



COLORADO FIREFIGHTER
HEART AND CANCER BENEFITS TRUST

Minutes of the
Colorado Firefighter Heart, Cancer, and Behavioral Health Benefits Trust
2023 Annual Membership Meeting

HELD:

October 18, 2023

TRUSTEES PRESENT:

Michael Frainier – Colorado Professional Firefighters Association, *Chair*
John Willson – Louisville Fire Protection District, *Vice Chair*
Sue Steward – Arvada Fire Protection District, *Secretary*
Michael Calderazzo – Boulder Fire Rescue
Devron McMillin – City and County of Denver
Mark Novak – Vail Fire & Emergency Services
Dave Ramos – North Metro Fire Rescue District
Melissa Rossback – South Adams County Fire Department

TRUSTEES ABSENT:

None.

OTHERS PRESENT:

Joe DePaepe – McGriff Insurance Services, Inc. (*Administrator*)
Jenniffer J. Alvarado – McGriff Insurance Services, Inc. (*Administration; Recording Secretary*)
Josh Barkley – McGriff Insurance Services, Inc. (*Administration*)
Kyle Brown – McGriff Insurance Services, Inc. (*Administration*)
Paula Lowder – McGriff Insurance Services, Inc. (*Administration*)
Dianne Criswell – Special District Association of Colorado (*CFHC Trust General Counsel*)
Allison Slife – CliftonLarsonAllen, LLP (*Auditor*) (*Telephonic*)
Tiffany Lipsey – Director, Heart Disease Prevention Program, Colorado State University
Chris Macklin – South Metro Fire Rescue Fire Protection District, Member Information Subcommittee

CALL TO ORDER

Lieutenant Michael Frainier called the meeting to order at 7:15 a.m.

INTRODUCTION OF TRUSTEES AND STAFF

Lieutenant Frainier, Chair of the CFHBH Trust, welcomed Member Representatives and other guests in attendance before asking the Trust Committee, Administration staff, and Trust attorney to stand and introduce themselves. Lieutenant Frainier thanked the staff for all they do.

CHAIR'S OPENING STATEMENT

Lieutenant Frainier proceeded with opening statements, summarizing how the Trust came to be in 2014 with coverage for Heart incidents then added Cancer in 2017, and has continued to evolve since. He spoke about the growth and program expansions to include Behavioral Health (BH) in February 2023 after previously adding breast and thyroid cancer in 2021 and 2022, respectively. Further, Lieutenant Frainier added that the BH coverage was extended beyond firefighters to also include spouses and children of firefighters for family and marriage counseling where a firefighter is also participating. Finally, the expansion of BH benefits now includes inpatient care up to \$10,000 per firefighter. He thanked everyone for their continued support and success of the Heart, Cancer, and now the Behavioral Health Award Programs.

CONFIRM QUORUM BY ATTENDANCE AND PROXY

Joe DePaepe, CFHCBH Benefits Trust Administrator, confirmed that a quorum of the member participants was present, either by personal attendance of designated representatives or by proxy.

ACCEPT 2022 TRUST MEMBERSHIP MEETING MINUTES AND 2022 SPECIAL MEMBERSHIP MEETING MINUTES

A motion was made to accept the 2022 Annual Membership Meeting Minutes as well as the 2022 Special Membership Meeting Minutes. The motion was seconded and passed unanimously.

CFHCBH TRUST AUDITOR JUNE 30, 2023 FISCAL YEAREND FINANCIAL REPORT

The Trust's Financial Auditor, Allison Slife, from CliftonLarsonAllen reviewed the June 30, 2023 yearend financial report to the members present. She reported that a clean opinion was issued for the Trust's yearend 2023 financials.

A motion was made to accept the 2023 Yearend Financial Report. The motion was seconded and passed unanimously.

ADMINISTRATOR UPDATE

Mr. DePaepe gave an update on the year-to-date financials as well as the Heart, Cancer, and Behavioral Health Award Programs. He relayed that a 3% cost of living adjustment would be made annually to the Heart and Cancer Schedule of Benefits and aggregate limit along with a 3% renewal rate increase for the Heart and Cancer Programs. Finally, Mr. DePaepe highlighted the milestone broadening of coverage in the Heart and Cancer Programs and emphasized further enhancements to the Behavioral Health Program, including a variety of programs with professionally trained and culturally competent clinicians who focus on support for emergency responders. Grants for clinician and peer support training is also being expanded.

BALLOT DISCUSSION

Mr. DePaepe explained the proposed Ballot Amendment #2023-1, which acknowledges the statutory change in SB23-280, amending Part 5 of Article 5 of Title 29, Colorado Revised Statutes (C.R.S.) in order to allow the Colorado Department of Public Safety to join the Trust to provide cancer benefits to members of the state patrol on the hazardous materials team. In addition to other technical edits, the rate of interest set forth in Section 7.3 (Failure to Make Contributions) is updated to Secured Overnight Financing Rate (SOFR), which replaced the London Interbank Offered Rate (LIBOR) in 2022.

A motion was made to approve amending Cover Page and Whereas Sections; amending Section 1.14 of Article I (“Definitions”) and making other technical edits or updates; with such amendments effective October 18, 2023 in order to allow the Colorado Department of Safety to join the Trust to provide cancer benefits to hazardous materials troopers, pursuant to Senate Bill 23-280, and other technical edits. The motion was seconded and passed unanimously.

OTHER BUSINESS / QUESTIONS FROM THE MEMBERSHIP

None.

ADJOURNMENT

There being no further business, the meeting was adjourned at 8:00 a.m.

Respectfully submitted:

By: _____
Jenniffer J Alvarado
Trust Administration & Recording Secretary

By: _____
Lieutenant Michael Frainier
Chair