

THE HOOT



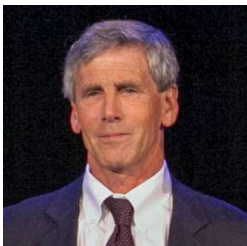

G.R. MURRAY
a Division of O'Gorman & Young, Inc.

WE NEVER REST, SO YOU CAN.

Risk Management | Employee Benefits | Property & Casualty

WELCOME TO *THE HOOT!*

Lawton's Letter of Wisdom, Commitment & Thanks



Welcome to the first issue of "The Hoot" for the 2013-2014 school year. "The Hoot" is our Educational Entity Division's tool for communicating timely, important information to both our Health Benefits and Property & Casualty Client partners. Although we intend to publish as many issues as necessary, the basic format is a core four issues this year: September, January, March, and June. Please look for these issues in your email in-box. Take a look at them -

we promise you will find them valuable. If there is anyone else in your office who should receive issues of "The Hoot," please let me know.

Over the past 24 months – with two “100 year” storms – all of our collective experience has been tested. We passed (mostly), but we learned what we have to do better and how important responsiveness is to each of you, as we help you manage your claims, analyze your coverage, recommend improved courses of action, and respond to your questions. Team GRM is the most professional, most dedicated

and smartest group of characters we could ask for, and I am very proud to be a part of that group. We understand and value the mission of education; it is critical to Team GRM, as we master the art of understanding insurance. All professional staff members have earned an insurance designation, or participate in yearly executive level agency management training courses. *continued on page 2*

continued from page 1

More than 42 years ago, I started my career as a Claims Assistant. In Claims, we delivered the promise made when a policy was sold. It's the core of our business, and Team GRM's Claims Department continues that tradition. Others have noticed – Claims Manager Stephanie Brown was just chosen as the *Claims Client Service Representative of the Year* by the National Insurance Alliance. The Claims Team has on-line access to every Fund and Carrier's real time claims systems, which augments the strong working relationship we have nurtured with your coverage provider's Claims Department. Team GRM's Claims Unit knows each and every policy you have, what's covered and how to get the claim paid and you back up and running.

At this point in our annual renewal cycle, you have received your Binders of Insurance and Billings. The Fund(s) & Carriers are starting to get us your renewal policies. Upon receiving all information, we will begin to put together your 2013-2014 Insurance Binder, which includes Schedule of Insurance, Declaration Pages, Policies and Bonds. All will be put on GRM Zip drives and delivered to you in-person, whenever possible, so we can review any questions.

As we begin the new school year and continue to press for reduced claims frequency (# of claims) and severity (how much each claim costs), we offer some general Risk Management guidance on the following insurance topics:

PROPERTY & CASUALTY

Construction Projects

You must notify us when you plan or implement construction projects because you may need to meet certain requirements as a result of the language in your policy and insuring specifications. Your school may be required to schedule all types of construction projects (i.e. roofing, alterations, renovations, additions, etc.). In order to secure appropriate coverage, we need some basic project information: project description, site address, project costs, start date and contractor. Additional information will be required, but this will get things started.

Certificates of Insurance

From time-to-time, you will need to enter into a service agreement with a vendor. The district should request Certificates of Insurance naming the Board of Education, its Board Members, Administrators, Employees, Agents and Assigns as an "additional insured" from the chosen vendor. Contact us if you need additional information before the contract/agreement is signed.

Education

Employee education/training can assist in maintaining/reducing your School's Loss Frequency, Severity and Premium. Training sessions that are required or recommended on a yearly basis include: Blood-borne Pathogens, General Safety, Ladder, Lifting, Lockout Tag Out, Bullying and Harassment. We can fulfill all of your training needs. Further, we can design specific training for you to address any increased types of workers' compensation, general liability, property or automobile claims as evidenced by our review of your quarterly loss information. If you are interested in scheduling any training presentations, please let us know.

continued on page 3

continued from page 2

Workers' Compensation

Workers' Compensation continues to represent <40% of your Property & Casualty Insurance costs. Through diligent monitoring of your claims trends, and through the use of our innovative, proprietary programs including Post Offer-/Pre-Employment Functional Capacity Testing, Workers' Compensation Claims Triage Unit with Workers Compensation legal expert John Geany, we can work together to reduce the number of injuries, the cost of the injuries that do happen and, as a result, your Workers' Compensation premiums.

HEALTH

Education

"The Evolution of Health Care Reform" will be held on Tuesday, September 17, 2013, from 9:00 a.m. to 12:00 p.m. at the Somerset Hills Hotel, 200 Liberty Corner Road, Warren, NJ 07059. If you haven't already registered, please contact Mrs. Natalie Fenton at nfenton@ogy-grmurray.com or at 609-430-4129 (p) and 609-924-9505 (f). The presentation will help you understand the law, as we work together to incorporate each requirement into your employee health benefits program.

Monthly Evaluation Report

When we receive monthly reports for carriers, the Health Benefits Department will analyze the data. We will share this data with you.

Team GRM is committed to providing what you need most – solid, responsive, expert risk management solutions and support. And we thank you for your commitment and loyalty to us.

Our "refuse to quit" spirit is what makes us different. The Owl is right – we don't sleep until the job is done to your satisfaction.

Have a successful year!

Sincerely,



Ernest "Jay" James Lawton,
CIC, ARM, CRM, CSRM
President - G.R. Murray

PREPARE FOR HEALTH INSURANCE MARKETPLACE

Beginning in 2014, the Affordable Care Act (ACA) will provide an option for individuals to purchase private health insurance coverage through the Health Insurance Marketplace, a new health insurance market commonly referred to as the "State Exchange."

The ACA requires that **all employers** provide a notice to **all of their employees**, regardless of

health benefit enrollment and full-time or part-time status, of their health insurance coverage options. In the temporary guidance issued on this requirement, the Federal Department of Labor said employers are expected to distribute the *New Health Insurance Marketplace Coverage Options and Your Health Coverage*

continued on page 4

continued from page 3

(Notice) to current employees in the late summer or fall of 2013. **Completion and distribution of the Notice is the responsibility of each employer.**

INSTRUCTIONS FOR COMPLETING THE NOTICE OF COVERAGE OPTIONS

On May 8, 2013, the Federal Department of Labor released a model Notice that can be completed **online**.

Employers need to provide the following information on the Notice:

- On the 1st page, list the main contact person for health benefits coverage information at your location, where indicated.
- On the 2nd page, list the employer name, EIN, employer address and phone number. List the main contact person for health benefits information again, including phone number and email address.
- Employers then need to indicate whether coverage is offered to all employees, or some employees. Most groups require that employees work a minimum of 25 hours per week in order to be eligible for coverage. However, some participating employers require employees to work more than 25 hours per week in order to be eligible for coverage. Check off the box for “some employees,” and indicate the required weekly hours of service at your location in the space provided.
- In the space marked “with respect to dependents” check the box indicating “we do offer coverage.” In the space beneath “Eligible dependents are:” all employers should list the following: spouses, civil union partners, and children. Some employers offer coverage to same-sex domestic partners under Chapter 246, P.L. 2003. If your location offers cover-

age to same-sex domestic partners under the provisions of Chapter 246, include domestic partners in that space as well.

- The last check box on the 2nd page states “if checked, this coverage meets the minimum value standard, and the coverage is intended to be affordable, based on employee wages.” The “minimum value standard” requires that employers offer a health plan that covers a minimum of 60% of its members’ incurred health care costs. A plan is considered affordable if the cost for the least expensive available plan, at single coverage, is less than 9.5% of the gross wages on the employee’s year end W-2. It has also determined that any employee paying a health insurance contribution based on Chapter 78, P.L., 2011 would meet the standard of eligibility for “affordable” coverage. This is true for all four phase-in years of Chapter 78, and for all salary bands. Any district whose employees’ health contributions are based on Chapter 78, P.L., 2011 should check the box indicating that the coverage meets the minimum value standard and is intended to be “affordable”, based on employee wages.

The model Notice also includes a third page, which is optional for employers to complete. The forms that will be sent to employees of the State of New Jersey will contain the first two pages only, as required.

The Notice may be distributed via email to the extent possible; however, paper copies should be given to all employees without access to an employer-provided email account as well as to any employee who requests a printed copy of the notice.

Please note that the Notice must be distributed to ALL employees, regardless of full-

continued on page 5

continued from page 4

time or part-time status, or their eligibility for coverage. Employers must complete and distribute these forms to their current employees

no later than September 15, 2013. Any new employees hired after September 15, 2013, should receive a copy of the Notice when they begin employment.



G.R. Murray's Jay Lawton (second from right) accepted the "Above and Beyond Award" from the New Jersey Association of School Business Officials (NJASBO) during the awards ceremony at their annual conference. Jay was joined on stage by NJASBO Associate Business Members officers as well as NJASBO Immediate Past-President Derek Jess (left) and NJASBO Executive Director John Donahue (third from left).

In nominating Jay and G.R. Murray for the award, Middlesex Regional Educational Services Commission Business Administrator Pat Moran, emphasized "I am highlighting and speaking to his 2012-2013 demonstrated actions and accomplishments as is the requirement. HOWEVER, my recommendation is accredited to his years of service, which is the true symbolism of merit reflective of the Above and Beyond Award."

South Brunswick SBA, Anthony Tonzini, Jr. echoed Pat's sentiment when he wrote, "I have known Jay now for more than 20 years and he has always conducted himself with as much professionalism and decorum as anyone in the business of education."

WALK TO WELLNESS

We invite you to join G.R. Murray and its employees on our **Team GRM's Walk to Wellness**. As your health insurance broker, we've always been committed to keeping your district and its employees informed and educated. We're taking it a step further by offering participation in our new Team GRM's Walk to Wellness initiative. This is a free and fun challenge that will not only enhance the mind, body, and spirit, but also help in controlling your district's

health care insurance costs. This initiative runs for 8 weeks (November 1, 2013 to December 31, 2013). G.R. Murray will provide free pedometers to all participants and a district prize to the winning Team.

Team GRM's Walk to Wellness is a great and healthy way to start the new school year!

See page 7 for a registration form and the steps of the program.

G.R. MURRAY'S HEALTH BENEFITS TEAM



Top row, from left: Ron Wendroff and Joe Colombo; bottom row, from left, Rita Mitchell, Natalie Fenton, and Linda Orlando

G.R. MURRAY'S PUBLIC ENTITY TEAM



Top row, from left: Vicky Sjulander, Karyn Moffatt, Latonya Jackson and Terry Cole; bottom row, from left, Nancy Riccio, Stephanie Brown and Barbara Fitzpatrick

A promotional graphic for a workshop and exhibition. The background features several television screens displaying images of diverse groups of people celebrating and raising their hands. The text is arranged as follows:

- Top: **2013 WORKSHOP & EXHIBITION** in white and pink.
- Middle left: **STUDENT ACHIEVEMENT SHARE THE VISION** in green and purple.
- Bottom left: **October 22-24 • Atlantic City • Convention Center** in pink.
- Bottom left (smaller text): **COSPONSORED BY NJSBA • NJASBO • NJASA** in white.
- Bottom right: A pink diagonal banner with the text **REGISTER NOW!** in white.

LOOK FOR G.R. MURRAY IN BOOTH 440!

G.R. Murray a subsidiary of O'Gorman & Young, Inc.
WALK TO WELLNESS



Join **G.R. Murray** and its employees on their **Walk to Wellness**. This initiative is being established "because walking is one of the best things you can do for your body, mind and spirit. Regular walking, like most aerobic activities, is good because cardio-vascular exercise strengthens the heart and lungs, increasing overall fitness." Our **Walk to Wellness** will also contribute in controlling health care insurance costs.

Walk to Wellness is open to any district employee and/or as many district teams interested in participating. However, the district will need a minimum of 2 teams to participate. This 8-week challenge will kick-off November 1, 2013 and end on December 31, 2013. **G.R. Murray** will provide each participant a pedometer.

How does this work—it's easy!

- Pick a team of 5 members to include a team captain.
- Pick a team name
- Pick a Team Captain to report each team member's weekly steps
- Complete and Return this Form



DISTRICT PRIZE
\$250.00 Gift Card*

* Only one gift prize will be awarded per participating district. Based on a required team of 5, this equates to \$50.00 per team member.

REGISTRATION INFORMATION

DISTRICT NAME: _____

TEAM NAME: _____

TEAM CAPTAIN: _____

OFFICE PHONE: _____

CELL PHONE: _____

FAX: _____

E-MAIL: _____

4 TEAM MEMBER (IN ADDITION TO TEAM CAPTAIN)

FIRST NAME: _____

LAST NAME: _____

FIRST NAME: _____

LAST NAME: _____

FIRST NAME: _____

LAST NAME: _____

FIRST NAME: _____

LAST NAME: _____

Please complete and return by **Friday, October 4, 2013:**

Mrs. Natalie Fenton

Phone: 609-430-4129 Fax: 609-924-9505

E-mail: nfenton@ogy-grmurray.com

O'Gorman and Young, Inc. and its subsidiary *G.R. Murray* Offices:

97 Main Street Chatham, New Jersey 07928

707 State Road, Princeton, NJ 08542.

Toll-free telephone number—1-888-566-9761.

Website: <http://www.ogy-grmurray.com/>

WORKERS' COMPENSATION

Workers' Compensation is a form of insurance providing both medical benefits and wage replacement to employees who are injured in the course of their employment.

Timely Reporting is Key!

Injuries are best reported and attended to early. Immediate care from an appropriate provider equals quicker recoveries, which translates into less lost time, less indemnity, and less medical costs. Late reporting can lead to injuries worsening over time, complicating treatment, and causing extra expense; it also makes it more difficult to determine whether the injury occurred on the job.

Instructions for filing a work-related claim:

- The employee must report all accidents to the School Nurse, Principal or Building Supervisor on the same day the accident occurs.
- An accident report must be completed.
- In the event that an injury requires more than the first aid provided by the School Nurse, the Workers' Compensation Carrier must be notified. To make reporting of claims easier, all Workers' Compensation Carriers have centralized reporting numbers.
- In case of an emergency, the employee should go directly to the emergency room for

treatment. An ambulance should be called if necessary.

- ***If an employee suffers fatal injuries, or there is an in-patient hospitalization of three or more workers, it is necessary for the District to directly report the matter to the Department of Labor, both orally and by fax, within 8 hours of occurrence. Please note that your Workers' Compensation Carrier cannot perform this function for you. Also note that there are substantial penalties for violations of the mandatory requirements.***

Once a claim has been reported to the Workers' Compensation Carrier, an adjuster will be assigned to manage the claim and direct medical treatment. Both the Employer and Employee will receive notification that the claim was received and assigned.

If you have any questions regarding Workers' Compensation coverage, reporting procedures, or need additional supplies such as WC Posters, prescription cards, or QualCare cards, please contact Karyn Moffatt, Workers' Compensation Claims Coordinator. You can reach her by phone at (609) 430-4116 or by email: kmoffatt@ogy-grmurray.com.

