16.98 /BX
\$0.85 / pod

Next Business Day Delivery

Deliver To: 02210

This product is a box of 20 pods

1

ADD TO CART

ADD TO LIST

Customers Also Bought...



TWININGS K-Cup® Pods, Tea, Lemon
Ginger, 24/BX
TWG11019

\$15.79 /BX

Next Business Day Delivery

1

ADD

YOU MAY ALSO LIKE...



The Original Donut Shop Vanilla
One-Step Latte K-Cup Pods, Dark
Roast, 20/Box
GMTP1177

\$16.98 /BX

Next Business Day Delivery

1

ADD



The Original Donut Shop Mocha
One-Step Latte K-Cup Pods, Dark
Roast, 20/Box
GMTP1179

\$16.98 /BX

Next Business Day Delivery

1

ADD



Café Bustelo 100% Colombian K-
Cups, 24/Box
GMTP1077

\$17.98 /BX

Next Business Day Delivery

1

ADD



Celestial Seasonings Green Tea K-
Cup® Pods, 14/BX
GMTP14714

\$16.98 /BX

Next Business Day Delivery

1

ADD



Sterbia
Pods, 8-
Cup
GMTP71

\$21.9

Next Business Day Delivery

1

ADD

ABOUT THIS ITEM

Description

One-Step Cappuccinos are a line of K-Cup pods from The Original Donut Shop that allow you to brew delicious cappuccinos at just the push of a button on your Keurig brewer. Nothing beats a perfectly made cappuccino. So rich. So flavorful. So easy! Everything you need to make your perfect cappuccino, all-in-one. It's the bold taste you love, made right when you want it, at the touch of a button. Beverage Mix made with real dairy. No sweetener or creamer needed. Just brew on the 10 oz setting and enjoy! (Choose the 8 oz setting for an even bolder coffee taste.)

Product Details

Brew Type	K-Cup
Caffeination	Regular
Count	13-25 Count
Features	Pre-Measured
Flavor	Classic Cappuccino
Pod Count	20
Product Type	Coffee Pods
Roast	Light Roast

Warranty Information

No warranty information available.

RELATED ITEMS...



The Original Donut Shop K-Cup
Pods, Medium Roast, 70/Box
GMTP1111

\$39.99 /BX

Next Business Day Delivery

1

ADD



The Original Donut Shop Decaf K-
Cup Pods, Medium Roast, 24/Box
GMTP1401

\$17.99 /BX

Next Business Day Delivery

1

ADD



The Original Donut Shop Talc K-
Cup Pods, Light Roast, 24/Box
GMTP1034

\$17.98 /BX

Next Business Day Delivery

1

ADD



The Original Donut Shop Regular K-
Cup Pods, Medium Roast, 48/Box
GMTP1154

\$32.98 /BX

Next Business Day Delivery

1

ADD



The Oil
Pods, 8-
Cup
GMTP71

\$299

Next Business Day Delivery

1

ADD

RATINGS & REVIEWS

4.2

★ ★ ★ ★ ★ 4.2 437 Ratings

WRITE A REVIEW



Most Liked Positive Review

★ ★ ★ ★ ★ 5

Perfectly balanced and not sweet

I love this Cappuccino k-cup, usually I am not a fan of these type of premixed coffees because I don't like my coffee overly sweet but this was just perfect! It has a good strength and a nice creaminess to it, it tasted just like a cappuccino from a coffee shop. I would definitely recommend this and.

[Read complete review](#)

Most Liked Negative Review

★ ★ ★ ★ ★ 1

Avoid This One

Not good. Pod does not completely empty, leaving a big glob of gummy ingredients in the bottom of the pod. Since it doesn't completely empty, you get a sugar water drink. Won't purchase again.

Most Recent

★ ★ ★ ★ ★ 4

Coffee review of Classic Cappuccino

I didn't really like it but my mom loved it. She finished her cup of coffee and immediately said I didn't put enough coffee in her cup even though it was full. I felt I would definitely buy it again for her.

Bottom Line Yes, I would recommend to a friend

Was this review helpful to you?

0

0

[Flag this review](#)

★ ★ ★ ★ ★ 5

Tastes good, Definitely recommend.

Good cappuccino for a pick me up or early morning.

Submitted 10 months ago

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: County of Gloucester

Department: Gloucester County Division of Senior Services
115 Budd Boulevard
West Deptford, NJ 08096
(856) 686-8340

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Title: *Relaxation and Rejuvenation Initiative for Staff Well-being*

This wellness program aims to enhance employee well-being and productivity by providing stress-relief activities in the workplace. The initiative will include professional chair massage sessions and hand essential oil demonstrations, allowing staff to relax, recharge, and learn self-care techniques. These activities reduce workplace stress, improve morale, and promote a healthier work environment.

Program Objectives:

1. To reduce stress levels among staff through therapeutic chair massages.
2. To educate employees on the benefits and proper use of essential oils for relaxation and wellness.
3. To foster a positive and supportive workplace culture that prioritizes employee health.

Proposed Activities:

- **Chair Massage Sessions:** A certified massage therapist will give staff members 10- 15-minute chair massages, focusing on relieving tension in the neck, shoulders, and back.
- **Essential Oils Demonstration:** A wellness expert will conduct a hands-on session showcasing the use of essential oils for relaxation, including techniques for hand massages and aromatherapy.

Expected Outcomes:

- Increased employee satisfaction and morale.
- Reduced stress and tension among staff.
- Greater awareness of self-care practices.

Budget:

- Chair Massage Services: \$700 – (Approx. \$100 per hour, 4-6 staff per hour x 7 hours)
- Essential Oils and Supplies: \$300

Printed Name of Person submitting nomination: Eric Fisher

Signature of Person submitting nomination:

Position / Title: Executive Director

Date: 3/14/2025

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

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Health & Household › Wellness & Relaxation › Massage Tools & Equipment › Massage Oils

Sedbuwza Lavender Eucalyptus
Essential Oil Set, Lavender
Fragrance Oil Eucalyptus Scent Oil
Set for Diffuser, Aromatherapy,
Massage, Soap, Candle Making 2 x
10 ml

Visit the Sedbuwza Store
4.33,063 ratings | Search this page
Amazon's Choice Overall Pick

200+ bought in past month

\$9⁵⁹ (\$14.53 / Fl Oz)

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Color:
Lavender + Eucalyptus

Size: 0.33 Fl Oz (Pack of 2)

- 0.33 Fl Oz (Pack of 1)0.33 Fl Oz (Pack of 2)
- 0.33 Fl Oz (Pack of 3)0.33 Fl Oz (Pack of 4)
- 0.33 Fl Oz (Pack of 6)3.38 Fl Oz (Pack of 1)

BrandSedbuwza
ScentLavender + Eucalyptus
Special FeatureScented, Aromatherapy, Pure

One-time purchase:

\$9⁵⁹ (\$14.53 / Fl Oz)

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orders over \$25. Order within
10 hrs 18 mins

Shorter shipping distance
Deliver to Eric - Mickleton 08056

In Stock

Quantity: 1

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Sold by Sedbuwza
Returns 30-day
refund/replacement
Gift options Available at checkout
See more

Subscribe & Save:

\$9⁵⁹ (\$14.53 / Fl Oz)

First delivery on Mar 22
Ships from: Amazon
Sold by: Sedbuwza

Add to List

Deliver to Eric
Mickleton 08056

All ▾



Products related to this item

Sponsored

Roll over image to zoom in

Ask Rufus

Can these oils be ingested? Are they safe for candle making? Do they contain any additives?

Ask something else



Deliver to Eric
Mickleton 08056

All

Seasons

All Seasons

About this item

- Sedbuwza Lavender Oil is obtained by steam distillation of Lavandula Angustifolia flowers. Our lavender essential oil contains no preservatives, additives, or animal testing. Please feel free to use!
- Pure Eucalyptus Oil: Sedbuwza eucalyptus essential oils are all natural with no additives or dilution. Eucalyptus fragrance oil has a fresh and penetrating scent with the characteristic woody aroma.
- Widely Used: Suitable for diffuser, cleaning, massage, perfume, home, bedroom, living room, bathroom, office, aromatherapy, outdoor, soap or candle making, yoga studio, car and spa, etc.
- Amber Glass Bottle: Essential Oil set are packaged in amber glass bottles to keep them from harmful UV rays to preserves the oil's integrity & consistent aromatic benefits.

Report an issue with this product or seller

4+ star item to consider

Amazon's Choice



365 by Whole Foods Market, Essential Oil
Lemongrass Value Size, 2 Fl Oz
2 Fl Oz (Pack of 1)
(308)
\$11.29 (\$5.65/Fl Oz)

Sponsored

Fast delivery during business hours, flexible payment options.

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✓ Tax Season

simple yet extremely effective solution to work (physical) stress. Studies show that the effects of stress are felt within minutes—a sure-fire way to spike stress levels in the workplace. The brain feels recharged and energized almost instantly, elevating employee

are licensed, trusted, certified, and fully equipped to provide the care for you and your team. Our therapists work to match your office's needs. No matter the size or quantity of employees on your team, our goal is to get your team on the path towards a healthier work

RATES

Duration	Rate (per therapist)
2 hour event	\$120.00 per therapist
3-5 hour event	\$110.00 per therapist
6-7 hour event	\$100.00 per therapist
8+ hour event	\$95.00 per therapist

Parking fees will be added to locations when **parking is not validated**. All appointments include relaxation music, an online scheduler and room aromatherapy.

Discounted rates available for monthly/weekly appointments and events requiring 8 or more therapist. We also offer a 5% discount for corporate and teacher appreciation events that are 3 or more hours long.

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: County of Gloucester

Department: Gloucester County Department of Health
204 East Holly Avenue
Sewell, NJ 08080

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Title: Relaxation and Rejuvenation Initiative for Staff Well-being

This wellness program aims to enhance employee well-being and productivity by providing stress-relief activities in the workplace. The initiative will include professional chair massage Sessions and hand essential oil demonstrations, allowing staff to relax, recharge, and learn self-care techniques. These activities reduce workplace stress, improve morale, and promote a healthier work environment.

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Proposed Activities:

Chair Massage Sessions: A certified massage therapist will give staff members 10-15 minute chair massages, focusing on relieving tension in the neck, shoulders, and back.

Essential Oils Demonstration: A wellness expert will conduct a hands-on session showcasing the use of essential oils for relaxation, including techniques for hand massages and aromatherapy.

Expected Outcomes:


Increase employee satisfaction and morale
Reduced stress and tension among staff
Greater awareness of self-care practices.

Budget:

Chair massage Services: \$700.00-(Estimated at approximately \$100. Per hour,
with 4-6 staff per hour x 7 hours)

Essential Oils and Supplies: \$300.00

Printed Name of Person submitting nomination: Michelle Baylor

Signature of Person submitting nomination: 

Position / Title: Director of Health & Human Services

Date: 3/21/2025

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry

8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net

Sponsored

Health & Household > Wellness & Relaxation > Massage Tools & Equipment > Massage Oils

Sedbuwza Lavender Eucalyptus
Essential Oil Set, Lavender
Fragrance Oil Eucalyptus Scent Oil
Set for Diffuser, Aromatherapy,
Massage, Soap, Candle Making 2 x
10 ml

Visit the Sedbuwza Store

4.3

3,063 ratings | Search this page

Amazon's Choice

Overall Pick

200+ bought in past month

\$9.59 (\$14.53 / Fl Oz)

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FREE Returns

Up to 10% off if you qualify Shop items >

Did you know? There's no annual fee for Prime Visa. Get a \$100 Amazon Gift Card instantly upon approval. Learn more

Color:

Lavender + Eucalyptus

Size: 0.33 Fl Oz (Pack of 2)

0.33 Fl Oz (Pack of 1)

0.33 Fl Oz (Pack of 3)

0.33 Fl Oz (Pack of 6)

0.33 Fl Oz (Pack of 2)

Brand

Sedbuwza

Scent

Lavender + Eucalyptus

Special

Scented, Aromatherapy, Pure

Feature

One-time purchase:

\$9.59 (\$14.53 / Fl Oz)

One-Day
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FREE delivery Tomorrow

10 AM - 3 PM on qualifying
orders over \$25. Order within
10 hrs 18 mins

Shorter shipping distance

Deliver to Eric - Mickleton 08056

In Stock

Quantity: 1

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Buy Now

Ships from Amazon

Sold by Sedbuwza

Returns 30-day
refund/replacement

Gift options Available at checkout

See more

Subscribe & Save:

\$9.59 (\$14.53 / Fl Oz)

First delivery on Mar 22

Ships from: Amazon

Sold by: Sedbuwza

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Deliver to Eric
Mickleton 08056

EN Hello, Eric
Account & Lists

Returns

& Orders

4

OUT ON-SITE CHAIR MASSAGE IN-HOME MASSAGE OFFICE YOGA V

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mely effective solution to work
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face. The brain feels recharged and
st instantly, elevating employee

trusted, certified, and fully equipped
and your team. Our therapists work
our office's needs. No matter the
of employees on your team, our
on the path towards a healthier work

RATES

Duration
2 hour event
3-5 hour event
6-7 hour event
8+ hour event

Parking fees will be added to locatio
**validated. All appointments include
online scheduler and room aromath**

Discounted rates available for monthly/we
events requiring 8 or more therapist. We al
and teacher appreciation events that are 3

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: County of Gloucester

Department: Gloucester County Department of Health & Human Services
115 Budd Boulevard
West Deptford, NJ 08096

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3. To foster a positive and supportive workplace culture that prioritizes health.

Proposed Activities:

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Essential Oils Demonstration: A wellness expert will conduct a hands-on session showcasing the use of essential oils for relaxation, including techniques for hand massages and aromatherapy.

Expected Outcomes:

Increase employee satisfaction and morale
Reduced stress and tension among staff
Greater awareness of self-care practices.

Budget:

Chair massage Services: \$700.00-(Estimated at approximately \$100. Per hour,
with 4-6 staff per hour x 7 hours)
Essential Oils and Supplies: \$300.00

Printed Name of Person submitting nomination: Michelle Baylor

Signature of Person submitting nomination: 

Position / Title: Director of Health and Human Services

Date: 3/21/2025

Submit this form by

March 15th to:

**Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net**

OUT ON-SITE CHAIR MASSAGE IN-HOME MASSAGE OFFICE YOGA V

- ✓ Tax Season

mely effective solution to work
s. Studies show that the effects of
utes—a sure-fire way to spike
lace. The brain feels recharged and
st instantly, elevating employee

trusted, certified, and fully equipped
and your team. Our therapists work
our office's needs. No matter the
of employees on your team, our
on the path towards a healthier work



RATES

Duration
2 hour event
3-5 hour event
6-7 hour event
8+ hour event

Parking fees will be added to locatio
**validated. All appointments include
online scheduler and room aromath**

Discounted rates available for monthly/we
events requiring 8 or more therapist. We al
and teacher appreciation events that are 3

Sponsored

Health & Household > Wellness & Relaxation > Massage Tools & Equipment > Massage Oils

Sedbuwza Lavender Eucalyptus Essential Oil Set, Lavender Fragrance Oil Eucalyptus Scent Oil Set for Diffuser, Aromatherapy, Massage, Soap, Candle Making 2 x 10 ml

Visit the Sedbuwza Store
4.3 3,063 ratings | Search this page

Amazon's Choice Overall Pick

200+ bought in past month

\$9.59 (\$14.53 / Fl Oz)

One-Day
FREE Returns

Up to 10% off if you qualify Shop items >

Did you know? There's no annual fee for Prime Visa. Get a \$100 Amazon Gift Card instantly upon approval. Learn more

Color:

Lavender + Eucalyptus

Size: 0.33 Fl Oz (Pack of 2)

- 0.33 Fl Oz (Pack of 1)
- 0.33 Fl Oz (Pack of 3)
- 0.33 Fl Oz (Pack of 6)
- 0.33 Fl Oz (Pack of 1)

0.33 Fl Oz (Pack of 2)

Brand Sedbuwza
Scent Lavender + Eucalyptus
Special Scented, Aromatherapy, Pure
Feature

One-time purchase:
\$9.59 (\$14.53 / Fl Oz)
One-Day
FREE Returns
FREE delivery Tomorrow
10 AM - 3 PM on qualifying orders over \$25. Order within 10 hrs 18 mins
Shorter shipping distance
Deliver to Eric - Mickleton 08056

In Stock

Quantity: 1

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Buy Now

Ships from Amazon
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Returns 30-day refund/replacement
Gift options Available at checkout
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Subscribe & Save:

\$9.59 (\$14.53 / Fl Oz)

First delivery on Mar 22

Ships from: Amazon
Sold by: Sedbuwza

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GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member:

Gloucester County

Department:

Sheriff's Department

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

The Gloucester County Sheriff's Office has a dedicated fitness facility available to all members. The facility is shared with members of the Gloucester County Prosecutor's Office. Members are encouraged to utilize the facility to maintain or improve their physical fitness. Physical training instructors are also available to provide guidance and assistance to achieve fitness goals and prevent injuries. Much of the equipment in the facility has been donated by members of GCSO. The facility has several pieces of equipment which are damaged or unusable due to the age of the equipment and overuse. GCSO is planning to purchase updated equipment such as treadmills, stationary bicycles, elliptical trainers and a rowing machine. We are requesting approval for this grant to offset costs of purchasing at least one of the above listed pieces of equipment. Thank you for your consideration.

Printed Name of Person submitting nomination: Jason Snyder

Signature of Person submitting nomination:

Position / Title: Chief Warrant Officer

Date: 3/31/2025

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

Shop now

Sponsored

Sports & Outdoors ▸ Exercise & Fitness ▸ Cardio Training ▸ Treadmills



10 VIDEOS



Roll over image to zoom in

Umay Fitness Home Treadmill Pulse Sensors, 3.0 HP Brushless Motor, 300 lbs Capacity (Black or Gray)

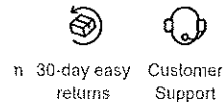
1,482 ratings |

800+ bought in past month

\$339⁹⁸

Pay \$28.33/month for 12 months, Interest-free upon approval for Amazon Visa

t



Color: **BLACK**

Brand	UMAY
Color	BLACK
Product Grade	new
Product Dimensions	56.3"D x 24.3"W x 43.7"H
Item Weight	66 Pounds
Material	Acrylonitrile Butadiene Styrene

See more

About this item

- **QUIET BRUSHLESS MOTOR** - Umay Improved brushless motor with max 3.0 HP provides efficient, reliable, and low-maintenance operation, while providing speeds of 8.7 MPH and emitting only 40-65 dB of noise, ensuring your workouts won't disturb your downstairs or next-doors.
- **PULSE SENSORS** - Keep track of your target heart rate in real-time with the built-in handrail heart sensors. Monitoring your pulse rate during exercise ensures you're working out correctly and efficiently.
- **INCLINE TREADMILL** - Customize the intensity of your workout with 3 different manual Incline positions. Simulate the challenge of running uphill and feel the burn in your leg muscles as you push yourself to new heights.

\$339⁹⁸

FREE scheduled delivery as soon as Sunday, April 6, 8 AM - 8 PM

Delivering to Woodbury 08096 -
Update location

See delivery and professional service options

In Stock

Quantity: 1

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Ships from Amazon

Sold by Umay Sports

Returns 30-day
refund/replacement

Payment Secure transaction

See more

Add a Protection Plan:

- ☐ 2-Year Protection Plan for \$30.99
- ☐ Asurion Complete Protect: One plan covers all eligible past and future purchases (Renews Monthly Until Cancelled) for \$16.99/month
- ☐ Add a gift receipt for easy returns

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Other sellers on Amazon

New (4) from \$339⁹⁸ FREE
Scheduled Delivery

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member:

Gloucester County

Department:

Prosecutor's Office

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Printed Name of Person submitting nomination: Nicholas Schock

Signature of Person submitting nomination: 

Position / Title: Captain

Date: 3/31/2025

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

All Amazon Haul Medical Care Best Sellers Music Amazon Basics New Releases Today's Deals Prime Registry Customer Service

Industrial & Scientific Janitorial & Facilities Safety Supplies Medical Supplies Food Service Diagnostic Equipment Material Handling Educational Supplies

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Sports & Outdoors Exercise & Fitness Cardio Training Rowers



Rowing Machine for Home, Professional Indoor Rowers, Wind Resistance Rowers with LCD Display, Adjustable Air Resistance, Comfortable Seat Cushion

Brand: Fitvids

4.6

75 ratings

Search this page

\$299⁹⁹

Coupon:

Apply 10% coupon [Terms](#)

Get \$50 off instantly: Pay \$249.99 upon approval for Amazon Visa.

Delivery & Support

Select to learn more



Ships from Amazon.com



30-day easy returns



Customer Support

Color: Black

Brand Fitvids

Special Feature Anti-Slip

Color Black

Resistance Air

Mechanism

Product 95"D x 24"W x 15"H

Dimensions

[See more](#)

About this item

- **【Effective Fitness】** Indoor rowing machine can work leg muscles, glutes muscles, back muscles, arms and core muscle groups at the same time, 15" seat height is suitable for most purposes, adjustable foot pedals and straps can be adjusted flexibly
- **【Adjustable Resistance】** 10 levels of wind resistance design, you can start rowing at a lower intensity and increase the intensity and time step by step as your body adapts
- **【Accurate Data】** This rowing machine is equipped with a rotatable LCD display to provide accurate data for your every rowing exercise, real-time monitoring of time, distance, calories etc

\$299⁹⁹

[FREE delivery](#) Friday, April 11.
Order within 16 hrs 31 mins

Delivering to Woodbury 08096 -
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In Stock

Quantity: 1

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Buy Now

Ships from Amazon.com

Sold by Amazon.com

Returns 30-day
refund/replacement

Payment Secure transaction

Add a Protection Plan:

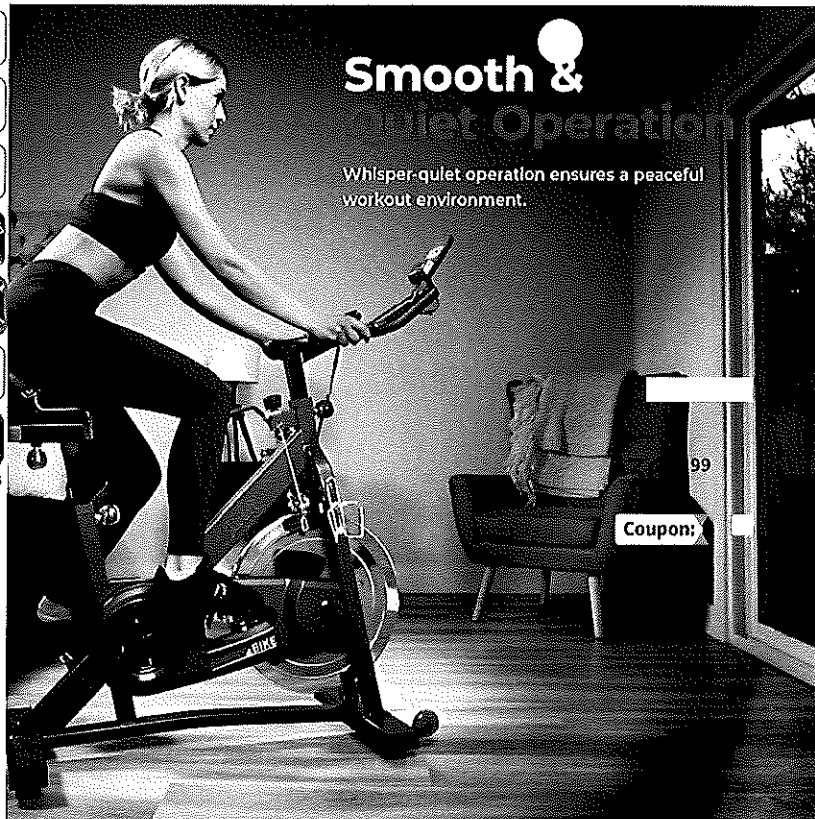
- ☐ 2-Year Protection Plan for \$26.99
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- ☐ Add a gift receipt for easy returns

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Sports & Outdoors › Exercise & Fitness › Cardio Training › Exercise Bikes



Roll over image to zoom in

Choice
Delivery
available

Amazon.com

30-day easy
returns

Customer
Support

Available at a lower price from other sellers that may not offer free Prime shipping.

Style: Smart Belt Drive

Smart Belt
Drive
\$369.99

Belt Drive
2 options from
\$339.99

Chain Drive
\$299.99

Color: Gray

Brand Sunny Health & Fitness
Special Feature Adjustable Footstrap, App
Connectivity, Water Bottle
Holder, Adjustable

Color Gray
Power Source Battery Powered
Recommended Indoor

▾ See more

& Fitness Pro
Smart Belt Drive, 40
lb Flywheel, 4-Way
Adjustable for Home
Use
SunnyFit App
Connection

Sunny Health & Fitness Store
4,076 ratings |

\$369⁹⁹

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as Sunday, April 6, 8 AM - 8 PM

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See delivery and professional
service options

In Stock

Quantity: 1

Add to cart

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- ☐ 2-Year Protection Plan for
\$36.99
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One plan covers all eligible
past and future purchases
(Renews Monthly Until
Cancelled) for
\$16.99/month

- ☐ Add a gift receipt for easy
returns

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Other sellers on Amazon

New & Used (3) from \$366²⁹ &
FREE Shipping.

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Sponsored

Sports & Outdoors › Exercise & Fitness › Cardio Training › Exercise Bikes



7 VIDEOS

Roll over image to zoom in

Marcy Air-Resistance Exercise Fan Bike With Dual Action Handlebars

Visit the MARCY Store

4.2

3,847 ratings |

Search this page

100+ bought in past month

-9% **\$229⁹⁹**

Typical price: ~~\$253.99~~

Get \$50 off instantly: Pay \$179.99 upon approval for Amazon Visa.

Delivery & Support

Select to learn more



Ships from
Amazon.com



30-day easy
returns



Customer
Support

Style: **Dual Action Red | NS-1000**

**Dual Action
Red | NS-...**

\$229.99
~~\$253.99~~

**Dual Action
Black | AIR-1**

\$399.99
~~\$40.20 / oz~~

Brand	MARCY
Special Feature	Adjustable Seat
Color	black and red
Power Source	Air Resistance
Recommended Uses For Product	Indoor
Item Weight	58 Pounds

▾ See more

About this item

- **FULL-BODY WORKOUT** – The Marcy Fan Exercise Bike is a stationary bike that also offers a full-body workout. This exercise bike will strengthen your lower body while its dual-action arms feature will increase your upper body endurance as you pedal.
- **UNIQUE AIR RESISTANCE SYSTEM** – This exercise bike possesses a unique air resistance system that keeps your body cool while you're working out. What's more, its tension level is adjustable through the resistance knob, allowing you to regulate your workout intensity to a variety of levels.
- **EASY INTERFACE** – This stationary bike comes with a user-friendly tracker and an LCD that allows you to scan modes and track

\$229⁹⁹

FREE delivery **Monday, April 7**

Or Prime members get **FREE delivery Saturday, April 5.** Order within 7 hrs 47 mins. [Join Prime](#)

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In Stock

Quantity: 1

Add to cart

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Ships from **Amazon.com**

Sold by **Amazon.com**

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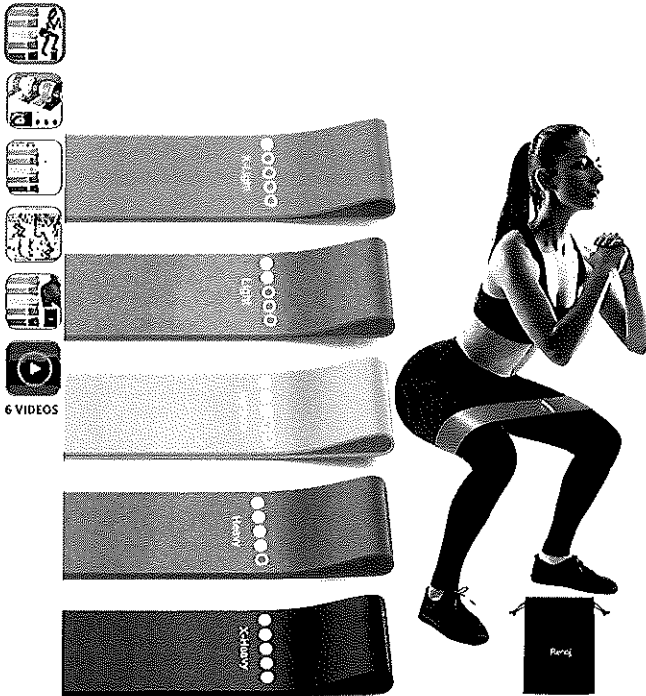
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Other sellers on Amazon

New (2) from **\$229⁹⁹** & **FREE Shipping.**

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Sports & Outdoors ▸ Exercise & Fitness ▸ Strength Training Equipment ▸ Resistance Bands



Roll over image to zoom in

Resistance Bands for Working Out, Elastic Exercise Loop Bands for Physical Therapy, Yoga Starter Set of Stretch Bands for Booty Legs, Pilates Flexbands

Visit the Renoj Store

4.4

25,678 ratings |

Search this page

Amazon's Choice

20K+ bought in past month

-50% **\$9.99** (\$2.00 / Count)

List Price: ~~\$19.99~~

Get Fast, Free Shipping with Amazon Prime
FREE Returns

Apply now and get a \$80 Amazon Gift Card upon approval of the Amazon Store Card, or see if you pre-qualify with no impact to your credit bureau score.

Color: **Colorful**



Bundles with this item

bundle-04

-19% **\$20.99**

Was: ~~\$25.98~~

RB3/RB4

-22% **\$20.99**

Was: ~~\$26.98~~

Brand	Renoj
Material	Natural Rubber
Color	Colorful
Sport	Physiotherapy, Yoga, Exercise and Fitness, Pilates, Body Building
Included Components	Carry Bag, 5 Resistance Loop Bands, Instruction Manual

\$9.99 (\$2.00 / Count)

Get Fast, Free Shipping with Amazon Prime
FREE Returns

FREE delivery **Monday, April 7** on orders shipped by Amazon over \$35

Or Prime members **get FREE delivery Tomorrow, April 3.** Order within 7 hrs 25 mins. [Join Prime](#)

Delivering to Woodbury 08096 -
Update location

In Stock

Quantity: 1

Add to cart

Buy Now

Ships from **Amazon**

Sold by full-sports

Returns 30-day
refund/replacement

Payment Secure transaction

☐ Add a gift receipt for easy returns

Add to List

Other sellers on Amazon

New (3) from **\$9.99** **FREE**
Shipping on orders over \$35.00
shipped by Amazon.

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