



**Delaware Jockey's Health & Welfare Benefit Board  
Minutes of Regular Meeting  
March 16, 2010**

The Delaware Jockey's Health & Welfare Benefit Board held a meeting on Tuesday, March 16, 2010, at 9:00 AM, in the second floor conference room of the Horsemen's Office, located on the grounds of Delaware Park, 777 Delaware Park Boulevard, Wilmington, Delaware 19804.

**The following Board members were present:**

Edward J. Stegemeier, Chairman
Bernard J. Daney, Ex-Officio
Bessie Gruwell, DTHA Board Member
John Mooney, Delaware Racing Association Board Member
Heriberto Rivera, Jr., Jockey's Guild Board Member

**The following Board members were excused:**

William Hollick, Delaware Jockey Board Member
Clinton Potts, Delaware Jockey Board Member

**The following individuals also were present:**

Andrew Kerber, Esq., Deputy Attorney General, Commission Counsel
John F. Wayne, DTRC, Executive Director
Robert E. Colton, President, Delaware Jockey's Association
G. Wesley Jones, BEAP, Licensed Clinical Social Worker
W. Duncan Patterson, Jr., DTRC, Secretary/Commissioner (at 9:48 AM)
Shelley Perkins, DTRC, Paralegal I, recording minutes

**The following individuals attended via conference call:**

Johanna Alvarez, MOC, Account Exec. Assigned to DJH&WBB
Jerry Clifford, MOC
Richard Coates, MOC
Shawn Saling, MOC, Account Exec. Assigned to DJH&WBB
John Unick, MOC

1. **WELCOME & CALL TO ORDER**

At 9:10 AM, Chairman Stegemeier called the meeting to order and welcomed those in attendance.

2. **APPROVAL OF MINUTES**

Upon a motion duly made (Gruwell) and seconded (Mooney) November 3, 2009 meeting minutes were approved as submitted.

3. **OLD BUSINESS**

None

4. **NEW BUSINESS**

A. **New Board Member Vote – Jockey’s Guild Member Representative**

Effective February 4, 2010, the Jockey’s Guild replaced their representative, Mr. Larry Saumell, with Mr. Heriberto Rivera, Jr. The Guild may replace their representative member and no vote is required by DJH&WBB, welcome Mr. Rivera.

B. **Review of Insurance Plans and Costs**

Chairman Stegemeier complimented Mr. Colton on the package put together. But Chairman Stegemeier requested that Mr. Colton change the number of columns to two on page three. Mr. Colton agreed.

The following question & answer session was conducted between those DJH&WBB members present and representatives from MOC Insurance via speakerphone. Questions posed are from the DJH&WBB, and answers provided by MOC Insurance:

**Question:** How do we project the number of riders that will participate?

**Answer:** We have 14 riders out of 32 eligible.

**Question:** What is the rationale used for the on-track program?

**Answer:** Since we have 3 yrs in place; averaged that with number of races – average number of riders and average number of races.

**Question:** Are we grouped with Arlington Park?

**Answer:** Renee Douglas and Michael Stray claims will pierce through the limit which do make a big hit. Second component is Delaware Park itself because the last few years have seen jockey injuries, especially last years’ catastrophic injuries, frequency issue in Delaware is concerning. Other component is that they anticipate the number of jockeys in 2010 declining coverage; the more participation the lower the base rate.

**Question:** Mr. Mooney asked that he thought the loss ratio was based nationally no matter what track is included in insurance group.

**Answer:** Universe changes....really largely dependent on our own internal view of how the group is doing.

**Question:** Is the 33% increase in line?

**Answer:** No, very rarely will our increases go up or down by double digits. The excess component is much more variable.

We are going to have \$408,000 coming in from the state of Delaware 2010

Going to have Participants of about 50,000

Costs of \$315,000

\$58,000 for dental vision insurance

\$100,000 more for the on-track which comes to \$473,000 with surplus of \$20,000.

Mr. Colton to Stegemeier: We will still be well under budget in 2010 – agreed to move columns so their consistent per page 3 vs. page 4.

Page 6 question from Mr. Rivera to Mr. Colton: 32 total eligible w/14 decline  
Probably ½ have coverage through Philadelphia or Penn National; the remaining 7 have no coverage.

In closing, Mr. Unick cautioned that a 33% increase in excess on-track coverage due to the fact that the program is still in the development stage and doesn't have an enormous base with which to work. Unfortunately, Mr. Unick predicted that in the future that rate will continue to rise. MOC is working hard to stabilize the rate by trying to get other tracks to develop a plan similar to Delaware. Mr. Unick and MOC commends the DJH&WBB board for creating a model program with which MOC uses as a benchmark nationally.

Chairman Stegemeier to Mr. Colton: Find out if any tracks have mandatory requirements for insurance.

Chairman Stegemeier to Mr. Rivera: Find out if the Guild has any objections.

Chairman Stegemeier to Mr. Colton: Go ahead with additional coverage for spouse that we add supplemental coverage through Medicare.

Page 11 – item vi. PROPOSAL FOR CHANGES TO JOCKEY ELIGIBILITY. Chairman Stegemeier asked if we did raise the 50 to 100 how many more jockeys would enroll. Mr. Colton replied 6 to 7. Chairman Stegemeier asked if those would be short term or long term – Mr. Colton replied short term.

Ms. Gruwell asked if the premium could be lowered would more jockeys enroll – Mr. Colton said maybe, however smallest amount to enroll is \$5 per month so clearly if, as Ms. Gruwell suggested, it gets lowered to \$2, it's not feasible.

Upon a motion duly made (Mooney) and seconded (Gruwell) the board accepts Mr. Colton's suggestion for changes to Jockey eligibility.

**C. 2010 Contract With Delaware Jockeys Association**

Counsel Kerber to draft 2010 contract for signature.

**D. 2010 Contract with G. Wesley Jones**

Chairman Stegemeier asked Mr. Jones to describe his role. Mr. Jones remarked that behavioral health includes addiction, cognitive, marriage, etc. and does not differ from services offered by the Wellness Clinic.

Chairman Stegemeier stated that the DH&WBB is not interested in breaching the HIPAA laws; and has no interest in violating the privacy of individuals – however, the Board must have information to substantiate services on monthly invoices because the Board won't sign for invoices for which it cannot substantiate the work performed. Therefore, the Board wants date of service and total hours, and will permit Mr. Jones to use his own assigned case number.

Chairman Stegemeier directed Counsel Kerber to draft new contracts for Delaware Jockey's Association and Mr. Jones. Upon a motion duly made (Mooney) and seconded (Gruwell) contracts for 2010 are approved and Counsel Kerber will present at the next meeting for signature.

5.

**ADJOURN**

At 10:26 AM, upon a motion duly made and seconded the Board was adjourned.



February 4, 2010

Mr. John Wayne  
Executive Director  
Delaware Thoroughbred Racing Commission  
777 Delaware Park Blvd.  
Wilmington, DE 19804

Dear John,

Per your e-mail dated February 4, 2010, please accept this letter as a formal recommendation to nominate Heriberto Rivera Jr. as a representative of the Jockeys' Guild on the Delaware Jockey's Health and Welfare Benefit Board. Mr. Rivera is the Regional Representative for the Jockeys' Guild for Delaware and we feel he would be an excellent representative.

Please let me know if you have any additional questions. Do not hesitate to contact me, or the Guild office, if we can be of any further assistance to you in the future.

Sincerely,

Terence J. Meyocks  
National Manager

cc: Heriberto Rivera, Jr.  
Mindy Coleman

---

JOCKEYS' GUILD, INC. • 103 WIND HAVEN DRIVE, SUITE 200 • NICHOLASVILLE, KY 40356 • phone | (859) 305-0606 • fax | (859) 219-9892

WWW.JOCKEYSGUILD.COM