



St. Tammany Parish Fire Protection District No. 11  
Board of Commissioners  
Minutes of the Meeting on May 9, 2017

**ROLL CALL**

Don Thanars - Present  
Jackelyn Gallo – Absent  
Eugene Swann - Present  
Floyd Trascher – Present  
Michele Blackwell - Present

**INVOCATION**

**PLEDGE OF ALLEGIANCE**

**MINUTES**

Mrs. Blackwell asked, has everyone read and approved the minutes from last months meeting from April 11<sup>th</sup>?

Mr. Trascher said, yes I have had an opportunity to review the minutes, I didn't see any glaring corrections. I would move that we approve them with the video governing.

Mr. Thanars said, second.

Mrs. Blackwell said, all in favor, Mr. Don Thanars?

Mr. Thanars said, for.

Mrs. Blackwell asked, Mr. Eugene Swan?

Mr. Swann said, I.

Mrs. Blackwell asked, Mr. Floyd Trascher?

Mr. Trascher said, for.

Mrs. Blackwell said, motion carries. We will move on to the financial report. Chief Dockery must have stepped out. Do we know anything about it? I see that they have stuff in here but, I don't know.

Mr. Swann said, they got some stuff highlighted. What is that in reference to?

Mrs. Blackwell said, that looks like EMS services. I didn't realize that Chief Dockery wasn't right here.

Mr. Thanars said, he is here.

Mrs. Blackwell said, he's here but he stepped out.

Mr. Swann asked, is this saying that we are \$17,625 over budget on EMS?

Mr. Trascher said, Chief Dockery is back in now.

Mrs. Blackwell said, Chief Dockery, we got a little ahead of you. Can you do the financial report please? I'm sorry, I didn't realize you stepped out.

#### FINANCIAL REPORT – Chief Jack Dockery (Chief of Operations)

Chief Dockery (Chief of Operations) said, alright, if you look at your packet for Profit & Loss Budget vs. Actual. It's not too much stuff shining trough. The Assessor's Office expense, we are about \$575.76 over in that account. We will have to have to adjust it. Training – we are at 76.07% but that is to be expected. We did attend the FDIC this year which is a Fire Departments Instructor Conference. That is the majority of that cost. So, the rest of the year should fall in place.

Mr. Trascher said, excuse me Chief Dockery, on the Assessor's Office expenses, is that, did we have an unforeseen expense in the beginning of the year or did they run where we won't have it towards the end so it will adjust or was it a...

Chief Dockery said, they had more of an expense. We had to pay so much...

Mr. Trascher said, it was more than we originally budgeted?

Chief Dockery said, yes. On that, water is up a little bit at 83.93%. I am getting in touch with the company to find the variance in that. And, our Audit Fee is at 64.17%. It's on page 3 of 3.

Mr. Trascher said, that was also an expense that wasn't planned in the budget or was that we paid something now that will even out later?

Chief Dockery said, it's going to even out later.

Mr. Trascher said, so, the only one that we really have to adjust would be the assessor's.

Chief Dockery said, the audit, the assessor's, yes.

Mr. Thanars said, so right now the audit fee is under budget?

Chief Dockery said, right. If you look at your sheets, I had one out there, I guess I will jump along. The Profit & Loss vs. Actual, that has the highlighter mark on it, I just wanted to show y'all the EMS Services for the month of April, we brought in \$17,626.96. That was is the checks that were processed that month.

Mr. Swann said, that's good.

Mrs. Blackwell said, that's very good.

Chief Dockery said, it was good, very, very good month. Do y'all have any questions on the budget? I didn't see anything really standing out. A few things we had are not recurring.

Mr. Trascher said, yeah, it seems like it is in order. We are going to have to pull some funds from one of the accounts that we can afford it to re-figure the assessor's office, that's all adjustments.

Mrs. Blackwell asked, is that it for the Financial Report Chief Dockery?

Chief Dockery said, that's it for the finances.

Mrs. Blackwell asked, while your there, do you want to move into the Chief's Report?

Chief Dockery said, sure.

CHEIF'S REPORT – Chief Jack Dockery

Chief Dockery said, for the month of April we responded to:

EMS	67
MVA	4
SERVICE	3
VEHICLE FIRE	1
SHED FIRE	1
RUBBISH FIRE	1
FALSE ALARM/CANCELED	12
SKIP CAD	1
TOTAL	87

Chief Dockery continued, unfortunately, Chief cannot be here tonight. He has a bug right now. I don't have anything else, he didn't add anything in here. That's all I have.

Mrs. Blackwell said, thank you Chief Dockery. We will move on to Old Business.

**OLD BUSINESS**

SETTING MILLAGE RATES – Floyd Trascher

Mr. Trascher said, we discussed the possibility of, we have a total of 4 millage's. At the current time each one of those millage's are below their maximum. We have talked about this year, possibly, setting three of them at the maximum and roll one back to the amount where we can be revenue neutral and collect the same amount of funds so that, next year, we do have a millage that we are going to have to put on ballot for renewal. It simplified all the paperwork all along. With that said, we needed to begin that process a lot sooner than now. Now, the window I think is closed for that. This year I don't think we will be able to do it. I spoke with the Chief about this last week. He has an email here that said, I hope you will listen to reason at the Board Meeting. I understand the Assessor's office is in favor and thinks that it is a good idea to adjust them millage's like that. Its just, there is some concern with putting it on the ballot. However, I think that point is moot now because we haven't scheduled the public hearing and I don't think that we can even begin the process now to

make those adjustments. So, with that said, I think it would be in order for this Board to set the millage rates at the current rate on each of the 4 millage's so that we would be revenue neutral. We would not be collect, we are not raising or lowering any of the mills and towards the end of this year, we need to begin the process of putting our millage on the ballot for renewal for the election in the Spring of next year. With that said, I open for discussion and I would offer a motion, a resolution to set the millage rates at the current level.

Mr. Thanars said, I would agree, I second that.

Mrs. Blackwell asked, is there any discussion? Chief Dockery, do you have anything?

Chief Dockery said, with that said, Chief wanted to make sure you all to get the email stating that we can only set it for this time.

Mrs. Blackwell said, ok. We have a motion and a second. Let's go ahead and vote being there is not other discussion. Mr. Don Thanars how do you vote?

Mr. Thanars said, for.

Mrs. Blackwell asked, Mr. Eugene Swann how do you vote?

Mr. Swann said, for.

Mrs. Blackwell asked, Mr. Floyd Trascher?

Mr. Trascher said, for.

Mrs. Blackwell said, motion carried. Thank you.

Mr. Trascher said, we would ask Mrs. Rinkus to prepare the resolution for those millage's. You are going have to get with Chief Dockery so that we can get the exact millage numbers Chief and the exact rates that were set and for whatever requirements the Assessor's Office is going to have for that resolution to set those millage rates. ok.

Mrs. Blackwell said, ok, Resolution for Civil Service Board Appointment, Mr. Trascher?

RESOLUTION FOR UNIVERSITY CIVIL SERVICE BOARD APPOINTMENT – Floyd Trascher

Mr. Trascher said, you remember at our last meeting, the Board did make an appointment for the Board's appointment to fill a seat on the Civil Service Board. We also discussed, again, reaching out to the Universities to get some information and some recommendations from them. We have the one, I think it was Southeastern, sent us a list of peoples names but they couldn't provide all the contact information. So, what was done is that, I think, Mrs. Gallo did know some of the people on the list and contacted Ms. Kristi Buck, who she knows from attending the University and discussed it with Ms. Buck and Ms. Buck has agreed to accept

the Civil Service Board appointment. That would fill out the Civil Service Board and we again, would have a full slate. Because we did a resolution last month of making that appointment, we need to do a resolution to select Ms. Buck from the list as the member of the Civil Service Board from the recommendation of the University. We have a resolution prepared here and if you would like, I could either read it or we can do a motion and second and approve this resolution.

Mr. Swann said, why don't you just do the motion.

Mrs. Blackwell said, that one over there is for Peter Finger. We already, we had his resolution for last time.

Mr. Thanars said, yes, this is it here.

Mrs. Blackwell said, yes. This one is the new one prepared for the new one.

Mr. Trascher said, this is the new one, Resolution number 2017-012. If you would like to read it Mr. Thanars or if you would like I will read it into the meeting. It's just a basic appointment.

**WHEREAS**, a quorum of the Board of Commissioners ("Board") of St. Tammany Fire Protection District No. 11 ("District") was present on this date for a properly advertised, regular meeting:

WHEREAS, a quorum of the Board of Commissioners ("Board") of St. Tammany Fire Protection District No. 11 ("District") was present on this date for a properly advertised, regular meeting:

Whereas, the Board of Commissioners of Fire Protection District No. 11 of the parish of St. Tammany, State of Louisiana (the "Governing Authority"), acting as the governing authority of Fire Protection District No. 11 of the Parish of St. Tammany, State of Louisiana (the "District"), find it in the best interest of the Board, employees, citizens and taxpayers to recognize and appoint Kristi Buck as a member of the Civil Service Board:

NOW THEREFORE, BE IT RESOLVED that:

- I The Board of Commissioners wishes to appoint Kristi Buck to the local Civil Service Board for the St. Tammany Fire Protection District No. 11.
- I To the extent that prior resolutions or acts of this Board conflict with this Resolution, those prior Resolutions and actions are superseded by this Resolution.

The foregoing resolution was read in full, the roll was called on the adoption thereof, and the resolution was adopted by the following votes:

Mr. Trascher said, with that said, I would move that we approve Resolution 2017-012, for the appointment of Ms. Buck.

Mr. Swann said, I will second it.

Mrs. Blackwell asked, is there any discussion? Chief, do you have anything?

Mr. Trascher said, Chief Dockery, I think y'all have spoke with Ms. Buck already?

Chief Dockery said, Chief Parish (Chief of Volunteers) has spoke with Ms. Buck.

Mr. Trascher said, so that, she is aware of the process and I think that Chief Leos told me that they were in the process of getting the Civil Service Board down to and bring them up to speed and begin in May.

Chief Dockery said, yes.

Mr. Trascher said, ok.

Mr. Swann said, she definitely wants it, right?

Mr. Trascher said, she did indicate that she would accept it, yes.

Mrs. Blackwell said, ok, with the discussion, the motion and all of that, Mr. Thanars, how do you vote?

Mr. Thanars said, for.

Mrs. Blackwell asked, Mr. Eugene Swann how do you vote?

Mr. Swann said, for.

Mrs. Blackwell asked, Mr. Floyd Trascher?

Mr. Trascher said, for.

Mrs. Blackwell said, thank you, motion carries. That takes care of Old Business, we will move down to New Business. VFIS Insurance Renewal Rates, Chief Leos isn't here so, Mr. Keith, would you?

## **NEW BUSINESS**

### VFIS INSURANCE RENEWAL RATES – Chief Leos

Keith Davidson said, good evening. In your packets that you have there, it has the VFIS logo on them. It has your renewal numbers and your renewal packets and if it's ok with you, I would like to go over your coverage's because there has been a lot of enhancements to the coverage's over the last few years and I just want to be sure that you are aware of all of your coverage's as to the way they respond on behalf your organization. Is that ok with you?

Mr. Swann said, let me ask you something, we had voted on Case and Dunham to do the insurance.

Mr. Davidson said, yes sir.

Mr. Swann asked, is that still the way it is, or what?

Mr. Davidson said, yes sir. I mean, if that's what you choose as a Board, then they have some paperwork that you will have to sign on their behalf, making them officially your agent. But, since you are between agents and your renewal needed to be taken care of, I came and met with Chief Leos, gathered the information so we can get everything corrected that needed to be corrected and taken care of to get your renewals taken care of.

Mr. Swann said, ok.

Mr. Trascher said, Mr. Davidson, if you will, I did speak with the Chief this week about this and he told me that the insurance had expired and that was the...

Mr. Davidson said, no, it hasn't expired, the renewal date is June 27<sup>th</sup>.

Mr. Thanars asked, Mr. Davidson, can you stand at the podium?

Mr. Davidson said, sure.

Mrs. Blackwell said, yes, I'm sorry.

Mr. Trascher said, because, if you will, he told me the insurance has expired and the Board has actually adopted a resolution to have Lowery, Case and Dunham take over our policy as an agent. But, they were working, I understand, because of the commissions and things, that the old policy was done on the front end. Lowery, Case and Dunham had done some work on the renewal during the year and they intended to take over the policy at it's renewal.

Mr. Davidson said, yes sir.

Mr. Trascher said, I understand now that our agent resigned?



Mr. Davidson said, the agent that you had, Risk Solutions, resigned whenever they were no longer going to be doing your human resources and related activities and other things, resigned as your agent as well. So, basically when that happens, in our case where in default that I become your agent, the VFIS representative of Louisiana and Mississippi. When that took place, then, any changes that needed to be made, we would take care of it. We continue to make sure that your agency is, you know, if you had a claim, we would want to take care of it.

Mr. Trascher said, ok.

Mr. Swann asked, how long ago did they resign?

Mr. Davidson said, the letter was dated when PMI basically resigned as doing your HR related activities, they also resigned as your agent.

Mr. Trascher said, that's not what we were told. Chief Dockery, was that your understanding?

Chief Dockery said, no.

Mr. Swann said, we thought they were still, we were not made aware they had resigned on us.

Mr. Trascher asked, Chief Dockery, have you, has the department received a letter that said that agent has resigned or give up our policy?

Chief Dockery said, I have no idea.

Mr. Trascher said, I really find that in poor taste and I think that we need to look at maybe a complaint to the Insurance Commissioner because we have gone quite some time now without an agent and certainly not aware of it.

Mr. Davidson said, no, you were not without an agent because anytime we have that happen and your not the only department that changes agents mid policy period or a agent resigns or in some cases, when one passes away. when that happens, if there is not another licensed agent in the agency to be able to take on that business and continue it, we become that agent for that agency. So, you are being represented it's just our office that was taking care of it.

Mr. Trascher asked, were the commissions refunded on that policy at their resignation?

Mr. Davidson said, no sir, everything is done and the renewal is processed and all of that takes place and then the commissions are paid to the agent. If you had canceled coverage on something during the year, then they would have had to refund it and written you a check because they were paid those commissions.

Mr. Swann said, I just think, at least, they owed this department a letter or something instructing us that they did that. I realize you had nothing to do with that.

Mr. Trascher said, and we appreciate you coming and at least letting us know but, we did have, we had an agent that was working on this.

Mr. Davidson said, yes and we have been in contact with them through the entire process and helping them along with the applications that were needed and the information that we would need to be able to, basically eliminate the need, in the insurance industry it's what is called Cause and Error or Omission. Something that wrong with the previous agent taking care of it, a new agent taking it over, we want new paper work, new information so that we guarantee that something that was done and may have been something wrong with the other agent, it doesn't transfer over and become the responsibility of your new agent. So, that's why we ask for new applications, new photos, new building evaluations in our entire process so that everything is done and they are aware of what they are taking on as well as what the previous policies have. And, they have proposals, they have copies of the same proposals that you have and we will work together to make the transition as smooth as possible moving forward.

Mr. Trascher said, thank you. We certainly appreciate that and I didn't mean to interrupt you, I just want to get some of this out, you know, in the open now because we do intend to use Lowery-Dunham as our agent. I am quite frankly, really disappointed that the previous agent did resign and didn't notify the department or the Board or anything and I just find it befuddling that they were able to keep the commissions for the entire year after resigning and I think the insurance commissioner needs to be made aware of that.

Mr. Thanars said, I was under a different impression but I won't belabor the point. I thought effectively that we were changing agents and once that hand off occurred, then PMI would no longer be our agent. So, I'm not confused by it, I just thought that, in my mind, that's what we wanted to happen.

Mrs. Blackwell said, I thought it was Mr. Case already too.

Mr. Thanars said, I thought that's what happen.

Mr. Trascher said, when Mr. Case came in and that's what he looked at and said, he would have to redo the policy. Just what Mr. Keith told us.

Mr. Thanars said, and I thought all of that had happened. That's why I am saying that I assumed that the transfer had occurred and PMI was no longer effectively...

Mr. Trascher said, I think Mr. Case came to the meeting and said that he would do that. We would wait to take over the policy until it renewed.

Mr. Alan Case said, yes, that's correct. I thing the confusion lies in the fact that we decided that it would be better for all parties to wait until renewal to actually become the agent on

record and I think that there was just confusion on that.

Mr. Thanars said, yeah.

Mr. Trascher said, yeah, that was the recollection. I think that we looked at it and they said, they needed to come back. But anyway, we were left without an agent for some time and not aware of it. But, we did have coverage and we really appreciate that.

Mr. Davidson said, yes, you did have coverage and you had me acting as your agent so you weren't left without anybody taking care of your account. The first coverage that we will talk about is your Accident and Sickness policy. It should be on the left side of your packet.

Accident and Sickness policy – What this covers is your volunteers as well as your career staff with the same type of benefits. This benefit for your volunteers is very important because they worked and they are not afforded reimbursement under workers compensation that the fire Marshall's office provides. It only provides medical benefits only. So, what this policy does is it gives them a line of duty death benefit as well as weekly disability. It's what I have become to call a building policy and you will understand as we go through these. For a line of duty death you have a base benefit of \$45,000. If a member is wearing a seat belt, whether he is responding in his own private automobile or in a fire truck apparatus, at the time of his death we add on \$11,250 to the death benefit. If they are working on or near a roadway and they are struck and killed by an automobile then we add \$11,250 to the death benefit. If they are a member of the military and they are deployed to serve our country and they die in the line of duty as in the military, our benefit, we would still pay a \$15,000 death benefit to that members family because they were a member of your organization and serving our country in a capacity as an official in the military. So, you just start stacking up on that \$45,000 with what ever fits in the columns as is needed. For every dependent child a member has we have \$30,000 to a death benefit. If they are married, we add \$15,000 for their spouse. We have a \$5,000 memorial benefit. That would actually be a check made payable to you as an organization and before it is deposited in the bank, you can make a choice as to do what to do with that funding. You can either turn that check over and endorse it and give it to the family as an additional death benefit or you can start a memorial fund in that persons honor by depositing that check in that memorial fund and then you can give a stipend to a high school student every year that they are going to get a education and maybe come back to serve the community in some fire related topic, whether it is fire science or something like that. It's your money, you do with it as you see fit. But, it's just a means to be able to recognize that person for some time to come. If that member has an elder that is living with them, grandma, grandpa, maw maw, paw paw, as we call them. Mom or dad that they move into their home and have them living with them, we add \$5,000 to the death benefit because the have an elder that is living with them and is depending on them for income. And the, the Repatriation Benefit, as Chief Dockery explained, they went to FDIC this year. Something had happened and someone, while they were there, someone were to be killed in some type of traumatic accident or they suffer a heart attack and die, their body has got to get from Indiana back to Louisiana. That \$2,500 on this policy would have paid for that to get their body transported back here so that the family would have closure and not have an added expense that is upon them at the time of death. So, you can see for a man

that would be married and have two kids, I didn't add the numbers ahead of time but, you are looking at \$45,000 plus \$60,000 for his two kids, plus \$15,000. So, we are at \$120,000 as a death benefit for a line of duty death. So, you understand now what I was saying, it's a building policy. Other things that are covered under the policy is that, if someone in the world of Fire and EMS, we go out many times and we treat people that are injured, they are ill, their burned, we get contaminated with blood or body fluids. Because of exposure, we do our best to eliminate that but accident's can still happen. If we to get contaminated with tainted blood or body fluids and contract AIDS and we have that documentation as an exposure, and we can tract them with coming down with AIDS because of that exposure, then their death benefit is actually payable to them before death. So, that's why there is coverage listed for HIV benefits. It's not that they go and have a good time with a lady of the evening somewhere and get contaminated, it's that they got contaminated in the roll of their job.

Mr. Trascher said, in the line of duty.

Mr. Davidson said, yes. Hepatitis is another one that we have the same type of benefit as an illness.

In the next page, we talk about your weekly disability. From the State Fire Marshall's office a volunteer would receive \$250.00 a week for every week that they are unable to work their normal job because of injury while doing something on behalf of the fire department. Most folks today make more than \$250 a week so we would stack another \$200 per week besides that for a total of \$450 a week under their weekly disability, hopefully, replacing their funding that they are losing by not being able to work their normal job. People often ask, well, what about if we have an older volunteer and I am retired and I am not really going to lose any money, then our claims adjusters are going to ask the question, then what can't you do today that you were able to yesterday before your injury. Now, I've got to hire somebody to cut my grass and hose my garden, they've got to take my wife back and forth to the grocery store, so I have things that I am going to have to hire people to do. So, they would still be eligible to receive our weekly disability because they would have to hire someone and have additional expenses to take care of things that they were able to do prior to their injury. If they say, well, I can do everything that I was able to do before, I just got a broken arm, so my zero turn is going to be a little harder to cut grass but I am able to still do that. Then they would get the minimum benefit, which would be \$25 a week.

We also have, page 6, we have \$10,000 worth of miscellaneous medical expenses and that's just to cover anything that would not be covered by workman's compensation. Because a volunteer is excluded under heart and lung exposures under the Louisiana Statutes, they don't qualify for worker's comp benefits for a heart attack in the line of duty. So, the Fire Marshall put in place a \$250,000 worth of first hour medical coverage for that benefit for volunteers. So, that the limit, \$250,000 worth of medical expenses for someone that suffers a heart attack as a life time expense in the fire service. So, we add \$10,000 to that and that gives us \$260,000 in the pot of money to take care of the medical benefits for our volunteer that suffers a heart attack. We have \$25,000 for cosmetic plastic surgery, \$25,000 for post traumatic stress disorder, \$25,000 for critical illness in related to stress from dealing with situation that we deal with day in and day out situations. I've had over the years situations

where small children have died and that affects my heart and if I don't sit down and talk to someone about that and it builds up over time, then I can get to the point that I withdraw from my family, from my friends and other things. So, that money is there to help folks to be able to talk about those things and get it out in the open and not keep it bottled up inside. We also have a family expense benefit of \$100 per day for up to 6 months. If you have someone that is burned here in your department, it's obvious they are not going to stay here. The closest burn unit is in Baton Rouge. If Baton Rouge is full they are going to end up going to Mississippi, Atlanta Georgia, Texas, places like that to be able to get wound care and burn care. Their family is not going to stay here, they are going to go with them. While they are there, they are going to have additional expenses in the form of food, a place to stay, laundry and things like that. So, with this benefit the family just receives a check of \$700 every week until such time as that person is discharged from the hospital and able to come home. There's no receipts required for that benefit so, it's an added benefit to help the family. Then, Family Bereavement Counseling, if we have a fire fighter die in the line of duty, families may need to talk to someone, especially children that are affected, may need to talk to someone because of the loss of mom or dad to some type of traumatic incident because of service with the fire department. So, we have \$1,000 per person to help with professional counseling for the family.

Mr. Thanars said, if I understand the clause, 50% if they are at home, that is what they get of that \$100?

Mr. Davidson said, yes sir.

Mr. Thanars asked, is that correct?

Mr. Davidson said, yes sir.

Mr. Thanars said, ok.

Mr. Davidson said, Occupational Retraining – on the next page. If a volunteer is injured and unable to do the job that they would normally do and I will use myself as an example. If I were a volunteer here and I was injured and could no longer do my job as a insurance agent because of injuries I sustained, then I can go to a school of higher learning and VFIS will pay up to \$20,000 to educate me at a vocational technical school or a college and train me to do a different job where I can provide for my family.

Transition Benefit – is a benefit where if you have a volunteer that's injured and his employer terminates his employment and he is in a position that now he is trying to go back to work and trying to actively find another job but, his disability, he's well, he is ready to go back to work, that transition benefit will pay him until such time as he can go back to work and find gainful employment where he can make the money that he was making before.

Felonious Assault Benefit A – benefit of \$25,000 that is added to the policy so, if you have a volunteer go to a domestic call, law enforcement is suppose to be there, the scene is suppose to be safe, we arrive and that is not the situation and we go in to begin patient care

and someone does harm and kills one of our volunteers or one of our career staff, as well. While that is going on, then we would add \$25,000 to the death benefit because it was a felonious assault that cost them their life.

Home Alteration Benefits and Vehicle Modifications – that's \$50,000. If you have a roof collapse on one of your members and they have a spinal cord injury and they wind up in a wheel chair for the remainder of their life, then their home is going to have to be modified where they've got a wheel chair ramp, maybe a lift to put their vehicle, a wheel chair on top of their vehicle with clam shells that will close up to protect their wheel chair from the weather. Those types of things, special lifting devices, we've got \$50,000 to be able to do what we need to do to help that person so that they can have a continued level of life that would be appreciated.

Additional Expense Benefit – the last benefit we have. In the case where someone may be injured and they can't drive themselves to the hospital and they have to hire someone to do that for them or to a doctor's appointment or to a rehab facility, back and forth to physical therapy, then, we can do \$500 a month for up to 2 years or a total of \$12,000 to cover those extra expenses. It may be that the man that loses his job needs a way of being able to pay his Cobra health care premiums and that \$500 a month can go towards paying his healthcare premium as a means to continue that under the Cobra.

Off Duty Accidental Death Benefit – of \$45,000. That is accidental death for your members away from the fire services. So, if someone was on their way to vacation to Mickey Land in Florida at Orlando and they go through the Mobile Tunnel and there is an accident, their killed and their family would still receive a \$45,000 death benefit for accidental death away from the fire service.

So, that kind of gives you a snap shot of that coverage and of course, the first page gives you your premium. Your premium is \$3,877. That is a \$129 increase from last year. Any questions?

Mr. Trascher asked, is that a monthly premium?

Mr. Davidson said, no sir, that is an annual premium for all of your members.

Mr. Swann said, that's cheap.

Mr. Davidson said, it also covers you as Board Members. So, on your way to and on your way home from this meeting, you are on Fire Department business. Any Fire Department business that you are taking care of, you are covered by those same coverage's. So, your family, if something were to happen and I don't want anything to happen to any of you but if you were killed on the home from the meeting tonight then your family would receive those same death benefits. So, the thing that I would urge you to do, if you have not done so, is there are beneficiary cards. Please get a beneficiary card and fill it out, complete it. Because, without a beneficiary card, that check is made payable to your estate. The estate of and then it becomes taxable income to your family whereas, if I have a beneficiary card on file at the time of your death, we can get that card and we can pay it to your designated

beneficiary and then it is not taxable income. OK, if you don't have anymore questions on that we will move on to your Property and Casualty package.

Property and Casualty Package – the buildings are all written on a guaranteed replacement cost bases and I am on page 6, where I am beginning. With the exception of two buildings, and we will talk about those in just a second. But, for your understanding of things, your fire stations are written on guaranteed replacement cost. What that means to you is, what we have is what we build back no matter the cost. Even though the value is listed in the policy, and I will use an example the station here, \$496,401 is the value of the building. I will tell you that you, you probably cannot build that building back for under \$650,000 in today's economy and that is with no storm. If you add in the factors for a storm, you are probably looking at close to a million dollars to replace your primary station here. Whatever it cost to build it back is what we pay, less your \$1,000 deductible. You can't get better coverage than that folks.

Your contents are always an area of concern. That's an area where, usually, you are going to have some type of running inventory cost. It's usually something that the CPA's ask for so that they can do depreciation values on large dollar items and we have to look at, if a station were completely gone, what would it take to put everything back in that station, including all of the furnishings. For us contents are things that are not fire fighting equipment. As an example, in this room, the table the chairs, in the education side of things, we have a big screen television, we have manikins, that would all be considered contents. In the stations like breathing air compressors, cascade systems, refrigerator, freezer, microwave oven, washers, dryers, office computers, desk, chairs, all of that type of stuff is all contents. So, as we look at those numbers for the station here, we have \$56,243. For the classroom we have \$16,873 worth of contents. In the storage building we have \$11,249. In the burn building we have \$5,624. We talked about removing that coverage because the only thing that was stored in there is portable equipment and that was covered in a different position. But, before I did that I wanted to be sure because I didn't go look around in there. I just want to be sure that there is nothing that we have that is not classified as contents. That's one thing that I did not do while I was here taking care of visiting and updating information. Your station at East Porters Road, we have your station and the mobile home that is there, both listed in the policy. One of those ACV buildings with 80% co-insurance is your mobile home. The other one was the storage building. The station on Highway 3081, again, guaranteed replacement cost with the \$175,000 value on the building. No contents at that location. And then, the last location that we have is your radio tower and that is... I just knocked the microphone off... your radio tower and that has \$5,624 worth of coverage. The thing that I would offer as a suggestion would be just to check with your radio shop and see what you have there, what would it cost to replace it and you can get that new information to your new agents and if we can make adjustments there then we can because, unfortunately, there, the limit is the limit. That would be the maximum we can pay if a repeater gets struck by lightning, fries your antenna coax and your repeater and it cost \$15,000 to replace it, then we can't replace everything for what it is insured for.

The next coverage is Fidelity Bonds – and for your bonding we have your Fire Board, Board

of Commissioner's, Fire Chief, Chief of Operations, Deputy Chief of Administrative Assistant, and Chief of EMS all bonded for \$100,000. Basically, that coverage deals with signing checks and taking care of paying the bills. If something were to happen and somebody skipped out with at check for themselves and the Fire Department funds, then we have \$100,000 that we can replace with a crime coverage and we, as your insurance company, would be the one to go after the folks that skip out with the money.

Portable Equipment Coverage – that covers any equipment carried on a truck kept on a station in a volunteer or a career persons possession used on your behalf. This past year you were fortunate enough to participate in a fire department grant that you were able to get a lot of radios for a really cheap price. Those radios are about \$2,800 a piece in round numbers for everything that came with them. So, if one of them is lost, damaged or destroyed, you pay \$250 and VFIS would pay the rest of the cost to replace that equipment. Other things that are covered under the policy are personal affects of your members and things like cell phones, eye glasses, hearing aids are all covered as personal affects. There is no deductible on those items if they are damaged or destroyed while they are doing something on behalf of the Fire Department. So, in the flooding that happened in the Spring of last year here in this area, if someone had lost their cell phone in flood waters while doing something on behalf of the Fire Department, we would have paid to replace their personal cell phone because it was a loss that occurred while they were on duty. So, those are things that are covered.

Your next coverage on page 10 – Auto Policy – you have a \$1,000,000 worth of liability coverage. You have \$1,000,000 worth of Uninsured Motorist coverage, you have \$5,000 worth of medical payments to cover people that are not members of your organization riding in or on a fire truck apparatus. Commonly, it is not uncommon if you have patients that you are transporting in an ambulance, it's a common practice that mom, dad for small children is going to be riding on the bench seat belted in, they are riding in or on your vehicle and they are not members of your organization. If they are injured because of an accident that we are involve in then, the easy money is \$5,000 but ultimately, we have \$1,000,000 in the liability policy to be able to take care of their injuries. The Vehicle List, we went over your list and made some changes. We deleted some vehicles that needed to be deleted and we added the new 2017 Dodge, first response unit that you have and picked up your two additional trailers that were not on your policy before. So, all of your vehicles are listed there with agreed values on your pumpers. As an example, your 2002 Freight liner pumper is \$170,000. I can tell you, today to replace that truck is \$245,000 as it is. So, you are self insuring about \$170,000 on the value of that vehicle. Your 2004 HME Pumper is insured for \$170,000. to replace that truck today would be \$350,000 so, your self insuring a whole lot more on those vehicles. Your ALS ambulance is at \$100,000. To replace that unit today you are probably looking at \$160,000. I point those things out simply because as the value of vehicles stair step upwards, if we are not making adjustments in our vehicle values to keep up with that the, basically what you are saying is that, if it's destroyed we are going to finance the difference and pay a note for that period of time and if it's not something that you have planned for in your 5 year plan and have money set aside every year to do that, then you are leaving yourself in a very awkward position. Many times, it's easier to budget a couple thousand dollars more in insurance cost and then get closer to replacement cost valuation for



your vehicles so you don't have that large self insured retention that you are facing.

Mr. Thanars said, excuse me, have we actually looked at that, is that's something you can actually cost out?

Mr. Davidson said, yes sir.

Mr. Thanars said, and just see what the difference is.

Mr. Davidson said, that is one of the reasons I wanted to come tonight, to review this with you and you have a full understanding of what you have and then, it's something we can work with your new agent to get options quoted for you. Just as an example, 170 to 230 or 240, on your first truck you are probably looking at about \$130 a year to increase that cost. So, it's not a tremendous cost to make those changes. So, it's just a matter of getting the right number and plugging that number into the formula and saying, ok, what does it cost for that truck to make the change. Your aerial is at \$508 and to replace your aerial is about \$650 to \$700,000 today. The Pierce Pumper is at \$350,000, that's going to be close. Your Ford ambulance, at \$145,000, again \$160,000. Your first response unit, that is a brand new pickup truck. So, with the State contract pricing and the striping, lettering, siren, radios, it's pretty good where it's at. Your two trailers are covered and scheduled and covered for liability. We pick up the physical damage for them under the portable equipment policy, so, your little Lark trailer which which is your fire prevention trailer that hauls your smoke house and that type of stuff, if it were destroyed in an accident, we would replace in under the portable equipment policy for the physical damage.

Next coverage, General Liability – this protects us for everything we do in the fire service. Whether we are fighting fire, responding and treating patients as a first response unit or riding on an ambulance as a paramedic and starting IV's, and medications and doing advanced life support skills. Built into the General Liability coverage is going to be pure Medical Malpractice Insurance to the limit of \$1,000,000. So, when your medics are providing that care, they have pure medical malpractice to take care of them if they, or it's alleged that they did something wrong or made an error in their medical treatment and violated protocols. It also covers your medical director for writing and putting together protocol and putting together QA and QI on reports that your medic turn in that required advanced life support skills. So, anything that deals with that part of things is covered under the General Liability Coverage.

We have Employer Stop Gap Liability Coverage – included in your policies because you have volunteers and when an LWCC took over the Worker's Comp and the Fire Marshall's office, they looked at volunteers as they are not employees. That's not the same way that we look at them because ultimately, when that pager goes off and they get up and leave home their your responsibility until they get back home. So, we look at them as employees. If we had not added this coverage under the General Liability Coverage, if a volunteer were injured and they sue you as an organization, we would have had no way to pay those claims on your behalf because that coverage is not being provided by LWCC for your volunteers. So, we closed that gap by providing that coverage.

Management Liability Coverage – covers everyone placed in the decision making position. Whether it's you as the Board of Directors on the financial matters of the organization or whether it's Chief Leos or Chief Dockery or any and all the way down to a front line fire fighter that's out. He leaves the station in a pickup truck going somewhere and drives up on an

automobile accident, he's got to start making decisions until other people arrive. If it is alleged that a wrong decision was made and you get sued for those decisions, we would provide attorneys to defend you and pay any judgments as awarded by a judge or jury to \$1,000,000 of your base policy. Included in that coverage, we also pick up your cyber liability coverage. Many of us do a lot of things in computers. When someone joins an organization, we get an application from them and on that application we are going to ask for name, date of birth, social security number, driver's license, we are going to do a back ground check on that person to make sure that they indeed, are a stand up citizen and not somebody with a criminal record that's trying to join our organization and that their driving record is not a bunch of speeding tickets or DWI's and we gather that information and something were to happen and somebody hacks our system, electronically or they come in and make copies of those applications and leave the facility with them and try to do identity theft of our members, then we are responsible for that information because it is given to us with trust and expectation that it is not going to go anywhere and not going to fall into the wrong hands. So, we would have an exposure for cyber liability because of that we have \$1,000,000 of coverage to protect you as an organization.

We have \$50,000 in Crisis Management Coverage - so that we can go in and buy a program like Life Lock for all of your membership that their information has been compromised so that we have the means of securing that because in many cases the information is stolen to date and it may be 5 or 6 years down the road before anything comes of it and someone is invaded and financial things begin to happen for those members causing heartache for them. It is very costly to try and get your identity back once it's stolen. So, it's a means of securing your members information.

We also provide Outside Directorship Liability – under your Management Liability. So, if someone like Chief Dockery wanted to get involved with the State Fireman's Association, become a representative and serve on that Board as his capacity as an extension of this organization, this policy would actually step up and defend him in his capacity while serving to represent the Fire Department. Another place that in comes in to play more locally is usually, there's a zoning committee and the Chief serves in a capacity in the Zoning Committee, he could say, hey, we don't need to rezone that area. We don't have new water lines in that area or new construction is coming into that area and we need to put more fire hydrants in that area and serving in his capacity, someone would say, well we can't afford to do that. We are not going to do that and then something happens and that building, that business gets built and it affects negatively on your fire rating and you end up in a class action law suit over that and him individually as serving in his capacity on that Board, then we would defend that and pay judgments as awarded by a judge or jury because he is serving to represent your organization.

Because we deal with HIPAA and being in an ambulance service and having to gather

information and bill insurance companies and release information to insurance companies when we transport patients. If something were to happen and we accidentally release that information to the wrong people, HIPAA can come in and they can fine us. We have \$100,000 worth of HIPAA fine coverage built in the policy so we have a means of paying those fines on your behalf because it's not something that you budget for. So, it's a way again, of taking care of the organization.

If someone acts as a volunteer for your organization, they can't work for you and be compensated by you and be a volunteer. That violates Fair Labor Standard Act. We have \$100,000 worth of Fair Labor Standards Act defense cost built into the policy if that were to happen and that person were to file a complaint and you would have to go sit in a Federal Court of Law, obviously, you don't want to go and sit there alone. You are going to have an attorney sitting there with you. We have \$100,000 to take care of those attorney expenses if something like that were to happen.

Your last coverage is an umbrella. It excess, it stacks on your auto, your general liability and your management liability coverage adding \$2,000,000 in addition to the original million dollars for each of the base policies. So, it makes us as your insurance carrier, responsible for the first \$3,000,000 of any lawsuit that is awarded by a judge or a jury before they can look at your assets to see what they can get and if your CPA is doing a good job and you don't have any unallocated funds sitting around so they can't get anything because they can't take your fire stations, they can't take your fire truck and they can't take your future earnings. They can only take unallocated funds. So, and of course your premium summary comes down and your total premium is going to end up being \$2,037.89 less than what you paid for insurance cost last year.

Mr. Thanars asked, what was that number again?

Mr. Davidson said, \$2,037.89 less than what you paid last year. I do have one other document that I need to discuss with you and it's nothing new. It's been in place for 4 or 5 years. Over a 10 year period VFIS look at your account and your losses added up to about \$330,000 over a 10 year period. The biggest majority of that was around 5 years ago and some of that is going to begin to fall off but, because of that and auto accident's that occurred in that first 5 year time period, VFIS had put you on what is called a Consent to Rate. Basically, what they said was, our base rate with the maximum amount we can charge is not enough money to equalize and work out for the losses that you had incurred in that time period. So, because that consent to rate is in place, your base rate under our manual rating system would have been \$9,387. The excess rate that they are charging is \$21,213 which is a difference of \$11,826. One of the things that I spoke with the Chief about was, there are some things, loss control wise, we need to put into place. Some of that you have been doing, we just have not been gathering the documentation the way that we should. I am going to help your new agents to be able to gather that information, get it submitted to VFIS so that that difference of \$11,826 begins to stair step down and go away hopefully within the next 3 years and get you back to a manual rate. But, it's a form that I have to review with you because I have to get a signature because your renewal is based on this form being signed and if you refuse to sign it then VFIS may refuse to give you insurance and it's just all directly

driven by the losses from previous history.

Mr. Swann asked, was most of that a automobile accident?

Mr. Davidson said, automobile accident's. Some of it was a situation with wrongful termination of a former employee.

Mr. Trascher said, say la vi, we understand that. We appreciate that and I would like to ask Mr. Case, is that the document that we needed signed?

Mr. Case said, no sir, we the main thing that we needed, we were hoping to establish at this meeting, was to actually confirm our appointment as Agent of Record and get that Agent of Record letter signed so we can start going over our with application versus any discrepancy's if there are any and (inaudible).

Mr. Trascher said, and you agree we need to do that?

Mr. Davidson said, yes.

Mr. Trascher said, at this point I really believe that we need to, we already have a resolution to accept Mr. Case and Lowery-Dunham to do that so I don't think we need to do another resolution for them. Chief Dockery, acting in your official capacity as Chief, I think that the Board would need to direct Chief Dockery to sign this document for VFIS and also sign the Agent of Record letter for Mr. Case so that we can move forward with this issue. I don't believe we really need to do a resolution for that fact. I think that we can just ask.

Mr. Davidson said, I will ask on behalf of VFIS typically, because it is usually the Board overseeing the finances, that you would sign the Consent to Rate form. You can direct the Chief to sign the AOR because it is not obligating you to financial things, this does and that...

Mr. Trascher said, you would rather have the signature from the Chairman?

Mr. Davidson said, yes sir. The Consent to Rate form, that's who really needs to sign that because, in his capacity, really the Chief does not have the ability to be able to obligate you to expenses.

Mr. Trascher said, I understand that and we, just as, it's been the policy of the Board that the Chief is the Chief officer of the department and we instruct him to do it. But, we don't have a problem at all and we will have the Chairman sign that form tonight. I am assuming the Board has no objection to that?

Mr. Thanars said, no we don't need to pass the resolution or anything.

Mr. Trascher said, ok, Madam Chairman, if you would, take care of the document.

Mrs. Blackwell said, yes sir. Right away.

Mr. Swann said, I think that leaves you personally responsible.

Mr. Trascher said, just pay the bill Michelle.

Mrs. Blackwell said, Chief, pick up my light work for me, please.

Mr. Trascher said, Mr. Case, Mrs. Gwen, whatever...

Mr. Case said, the only thing we need is the Agent of Record letter needs to be on department letter head. We were not able to get it today but we can come back and get that once we put the...

Mrs. Graham said, we can send it electronically.

Mr. Case said, yeah, we can get it electronically and...

Mrs. Graham said, just email it.

Mrs. Blackwell said, is that all you need?

Mr. Case said, yes Ma'am.

Mrs. Blackwell said, ok, we really appreciate that Mr. Davidson. We appreciate your time.

Mr. Davidson said, we will work with them and we will get you some additional numbers on your options on your vehicles so that you can get closer to replacement cost on those.

Mr. Trascher said, and I think that's a good idea. We can look at that and Mr. Case, Mrs. Gwen, I know the vehicles on the replacement cost because we do have a reduction in the rate. It may behoove us to look at maybe increasing some of that. Mr. Thanars, I refer to your expertise on that in the insurance industry.

Mr. Thanars said, I agree because we are overexposed.

Mr. Trascher said, we got too short of shorts on.

Mr. Thanars said, yeah, we are overexposed.

Mr. Trascher said, absolutely, if you can get us that we would really appreciate it.

Mr. Case and Mrs. Graham said, we will do it.

Mrs. Blackwell said, ok, with that being said, Mr. Case, would you like to come up and say anything?

Mr. Case said, briefly, I think that everything has been resolved. Again, the purpose of me being here was just to confirm that we have been approved. My dad was suppose to be here tonight, he had to go out of town so he sent me instead. It was just to confirm that resolution stands and that we were the Agent on Record and to clear that up and to reiterate that we will work with Kieth and get these applications and make sure that everything is in line and that they line up and that there are no discrepancies. That's it. Thank you.

Mrs. Blackwell said, is that all we have on VFIS Insurance? No more questions or comments? Ok, with nothing being said, we will move to Blue Cross Blue Shield Insurance.

## BLUE CROSS BLUE SHIELD INSURANCE

Mr. Trascher said, that's going to be a tough act to follow George.

Mr. George Rosenbohm, III, said, I hope everybody has their coffee.

Mrs. Blackwell asked, you didn't bring us any tonight?

Mr. Rosenbohm said, I knew if forgot to do something. I would like to thank the Board for the opportunity to speak to you today. This is our time for the renewal of our medical coverage and I've put a packet together for you guys to look at and review. I will kind of bring you through some of the pages that are important. There are probably more pages than you need but for full disclosure, we wanted to show you where we were at. I would also like to talk to you a little about the Affordable Care Act and where we stand today. I know there is a lot of news going on with the Repeal and Replace that was voted on in the house. I can tell you as of today, that bill went from 20,000 plus pages to 400 pages. It is mostly effecting the individual side of the health insurance business. Group businesses are not effected. It still has to go through Senate and reconciliation but, if you would like us to come to another Board meeting and discuss in detail, the new law, we will be more than happy to do that upon your invitation. With that being said, the fines for 2017 with the affordable care act are still as follows. If somebody doesn't have eligible coverage, it's \$695 per adult in the household, \$347.50 per child or 2 ½ % of your total household income, whichever is greater. That's if you do not have any kind of individual coverage, coverage through a group, spouse plan, your in the military or medicare/medicaid. In the last month you have heard a lot of companies dropping out of the marketplace like United Healthcare, Etna, Humana. They have all dropped out of the Marketplace in some states due to losses. I can tell you Blue Cross thought about pulling out of the individual market, Marketplace but, they've only pulled their Platinum Plans. Blue Cross lost over 87 Million dollars as of last year. The federal government stepped in and asked if they would stay in the marketplace. They waived the Federal Premium tax so that got the Blue's to stay in the Marketplace so that way they will have some carriers in the Marketplace. It hasn't really effected the group side, so, that's basically where we are at with the Affordable Care Act. The fines are still the same if you don't have insurance but, in the weeks and months to come there are going to be some changes with the Replace and Repeal with the Senate and any kind of reconciliation. We will be more than happy, again, to touch up on that at another meeting.

If you look at the first page of your packet, I include a claim summary for the last three years and you can see the high months of claims verses premiums taken in. With that being said, our rate increase this year for a non grandfathered plan is 9.7%. Our grandfathered plan is 17%. This is why we moved the fire department to a non-grandfathered plan because the rates are community rated, not based on claims. So, it gave us a little bit less. If it was the grandfathered plan that is based on claims, the non-grandfathered plan with the community rating kept the rate increase drop in half. We still had the grandfathered plan in place but through our recommendations, we put y'all on the non-grandfathered plan and that kind of helped soften the rate increase. We went to Humana for a quote but under the quote the rates were a little bit lower but the benefits were a lot higher where the firefighters would be out of pocket more.

On the next page, I have a little excel spreadsheet detailing the three plans. One is the renewal plan, the one that we have now. The best Humana plan that kind of mirrors the plan that we have in place now. An alternative with Blue Cross. Just to go into some of the differences between the Blue Cross and Humana Plan. Under the Humana and current Blue Cross plan there is no max out of pocket. As you can see the co insurance for Blue Cross current plan is \$2,500 for individual and \$5,000 for a family. United would have been \$6,000 for individual and \$12,000 for a family. Co-insurance was paid at 100%. For your office visits, under the Blue Cross current plan, it's a \$25 co pay for a primary care doctor and \$40 for a specialist. On the Humana quote, it was \$40 for the primary care physician and \$75 for the specialist. Under the Quality Blue Primary Care, it's a \$10 co-pay under Blue Cross. Naturally, if you went to Humana, you would loose that. That's a doctor that's in a separate network for Blue Cross. They meet a criteria or a test to where they have a lower co-pay. So, those doctors are available in the networks. Mental, Nervous and Substance abuse, under the current plan it's a \$25 co-pay and under the Humana it's a \$40 co-pay. Urgent Care under the Blue Cross is a \$40 co-pay and \$75 under Humana. Again, under both plans your preventative and wellness services are covered at 100%. Just keep in mind, just as a general rule of thumb, please, whenever you or a family member are going to a preventative service, just make sure it is coded as a wellness benefit because a lot of times things will get miscoded. Thinking that you are going to have 100%, not paying any co-pay, you'll have a co-pay when you go to check out at the end of the day. It's because it was coded wrong. Just to give you a heads up on that. Under both the Blue Cross and Humana Plan, lab and low tech imaging is covered at 100%. Those are for your Quest Diagnostics and Lab Corps. Your high tech imaging under the Blue Cross plans pay 100%. Humana is a \$350 co-pay. Your hospital admission under the Blue Cross plan is \$300 a day for a maximum of 3 days. So, if I am in the hospital for a week, it would be a \$900 co-pay. Under the Humana plan it's \$750 a day for a maximum of 3 days. So, you can see that's quite a significant jump in co-pays. Physician services are paid at 100% for both plans. Emergency Room is a \$350 co-pay but, again, if you are admitted to the hospital that co-pay is waived. Your out-patient facility is a \$300 co-pay for the Blue Cross plan and a \$750 under the Humana plan and you can see therapy, the difference there, ambulances are a pretty substantial jump. Under the current plan is a \$50 co-pay and under the Humana plan it a \$350. Your prescription drugs, you can see your Value drugs under the Blue Cross plan is \$7 and under the Humana plan is \$10. The Preferred Brand drugs is \$30 under the Blue Cross plan and \$40 for the non-preferred, the preferred brand under Humana. Non Preferred brand is \$70 under each plan.

Then, for your Specialty drugs it's a 10% with a annual maximum of \$150 or under the Blue Cross plan 25% under the Humana plan.

Mrs. Graham said, I just want to make note that all these benefits are all, that he is referring to, are all in network benefits. I just wanted to make note of that.

Mr. Trascher asked, and on the Specialty drugs, it's 10%? Once you pay \$150 they pay the balance or...

Mr. Rosenbohm said, for that prescription, yes.

Mr. Trascher said, for that one prescription.

Mr. Rosenbohm said, the most you are going to pay on that prescription is \$150.

Mr. Trascher asked, is that annually or per prescription?

Mr. Rosenbohm said, per prescription. So, let's just say my prescription, if I would not have insurance, cost \$2,000 for a month supply which, medication has run that high. If it's under the formula under the Blue Cross plan and it's a specialty drug, the most you would pay is \$150.

Mrs. Graham said, some of those drugs, most of those drugs have to go through a process of being approved also.

Mr. Grisaffi said, you said, in network? So, what if you got an emergency and don't have time to look up in network stuff?

Mr. Rosenbohm said, there's out of network benefits but, in a case of emergency, go to the hospital and then once, we will just have to go to that. But, in all cases...

Mrs. Graham said, unfortunately... I know I'm not on camera but, I am Gwen Graham with Total Insurance Planning Services. (inaudible) Even under emergency situations...

Mr. Trascher asked, could you come up to the podium?

Mrs. Graham said, sure.

Mr. Trascher said, we want to see your pretty face on our tape. Thank you.

Mrs. Graham said, even under emergency situations, for instance, even if I took myself to the emergency room and I get to the emergency room and that emergency room doctor within that hospital, even if the hospital is in network, that emergency room doctor may not be in network and I'm stuck. It's unfortunate, but that's where we are at and what happens is and if you end up there in a out of network benefit situation, there's a line of benefits within the plan



that are out of network benefits but they are only going to be paid as reasonable and customary and then you are going to be balance billed.

Mr. Grisaffi said, even for a helicopter ride? Obviously, your not going to have time to look up what helicopter is in network.

Mrs. Graham said, I understand thank

Mr. Grisaffi said, it's a network thing.

Mrs. Graham said, I understand that, but that's the unfortunate situation of the way it is. If they are not contracted, there's no where in the benefit that says just because you had an emergency situation and you went to a out of network facility or used a out of network provider, that they are going to cover that as an in network situation.

Mr. Grisaffi said, well, the helicopter that flew me was not in network. If I wouldn't have gotten in that helicopter I would have died.

Mrs. Graham said, I am aware of that.

Mr. Grisaffi said, so, I am stuck with a \$36,000 bill.

Mrs. Graham said, and I am really sorry for that.

Mr. Grisaffi said, so there's nothing you can do for that?

Mrs. Graham said, the plans are written the way they are and I, there's, you know, none of them are going to be any different. Each insurance company are going to have, they are going to state the same thing within their exclusions and inclusions and limitations.

Mr. Grisaffi said, I am not trying to cause trouble.

Mrs. Graham said, no, no, I know your not, I am just trying to explain that that is the reality of the health insurance and the way the plans are written and they've always been written that way. That's not even anything new with the ACA. They've always been written that way and it's just an unfortunate situation that people in your circumstances end up in a catch 22. I don't know what else to say.

Mr. Grisaffi said, so, there's nothing that can be done about that?

Mrs. Graham said, I am not saying that.

Mr. Thanars said, I think in a personal situation that, it's unique, it's not the form or the venue to discuss that so, I would just ask that we take that...

Mr. Grisaffi said, I was just asking.

Mrs. Graham said, but, if you don't mind calling me, maybe tomorrow afternoon and I will give you my card because I know, we approached this last year and I never got anything back to me so could actually try to help any further. So, I don't know where in time on that and I would like to try and help you again, if I can, and I am going to give you my card and we are going to attempt that again, ok. Thank you.

Mr. Trascher said, thank you.

Mrs. Graham said, your welcome.

Mr. Rosenbohm said, the rates on the bottom under the Blue Cross plan, that's taking into account the 9.7% increase and then you can see the Humana plan is, as I said, it's less than the premium but when you go to use the plan, your paying a lot more out of pocket for that. Now, that number is based on the current this month's census. Later in the packet, under the next section, this is the full renewal rates with Blue Cross and if you see towards the end, it's the last page. You'll see a different number where it says current premium opposed to renewal premium

Mr. Swann said, I don't see it.

Mr. Rosenbohm said, and it's under the second section, it's the last page in that section. It's going to say Louisiana on it, on top. Right there. It's going to say a current premium versus a renewal premium. Keep in mind that that premium number was based on the census when the renewal was printed. So, the number that's on the spreadsheet is the actual number as it stands today. It's just, we've had some adjustments in the current census of the fire department and it's just reflecting that.

Mr. Trascher asked, you mean the number of people that we have?

Mr. Rosenbohm said, yes, the number of people that are enrolled on the plan.

Mrs. Graham said, at the renewal. This is just, George estimated that, on that first page that George talked about, the spreadsheet, that \$5,034.60, that would be the new premiums based on the census as it is in Blue Cross's system right now. Ok.

Mr. Trascher said, so, the renewal premium would be \$5,279?

Mr. Thanars said, \$5,034.

Mrs. Graham said, as of right now, based on who's enrolled today...

Mr. Rosenbohm said, it's \$5,034.

Mrs. Graham said, as of July 1<sup>st</sup>, the premiums would be \$5,034.60.

Mr. Trascher said, ok, what was the other Blue Cross policy?

Mr. Rosenbohm said, that's the closest alternative. It's a plan that mirrors a...

Mr. Trascher asked, the Humana plan?

Mr. Rosenbohm said, it's kind of a, think of a old traditional PPO plan. That's a alternative that we had and the further information is on here. But, it's more out of pocket because it falls in deductibles and co-insurances and things like that. We try to give a snapshot of the current plan, which is a very rich plan in the market in today's market for today's market benefit wise. Humana plan, that's their best plan and then an alternative plan with Blue Cross if you as the Board, decide to go that route. It's mostly, again, it's a PPO type plan where you have your deductible, co-insurance and annual out of pocket.

Mr. Trascher said, ok, I was just wondering.

Mr. Rosenbohm said, with all that being said and done, what we suggest is staying where you are at with the Blue Cross plan. I think with the non-grandfathered plan only having the 9.7% increase, that's very below what the average is around the country for rate increases. Again, it's based on a community rating and not claims experience and we still have that grandfather plan in place in case we ever have to fall back to that plan if something were to change in the future.

Also, in talking with the Chief, we also did include at the end of the packet, a quote for dental insurance through Blue Cross and there's several plans because it's a open network. But, if you go to a Blue Cross dentist, your monies will go a little further. Under the plan we suggest, through our book of business, what we suggest to client's is the second to last quote. Where it says, annual maximum benefit of \$1,500. So, how the plan would work is, for your diagnostics preventative cleaning once every six months is paid 100%. You have a \$50 annual deductible. That excludes the diagnostics and preventative services. That's basically, for your basic and major services. Once you make up that deductible, if you have to have a basic service, Blue Cross pays 80%, you pay 20%. Major services are 50%/50% and you have a annual maximum benefit of \$1,500. So, with that, what I said, if you go in network you may as well go a little further. Those dentist are contracted with Blue Cross under the plan so they are not paying what they call reasonably or customary like Gwen referenced to, earlier and the rate, you can see, has a 12 month rate of, it's broken down. That's just something if, we want to include in there just for your, to analyze and see if there was something that was interested to you guys as a department. After talking to the Chief, he wanted me to include that for you to take and look at that and see if there's any interest there. But, again, as terms of our recommendations, to you as the Board, staying with Blue Cross with our non-grandfathered plan, just with the rate increase and keeping that grandfathered plan in place in case we ever have to fall back to it. With that, do y'all have any questions, please, I will try to answer them as best as I can.

Mr. Trascher said, it's my thinking that I tend to agree that we need to renew the plan that we

have in place now. It does allow us to keep that grandfathered plan which was a real rich plan.

Mr. Rosenbohm said, it was a rich plan and...

Mr. Trascher said, premiums had just gotten kind of high, out of reach.

Mr. Rosenbohm said, but, that plan is still in place just as a fall back.

Mr. Trascher said, it's good to have it where we could fall back on it. We don't have any dental coverage at all right now?

Mr. Rosenbohm said, not that I...

Mrs. Graham said, not through Blue Cross, I am not sure you have...

Chief Dockery said, the employees purchase their own dental through a separate company.

Mr. Trascher asked, so that comes out of payroll?

Chief Dockery said, yes.

Mrs. Graham asked, is that fully insured dental plan?

Chief Dockery said, now, that I do not know.

Mr. Trascher said, I would like to look at that because I don't know what the rates the employees are paying.

Chief Dockery said, I think roughly about the same.

Mr. Trascher said, because that would be something, I wouldn't have a problem, if we could go ahead and we can reduce the cost to the employees on the Blue Cross plan and maybe have that payroll deduction and renew with the 9% increase, our current plan. I mean, I don't know how that would...

Mr. Thanars said, I don't know if that 9.7% increase applies to dental.

Mr. Trascher said, no, that's just medical. That's just something we are going to have to absorb. I think we need to keep the plan that we have because the out of pocket expenses on the other one is much, much more.

Mr. Thanars said, I agree.

Mr. Rosenbohm said, and I include the full Humana quotes, the Blue Cross alternatives. It's just so much information. We don't have enough time.

Mr. Trascher said, and I think that it does help the employee with that. To be able to keep those out of pocket expenses. The only question is the dental insurance because, if we could, I don't know what the employees are paying now. But, if we could give them a better coverage with this and could include this.

Mr. Thanars said, yeah, that's what we would have to see. What coverage's they currently have and paying versus any one of these packages because, your right, there are so many packages.

Mr. Trascher said, right, and I think that, collectively, they may have a better plan with this one individually then, because we can do it through the Blue Cross plan.

Mr. Swann said, I'm gonna tell you, \$1,500 in dental is not enough. It goes quick.

Mr. Trascher said, yeah, well it's more for, I guess, maintenance and...

Mrs. Graham said, we can, there's also a \$2,000 plan that we can quote on also. But, I can tell you that we have a lot of people on this plan including our agency. Not that I want to jinx anything but, my husband is like the crown king. He just had to have another crown and this is the first time that I put about, less than \$300 towards that crown where, in my previous insurance would have been, we were putting out like \$800 with insurance. So, even if he eats up his benefits, with that and if someone does, and I just want to clarify, that when it comes to that benefit, some people in those situations, having to put out \$300 versus \$1,200 is a major big deal out of their pockets.

Mr. Trascher asked, our renewal, when do we need to renew?

Mr. Rosenbohm said, everything renews on July 1<sup>st</sup>.

Mr. Swann asked, is there any way he can look and see what they had and see?

Mrs. Graham said, oh, absolutely. Anything they need.

Mr. Rosenbohm said, absolutely, we can analyze and do a comparison, do a line by line.

Mr. Swann said, see what's best for the employees.

Mr. Rosenbohm said, yes sir, we would be more than happy to do that.

Mrs. Blackwell asked, is there any way we can vote on the medical tonight and do the dental later. Is that going to be written up all at one time?

Mr. Rosenbohm said, the medical is separate. It's a separate...

Mrs. Graham said, if you are not going to make any medical changes to the medical plan, the group has to do nothing. The only thing I talked to Jack about was coming out to meet with

the employees and go over anything or any questions they might have or any problems they may need help with like they did last year. If that is needed or wanted, especially, if you do put the dental plan in, if you are not changing anything medical, we have to do nothing other than, I will come out and give informative paperwork and anybody that wants to add a dependent answer any questions. If you want to add the medical, we need that decision made and all the paper work done to be in and a check for the first month's premium needs to be in to Blue Cross by June 10<sup>th</sup>.

Mr. Trascher said, what I would like to do at this point, that we offer a resolution to go ahead for the renewal of the medical and that's the \$5,034 so that the paperwork can get in process for that.

Mrs. Graham said, well, like I said, we don't have to do anything for that. If we not making changes it just rolls over.

Mr. Trascher said, but I think we may need a Board resolution to authorize it's expenditure and I would offer that Resolution at this point to go ahead and renew the same premiums as the plan that we have in place on the medical. The dental, I think I, we would like to look at what the employees are paying now and what they are getting as opposed to the plan that we have and we can do that to put it on and we can make a decision on that at a later date.

Mr. Thanars asked, when is the next meeting?

Mrs. Blackwell said, the 13<sup>th</sup>. I was just looking at that.

Mr. Trascher said, I would offer that resolution at this point.

Mr. Swann said, I second.

Mrs. Blackwell asked, Mr. Don, how do you vote?

Mr. Thanars said, for.

Mrs. Blackwell said, for the medical.

Mr. Thanars said, for, for the medical.

Mrs. Blackwell asked, Mr. Eugene Swann?

Mr. Swann said, for.

Mrs. Blackwell asked, Mr. Trascher?

Mr. Trascher said, for.

Mrs. Blackwell said, motion carries.

Mrs. Blackwell said, we can go ahead and do that and get that in place.

Mrs. Graham said, if you need more time with the dental, I can still put the dental plan in after. If you wanted to put it in place August 1<sup>st</sup>, I just have to have all the paperwork in by July 10<sup>th</sup>. So, there's time for that if y'all need time for that, you know, that is...

Mrs. Blackwell said, because our next meeting falls on the 13<sup>th</sup>.

Mrs. Graham said, it doesn't have to be done exactly at renewal, the only problem with doing that is, you will have a renewal of medical on July 1<sup>st</sup> and a renewal of dental on August 1<sup>st</sup>. So, that's the only thing that would be an issue if you wanted to call it that.

Mrs. Blackwell said, but if we chose to renew both of them at the same time, we could do that? I mean, you all would bring that information to us at the same time, at one time like you did tonight.

Mrs. Graham said, yes.

Mrs. Blackwell said, and we would be able to look at it all at one time.

Mrs. Graham said, that's correct.

Mrs. Blackwell said, ok, that sounds good.

Mr. Rosenbohm said, I would like to thank the Board for y'all's time and having us out and if you have any questions, please don't hesitate to call us.

Mrs. Blackwell said, thank you for coming out.

Mr. Trascher said, thank you.

OFF RECORD – TAPE CHANGE

Mrs. Blackwell said, ok, the last on the agenda is District Attorney Correspondence. Of course, spank my hand, I left my correspondence at home in my purse. But, it's a letter from Warren Montgomery.

Mr. Trascher said, no, basically, I did see the letter because it was the same, I saw it was a form letter that went to Fire Districts and Recreation Districts and all of that from Troy, not Troy, Tony Lamaz.

Mr. Thanars said, ok.

Mr. Trascher said, who is the Chief of the Civil Division and basically, he was explaining that

they had legal services available from the District Attorney's office or St. Tammany Parish and that the Boards and Commissions need to make a decision on who they wanted to represent them.

Mr. Swann asked, how long ago did we bring that stuff to them and we still haven't got an answer?

Mr. Trascher said, that's been a couple of years, that's been a while. But, they had contact information to the District Attorney's office and of course, the Parish's legal office. I have been told, I haven't seen any documents yet, is that there is still some litigation going between the District Attorney's office and the Parish regarding the legal representation. However, both agencies can offer representation at this point. The Board has made a decision to use the Parish right now for advice and representation and I think we have seen that we have gotten some decent results from them. So, at this point, it was a form letter. It wasn't anything official putting us on notice. If we want to use the District Attorney's office that option is still available.

Mr. Thanars said, my question would be for some of those matters that are pending, if we were to resubmit those documents to the Parish for resolution.

Mr. Trascher said, I've been thinking and working on that issue. The only concern I have with that, I would like to see the legal disputes between the District Attorney and the Parish be put to bed. Then, we can ask the Parish attorney's to, ask the District Attorney's office for the correspondence that was brought up there and then they can give us guidance and advice on how we should proceed. I just don't know if we go at this point and we pull that from them, because we did bring it to them, and then something happens on the appeal.

Mr. Swann said, it's been 2 years and nobody is even returned a phone call.

Mr. Thanars said, it's been 2 years and there has been no communication.

Mr. Trascher said, I have called the District Attorney's office, I've asked them and I have talked to them and I agree with you, but I don't know if, we did meet with Mr. Ingram on his bill and he met with us at the District Attorney's office and he agreed to wait until they resolve that issue. There was other issue that were brought up. I don't know, it's the will of the Board. I am one member of the Board but, that was my only concern. If the Board wants to pass a resolution and ask the Parish's legal office to step in.

Mr. Thanars said, I thought as a Board, we've already passed a resolution that we were going to utilize the Parish.

Mr. Trascher said, we did.

Mr. Thanars said, I think the issue is and those other items that have been submitted that we haven't gotten any feed back. We haven't gotten a resolution from the District Attorney's office and it's now, how are we going to proceed with those. I would offer that and I am not



sure a resolution is necessary, that maybe just a letter requesting a status on them today on what ever those items were, when they were submitted, you know, to get something. You give reasonable time, I would say within 30 days, to respond to them. And the answer is either we haven't done anything with it, you know, because it's pending or what ever, or here's the disposition, we thought you got it and here is what it was. Based on that we can make a decision. But, again, I think that is a sooner than later as opposed to just waiting. It remains in this holding pattern. I think if we did that then we can make a decision to get some traction because, we have these things that just keep going and going. Before we know it, it will be a whole other year because the legal wrangling between the District's Attorney and the Parish can just keep going. We don't know how...

Mr. Trascher said, yeah, don't know how, it's up to the supreme court now. It's been set up. I don't have a problem with corresponding with the District Attorney's office in letter. I don't think we need a resolution because we had a resolution to bring them all this stuff and Mr. Lamaz is the one that we met with and brought it to.

Mr. Swann said, I agree with Don, just nothing has went forward since we went. Nobody has even returned a phone call to us.

Mr. Trascher said, they did call me a couple of times. We had Hanley Couvillion talk to us and really, I am preaching to the choir because the correspondence wasn't adequate, obviously. The last time we talked to them they couldn't even find our files. So, I mean I have no problem. I think the Board would have to draft a letter and the Chairman sign the letter and send the letter to the District Attorney's office asking the status on, you know, the issues that we brought to them. The only thing and in speaking with Mr. Hand, he didn't feel comfortable approaching the District's Attorney's office while this appeal was pending with issues that we've already brought to them.

Mr. Thanars said, right.

Mr. Swann said, if they are sending us a letter saying that we have a right to choose either one, I don't know why we can't say that we want to go ahead and, at least we getting advice from the Parish attorney.

Mr. Trascher said, we have selected that and like I said, Mr. Hand was reluctant to go to the District Attorney's office until, to take the files from them, until that issue has been resolved. But, a letter to the District Attorney's office is certainly something that could be in order.

Mr. Thanars said, I would agree, I think that we could do that. If we wanted to submit it to them, you know, for a fresh look.

Mr. Trascher said, you mean to submit it to the Parish legal?

Mr. Thanars said, yes, right. But, I mean, this is kind of, if we submit this letter to the DA's office to get a update, status and give them a reasonable time to respond to that and if they don't respond, then we move forward. I think that the option is pretty simple and straight

forward at that point. You know, at least if they come in the option is, our option or decision would be predicated upon that responses. In two years if they are saying they still haven't....

Mr. Trascher said, made a decision or can't find it...

Mr. Thanars said, or haven't look at it, it's still kind of, out there and again, the onus is on us to see how we want to proceed. Then again, I think it becomes very clear, if we want to resolve it sooner than later, at least, get some traction on what we need to do.

Mr. Trascher said, I think a letter would be totally in order because we waited a long enough time. My only concern was to ask the Parish legal, I would rather have them go to the DA's office and say give us all the files on 11. But, we are certainly are in control of our things that we brought to them and we can send them a letter.

Mr. Thanars said, request them back.

Mr. Trascher said, yeah, we send them a letter...

Mrs. Blackwell said, what if they don't have them. They can't find them I don't know that we will get them back.

Mr. Trascher said, I know, I went up there and was in the office and they came in with Fire District 3's file.

Mrs. Blackwell said, oh, well, that was lovely.

Mr. Trascher said, and they said that Emily went out on maternity leave and she may have them. But, anyway, I do think that if it's the wishes of the Board, we need to draft a letter and have the Chairman send it on behalf of the Board that we are requesting a status update on our, on the matters that we brought to the District Attorney's office and based on that response is how we proceed from there.

Mr. Thanars said, I will draft a letter and send it to you guys to review it and if you could just, I am not familiar with what all the issues are so, if you could just kind of send me that and then I will draft a letter and then...

Mr. Trascher said, yeah, basically, I mean you can just say generalized in the letter that the matters pending.

Mr. Thanars said, I would want a list, you know at a high matter, what were the issues.

Mr. Trascher said, ok, we had Mr. Ingram's bill. We had some salary issues.

Mr. Thanars said, ok.

Mr. Trascher asked, what else?

Mrs. Blackwell said, that was so long ago.

Chief Dockery said, the bond.

Mr. Trascher said, pardon me? The bond?

Chief Dockery said, yes, the bond, the payment, the bond.

Mrs. Blackwell said, the bond.

Mr. Thanars said, I thought that was the AG.

Mrs. Blackwell said, yeah that's the Attorney's General we are waiting for for that.

Mr. Thanars said, you can just send it to me in email. It's just easier.

Mr. Trascher said, yeah, those two issues for now.

Mrs. Blackwell said, he did go back and dig it up.

Mr. Swann said, wasn't that question the same thing?

Mr. Trascher said, I don't know if it went to them. The supplement, the State supplement. I don't know if that went to them or not. I don't think it did.

Mrs. Blackwell said, why don't you do it by email.

Mr. Trascher said, ok, it's no secrets.

Mrs. Blackwell said, there ain't no secrets but I mean, we can sit here all night thinking about what...

Mr. Trascher said, yeah, I think that was the 2 main issues. The salary issues and then there was Mr. Ingram's bill.

Mrs. Blackwell said, but also, you may want to put any issues that are left open just in case we forget something.

Mr. Trascher said, I am sure that was the 2 primary concerns. Look at this sucker. (termite).

Mrs. Blackwell said, but anyway, I do have the letter. I don't know if, I think all the Boards got it so, if you want it, I will try to get it to you.

Mr. Thanars said, ok.

Mr. Trascher said, basically, all it was was you know, we are here guys. Either one, we can draft a letter and have the Chairman sign it, send it to the DA's office and we will see what happens.

Mrs. Blackwell said, ok, is that it for that? I am sorry I didn't bring the correspondence.

Mr. Swann said, maybe you can put in there that we would like to hear before the next Board meeting.

Mr. Trascher said, oh he's going to.

Mr. Thanars said, yeah.

Mr. Trascher said, Mr. Thanars correspondence is not open ended.

Mrs. Blackwell said, with that being said, does anybody move to adjourn the meeting?

Mr. Trascher said, I would like to thank everybody for coming out tonight.

Mrs. Blackwell said, oh, Mr. Thanars?

Mr. Thanars said, I just got a comment. We've had tonight, we have heard a couple of issues and we were on time constraints. You know, like it's medical, it's like dental. We have to do something by a date and if this is a annual renewal around this time. It's just for future planning that we discuss these matters around the first quarter. That gives us ample time to look at it and make decisions because, otherwise it's like we talk mighty, we going to make a decision on dental, we would be a month because of the next meeting. If we heard these matters in the first three months we would have more time as a Board to make decisions. We are not really time constraint, compressed a lot of times. So, we are rushed to do things whereas, if we had a little more time to get more fidelity to what ever the matter is.

Mr. Trascher said, ordinarily, like the Blue Cross, usually they can't give us a good quote until we get close to it so they can print up and we have some comparison. So, this one was the normal time that they called the Chief and asked to get on the agenda to come to the Board. We needed to make a decision by June 10<sup>th</sup> is all is was and we did. I am really concerned with the VFIS insurance because there was some, I guess, miscommunication. The Chief called me and said that the insurance expired and it really didn't expire. It doesn't expire until June 27<sup>th</sup>. I was not aware that our agent had resigned.

Mr. Thanars said, I will tell you, I was under the impression that the hand off had occurred and that Mr. Case, they had taken over. That was my, at the last meeting I was under that impression that there was a document to transfer the agent. He was going to and they were going to sign it and that was going to affect that transfer and that was like almost a year ago.

Mr. Trascher said, yeah, we passed that resolution and we authorized the Chief to sign that letter but, Mr. Case came to the meeting afterwards and said that, because the commission is

paid on the front end, he would like to wait because that would give him time to go through our assets and see what we have and so on and so forth. It worked out...

Mr. Swann said, he has been looking at a whole bunch of things.

Mr. Trascher said, it worked out and that's what he wanted, to take it over at renewal. They did call the Chief and ask him and told him that Mr. Case was going out of town this week, John Case, and he called and called the Chief last week and said he would like to come up and Chief could sign the document and that's what concerned, the Chief said, I don't want to sign that.

Mr. Thanars said, well, like I said, I was under the impression that it had happened. I just assumed that if you would have asked me the question...

Mr. Trascher said, you would say that he was our agent.

Mr. Thanars said, exactly.

Mr. Trascher said, well, it may have been a misunderstanding or what ever. But, when that agent resigned, somebody either the agent or VFIS, should have notified this department. They should have told the Chief or somebody some kind of way, hey wait guys don't call me no more, I am out. But anyway, I think that the insurance commissioner would be concerned. They shouldn't do that to anybody. They should have said, that I'm out of here, you know, that it was turned over. Just as good business practice but, we are on point now, we do have a local agent and I understand that the guy that came, Mr. Davidson, that gave a presentation tonight, was happy that we were going to have a local agent because he was going to have them take it over to keep us from being in a pickle. So, anyway, I agree with you and hopefully we can work that out. Maybe, with a local agent, we can ask him to look at our assets like you said, in January because we know when the policy comes up for renewal and if they can be sure that we are current and updated with our things..

Mr. Thanars said, yeah, motion to adjourn.

Mr. Trascher said, well, I would like to thank everybody for coming out first and I will second his motion to adjourn.

Mrs. Blackwell said, Mr. Thanars, how do you vote?

Mr. Thanars said, for.

Mr. Trascher said, how do you guess?

Mrs. Blackwell asked, Mr. Eugene Swann, how do you vote?

Mr. Swann said, for.

Mrs. Blackwell asked, Mr. Floyd Trascher, how do you vote?

Mr. Trascher said, for.

Mrs. Blackwell said, motion carries.

Full Copy of the  
**VFIS Property &  
Casualty and  
Accident & Sickness  
Proposal by: Keith Davidson  
on File at:**

**St. Tammany Fire Protection  
District No. 11  
37546 Pine Street Extension  
Pearl River, Louisiana**

Full Copy of the  
Total Insurance Planning  
Services, Inc.

Group Medical  
Renewal Review

by: George A. Rosenbohm, III,  
on File at:

St. Tammany Fire Protection  
District No. 11  
37546 Pine Street Extension

# Pearl River, Louisiana