# JIF Program Snapshot

## Optional Safety Budget (OSB)
Yearly allowance to reimburse members for the purchase of safety related items that are not otherwise included in your municipality’s budget. The allotment for each member is included in the monthly agenda packet. Members must claim or encumber these funds by December 31st.

## Elected Officials Training
Attendance at the Annual Elected Officials training seminars allow Elected Officials to become more familiar with the JIF and the risk management issues affecting the members. The MEL provides credit for each Elected Official that attends.

## Safety Incentive Program
Participation in the Annual Safety Incentive Program (SIP) encourages safe behavior by rewarding the town for completion of safety related activities. Earned awards money can be spent on items that will reward employees for their efforts to reduce workplace injuries and create a safer working environment.

## EPL Training Budget
The Annual EPL Training Budget is a resource utilized to offset expenses related to employment practice liability. These expenses include employee training, legal costs, etc.

## EPL Training
Bi-Annual training for Managers, Supervisors, and all other personnel, that assists members in complying with court mandated anti-harassment training.

## Dividends
Every penny not spent on claims is returned to the Members with Interest! Members are eligible after four years as a Member. The dividend can be received in a check, applied to next year’s premium, applied to aggregate excess loss contingency fund or combination of the above.

## MEL Safety Institute (MSI)
As a member of the MEL, JIF municipalities have an expansive list of training classes available to them to assist in meeting OSHA and State of NJ training requirements. In addition, non-mandated training to assist employees in identifying hazards and working safely in specialized fields is also available.

## Fund Professionals
*Fund Administrator* carries out policies and the day to day operations.
*Claims Administrator* is the management of claims and litigation for all lines of coverage on behalf of the JIF.
*Managed Care Provider* oversees the treatment to expedite the care of employees with a workers compensation claim.
*Loss Control Services* conducting complete safety and risk control training programs to help prevent losses.

## Benefit to Members
- **Optional Safety Budget (OSB)**: Monies to Purchase Safety Related Items & Training
- **Elected Officials Training**: MEL Liability or Workers Compensation Loss Funding Reduction
- **Safety Incentive Program**: Meet Established Criteria Earn Monies to Reward Employees or Purchase Safety Items
- **EPL Training Budget**: Offset Employment Practice Related Expenses
- **EPL Training**: Compliance with Court Mandated Training
- **Dividends**: Members enjoy savings as a result of their safety, Risk management & Claims Management efforts
- **MEL Safety Institute (MSI)**: Training Programs to stay within compliance
- **Fund Professionals**: Added Value Benefits to Members