



**NORTH COLLIER FIRE CONTROL AND RESCUE DISTRICT
BOARD OF FIRE COMMISSIONERS' MEETING**

AGENDA

THURSDAY, JULY 31, 2025 ■ 9:00 AM
1885 Veterans Park Drive ■ Naples, FL 34109

- 1. CALL TO ORDER**
- 2. PLEDGE OF ALLEGIANCE**
- 3. APPROVAL, ADDITIONS OR DELETIONS TO AGENDA**
- 4. APPROVAL OF MINUTES**
 - A. June 26, 2025 Board of Fire Commissioners' Meeting
- 5. CHIEF'S REPORT**
- 6. TREASURER'S REPORT**
 - A. June 2025
- 7. LABOR REPORT**
- 8. CONSENT AGENDA**

Table 1: Expenditures for Board Approval

Category	Amount
General Fund Unbudgeted	\$0
General Fund Emergency Purchases	\$32,613
Addition of Fixed Assets	\$0
Deletion of Fixed Assets	\$34,655
Other	\$0

- 9. OLD BUSINESS**
 - A. Discussion Regarding Procurement of Fire Apparatus and Other Equipment



10. NEW BUSINESS

- A. Request Approval to Submit Form DR-420-MM-P Maximum Millage Levy Calculation Preliminary Disclosure for the Big Corkscrew Island Service Delivery Area and the North Naples Service Delivery Area as Required by the Florida Department of Revenue
- B. Request Approval of District Policies
- C. Request Approval to Renew Firefighter Cancer Insurance Policy for 2025-2026 Fiscal Year

11. COMMENTS BY COMMISSIONERS

12. COMMENTS BY THE PUBLIC FOR ITEMS NOT ON THE AGENDA

13. ADJOURNMENT



**NORTH COLLIER FIRE CONTROL AND RESCUE DISTRICT
BOARD OF FIRE COMMISSIONERS' MEETING**

MINUTES

THURSDAY, JUNE 26, 2025 ■ 9:00 AM
1885 Veterans Park Drive ■ Naples, FL 34109

1. CALL TO ORDER

Chairman Christopher Lombardo called meeting to order at 9:01 a.m. With four of five commissioners present (James Calamari, Christopher Crossan, Norman Feder, and Christopher Lombardo), quorum was met. Commissioner James Burke was absent.

2. PLEDGE OF ALLEGIANCE

3. APPROVAL, ADDITIONS OR DELETIONS TO AGENDA

Deputy Director Lori Freiburg requested item 10A be removed from the agenda. Commissioner Calamari moved to have the agenda approved as amended. Commissioner Feder seconded.
MOTION CARRIED 4:0

4. APPROVAL OF MINUTES

- A. May 28, 2025 Joint Board Meeting Between North Collier Fire, Greater Naples Fire and Immokalee Fire
- B. May 29, 2025 Board of Fire Commissioners' Meeting
- C. May 29, 2025 Board of Fire Commissioners' Workshop to Discuss Impact Fees and Millage Rates

Commissioner Crossan moved to approve all three sets of minutes as presented. Commissioner Feder seconded. MOTION CARRIED 4:0

5. CHIEF'S REPORT

Fire Chief Eloy Ricardo gave verbal report. District Medical Director Dr. James Augustine updated Staff on the status of an accident survivor aided by NCFR crews a year prior, reading a thank-you email to the District and showing a documentary video of the recovery, both sent to the District by the survivor. Commissioner Calamari requested that the thank-you email be included as an official part of the minutes. See ATTACHMENT 1.

6. TREASURER'S REPORT

- A. May 2025

Commissioner Calamari read prepared summary of financial highlights for May 2025 Treasurer's Report. Board accepted report as presented into record.



7. LABOR REPORT

Local 2297 President Adam Wilson gave verbal report.

8. CONSENT AGENDA

Table 1: Expenditures for Board Approval

Category	Amount
General Fund Unbudgeted	\$22,200
General Fund Emergency Purchases	\$11,459
Addition of Fixed Assets	\$0
Deletion of Fixed Assets	\$6,613
Other	\$2,100

Commissioner Calamari moved to approve Consent Agenda as presented. Commissioner Crossan seconded. MOTION CARRIED 4:0

9. OLD BUSINESS

None

10. NEW BUSINESS

A. Request Approval for District Policies

Item 10A removed from agenda.

B. Designation of Representative for Collaboration Committee of North Collier Fire, Greater Naples Fire and Immokalee Fire

Commissioner Feder moved to approve Christopher Lombardo to serve on the collaboration committee between North Collier Fire, Greater Naples Fire, and Immokalee Fire. Commissioner Crossan seconded. Discussion ensued. Chairman Lombardo directed Staff to coordinate a meeting with the Chairman of the other two fire districts. MOTION CARRIED 4:0

C. Request Approval for Selection of Architectural and Engineering Services for Construction of Fire Station 49

Assistant Chief Kris Thomas gave verbal overview of the agenda item. Discussion ensued. Chairman Lombardo requested to review station building plans prior to final approval.



Commissioner Feder moved to approve and execute per staff recommendation the contract between the District and Lars W. Young, Inc. for architectural and engineering services related to the design and construction of Fire Station 49 as presented. Commissioner Crossan seconded. MOTION CARRIED 4:0

D. Request Approval for Reimbursement of Review and Inspection Fees to Lodge Abbott Investments Associates

Chief Thomas gave verbal overview of the agenda item. Commissioner Feder moved to approve per staff recommendation the reimbursement to Lodge Abbott Investments Associated, LLC eligible fees paid as outlined in Attachment 3: Review and Inspection Fee Detail in the amount of \$168,783.98. Commissioner Crossan seconded. MOTION CARRIED 4:0

E. Discussion Regarding Alternatives for Procurement of Fire Apparatus

Chief Ricardo opened the discussion. Discussion ensued with the Board directing Chief Ricardo to consult with District legal counsel to draft a letter for submission to the United States Attorney General, Pam Bondi, advising them of concerns regarding a possible monopoly in the procurement of fire apparatus and other equipment and services related to fire operations.

Commissioner Feder left the meeting at 10:12 a.m.

11. COMMENTS BY COMMISSIONERS

Commissioners gave general comments.

12. COMMENTS BY THE PUBLIC FOR ITEMS NOT ON THE AGENDA

None

13. ADJOURNMENT

Commissioner Crossan moved to adjourn the meeting. Commissioner Calamari seconded. MOTION CARRIED 3:0 Meeting adjourned at 10:26 a.m.

ATTACHMENT 1

----- Forwarded message -----

From: Kaitlyn Kerrigan <kaitlynmkerrigan@gmail.com>

Date: Mon, Jun 23, 2025 at 8:59 PM

Subject: Re: Get well Kaitlyn

To: <jaugustine@northcollierfire.com>

Cc: jAguilera@northcollierfire.com <jAguilera@northcollierfire.com>

Hi Dr. Augustine,

It's been a little over a year since my accident and while I have had a lot of emotions during my recovery, one has remained consistent—gratitude for your team. Every day, I think of their bravery, unwavering skill, and the incredible care they showed in saving my life. Despite not remembering that night, I am brought to tears thinking that I had the chance to meet real heroes. The kindness you and your team showed in following up with my dad and making me a get well video reminds me of the kindness in this world. And I hope you and your team know how special you are—you'll forever have a meaningful place in my life. I hope to one day come visit and say thank you in person, but until then I hope you can share the attached video of my journey and below updates with the team:

- I've officially been in the reconstruction phase of my journey since March.
- I am working hard in rehab four times a week - walking multiple miles a day now!
- I am part time back to work, even doing other freelance I never dreamt of.
- I am living at home with my parents, with family always coming over and seeing friends often.
- I've started to journal my thoughts to maybe one day write a book. Even started mapping out a wellness brand!

None of the above would have been possible if it weren't for the North Collier Fire Department. You gave me life. You gave me hope. And for that, I am forever grateful.

With deep appreciation and love,
Katie Kerrigan



AGENDA ITEM 6

Meeting Date: July 31, 2025
Prepared By: Chief Financial Officer Ben Van Klingerren
Subject: Treasurer's Report - June 2025

GENERAL FUND

Revenue

The following is the breakdown of revenue for the period ended June 30, 2025 for the North Naples Service Delivery Area ("NN SDA"), the Big Corkscrew Service ("BC SDA") and North Collier Fire Control & Rescue District. Note that these financial statements reflect the Board approved cost allocation method; per that method, there is no allocation of revenue (except for grant funds) - it remains in the SDA in which it is earned/received.

		NN SDA	% of		BC SDA	% of		North Collier	% of
		6/30/2025	Budget		6/30/2025	Budget		6/30/2025	Budget
Ad Valorem	\$	50,372,225	101.34%	\$	13,574,383	101.58%	\$	63,946,608	
Fees	\$	595,538	411.85%	\$	-	0.00%	\$	595,538	
Other Revenue	\$	<u>1,778,123</u>	63.77%	\$	<u>525,441</u>	145.84%	\$	<u>2,303,564</u>	
Total Revenue	\$	52,745,885	100.21%	\$	14,099,824	102.74%	\$	66,845,709	100.73%

Expenses

The following is the breakdown of expenses for the period ended June 30, 2025 for NN SDA, BC SDA and the North Collier Fire Control & Rescue District utilizing the cost allocation method approved by the Board.

GENERAL FUND, CONT'D

		NN SDA	% of		BC SDA	% of		North Collier	% of
<u>Expenses</u>		6/30/2025	Budget		6/30/2025	Budget		6/30/2025	Budget
Personnel	\$	27,129,128	69.39%	\$	7,651,805	69.39%	\$	34,780,933	69.39%
Operating	\$	6,502,202	66.41%	\$	1,833,954	66.94%	\$	8,336,157	66.52%
Debt Service	\$	757,068	102.37%	\$	213,532	102.37%	\$	970,600	102.37%
Capital	\$	<u>1,322,728</u>	33.34%	\$	<u>373,077</u>	33.34%	\$	<u>1,695,805</u>	33.34%
Total Expenses	\$	35,711,126	66.63%	\$	10,072,369	66.73%	\$	45,783,495	66.66%

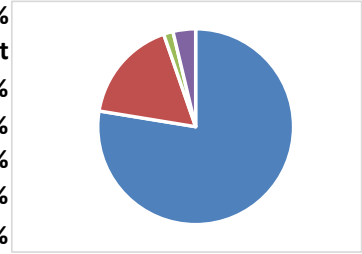
It should be noted that there are four general types of expenditures in terms of payment impact on the fiscal year:

1. Those that are paid monthly at fairly regular and predictable monthly intervals.
2. Those that are paid quarterly or annually so are not reflected in an appropriate percentage.
3. Those that are based on unpredictable need, such as building, equipment or vehicle repairs.
4. Items that were budgeted in the prior year, but were not received or invoiced until this year.

Based on these payment type exceptions, accrual or prepayment adjustments can be made to the actual expenditures, and an adjusted percent of budget determined.

When these adjustments are made, year-to-date expenditures as a percentage of budgeted expenditures, by category, are as follows:

	Adj Amounts North Collier	Adj. % of Budget
Personnel	\$ 35,253,518	70.34%
Operational	\$ 7,784,690	62.12%
Debt Service	\$ 711,102	75.00%
Capital	\$ 1,695,805	33.34%
Total	\$ 45,445,116	66.16%



As identified above, when adjustments are made to the actual expenses based on known prepaid and accrual adjustments, General Fund expenses are at 66.16% which is reasonable as we have completed 9 months of the 2024/2025 fiscal year (75%).

General Fund Comparison with Prior Year:

Included with the General Fund Financial Statement is a comparison to June 2024 of each service delivery area, noting the percentage of variance. In brief, total revenue in the NN SDA comparison reflects a variance of 9.24%. Expenses reflect a variance of 7.36%.

In the Big Corkscrew SDA, a variance in revenue of 6.83% is reflected. Expenses reflect a variance of 1.38%.

IMPACT FEE FUND - Comparison with Budget

As of June, 2025, NCFR has received \$292,397 in Impact Fund interest income. Expenses total \$9,692. The District has received \$647,246 for Impact Fees, which is considered deferred revenue.

INSPECTION/PLAN REVIEW FEE FUND - Comparison with Budget

Revenue

As of June 30, 2025, total revenue received is \$2,071,927 or 94% of budgeted revenue which includes inspection fees, plan review fees and interest. Similar to the Impact Fee Fund, payments received are in arrears and are from the previous month.

Expenses

Expenses total \$1,475,0025 or 67% of the total budget. This is appropriate for this time of year as we have completed 9 months of the 2024-2025 fiscal year (75%).



North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 8

Meeting Date: July 31, 2025
Prepared By: Chief Financial Officer Ben Van Klingerren
Subject: Consent Agenda

UN-BUDGETED PURCHASES (per policy 213, Section 3, Part 6)

General Fund (Unbudgeted)		(NONE - n/a)	
TOTAL GENERAL FUND UN-BUDGETED			\$ -

EMERGENCY PURCHASES (per Policy 212, Section 16)

General Fund

1	Item Description:	A/C Unit (#6) replacement -- St 48	
	Declared Emergency (or nature of emergent purchase):	replacement needed ASAP	
	Requested By:	Kris Thomas, Assistant Chief	
	Approved By:	Eloy Ricardo, Fire Chief	
	G/L Account:	001-5220-062-109	
	Budget Line:	GF - 160	
	Bids/Quotes:	n/a - due to nature did not obtain addtl quotes	
	Vendor Paid:	Sunset Air	\$ 11,959
	Bid #2:	n/a	\$ -
	Bid #3:	n/a	\$ -
2	Item Description:	Domestic water re-pipe and water heater replacement (St 42)	
	Declared Emergency (or nature of emergent purchase):	needed repairs ASAP	
	Requested By:	Kris Thomas, Assistant Chief	
	Approved By:	Eloy Ricardo, Fire Chief	
	G/L Account:	001-5220-046-302	
	Budget Line:	GF - 90	
	Bids/Quotes:		
	Vendor Paid:	Pro-Tec Plumbing	\$ 20,654
	Bid #2 (if any):	n/a	\$ -
	Bid #3 (if any):	n/a	\$ -
TOTAL EMERGENCY PURCHASES			\$ 32,613

ADDITION OF FIXED ASSETS

(NONE - n/a)		
TOTAL ADDITION OF FIXED ASSETS		\$ -

DELETION OF FIXED ASSETS

Asset Category: Auto, Truck & Equip
 Asset I.D. Number: 8153 / 8106 (FA-CS)
 Description: 2015 Ford Explorer
 Cost: \$28,186.80
 Reason for Deletion: Planned replacement / end of life
 Intended Disposal: Will be sold via Royal Auction Group
 Additional Information:

Original Cost	\$	28,187
Est Net Book Value	\$	-

Asset Category: Auto, Truck & Equip
 Asset I.D. Number: 8179 / 11522 (FA-CS)
 Description: 2017 Ford Explorer (Enterprise)
 Cost: \$6,468.40
 Reason for Deletion: Planned replacement / end of life
 Intended Disposal: Will be sold via Royal Auction Group
 Additional Information:

Original Cost	\$	6,468
Est Net Book Value	\$	-

TOTAL DELETION OF FIXED ASSETS (original cost)	\$	34,655
TOTAL DELETION OF FIXED ASSETS (NET BOOK VALUE)	\$	-

OTHER
 n/a

TOTAL - OTHER	\$	-
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AGENDA ITEM 9A

Meeting Date: July 31, 2025
Prepared by: Eloy Ricardo, Fire Chief
Subject: Discussion Regarding Procurement of Fire Apparatus & Other Equipment

Objective

This agenda item is for discussion only and is a standing item each month.

Background Information

At the May 29, 2025 District's Board of Fire Commissioner Workshop to Discuss Impact Fees and Millage Rates, concerns regarding the timely procurement of fire apparatus and other equipment was discussed. General consensus of the Board was that the District needed to evaluate alternative options for procurement of fire apparatus and other equipment.

Considerations

This item is a standing item each month. Staff will provide updates to the Board each month as needed.

Staff Recommendation

Not Applicable

Attachments

Not Applicable

Proposed Motion

Not Applicable



North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 10A

Meeting Date: July 31, 2025
Prepared by: Chief Financial Officer Ben Van Klingerren
Subject: Request for Board Approval to Submit Form DR-420-MM-P Maximum Millage Levy Calculation Preliminary Disclosure for the Big Corkscrew Island Service Delivery Area and the North Naples Service Delivery Area as Required by the Florida Department of Revenue

Objective

Establish the maximum millage rate the Board can levy for the 2024-2025 fiscal year in the Big Corkscrew Island Service Delivery Area (“Big Corkscrew SDA”) and the North Naples Service Delivery Area (“North Naples SDA”) and comply with the statutory requirement to submit the DR 420 MM-P Form no later than August 5, 2025.

Background Information

At the June 2007 Special Legislative Session, property tax reform legislation (HB 1) was passed by the House and Senate, and signed into law on June 21, 2007 by Governor Crist.

Prior to the enactment of this legislation, the District received a Certification of Taxable Value from the Collier County Property Appraiser, Form DR-420. This form not only provided the District with the preliminary taxable value of the property within the District; it also provided for the submission of the District’s “Current Year Proposed Aggregate Millage Rate”. Staff always inserted the maximum millage rate allowable by the District’s Enabling Act.

As a result of the 2007 property tax reform legislation, the Department of Revenue created a companion form to the DR-420 – Certification of Taxable Value issued by the Collier County Tax Appraiser to identify the maximum millage rate the Board will adopt for the coming fiscal year in each service delivery area. This companion form, DR- 420 MM-P - Maximum Millage Levy Calculation Preliminary Disclosure (Attachments 1 and 2), requires the submission of the proposed millage rate for each service delivery area based on the options identified in the legislation:

- Majority Vote of the Governing Body
This would be the millage rate necessary to generate the same Ad Valorem revenue as was generated in the 2024-2025 fiscal year (the rolled back rate), plus the allowance for the growth in per capital Florida personal income (as provided by the Florida Department of Revenue on line 12 of form DR-420 MM-P). In the North Naples SDA, this millage rate would be **1.1550 (line 13)**. Note that this millage rate exceeds the maximum millage rate which can be levied pursuant to the District’s Enabling Act. In the Big Corkscrew SDA, this millage rate would be **4.1476 (line 13)**. Note that this millage rate exceeds the maximum millage rate which can be levied pursuant to the District’s Enabling Act.



North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING
AGENDA ITEM 10A

- Two-Thirds Vote of the Governing Body
This rate would consider the provisions of the majority vote identified above, plus the statutory allowance of an additional 10%, which would result in a millage rate of **1.2705 (line 14)** in the North Naples SDA and **4.5624 (line 14)** in the Big Corkscrew SDA. Again, in both service delivery areas, this rate exceeds the maximum millage rate which can be levied pursuant to the District's Enabling Act.
- Unanimous Vote of the Governing Body
This would allow an even greater rate than the maximum rate identified above, if provided for in the District's Enabling Act. In both service delivery areas, this rate exceeds the maximum millage rate which can be levied pursuant to the District's Enabling Act

Considerations

The District is required to submit this form no later than August 5, 2025, well before the Board will adopt tentative and final millage rates at the September hearings. In most prior years, both Big Corkscrew SDA and North Naples SDA have opted to identify their service delivery area's maximum millage rates of 1.00 and 3.75 mils, acknowledging that providing the maximum millage rate (and indicating the voting method to adopt such rate) does not obligate the Board to actually adopt the stated rate; it only identifies the MAXIMUM rate which can be adopted. The Board cannot adopt any rate higher than the rate provided on this form. Submitting this form with any other rate would prohibit the Board from adopting the maximum rate provided for in the District's Enabling Act (1.00 mil in North Naples SDA and 3.75 mils in Big Corkscrew SDA). Identifying a lower rate than the maximum would limit the Board's flexibility as it moves through the budgeting process.

It is important to note **the Board is NOT adopting a millage rate at this time**. That will not be done until the final Budget Hearing in September.

Recommendation

Staff recommends the Board identify as the maximum millage rate for each service delivery area the maximum rates identified in the District's enabling legislation – 1.00 for North Naples SDA and 3.75 for Big Corkscrew SDA to avoid limiting the Board's ability to budget with consideration for reserves.

Attachments

Attachment 1: Form DR-420 MM-P Maximum Levy Calculation Preliminary Disclosure
(North Naples SDA)

Attachment 2: Form DR-420 MM-P Maximum Levy Calculation Preliminary Disclosure
(Big Corkscrew SDA)

Proposed Motion

Approve the Maximum Millage Levy preliminary disclosure at the proposed mill rate of 1.00 for North Naples Service Delivery Area and 3.75 for Big Corkscrews Service Delivery Area.



AGENDA ITEM 10B

Meeting Date: July 31, 2025
Prepared by: Lori Freiburg, Deputy Director
Subject: Request for Board Approval of District Policies

Objective

Obtain Board approval of District policies

Background Information

The following policies are presented for your approval this month.

POLICIES TO APPROVE		
Policy #	Policy Name	Summary
308	Employee Benefits	Revises definition of part-time status from less than 32 hours to less than 30 hours
408	Drug-Free Workplace	Moves administrative processes to SOP; revises drug testing window from 2 to 3 hours
603	Statewide Mutual Aid Deployment Pay	New policy

Considerations

As with past policy revisions, Staff continues to refine policies to focus on high-level strategic objectives, ensuring clear alignment with District priorities. Further, the day-to-day management procedures and workflows previously contained in policies continue to migrate to SOPs.

308 Employee Benefits

Staff is proposing revising part-time status to reflect a work week of less than 30 hours instead of less than 32 hours which the District has historically maintained. Under the Affordable Care Act (ACA), employers considered an Applicable Large Employer (ALE) (employers with 50 or more full-time employees) are required to offer health insurance to employees who work an average of 30 or more hours per week. This ACA threshold is a best practice standard for determining part-time and full-time employee status. The District wishes to mirror this standard.

408 Drug-Free Workplace

Staff is proposing a revision to the District's Drug-Free Workplace Policy to relocate procedural elements, such as the designated testing laboratory, the observation form and internal staff notification processes, from the formal policy document to a supporting Standard Operating Procedure (SOP). By moving these procedural elements to an SOP, Staff will be better



positioned to update these components without requiring formal policy amendments. District legal counsel has reviewed and approved the migration of the procedure elements to an SOP. Additionally, Staff suggests revising the policy's time window for drug testing from two (2) to three (3) hours as there is a concern that two hours is not sufficient time. District legal counsel has approved this revision as well. There are several other insubstantial and technical revisions for clarity reasons only, and those are also highlighted.

603 Statewide Mutual Aid Deployment Pay

When District personnel are deployed in the State of Florida for mutual aid events, compensation for those personnel can typically be submitted to the State for reimbursement for all paid wages and overtime incurred. A policy outlining the District's definition of compensable time during the deployment is required. The District currently pays deployed personnel via "portal-to-portal", or for the entire duration of their deployment until their return. The proposed new policy formalizes the District's compensation method for personnel on deployment for such mutual aid events to begin at the time of departure from the employee's official duty station or home and continue until return to the same in order to be fully reimbursed by the State.

Staff Recommendation

Staff recommends approval of the following:

- Revisions to District Policy 308 Employee Benefits, effective August 1, 2025;
- Revisions to District Policy 408 Drug-Free Workplace, effective September 1, 2025.
- New District Policy 603 Statewide Mutual Aid Deployment Pay, effective August 1, 2025

Attachments

Attachment 1: District Policy 308 Employee Benefits (reflecting changes)

Attachment 2: District Policy 408 Drug-Free Workplace (reflecting changes)

Attachment 3: District Policy 603 Statewide Mutual Aid Deployment Pay (new)

Proposed Motion

Move to approve as per Staff recommendation revisions to District Policy 308 Employee Benefits, effective August 1, 2025 and District Policy 408 Drug-Free Workplace, effective September 1, 2025 and issuance of new District Policy 603 Statewide Mutual Aid Deployment Pay, effective August 1, 2025



AGENDA ITEM 10C

Meeting Date: July 31, 2025
Prepared by: Lori Freiburg, Deputy Director
Ben VanKlingeren, CFO
Subject: Request for Board Approval to Renew Firefighter Cancer Insurance for the period October 1, 2025 through September 30, 2026

Objective

To renew firefighter cancer insurance for the period of October 1, 2025 through September 30, 2026 upon expiration of current policy on September 30, 2025

Background Information

At the August 27, 2020 Board of Commissioners' Meeting, the Board unanimously approved an insurance policy via United Badges to cover the potential exposure to the District applicable to the cancer provisions of Section, 112.1816, Florida Statutes. The plan, administered by Provident Insurance Services, meets the statutory requirements for the District to provide these benefits to certified firefighters. Provident allows for the District's civilian employees to be eligible for the cancer insurance as well.

Considerations

Historically, the District has funded the following cancer insurance benefits:

1. Line of Duty Initial Diagnosis Lump Sum Benefit of \$25,000;
2. Line of Duty Cancer Expense Reimbursement Benefit up to \$12,000 (maximum allowed);
3. Line of Duty Cancer Death Benefit of \$75,000 for active employees;
4. Expanded Cancer coverage beyond the required Statutory coverage; and
5. Lifetime Maximum Benefit of \$75,000.

Policy enhancements for 2025/2026 include the Line of Duty Cancer Expense Reimbursement benefit for eligible coinsurance, deductibles, and copays increasing from \$12,000 to \$50,000 and no longer being subject to the individual Lifetime Maximum Benefit calculation (LMB). These enhancements are provided by Provident Insurance at no additional charge.

Because the Line of Duty Cancer Expense Reimbursement benefit is no longer subject to the LMB calculation, the optional increase of the LMB from \$50,000 to \$75,000 that the District has historically opted to fund is no longer needed. The \$50,000 LMB is more than sufficient to offset the only historically provided benefit subject to the LMB calculation – the \$25,000 Initial Diagnosis Lump Sum Payment.



Additionally, pursuant to District Policy 212-Procurement, the District is required to place insurance coverage out for bid every three years, or at the direction of the Board. As the customer service and benefit coverage options provided by United Badges have satisfactorily met the District's needs for the past five years, Staff recommends the Board not place out for bid cancer insurance coverage.

Fiscal Impact

The proposal includes no changes to the cost per covered individual. This is the 5th consecutive year with no rate change per covered individual. Increases in the premium are related solely to the increase in number of covered individuals.

Recommendation

Staff recommends:

1. the Board not place out for bid cancer insurance coverage, but remain with United Badges for the period of October 1, 2025 through September 30, 2026; and
2. the District continue with current coverages, but decline the optional Lifetime Maximum Benefit increase from \$50,000 to \$75,000 as it is no longer needed.

Attachments

Attachment 1: Proposal from United Badges for 2025-2026

Proposed Motion

Move to:

1. not place out for bid cancer insurance coverage, but remain with United Badges for the period of October 1, 2025 through September 30, 2026; and
2. continue with current coverages, but decline the optional Lifetime Maximum Benefit increase from \$50,000 to \$75,000 as it is no longer needed.