



MORRIS ESSEX INSURANCE GROUP

LUNCHEON MEETING

WEDNESDAY, DECEMBER 12, 2018

12:00 NOON

CAFFE NA VONA

(973-627-1606)

(DIRECTIONS ON LINE)

WWW.CAFFENAVONA.COM

The New Jersey Open Public Meetings Act was enacted to ensure the right of the public to have advance notice and to attend the meetings of public bodies at which any business affecting their interest is discussed or acted upon. In accordance with the provisions of the act, the Morris Essex Insurance Group approved this meeting date at its organization meeting of June, 2018.

RSVP IF YOU CANNOT ATTEND

MORRIS ESSEX INSURANCE GROUP

WEDNESDAY, DECEMBER 12, 2018

AGENDA

I. Roll Call

II. Approval of the October 11, 2018 Minutes

- **MOTION TO APPROVE THE MINUTES OF OCTOBER 11, 2018**

MOVED:

SECOND:

VOTE:

III. Treasurer's Report

A. Approval of the Treasurer's Report and Bills List

- **MOTION TO APPROVE TREASURER'S REPORT AND BILLS LIST FOR OCTOBER 2018 THROUGH NOVEMBER 2018**

MOVED:

SECOND:

VOTE:

IV. Executive Director's Report

- Workers Compensation, Paid and Reserved
- Payroll Audit 2017-2018 - **Deadline Dec.28th**
- Reminder: 2nd Installment of WC Due January 10, 2019
- WC Rates 2019-2020 and Preliminary WC Budget
- Renewal Commitments – Sent out Electronically
- Post Offer Medical Program**

- **Motion to Approve Kinematic Consultants, Inc to perform Physical Exams for Maintenance and Custodial New Hires At a rate of \$450 per Exam, effective January 1, 2019 as an addition to Chilton Program**

Moved:

Second:

Vote:

MORRIS ESSEX INSURANCE GROUP
WEDNESDAY, DECEMBER 12, 2018

AGENDA

- V. Nisivoccia & Company LLP, Bud Jones**
A. Review of June 30, 2018 Audit and Management Recommendations
(Will be sent out electronically)
• *Motion to Accept the June 30, 2018 Audit and file with the Department of Banking and Insurance*
MOVED:
SECOND:
VOTE:
- VI. Willis Insurance Services**
A. All Lines – Budget Projections for 2019-2020
- VII. Safety Report**
A. Safety Meeting Scheduled for January 2019
B. Review of Generic Job Description
C. Discussion of Mold Seminar, November 27th
- VIII. PRESENTATION – D2 CYBERSECURITY**
A. Brian Lau, Director
- IX. First MCO**
A. Status Report
- X. OLD Business**
- XI. New Business**
PRIMA CONFERENCE
June 9-12 Orlando, Florida
- XII. Meeting Adjourned**

**MORRIS ESSEX INSURANCE GROUP
MINUTES
BOARD OF TRUSTEES MEETING
OCTOBER 11, 2018**

The October 11, 2018 Board of Trustees meeting of the Morris Essex Insurance Group was called to order 12:00 Noon, by the Chairperson, Vanessa Wolsky, at Café NaVona in Rockaway, NJ.

ROLL CALL OF TRUSTEES:

CHAIRPERSON

Vanessa Wolsky	HANOVER TWSP	PRESENT
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VICE CHAIR

Cheryl Nardino	VERONA	PRESENT
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SECRETARY

Michael Halik	NORTH CALDWELL	PRESENT
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Susan Young	MCS of TECHNOLOGY	ABSENT
Doug Pechanec	WEST MORRIS REG	PRESENT
Catarina Bilotta	ED SERVICES OF MO CO	PRESENT
Liz George	WASHINGTON TWP	ABSENT

MEMBERS

CATHERINE JENISCH	DOVER BOARD	ABSENT
JULIE KOT	ROSELAND BOARD	PRESENT
BARBARA MURPHY	GLEN RIDGE BOARD	ABSENT
MELISSA KIDA	WEST ESSEX REGIONAL	PRESENT
CAROLINA RODRIGUEZ	MINE HILL BOARD	PRESENT
THOMAS KRYGER	MENDHAM TWSP	ABSENT
TONYA FLOWERS	MT. ARLINGTON BOARD	PRESENT
DANIEL BORGIO	MT. LAKES BOARD	ABSENT
JOSEPH BELLINO	LONG HILL TWP BOARD	PRESENT
GARY LANE	MADISON BOARD	PRESENT

FUND PROFESSIONALS PRESENT
EXECUTIVE DIRECTOR

Deb Ginetto

TREASURER

Jon Rheinhardt

INSERVCO

Nancy Fowlkes

SAFETY

Michael Berta

FIRST MCO

Ally Cronk

WILLIS

John Moore

AUDITOR

Bud Jones

ATTORNEY

Absent

OTHERS PRESENT

Sue Sorbera, MCS of Technology

Tracey Emley, Washington Twp

Dr. Angelo Vilardi, Ed Services

Nate Reber, Prime Source

Monica Lynch, Kinematic

MOTION TO APPROVE THE MINUTES OF JUNE 14, 2018 MEETING

MOVED: Catarina Bilotta

SECOND: Doug Pechanec

VOTE: UNANIMOUS

**MOTION TO APPROVE THE TREASURER'S REPORT AND BILLS LIST FOR
JUNE, JULY AND SEPTEMBER 2018**

MOVED: Michael Halik

SECOND: Doug Pechanec

VOTE: UNANIMOUS

EXECUTIVE DIRECTOR'S REPORT

New claim year started July 1, 2018. As of August 31st, total of 12 claims with a paid and reserve of \$23,869. Same time last year we had 17 claims and \$20,876 in paid and reserve. 2011 to 2017 the average potential return is at 63%.

Reminder, electronic template for the 2017-2018 Payroll Audit will be sent out. Information is due on or before end of December.

Cyber Liability and \$30 Million Excess is offered to all Fund Members.

INSERVCO

Nancy distributed the Annual 5 Year Claim Reports showing the number of Indemnity vs. Medical only claims for each Board with a percentage of their paid and reserve to the total Fund. Repeater list, if any, last section of each of the reports.

Compared to the National Average the Fund has lower numbers for Indemnity vs, Medical only claims which is commendable.

PRESENTATIONS

Monica Lynch, Kinematic Consultants, reviewed Fitness for Duty and Mini-Functional Exams as part of the services they provide to the Fund through Inservco.

Nate Reber, Prime Source, reviewed the WC Surveillance service that his company provides to the Fund through Inservco.

WILLIS/John Moore

John Moore reviewed the Insured Program and distributed the 2018-2019 Policy Books.

FIRST MCO

Quarterly reports were reviewed by Ally Cronk of 1st MCO.

SAFETY COMMITTEE REPORT

A Safety Meeting will be scheduled for October to plan a Seminar on Mold

OLD BUSINESS

Staggered membership renewals. 6 Boards are up for the renewal cycle July 1, 2019. Membership Resolutions will be sent to those Boards for approval before April 1, 2019.

NEW BUSINESS

None

MOTION TO ADJOURN MEETING

MOTION:	Doug Pechanec
SECOND:	Michael Halik
VOTE:	UNANIMOUS

MEETING ADJOURNED: 1:30 PM

Vanessa Wolsky
Chairperson

Date

MEIG 10/11/18

REPORT OF THE TREASURER OF THE BOARD OF DIRECTORS
MORRIS ESSEX INSURANCE GROUP
FOR THE PERIOD: October 1, 2018 through November 30, 2018

		Cash Report			
		Beginning Cash Balances	Cash Receipts	Cash Disbursements	Ending Cash Balances
Operating Funds:					
Valley Bank (Investment)	(5266)	11,335,021.36	39,739.61	163,062.48	11,211,698.49
New Jersey Cash Management	(5171)	71,895.76	244.24		72,140.00
Subtotal		11,406,917.12	39,983.85	163,062.48	11,283,838.49
Imprest Accounts:					
Valley Bank (Operating Clearing)			90,619.54	90,619.54	-
Valley Bank (Claims)			72,442.94	72,442.94	-
Total All Accounts		\$ 11,406,917.12	\$ 203,046.33	\$ 326,124.96	\$ 11,283,838.49

Prepared and Submitted by:

Jon Rheinhardt, Treasurer

Date

MORRIS ESSEX INSURANCE GROUP

BILL LIST

From: October 1, 2018

To: November 30, 2018

CLAIM CHECKS:

		<u>Check #</u>	<u>Amount</u>
10/2/2018	Inservco Processed Claims	3446 - 3479	6,662.26
10/17/2018	Inservco Processed Claims	3480 - 3517	9,025.69
11/1/2018	Inservco Processed Claims	3518 - 3588	34,229.35
11/12/2018	Inservco Processed Claims	3589 - 3638	10,999.45
11/27/2018	Inservco Processed Claims	3639 - 3697	11,526.19
	Subtotal (Claims)		<u>72,442.94</u>

OPERATING CHECKS:

10/11/2018	Atlantic Health System	1142	260.00
10/11/2018	Burton Agency	1143	77,148.00
10/11/2018	FMCO	1144	10,529.54
10/11/2018	Jon Rheinhardt	1145	2,682.00
	Subtotal (Operating)		<u>90,619.54</u>
	Grand Total all Payments		<u><u>163,062.48</u></u>



KINEMATIC CONSULTANTS, INC.

Motion and Performance Analysis for Medicine, Law, and Athletes

645 Ocean Road * Point Pleasant, N.J. * 08742 * 800 714 1907 * (fax) 732 714 1913

November 30, 2018

Debra Ginetto
Burton Agency, Inc.
44 Bergen Street
Westwood, NJ 07675

Re: Kinematic Consultants, Inc. – Post-Offer Medical Examinations/Limited FCE
Proposal

Dear Ms. Ginetto,

It was a pleasure meeting you at the recent MEIG Meeting. Thank you for the opportunity to present Kinematic Consultants, Inc., and our services to you and your clients.

Kinematic Consultants, Inc., has been in business since 1992, and has performed over 30,000 Kinematic Functional Capacity Evaluations, including Fitness for Duty Evaluations. Currently, Kinematic Consultants, Inc., has performed between 1500-2000 evaluations per year since 2004, at the request of Insurance Carriers, Physicians, Third Party Administrators, Nurse Case Management groups, Employers (both public and private), and Attorneys.

Evaluations are performed by an Examination team consisting of: a Licensed Physical Therapist and a Biomechanist (a person with, at minimum, a Bachelor of Science degree in Exercise Science, Bioengineering or similar).

Kinematic Consultants, Inc. has several locations for performing its evaluations. The main office is Point Pleasant, NJ. Following are data collection sites:

- Cape May Court House
- Denville, NJ
- East Brunswick, NJ
- Egg Harbor Township, NJ
- Hammonton, NJ
- Mount Laurel, NJ
- Newark, NJ
- Point Pleasant, NJ
- Rochelle Park, NJ

All scheduling, billing, administrative work and data processing is performed in the Point Pleasant, NJ, office. With regards to scheduling, the process is as follows: The Employer or Insurance Carrier (“Scheduler”) contacts the main office with the information for the employee/claimant (“Examinee”). The information that is requested includes personal information (i.e. name, social security number, date of birth, address, contact phone number), Employer name, job title, and billing party information.

An alternative to scheduling by phone call is with a “Fax Referral Form.” I have included a copy of this form. (Please see Attachment 1.) The Scheduler can fill out the form and fax it to our main office. The scheduling staff at Kinematic Consultants, Inc., will input the information into our system, identify an appropriate appointment for the Examinee, and contact the Scheduler within 24 hours with the appointment information.

The Scheduler and the scheduling staff member of Kinematic Consultants, Inc., would typically schedule the Examinee’s appointment. This allows the Scheduler to know the details of the appointment for the Examinee, and asks that the Scheduler notifies the Examinee of the general details of the appointment (i.e. date, time, location and with Kinematic Consultants, Inc.).

It is our understanding that MEIG is directing the Examinee to contact Kinematic Consultants, Inc., to schedule the evaluation. If this is more appropriate to accommodate the Examinee, this method can be employed. Kinematic Consultants, Inc., will contact the Examinee to schedule the appointment upon receipt of the Examinee information from MEIG. The Scheduler will be notified of the Examinee’s appointment information once the Examinee has contacted Kinematic Consultants, inc. to schedule his/her evaluation. If a message is left and the Examinee does not contact the Kinematic Consultants, Inc., within 3 business days, the Scheduler will be contacted regarding unresponsiveness to schedule his/her evaluation.

Kinematic Consultants, Inc., sends a letter by mail informing the Examinee of the evaluation appointment information, directions to the location of the appointment, and general paperwork (i.e. personal information, job information, authorization to obtain medical information). (Please see Attachment 2.) Your form for past medical history will also be included in this packet of paperwork for the Examinee to complete.

- The Scheduler needs to provide an official job description. If possible, the job description should detail the physical aspects of the job tasks, including the amount of weight required by the Employee to lift/push/pull, as well as requirements for positioning (i.e. standing, walking, sitting, bending, squatting, reaching above shoulder height, driving – size of vehicle, heavy tool usage – if applicable).

A week prior to the Examinee’s appointment, the office staff contacts the Examinee to make sure that s/he is aware of the appointment, has received the paperwork, and fields any questions the Examinee may have. The day before the Examinee’s appointment, a member of the Biomechanist staff contacts the Examinee to remind that person of their appointment date, time, location, and again, answers any questions that the Examinee may have.

Due to MEIG request of the Examinee scheduling the appointment with Kinematic Consultants, Inc., the Examinee must notify Kinematic Consultants, Inc., a minimum of 24 hours prior to the examination if the Examinee is unable to attend his/her evaluation. Cancellations less than 24 hours, or failure to show for a scheduled evaluation will incur a \$200 No Show/Cancellation fee charged to MEIG.

The Scheduler will be notified if there are any changes in appointments, including cancellations or failure to appear for evaluations, and subsequent charges.

For Post-Offer Medical Examinations/Limited FCEs:

When the Examinee attends the appointment, the Physical Therapist conducts a brief interview with the Examinee, reviewing the medical history form(s), and the requirements of the job duties. The Physical Therapist then conducts a brief physical examination of the Examinee, noting active ranges of motion, various trophic measurements (if deemed necessary, based on medical history), and manual strength tests (if deemed necessary, based on medical history). The Examinee then takes part in the actual Kinematic and Kinetic Evaluation portion of the Exam. Ariel Performance Analysis System Software is utilized in the collection and reduction of data. Markers are used to trace the motion of the Examinee using 3-D Video Motion Analysis, as the Examinee is asked to perform different activities such as walking, or lifting. A kinetic ground reaction force plate is used to measure the Examinee's standing balance, lift balance and force production for lifting, pushing and pulling events. No weight is carried at any time by the Examinee. The Examinee is asked to push, pull or lift against a stationary object while the force plate measures the force production.

If the Examinee reports that s/he has no history of injury, surgery, or significant medical issues, and their range of movement is deemed within normal limits by the Physical Therapist, the Examination would consist of Kinetic strength evaluation, a biomechanical NIOSH lift task analysis, and center of gravity/standing balance analyses, to objectively measure the Examinee's safe work level category, lifting and balance abilities.

If, after reviewing the medical history and performing brief physical examination, the Physical Therapist determines that the Post-Offer Medical Examination/Limited FCE cannot be completed at that time, the evaluation will be terminated and the Scheduler will be notified. The Examinee and the Scheduler will be advised of further direction in order to proceed with the evaluation, which may include additional documentation (i.e. medical clearance), or additional testing.

All data is collected and brought back to the main office for data reduction, analysis and report generation. The information can be compared to job specifications for the Examinee's work duties, or to outline work abilities for the Examinee according to his/her performance at the evaluation.

Please direct any further questions with regards to parameters for a limited evaluation with the Director of the Kinematic Functional Capacity Evaluation Department, Monica Lynch.

This *limited* evaluation is performed at a discounted rate of \$450.

Once the Examinee attends the appointment, the general turn around time for the report is 5-7 business days. However, a report may be processed and released in less time, if necessary. The minimum amount of turn-around time for a report is 48 hours from the Examinee's scheduled appointment time. The request for rapid report turn-around needs to be discussed with Kinematic Consultants, Inc. scheduling staff at the time of the appointment scheduling, and the requested documentation needs to be received prior to the evaluation.

The documents provided to the referring party at the completion of services will include:

- Detailed report of protocols and Examinee results, with explanation of abilities;
- Forms requested by the referring party to be filled out by the Examinee (i.e. medical history forms), if applicable;
- Invoice for services.

Kinematic Consultants, Inc., prides itself on customer service, and its staff members are always available to assist clients with scheduling, maximizing appointment efficiency, thoroughness of evaluation, quick report results turn-around, and answering any additional questions or concerns that the client may have regarding the product.

I am available for performing In-Service Demonstrations, and have presented at JIF meetings, and individual township meetings, to discuss the advantages of utilizing the technology we employ, to obtain objective information for safe work abilities for Employees. Please contact the main office if you, or any of your clients, are interested in meeting for a formal In-Service Demonstration, or an informal discussion of Kinematic Consultants, Inc., and our services.

Thank you, again, for your time and consideration. I look forward to working with you and your clients.

Regards,



Monica Lynch,
Director of Kinematic Functional Capacity Evaluation Department
Kinematic Consultants, Inc.