



**Delaware Jockey's Health & Welfare Benefit Board
Minutes of Regular Meeting Held On
January 17, 2018**

The Delaware Jockey's Health & Welfare Benefit Board held a Regular Meeting on Wednesday, January 17, 2018, at 09:05 a.m., in the Horsemen's Office, Delaware Park, 777 Delaware Park Blvd, Wilmington, DE, 19804.

The following Board members were present:

Edward J. Stegemeier, Chairman
W. Duncan Patterson, Jr., DTRC Chair, Ex-Officio Member
John E. Mooney, Delaware Park, Executive Director of Racing
Bessie Gruwell, DTHA Executive Director
Heriberto Rivera, Jr., Jockeys Guild

The following individuals also were present:

John F. Wayne, DTRC, Executive Director
Andrew G. Kerber Esq., Deputy Attorney General
Robert E. Colton, Delaware Jockey's Association, Director
Kevin DeLucia, Senior Vice President & CFO, Racing-Administration, Delaware Park
Dr. Kelly Ryan, Physician, MedStar Sports Medicine
Alma Saez, Account Manager & Claims Liaison, Insurance Offices of America (Telephonically)
Molly Church, DTRC (recording minutes)

1. WELCOME AND CALL TO ORDER

Chairman Stegemeier called the meeting to order at approximately 9:12 a.m. Mr. Robert Colton introduced Alma Saez, who attended the meeting telephonically. Ms. Saez handles the on-track and off-track insurance policies for the Insurance Offices of America. She also oversees the California Jockey Welfare Corporation.

2. APPROVAL OF MINUTES (October 11, 2017)

Upon a motion duly made (Gruwell) and seconded (Rivera), the minutes from the October 11, 2017 meeting were unanimously approved.

3. OLD BUSINESS

No Board Members had any Old Business to discuss at this time.

4. NEW BUSINESS

Chairman Stegemeier mentioned the 3 jockeys who, at the October 2017 meeting, were granted eligibility based on a vote that took place. Mr. Patterson noted that New York does have their own policy, which perhaps some of those riders could utilize. Mr. Colton said this is true, but a

rider must have a sufficient number of mounts for eligibility into New York's plan. Ms. Saez confirmed that New York is a part of the Jockey Welfare Corporation, and in New York, jockeys pay a flat fee for the coverage tier, regardless of what plan they select. Then, if they have any amount remaining, they may apply for dental and vision. For example, a jockey may get \$500 toward their medical premium; a jockey and spouse may get \$1,200.

A. State of the Fund

At this time, Mr. Robert Colton reviewed the State of the Fund with the Board. The 2018 Year-to-Date Revenue Less Expenses as of January 31, 2018 is a deficit of \$1,845. The 2018 Projected Revenue Less Expenses is a deficit of \$10,133. Mr. Duncan Patterson asked what the unencumbered balance currently was. Mr. Colton stated that he did not have this balance, as it is held by the Delaware Department of Agriculture. Mr. Colton said he would get this information and e-mail it to the Board. Chairman Stegemeier noted that Mr. Colton gave him a projected deficit of \$18,900 about 2 months ago, but now they Board is at a deficit of \$26,281. He asked Mr. Colton what had changed. Mr. Colton replied that there were some changes in plans and one rider came into the plan late. There are currently 33 jockeys enrolled in the health benefit program. 17 of those jockeys are active and 16 are retired. There are 4 eligible non-participating jockeys, 3 active and 1 retired. 3 active jockeys currently participating in benefits are eligible for retired benefits, and are not included in the number of eligible retired jockeys. 15 jockeys lost eligibility for 2018 health benefits, of which 9 were enrolled. 9 active jockeys gained eligibility for 2018 benefits, of which 6 enrolled. 1 active jockey was dropped in November of 2017. Mr. Patterson asked why the jockey was dropped. Mr. Colton said he was not eligible for 2018, and he tried to contact the jockey but he did not reply.

Chairman Stegemeier said that at one point, there were 9 jockeys eligible and a few that were close with between 90-99 rides. Some of those jockeys still did not qualify by the end of the year. Mr. Colton talked to the Clerk of Scales who tried to give those jockeys mounts when possible, but they declined. Mr. Colton says there are two bulletin boards in the jockeys' room that he posts the current standings at, so jockeys know how many mounts they have had within the year.

Chairman Stegemeier also referred to a five horse spill that took place at Delaware Park on September 14, 2017. He asked if anyone on the Board had an update on Jose Ferrer, a jockey who was injured in that spill. Ms. Bessie Gruwell announced that Mr. Ferrer was back to riding again. He rode in Philadelphia before the Tampa Bay meet. Mr. Colton said he is in the Monmouth plan. Mr. Ferrer suffered broken ribs and 2 vertebrae fractures.

Mr. Colton announced that Aetna agreed to a no bid premium increase of 7.75% after an initial proposed increase of 12%. In 2017, there was a no bid increase of 5.5% after an initial proposed 14% increase. The average premium increase over the previous five years has been 5%.

Mr. Colton also announced that Guardian provides dental, life, disability, and AD&D (Accidental Death and Dismemberment) benefits. Dental premiums increased 3%, life premiums increased 8.2%, and vision, disability, and AD&D premiums did not change.

The member monthly premiums increased sharply. With a Fund deficit for 2017 and another deficit projected for 2018, 100% of the insurance premium increases were passed directly to the member monthly premiums.

Additionally, Mr. Colton stated that the Excess On-Track Premium is currently an unknown cost, because the policy is not renewed until March. He stated that over the past 5 years, the annual premium has been an increase of 1.5%, so he estimates the same for 2018.

At this time Mr. Colton presented the year-to-date schedule of costs. The projected schedule of costs for 2018 is a deficit of \$10,133. Last year was a deficit of \$26,281.

If the athletic trainer program moves forward in 2018, the estimated cost for the program would be \$35,000. Mr. Colton asked Mr. Kevin DeLucia for an update on the program. Mr. DeLucia said that he had not heard back from Sean Hayes with University of Delaware. He said the University needs to provide recommended language for the contract. Mr. Colton said that he will also try to contact Mr. Hayes. Chairman Stegemeier said that if the Board were to go forward with the program, they would need to hear feedback by the first of May.

Dr. Kelly Ryan said that she had spoken to Dr. Sandella of Christiana Care and agrees that having someone trained in sports medicine at Delaware Park is a great idea. She has mentioned that in Maryland she has gotten reports from Delaware concerning jockeys' head injuries, which is very helpful in conducting proper care. She noted that she would gladly welcome Delaware's athletic trainer to Maryland for a few days to teach them about concussion protocol and assist them along the way in whatever they need. She said that the Return to Ride program is working well.

Dr. Ryan also mentioned the Jockeys Guild Annual Assembly, which took place in Las Vegas in December. She noted that though the turnout was poor, it was a great event and the speakers were very informative. She suggested that maybe racetracks on the East Coast could team up to hold an assembly closer to home so that attendance may be better. Mr. Heriberto Rivera agreed that it would be helpful to them, but jockeys still may not attend.

Before adjournment, Mr. DeLucia announced that he got an e-mail back from Mr. Hayes. Mr. Hayes stated that the University is waiting on approval of language from their legal department.

5. ADJOURNMENT

Upon a motion duly made (Mooney) and seconded (Rivers), the meeting was adjourned at approximately 9:41 AM.