

## **INSURANCE COMMITTEE MEETING MINUTES**

**January 18, 2022**

The Insurance Committee of the Board of Education of the Toms River Regional Schools met January 18, 2022 at 3:00 PM via Google Meet. This quarterly meeting is not publicly advertised as the committee reviews insurance information, including workers compensation and liability claims, which may include items in litigation or names and case information for individuals, including staff members.

In attendance were Committee Chair- Michele Williams and committee members Alex Mizenko and Lisa Contessa, Board President- Jennifer Howe, Business Administrator- William Doering and Interim Superintendent- Dr. Stephen Genco. Also in attendance was John Forrester and Ron Gillaspie from the district property and casualty insurance broker, Alliant/Boynton and Stuart Migdon with the district health insurance broker, Business and Governmental Insurance Agency (BGIA).

Regarding the property, casualty and workers compensation insurance program, Mr. Forrester and Mr. Gillaspie from Alliant/Boynton presented a Historical Claims Summary that covered the years from 2016-17 through 2021-22 (thus far). The district continues to trend well in most areas, but the expectation is that workers compensation will begin to normalize as operations normalize. The committee then discussed the dramatic increases, both currently and into the near future, in cyber liability policy premiums. On a relative basis this is not a large policy for the district, but the brokers discussed how using MFA (multi-factor authentication) can significantly decrease cyber liability policy premiums and related risks. The district will also review this further with the insurance broker and the Technology Department in the district to ascertain if, how and when MFA can be rolled out.

For the health insurance program, Mr. Migdon reviewed a Health Plan Performance Overview report which covered 3 years of claims from September 2018 through August 2021. BGIA discussed the medical and Rx plan costs per member per month and trend, which is currently higher (15.24%) based on Covid related costs (including behavioral health), injectable cancer drugs and a few particular RX drugs where the frequency and duration of treatment has resulted in significantly higher costs. Mr. Migdon discussed medical network discounts, generic drug dispensing ratios and PHC utilization, which has been down due to the pandemic. Finally, Mr. Migdon advised that subsequent to a meeting with the majority union representative (TREA) and the A&S Council regarding a dental proposal from Metlife, more information was being secured to evaluate the proposal.

Finally, Mr. Doering advised/reminded the committee that the bills emailed to them each month are confidential documents and are not to be shared. The committee was also advised the RFP process for the Property Casualty broker appointment is commencing and will be advertised soon. The submissions and scoring thereof will be reviewed with the committee after submissions are received and reviewed.

---

Michele Williams, Chair

**Toms River, New Jersey, January 12, 2022**

An Executive Session Meeting of the Board of Education of the Toms River Regional Schools took place at the Administrative Building, 1144 Hooper Avenue, Toms River, New Jersey on Wednesday, January 12, 2022 at 6:00 P.M.

Board President Jennifer Howe read the following Opening Statement:

“Good Evening, Welcome to an Executive Session Meeting of the Board of Education of the Toms River Regional Schools.”

“This meeting was announced to the public sent through a notice published in the Asbury Park Press and The Star Ledger on January 10, 2022 which constituted at least 48 hours notice as required by law under the Open Public Meetings Act.”

A roll call of attendance indicated the following Board Members were present: Mrs. Lisa Contessa, Mrs. Ashley Lamb, Mr. Joseph Nardini, Mrs. Michele Williams, Alex Mizenko and Mrs. Jennifer Howe

Ms. Kathy Eagan arrived 6:09 p.m.

Mr. Kevin Kidney arrived 6:23 p.m.

Mrs. Anna Polozzo was absent.

Also in attendance were Interim Superintendent Genco, Business Administrator Doering, Board Secretary Saxton and Board Attorney Burns.

### **PLEDGE OF ALLEGIANCE**

Board Member Mrs. Howe led the Board and audience in the Pledge of Allegiance.

### **OATH OF OFFICE – 3 Year Terms**

*Anna Polozzo was absent for Oath of Office*

**South Toms River Township**

*Anna Polozzo (absent)*

**EXECUTIVE SESSION RESOLUTION- 6:03 P.M.**

*A motion was made by Mr. Mizenko, seconded by Mrs. Contessa and carried that the following Executive Session Resolution be approved:*

Resolved, that the Board of Education, at this time, move to a closed session to be held in Conference room A at the Administrative Offices, 1144 Hooper Avenue, Toms River, New Jersey, for the purpose of:

Executive Session Resolution – *To include* - Discussing Personnel, Other. Subject to change.

as outlined under the Open public Meetings Act.

*All members present voting Aye.*

Conflicted Board Members Joe Nardini and Kathy Eagan were not present in Executive Session for the Personnel discussion.

**RETURN TO REGULAR SESSION –6:37 P.M.**

*A motion was made by Mr. Mizenko, seconded by Mr. Kidney and carried that the Board return to Regular Session at 6:37 P.M.*

*All members present voting Aye.*

*A motion was made by Mr. Kidney, seconded by Mrs. Contessa and carried that the meeting be adjourned at 6:38 P.M.*

*All members present voting Aye.*

**RETURN TO EXECUTIVE SESSION AFTER BOARD COMMITTEE MEETINGS**

**EXECUTIVE SESSION RESOLUTION- 8:43 P.M.**

*A motion was made by Mr. Mizenko, seconded by Mr. Kidney and carried that the following Executive Session Resolution be approved as a continuation of the previous Executive Session:*

Resolved, that the Board of Education, at this time, move to a closed session to be held in Conference room A at the Administrative Offices, 1144 Hooper Avenue, Toms River, New Jersey, for the purpose of:

Executive Session Resolution – *To include* - Discussing Personnel, Other. Subject to change.

as outlined under the Open public Meetings Act.

*All members present voting Aye.*

Conflicted Board Members Joe Nardini and Kathy Eagan left Executive Session.

**RETURN TO REGULAR SESSION –9:53 P.M.**

*A motion was made by Mr. Kidney, seconded by Mrs. Contessa and carried that the Board return to Regular Session at 9:53 P.M.*

*All members present voting Aye.*

*A motion was made by Mr. Mizenko, seconded by Mr. Kidney and carried that the meeting be adjourned at 9:54 P.M.*

*All members present voting Aye.*

---

Wendy L. Saxton, Board Secretary