



St. Tammany Parish Fire Protection District No. 11
Board of Commissioners
Minutes of the Meeting on May 14, 2019
Fire Chief Jack Dockery

ROLL CALL

Don Thanars – Present
Russell Lindsey - Absent
Emile Lombard - Present
Floyd Trascher – Present
Michele Blackwell – Present

INVOCATION

PLEDGE OF ALLEGIANCE

MINUTES

FINANCIAL REPORT

MINUTES

Mrs. Blackwell asked, has everybody read and approved the minutes from the April 9th, meeting?

Mr. Trascher said, yes, the minutes were emailed and I did have the opportunity to go over them. They seem to be in order, I would move that we approve the minutes with the video governing any questions.

Mr. Thanars said, second.

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

Mr. Thanars said, yea.

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

Mr. Lombard said, yes.

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

Mr. Trascher said, yes.

Mrs. Blackwell said, motion carries. Okay, we will jump over into the Financial Report, Chief.

FINANCIAL REPORT - Chief Jack Dockery

Chief Dockery said, alright, for the month of April, we are looking at a 33% for target range. Just going through and looking, Trans Services we have collected \$15,150, so far. This will have to be amended in our budget some time later this year. Also, two lines down on line 11, LWCC, we received a check for \$17,069, this will also have to be placed into the amended budget later on this year. As of Recurring Cost, everything else is falling in line around the 33%. The only other one that I have that's new is Security. We spent \$30.74, and I am going to check with Moyle on this one because, I want to say it should have been coded somewhere else. We have never had a Security line item.

Mr. Lombard asked, what line number is that?

Mr. Thanars asked, what number?

Chief Dockery said, number 59.

Mr. Trascher asked, do you know what that was far off hand, Chief?

Chief Dockery said, I do not.

Mr. Trascher said, I mean, it's not a big expenditure.

Mr. Lombard said, probably for a web site or something, I would imagine.

Chief Dockery said, we have been doing a lot of changes to the station with the door locks and the handles and what not but, I don't believe that's it. Not within that price range so, it will be something I will get with Bobby tomorrow and look at.

Mr. Thanars said, okay.

Mrs. Blackwell asked, is that it on the Chief's Report, I mean on Finance?

Chief Dockery said, that's Finance.

Mrs. Blackwell asked, does anybody have anything to add?

Mr. Lombard said, no.

Mr. Trascher said, the only two, the Advertising and...

Mr. Lombard said, that was probably for the class.

Chief Dockery said, Advertising was for any of the test...

Mr. Trascher said, millage renewal.

Chief Dockery said, and the millage renewal took close to \$1,000, for it just putting in papers.

Mrs. Blackwell said, and the Medical Licensing it think is one of them that stuck out and Uniforms and Gear. Was that a purchase.

Chief Dockery said, Uniforms and Gear, it's just an ongoing throughout the year.

Mr. Trascher said, at the beginning of the year we made a purchase, you know we took most of it and it will progressively go down.

Chief Dockery said, yes.

Mr. Trascher said, and the License, I guess we renewed the licenses?

Chief Dockery said, yes, it's a once a year.

Mr. Trascher said, so it's, we won't have those re-occurring expenses. Thank you Chief.

Mrs. Blackwell said, okay, we will move to the Chief's Report and EMS Report, Chief.

CHIEF'S REPORT/EMS REPORT

CHIEF'S REPORT/EMS REPORT – Chief Jack Dockery

Chief Dockery said, okay, for the month of April, Fire District #11 responded to:

EMS	64
MVA	7
STRUCTURE FIRE (Mutual aid for District #7)	2
FALSE ALARM	2
SERVICE CALLS/GOOD INTENT	5
POWER LINE	1
RUBBISH/GRASS FIRES	4
DISPATCHED/CANCELLED IN ROUTE	3
INVESTIGATION (Smoke)	2
VEHICLE FIRE	1
TOTAL	91

Chief Dockery said, of the 64 EMS calls, 21 of them were transports.

Mrs. Blackwell said, it says 31.

Chief Dockery said, I'm sorry, 31.

VFIS

Chief Dockery said, we had a, April 23rd, we had a gentleman come in from VFIS to do, basically, a safety meeting, safety inspection for the Department. We sat in here and talked and went over different items. He was very pleased with his visit and made a Certificate of Appreciation for the department. He said he could not find any outstanding things wrong with us.

Mr. Lombard said, you should put that in the newspaper.

Mr. Trascher said, that's a good thing, yeah, we need a press release or at least...

Chief Dockery said, I had Mr. Keith Davidson come by Friday and present us with the little award. So, it's something good for the Department.

Mr. Trascher said, we did take some pictures so we can do a press release?

Chief Dockery said, we do have some pictures, yes.

LWCC

Chief Dockery said, also, as we mentioned briefly a minute ago, we received a check from the LWCC for \$17,069. It's basically a refund because we did not have any major accidents or incidents for the past year.

Mr. Trascher asked, worker's comp?

Chief Dockery said, worker's comp. So...

Mr. Trascher said, very good.

Mr. Lombard asked, did we find out any more on, maybe I am out of line on it, on the wall?

Chief Dockery said, I'm actually still working on the wall. I've checked with a couple more masons. Actually, one was supposed to show up today at noon and he was a no show. So, I got some information from Slidell and got a few that they are using for their new station so, I am going to give them a call and kind of, get them over here and get another, some more estimates on it.

EMS REPORT

As for the EMS side, we brought in \$16,961.42. As we spoke at the last meeting, roughly \$5,000, of that was from a late...

Mr. Lombard said, coming from last month.

Chief Dockery said, deposit coming from last time around, so we are still over our \$10,000, range that we aim for each month.

Mrs. Blackwell said, good deal.

Chief Dockery said, that's all I have on that.

Mrs. Blackwell asked, is there any body else have anything for the EMS Report? Any questions?

Mr. Lombard said, not for the EMS Report, I will do it later.

OLD BUSINESS

Mrs. Blackwell said, okay. Old Business, we have none.

NEW BUSINESS

INSURANCE RENEWAL, Gwen Graham – Chief Jack Dockery

Mrs. Blackwell said, Insurance Renewal, Mr. Graham, Chief Dockery, do you want to introduce them?

Chief Dockery said, yes, Mrs. Gwen Graham and Mr. Rosenbohm with our insurance company. They write our policy each year so, I will have them come up and explain the changes in our policies or could be changes in our policy.

Mrs. Blackwell said, Mr. George, for Georgette could you state your name and the company you work for.

Mr. George Rosenbohm said, sure, my name is George Rosenbohm and I a president and CEO of Total Insurance Planning Services. Thanks for having us here tonight. We appreciation the business you guys have given us over the years. We value it and we cherish it. A few comments to begin with, a few historical comments. I know 5 years ago we wrestled with staying grandfathered and non-grandfathered with the plans that we have with the Fire Prevention District 11. We made a move because it saved us substantial premiums 5 years ago and put in a non-grandfathered plan in. Last year we decided to use the Blue Connect Plan which is primarily Oschner, St. Tammany Hospital in Slidell and that proved, I think, to be another savings for the Fire District. We've had in the last 12 months, we've had a couple of substantial claims and the reason I bring this up is, because if we would have been State Grandfathered, the Grandfathering would have took our claims and made more towards where our rates are because we would be more experience rated as opposed to using community rating with the non-grandfathered plan. So again, it was a good decision and I think it has helped stabilize our rates as far as the market is and the plans that is offered here at the district. Does everybody have a little packet that I put together?

Mr. Lombard said, yes sir.

Mr. Rosenbohm asked, does anybody need one? I tried to do this in a different presentation this year. I tried to make it a little simpler. The first page in the presentation there, which is color coded blue and green. The blue plans are the current plans that are in place that went into place on 7/1/18. This year the plan designed of the benefits and the plans are not changing but the premium went up 2.2%. So, the premium to stay where we are at now went up roughly about \$105, a month, about \$1,100, or about \$1,250, a year. What we put in...

Mr. Lombard asked, per employee?

Mr. Rosenbohm said, no, total group, for the total group. Do you see it right here?

Mr. Lombard said, yes sir.

Mr. Rosenbohm said, so anyway, what we decide last year or what you all decided last year was to put the Blue Connect in which is the Oschner, St. Tammany and Slidell Memorial plan in and we also kept the old plan which is a bigger network. We put that in as an optional buy up option. In other words, the District would pay the premiums for the Blue Connect Plan if anybody wanted to go to the bigger network they could opt out and they would pay the difference out of their paychecks. So, what I did here, on these four columns, is show the same thing on where we are going to be at in 2019, with the Blue Connect and with the buy up plan, Point of Service Plan. Any body have any questions about this because I want to go to the next part of the presentation.

Mr. Trascher said, just real quick, basically, our premiums monthly, I am assuming would go to the \$4,721, from \$46...

Mr. Rosenbohm said, exactly, and if anybody wanted to buy up it wouldn't cost the District anything. It would come out of their paychecks.

Mr. Trascher said, and if they would go to the buy up plan, they would pay the difference, okay.

Mr. Rosenbohm said, it's about \$105, difference a month for the total plan. The next plan or the next sheet kind of gives you what the rates are and this doesn't have the current plan rates. This is the rates for 7/1/2019. Same premiums for the employees but, what I did here was, I broke down each line of the benefits whether there is a deductible, whether there is a co-pays or whatever and the current plan now and the Oschner Plan. Also with this is a quote from Humana so that we can just make sure that we have the best rates going out and searching who else has a plan out there that gives us competitive rates. The first two columns are the Blue Cross' Blue Connect plan which is the Oschner Plan and the Humana plan which is right next to that, which is suppose to be yellow but it came out a goldish color. That's the Oschner plan in the Humana world. That's their plan. A couple of things. If you look down where it says individual max out of pocket. Both plans have no deductibles but, with the current plan there is a \$2,750, max out of pocket so, when someone gets to that point, which they usually don't, which I will explain to that, they get 100% coverage. The Humana plan they got to get to \$6,000, before they have 100% coverage. A couple of other things that you can look at the bottom of that sheet, the office copay's go from \$20, for primary care to \$40 and on a specialist it goes from \$50 to \$75. So, the Humana plan, although it has the same network, the benefits aren't as rich. So, when an employee or dependent use it, they are going to be out of pocket, more money. The next page, if you look over there, once again, Pregnancy Care is \$50, as opposed to \$75. Mental and Nervous/Alcohol & Drug is \$20 with Blue Cross and \$40 with Humana. Urgent Care is \$50 to \$100. Here is the big item that I don't like from a stand point of risk from the employees stand point. If they go in the hospital

for an overnight stay, the way the Blue Cross plan is, they pay \$200, a day for the first three days and everything else is paid 100%. With the Humana plan, it's \$1,000, a day for the first three days. So, if somebody goes in the hospital for a week, instead of being out of pocket \$600, they well be out of pocket \$3,000. So again, if you look at Emergency Room, it's \$350, with Blue Cross, \$400. I just bring this out because the premium is less but the share, when you go to use the plan, is a lot more. The Buy Up Plan, basically the same thing which in the 3rd and 4th column. Once again, less premium but not as rich of benefit. The third page back is some options that Blue Cross has if we are looking at reducing premium and again, this first plan here where it says Blue Connect, Point of Service Copay 80/60. It's not a rich of benefit as the plan has now. It's \$1,000, deductible so, max out of pocket on this plan is a lot more, \$7,500, but it gets the premium down. What I am trying to do here is just illustrate to you that there is different options out there depending upon want we want to do on benefits as opposed to premiums. The same thing with the point of service, 90/70 and 150. Again, there's 60 or 70 plans out there to look at. These are the most that approximate the current benefits that are in place right now. Any questions, any questions about the lay out or what it's telling you? Jack, any questions?

Chief Dockery said, no.

Mr. Rosenbohm said, okay, the last thing is the Dental and Vision Benefits. It's the last page. The rate for the employee on the dental plan went up \$1.21, a month and on the vision plan it did not change but, once again, I got some quotes from Humana and again, the biggest thing Humana has that Blue Cross doesn't have on their dental plan is, they got a dental plan that has unlimited benefits. Whereby, the plan that we have now is it's 100% preventative, 80% basic, major is covered at 50%, we don't have orthodontic, we have orthodontic in the plan right now but, we have a max out of pocket, max that the employee can get a benefit of is \$2,000. With the Humana plan, there's a max out of pocket of, is unlimited. I have a quote there for Humana for the mar-ion, the plan that we have right now of \$2,000. Here's the other issue that I have with possibly changing. Right now when you hire a new fire fighter, on the down plan, there is no waiting period on any of the benefits. So, he can go in on day one and he's got coverage and get his preventative, basic or major services. With the Humana plan, from day one, it's 100% on the preventative and the basic, there's a 12 month wait on major. So, if you have somebody coming in and need some substantial work, they are going to have to wait 12 months.

Mr. Trascher said, so, would that apply, when you go into the employees now and put them in the plan, would they have a 12 month waiting period?

Mr. Rosenbohm said, they would not have a 12 month waiting period.

Mr. Trascher asked, would it only apply to new employees?

Mr. Rosenbohm said, it would only apply to new employees or if somebody was hired in the last year. So, let's say this is July 1st, and we hired somebody in January, where their 12 would start, it would start in January. It's what they call a no loss, no gain. You can't lose anything and you can't gain anything. So, they would, anybody would, do we have anybody

that we've hired in the last year?

Mrs. Graham said, I think so, one or two.

Mr. Rosenbohm said, so, those people would possibly have a portion of that 12 month waiting period.

Mr. Lombard asked, and that's under the Blue Cross or both of them?

Mr. Rosenbohm said, no, Blue Cross is covered from day one. Once again, the Vision plan hasn't changed, the rates haven't changed. They are \$6.19 a month for the employee.

Mr. Lombard said, and the vision plan comes with glasses or contacts or anything?

Mr. Rosenbohm said, yes, it comes with, with the plan that's in place right now, when they go to the eye doctor every 12 months, it cost them nothing. It's a zero copay for that. Then, if they go and get their frame and lenses, the frame, the lenses, the frame benefit, there's no deductible on that, no co-payment. They pay up to \$130, for the frame and they give you a 20% discount for an frame cost over that \$130. Then, they cover trifocals lenses up to 100%.

Mr. Lombard said, oh, good.

Mr. Rosenbohm said, there again, it's a very good plan and as a matter of fact, it's the plan that my staff has. My staff has basically what you all have in place here right now

Mr. Lombard asked, and how does it look to our cost, our cost from last year to this year?

Mr. Rosenbohm said, our cost from this year to last year, we had a rate reduction last year because we put in the...

Mr. Lombard said, grandfather.

Mr. Rosenbohm said, no, we put the Blue Connect plan, the Oschner plan so, we saved I think Jack, if I am right, we saved about \$5,000 or \$6,000, last year in making that change. This year we are going to, additional cost, this year is going to be for around \$1,250 or \$1,260

Mr. Thanars said, about \$105, or so a month.

Mr. Rosenbohm said, \$105, a month, right.

Mr. Trascher asked, when does the plan expire? When do we have to renew it?

Mr. Rosenbohm said, July 1st. It's 4/30 is the expiration date of the plan. It don't expire, it just renews.

Mr. Trascher said, yeah, so it would be July 1st.

Mr. Rosenbohm said, right.

Mr. Trascher said, we either need to act this evening or at the June meeting at the latest.

Mr. Thanars said, based on the information...

Mr. Lombard said, you got to do it now because the next meeting won't be until after June 1st.

Mr. Trascher said, right, but July 1st is when it expires. Just, my thinking, my opinion, I think we need to maintain the benefit level that we have.

Mr. Lombard said, I am for it.

Mr. Trascher said, and if it's good with the Board, I would so move that we go ahead and renew the plan at the rates quoted by Mr. Rosenbohm.

Mr. Thanars said, yes, I think the Blue Connect, which is the current one, is our overall best value.

Mr. Rosenbohm said, it is the best value and then it gives the employees and the fire people and option to go to, not a better benefit plan but wider network.

Mr. Thanars said, right.

Mr. Trascher said, yes, it opens the door that they can choose to do that. Like I said, I would move if it's the pleasure of the Board for a second, to renew the plan.

Mr. Thanars said, second.

Mrs. Blackwell said, we should ask Chief, does he have any input on that I believe.

Chief Dockery said, as of, for the medical insurance, I believe that's fine. That would be my choice with the Blue Connect.

Mr. Lombard asked, the members didn't have any problems with it, your men? I imagine they saw part of this.

Chief Dockery said, we've had a couple of them that had their doctor not be in network but that's something we can address. This time around they can either change doctor or go to the buy up plan to get within that network again.

Mr. Trascher said, but the majority of employees have been with this plan last year so they are familiar with the benefit level.

Chief Dockery said, yes.

Mr. Trascher said, and you know, the network and mechanics of it.

Chief Dockery said, as of the dental and vision, I am not opposed to changing to Humana. Preventative and basic is covered right off the bat and anything major, I know any other company we have been with, they had a waiting period for major. We are looking at basically, 3 cent per employee difference between our renewal with Blue Cross and the unlimited with Humana.

Mr. Trascher said, the question would be, do we have the option to go with the Humana with the dental and Blue Cross with medical.

Mr. Rosenbohm said, yes. That's why I quoted it separately on different sheets so that everything is independent of each other.

Mrs. Blackwell said, and there is no waiting period for the employees or new hire.

Chief Little said, for major.

Mr. Rosenbohm said, it's a 12 month waiting period for major.

Mrs. Blackwell asked, do you have anybody in that?

Mr. Rosenbohm said, there's one other major difference.

Mr. Thanars said, what though?

Mr. Rosenbohm said, there's on other difference in that, endodontics and periodontics is covered under major with Humana and it's covered under basic, it's covered at 80% under Blue Cross and 50% under Humana for the endodontic and periodontics. But again, companies move that around.

Mr. Trascher said, because it's two separate ones, maybe we need to act on the motion separately.

Mr. Thanars said, separately, yes.

Mr. Trascher said, one for the renewal in coverage and the other one we can deal with the dental.

Mr. Lombard said, for the dental.

Mr. Thanars said, I think the motion would just be for...

Mr. Trascher said, my motion would be just for the hospitalization.

Mrs. Blackwell said, okay, we will go to the motion with the just the hospital portion, the health insurance. So we have a motion and a second, Mr. Thanars, how to you vote?

Mr. Thanars said, yea, to retain what we currently have, Blue Cross, Blue Connect.

Mr. Lombard said, yes.

Mrs. Blackwell said, Mr. Lombard, you vote yes. Mr. Trascher?

Mr. Trascher said, yes, maintain the plan.

Mrs. Blackwell said, maintain the plan, motion carries. Okay, do we want to talk about the dental now or do you all want to...

Mr. Lombard said, we may as well talk about it.

Mrs. Blackwell said, do you want to talk further about the dental now or do you want to...

Mr. Lombard asked, which one do you like, you and the men?

Chief Dockery said, well, I would probably like to sit down some more with George and kind of go over what they cover under what part and I believe it is something we can hit on next month.

Mr. Lombard said, okay.

Mr. Rosenbohm said, I think the unlimited benefits has a lot of, Humana is the only one offering unlimited benefits but, I run into situations with all the people that I have insured. Most people go out and get their preventative services, they get a crown here and there or something like that but, when they have a lot of dental work to be done, it can get pretty expensive. Although, a lot of companies out there only have a \$1,000 benefit, you all have a \$2,000, benefit. Sometimes...

Mr. Trascher said, on the orthodontics, there is a 24 month waiting period?

Mr. Rosenbohm said, yes, as opposed to 12 months. Yes, I'm sorry?

Mrs. Graham said, that is for children under...

Mr. Rosenbohm said, that is for children under 19 but, on your medical plan, because of the ACA, children have, of course we don't have any children on the plan, oh we have one dependent.

Chief Dockery said, one dependent.

Mr. Rosenbohm said, one dependent. Children have, under the medical plan, they have some benefits for vision and dental. That's why we don't have any, I don't think we have any dependents on the dental plan or vision plan.

Mrs. Graham said, no. I am not recollecting if she has the child on the dental.

Mr. Trascher said, the unlimited, I like that also, I am just concerned with the waiting period.

Mr. Rosenbohm said, it's a give...

Mr. Trascher said, it's a trade off.

Mr. Rosenbohm said, a situation, that's why I explained it the way I did. It's pros when you have the unlimited but there's cons when you hire in a new fireman or staff or whatever that they have a potential 12 months or 24 months for the orthodontic which we don't really have any children under 19 that are on the plan.

Mr. Thanars said, the current employees would be grandfathered in, they would not have a waiting period.

Mr. Rosenbohm said, no, they would be given credit from the time that they were hired against that 12 months.

Mr. Thanars said, okay.

Mr. Rosenbohm said, in other words, if someone was here 7 months, July 1st, when we changed, they would have 5 months to wait on the major. But, everyone else that's been here would have, you know everybody that was here July 1st, when we put it, they would have already done there 12 months.

Mr. Thanars said, understood. So, basically, the majority of the employees have been here...

Mr. Rosenbohm said, all but two, I think.

Mr. Thanars said, so they would be covered?

Mr. Rosenbohm said, they would be covered.

Mr. Thanars said, okay.

Mrs. Blackwell said, okay. Chief, do you want to wait or do you want...

Chief Dockery said, yes, let's wait and let me look at it some more.

Mr. Rosenbohm said, well, just let us know when you want to get back together and what I will do is, I will do the same thing as I did for the medical and do the detailed by line of what is covered by each plan.

Chief Dockery said, that will work.

Mrs. Blackwell asked, do we need to do the vision separately as well?

Mr. Trascher said, I think the vision and dental will be a package.

Mr. Rosenbohm said, they don't have to be but if you are going to move one you may as well move both of them because they are pretty close.

Mrs. Blackwell said, okay, we will put dental and vision on next month.

Mrs. Graham said, we can run and put some of the benefits, there will be a premium difference.

Mr. Rosenbohm said, I can do that but, the only thing we can't afford because we have under 10 employees is the waiting periods on the major.

Mrs. Graham said, right, well we can move the periodontics into basic but, of course, you are going to see a little bit of a premium increase on that, okay, but we can run it.

Mr. Rosenbohm said, I was trying to get the premiums to be as close to what you have now and get better benefits.

Mr. Trascher said, we do appreciate that, you know with similar benefits with the premiums are going to have to stabilize.

Mr. Rosenbohm asked, any questions? Anything I can answer?

Mr. Lombard said, thank you for coming out as usual.

Mr. Rosenbohm said, well, thank you all and I really appreciate it. It's always a pleasure coming out and visiting with you all and it's great to work with the Chief as well.

Chief Little said, I have a question.

Mr. Rosenbohm said, yes.

Chief Little said, you know how sometimes when you change medical insurance...

Mr. Rosenbohm said, yes ma'am.

Chief Little said, as long as you were previously covered, when you go from one company to another, your benefits, you don't have any waiting period.

Mr. Rosenbohm said, that went away with the, that went away way before the ACA because there are no preexisting conditions on anything. The only difference is is like, if you were going to Blue Connect Plan and you had \$1,000 worth of expenses and you change to the Buy Up plan or you went to another company, you'd have that new max out-of-pocket to meet.

Chief Little said, but, I was just wondering that if someone we hire was previously employed and they had dental insurance and they had coverage up until they got hired here, would that cover them for that 12 months?

Mr. Rosenbohm said, I can request, I can get some kind of certificate of credible coverage from them and send that on and hopefully we can get that waived based on that time that they have been covered.

Chief Little said, okay, didn't know if that was an option.

Mr. Rosenbohm said, it is, it is. You know you usually see it with dental, you used to see it with medical.

Chief Little said, right, because I know before if you had a lapse in coverage, when you started your new insurance, major stuff they would not cover for 12 months. I didn't know if the dental worked the same way.

Mr. Rosenbohm said, if you had coverage before. Yes, as long as you showed the a certificate of credible coverage.

Chief Little said, it would automatically, okay.

Mr. Rosenbohm said, and we will try to do that with this. Typically, we don't have waiting periods.

Chief Little said, I just didn't know if that was an option.

Mr. Rosenbohm said, it's a potential option but we will discuss that when we get together.

Chief Little said, okay.

Mr. Rosenbohm said, once again, thank you guys for having us, and ladies.

Mr. Trascher said, thank you George, we appreciate it.

Mrs. Blackwell said, thank you all for coming out.

Mr. Lombard said, you make this process very easy.

Mr. Trascher said, yes, we didn't have to think too hard on that one.

Mr. Rosenbohm said, who knows what the future is going to bring.

Mr. Trascher said, that's right.

Mrs. Blackwell said, thank y'all, be safe.

Mr. Trascher said, have a safe trip. Either way, I don't see a problem.

Mr. Lombard said, that will be up to the Chief and his people.

Mrs. Blackwell said, we will move to Gulf Coast Bank, Chief Dockery.

GULF COAST BANK, Patrick Alexis – Chief Dockery

Chief Dockery said, yes, this is Mr. Patrick. I am not going to pronounce your last name because I will butcher it.

Mrs. Blackwell said, Alexis.

Chief Dockery said, Alexis.

Mr. Patrick Alexis said, it's like the car.

Chief Dockery said, okay, he is with Gulf Coast Bank and he just wants to come briefly talk to us about what they have to offer. With that being said, I would like to make it understood that we are under contract right now, so this will mostly be an informative...

Mr. Trascher said, presentation.

Chief Dockery said, presentation at the moment. Patrick, do you want to come up?

Mr. Alexis said, certainly. Thank you so much. Unfortunately, Office Depot has some printer issues. I normally have tabs in here so just bare with me a little bit. Let me get over here like everybody else. My name is Patrick Alexis and I am with Gulf Coast Bank and Trust and I am just making a presentation to the Board. So, this booklet right here is our presentation guide. Every thing that you see in there is on our request for proposal. So, Gulf Coast Bank we're a local bank. We work and live in all the areas, we work and live in all the communities that we serve. In this book you will see there's a history of our bank. You can see in the Table of Contents in the beginning, it goes over the history of the bank and the different departments that we have from the Trust Department, our CRA Rating, our financials, an overview of our Board of Directors, our executive management team and then our public funds account which is really what the meat of what I came here to talk to you all about. So, we recently launched a product and we are getting out there and trying to get our name out and introduce ourselves

to the different public entities out there. If you guys will, I am going to have you guys turn to, it's hard to tell you what page because there's no tabs but, this is the section where it says, Public Funds Experience. So, our bank has a history of banking public entities. I'm sorry, it's right past the finances.

Mr. Lombard asked is it Public Fund Checking?

Mr. Alexis said, that's the Branch locations.

Mrs. Blackwell said, he is talking from that page right there. Flip back one Emile.

MR. Alexis said, again, I apologize.

Mr. Lombard said, you can only control so much in life.

Mr. Alexis said, I know, right.

Mrs. Blackwell asked, did you find it Mr. Don?

Mr. Thanars said, I got it.

Mr. Alexis said, we started our public funds experience with St. Bernard Parish. This is just a brief overview of our experience with public funds. If you flip forward you will see the different entities that we currently bank right now. And then of course, the next page, which is the Public Funds Checking Account. That's goes over our offer to public entities currently. So, right now we are offering zero fees across the board which, may be may be a standard offer. There's no fees for, you basically have a zero balance and what I mean by that is... Let me go back. The public funds account we offer. Most banks you have to collateralize money, any thing over \$250,000, so, the State Statute requires either the money be FIDC insured or collateralize by the bank that you have your money with. Our product is offering 100% FDIC Insurance .

Mr. Lombard said, let me ask you a question on that. Let's say something happens and y'all fail, how long do we have to get money from you? Do they amortize it over a 20 year period or a 50 year period or do they give it to you in the first year?

Mr. Alexis said, great question and I am going to get to that. If you look across, but essentially it's a sweep account. The money you have at Gulf Coast Bank,, your money is with Gulf Coast Bank. At a certain period of time, we deposit swap. We swap money with other banks so, it's a network of 3,000 to 5,000 community banks and so, once you get going across, and we will come back to the offer we have. If you see they have the Regulatory requirement page and then of course, the product information for a ICS sweep account but, we are not charging fees for anything. Everything is free across the board and then, we are offering a variable rate and a fixed rate option. The variable rate is 2.41, today. It mirrors the 91 day T-Bill and the fixed rate 1.90 fixed. It's a two year fixed. If you guys need a longer fixed rate, we can definitely talk about that. We are definitely open to the idea but, a minimum of two

years is the requirement usually. You guys are under contract and I respect that. We hope that when your contract comes due we get an opportunity. As we go through, you'll see, we talked about that there's a State Statute, that's the regulatory requirement. The State Statute is FDIC Insurance. Your funds have to be 100% FDIC Insured or collateralized by the bank and this product is 100% FDIC Insured and there's a network of banks and this is the information, the marketing from ICS and that's the website information so you guys can look at it if you want. But, as you get going, there is a copy of a statement so, as you were talking about, what happens if the bank fails, so, your money is with Gulf Coast Bank. We are the agent bank however, it is spread out to every other bank. So, if Gulf Coast failed, ICS, the promontory network would step in and then it would just be matter of getting your money to you at that time. But, this is probably going a little bit too technical but, if a bank fails typically what happens is, the FDIC comes in and usually tells another bank, hey, this bank is having trouble and your going to step in. The only time that didn't happen was when it was too large and the FDIC took receivership and actually became the, they managed the banks assets.

Mr. Lombard asked, how long did it take for you to get your money though?

Mr. Alexis said, I can get a specific day and email it to you but, it's 100% liquid. You can get it the next day.

Mr. Lombard said, okay. I didn't want to have to wait 20 years to get it. I seen it in annuities and all.

Mr. Alexis said, right, it's a very valid question because, we are not that far removed from First NBC. I mean, nobody thought that would ever happen, right. can't tell you how many people were panicking when that bank lost money. Truthfully, people think that's a great thing for us but, it's terrible because they are a community bank just like we are a community bank and they did a lot of great things in the community.

Mr. Lombard said, and you all picked up the tab for it.

Mr. Alexis said, yeah right. If you all recall, the FDIC was mailing out checks and no one knew when they were getting their money. It was a scary situation. So, I completely, it's a great question. We oddly enough, we only had one other entity ask us that question but it's a great question and it's very valid. So, in a nut shell, again, we want to get our name out there and would love an opportunity when our contract comes up and come out here again and do a presentation. We understand that you guys have a relationship in place but again, just to come back in on the product, zero fees on any sort of service so, if you write a check and the check returns, no fee. So, no NSF fees, no fees if you have cash, we can hire a courier service to come pick it up at zero cost to you guys. Business solution services, no fees, direct deposit, we do not charge any fees. So, zero fees across the board. As you go through the presentation in the booklet you will see, we recently upgraded our website. It is very user friendly, very intuitive. It links with any payroll system so, like I said, we appreciate the opportunity to come out here and it's just a grass roots effort to get our name out there.

Mr. Lombard said, let me ask you a question. I am not worried about paying for anything because I expect everybody to give us something for nothing.

Mr. Alexis said, yes sir.

Mr. Lombard asked, what about your interest rate. Say if we borrow \$250,000 to buy a new fire engine tomorrow, what kind of rates do you quote on that or does it depend on the day, the time, the purchase?

Mr. Alexis said, yes, we can place your bonds, we can lend money. Absolutely, like you said, it just depends. It all, it's time specific.

Mr. Lombard said, it varies too. I just thought you might have a fee program and I would put you on record as saying that, you know.

Mr. Alexis said, you know, I wish.

Mr. Trascher said, good try.

Mr. Alexis said, I appreciate the opportunity.

Mr. Lombard said, we appreciate you coming out.

Mr. Alexis said, anybody have any questions specific about the product itself?

Mr. Thanars said, you touched on about being able to link with the check management systems that we may have, if they use quick books and such, they can tie into the system to be able to track that and that would obviously reduce, kind of, the hands having to get engaged if it was kind of, system automated, if you will.

Mr. Alexis said, so we can customize your online system. So, for dual control, not only can you have a check scanner at every branch for free, you customize at who can make deposits. You can actually set it up to where an employee can make a deposit but they cant see anything in the account. You can set it up where, if there is a wire or a transfer over a certain amount, it requires a second person to approve it via email, it could be two people. You guys can fully customize the online system to fit your charter, whatever you guys have set for District 11 and it links with any service whether it's Peach Tree, Quick Books, it links with everything.

Mr. Thanars said, okay.

Mr. Alexis said, we would come out and to a tutorial on it.

Mr. Lombard said, I like your resume in here too.

Mr. Alexis said, thank you, in the back. This is the funny thing, the guy that I usually work

with, he is actually at District 6 and we joke. He does the presentations, too. We switch it up so, when I told him there was a camera here, we were joking about it. Guys, especially the Chief, when I see a fire I run for cover. I appreciate your service to the community and your staffs service as well.

Mr. Lombard said, I'm like the rat, I am running out.

Mr. Alexis said, exactly, these guys are running into the flames and we running away from them so, we really appreciate you and your teams service to the community. I appreciate your service to the District as well. I will be praying for your mother too, sir, as well.

Mr. Thanars said, thank you.

Mr. Alexis said, thank you for your time, is there anything else?

Mr. Lombard said, thank you Patrick, we appreciate it.

MR. Alexis said, no, thank you so much, I appreciate it. Y'all have a great day and enjoy the bunt cakes too.

Mrs. Blackwell said, thank you so much.

Mr. Trascher said, thank you, I appreciate that.

Mr. Lombard said, thank you.

Mr. Thanars said, thank you.

Mr. Trascher said, they wanted to charge me \$30 for a stop payment on checks.

Mr. Thanars said, you know one of the things that we talked about was transactions on credit cards and getting it approved. This would be automated.

Mr. Lombard said, and anybody wanted a schedule they could do it.

Mr. Thanars said, they would have visibility all the time.

Mr. Trascher said, and they can tie in with Moyle, you know the CPA. I use them also, so this would tie right in.

Mr. Lombard said, and the advantage of using something like that is you have their experience to call them, instead of having one person you have two. A whole gambit you can have.

Mr. Thanars said, exactly.

Chief Dockery said, one last thing in case you all don't have anything else. We are under contract until October 31, 2022, but, I spoke with Mrs. Wynn and right now our original rate was 1.5%. They have honored the 1.75% that was offered to the departments by Gulf Coast. It was put into place April 1st, and it will run a whole year at 1.75%.

Mr. Lombard asked, with this bank?

Chief Dockery said, with our bank we have now. After this one year is up, they said we will sit down and as long as the market is good, we will continue the 1.75%. If the market is bad we will go back to the 1.5% but, we will never drop below the 1.5%.

Mr. Trascher said, that's a variable.

Chief Dockery said, it's a win, win for us right now because we are gaining .25% more for literally nothing.

Mr. Lombard said, maybe by that time it will be better and we will be able to get a better rate.

Chief Dockery said, maybe so.

Mr. Lombard said, this guy is pretty knowledgeable. I like the way he presents his point (inaudible). Gwen is with what bank?

Chief Dockery said, Hancock Whitney.

Mr. Lombard said, Hancock Whitney, okay.

Mr. Trascher said, this is just a newer institution. Sometimes a newer institution is aggressive and that kind of aggressiveness leads to a downfall. Whitney, Hancock has been around a while.

Chief Dockery said, First NBC.

Mr. Trascher said, again, that was aggressive.

Chief Dockery said, that was an aggressive move.

Mr. Trascher said, yes, they got real aggressive and got ousted right out the door. So, I can appreciate there services are invaluable. It's food for thought.

Mrs. Blackwell said, okay, if there is nothing else, I have a reminder that we have a special meeting at Koop Drive. Everyone must be there at 7:00, Chief?

Chief Dockery said, I believe it's 7:00. I will email everyone you all just to make sure.

Mr. Trascher said, please, that's the 31st.

Mrs. Blackwell said, it's the millage roll up. It's a special meeting.

Mr. Thanars said, May 31st?

Mrs. Blackwell said, May 31st, at Koop Drive in Covington.

Chief Dockery said, we will have a hearing for 30 minutes.

Mrs. Blackwell said, in the Chambers.

Chief Dockery said, and right after we will have our meeting.

Mr. Lombard said, let me set it there in my phone.

Mr. Thanars said, at 7pm.

Mr. Trascher said, I don't think you need, I think you did a reasonable job at the Town Hall meeting presenting it.

Chief Dockery said, I just wish there were more people. That was, I felt kind of cheated, you know. I was hoping for a juicy meeting and we would have a lot of people to get in touch with. But, on a side note, we did have the Advocate get in touch with me...

Mr. Trascher said, they did an article. I saw the article in the Advocate.

Chief Dockery said, hopefully next week, I have to check my schedule.

Mr. Trascher said, the article that was in the Advocate, I don't think was as flattering as the presentation at Town Hall because the Advocate sort of shaded the revenue neutral part of it. They said Fire District 11, the headline said, Fire District 11 was going to raise the millage and you actually had to read the article to make the determination of what was going to happen. However, I don't think that we will really have any real opposition.

Chief Dockery said, if anyone is there, I am pretty sure by the time the hearing is over they will understand and be pleasantly surprised .

Mr. Trascher said, yes, because other agencies that have raised their millage's and nobody blinked an eye.

Chief Dockery said, well, this is no money changing hands .

Mr. Trascher said, right, because we're not, at the end of the day it's going to be the same amount.

Chief Dockery said, yes.

Mr. Lombard said, whether it's revenue neutral or whatever you call it.

Mr. Trascher said, but, it's going to help us in the future with our bookkeeping.

Chief Dockery said, yes, that and we also have a millage coming up in 2020 or 2021 so, this will kind of be a reminder of hey, we are trying to stay neutral.

Mr. Lombard said, yes.

Mr. Trascher said, man, it seems like we have an election every other year.

Chief Dockery said, I know, doesn't it.

Mr. Trascher said, we run more than politicians run.

Mr. Lombard said, well, they make it so complicated that you got to have it, you know.

Chief Dockery said, that's it.

Mrs. Blackwell said, are we ready to adjourn, do I have a motion?

Mr. Thanars said, move to adjourn.

Mr. Lombard said, second.

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

Mr. Thanars said, yea.

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

Mr. Lombard said, I don't know, yes.

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

Mr. Trascher said, yea. So, it don't matter what you do.

Mrs. Blackwell said, motion carries.

Mr. Trascher said, we done with you.

Mr. Lombard said, I am done with myself.