



COLORADO FIREFIGHTER HEART AND CANCER BENEFITS TRUST

2023 Trust Meeting Schedule

Thursday, February 9 at 11:00 a.m.

Thursday, May 11 at 11:00 a.m.

Thursday, August 17 at 11:00 a.m.

Wednesday, October 18 at 7:15 a.m. Annual Membership Meeting
Subject to Colorado State Fire Chiefs planning

Thursday, November 16 at 11:00 a.m.

CFHC Trust Meetings will be held in person at
West Metro Fire Protection District Training Room
433 S. Allison Parkway
Lakewood, CO 80226
(Microsoft Teams dial-in will also be available)



Colorado Firefighter Heart and Cancer Benefits Trust
Thursday, February 9, 2023 - 11:00 am - 1:00 pm MT

Administration Office
 West Metro Fire Protection District
 433 S. Allison Parkway
 Lakewood, CO 80226

ViaMicrosoft Teams // Link provided in calendar invitation
 Call-in: 1-866-692-3580 // Access Code: 2533 864 4631
 Meeting password: iNya48hN25e (469 248 46 from phones)

<u>TIME</u>		<u>PAGES</u>	<u>WHOM</u>
11:00	1. Approval of Trust Minutes from November 11, 2022 Meeting	1-5	Mike Frainier
11:05	2. Annual Election of Chair, Officers, and Sub-Committee Memo	6	Joe DePaepe
11:10	3. Open Position for New Trust Committee Members	7	Joe DePaepe
	4. Designation of Location for Public Notice of Meetings	8	Joe DePaepe
11:12	5. Interim Financial Statement and Monthly Check Registers Memo	9	Joe DePaepe
	A. 1. December 2022 Interim Financial Statement	10-17	
	2. November and December Check Registers	18	
11:17	6. July 1, 2023 - June 30, 2024 Heart Program Draft Budget Memo	19	Joe DePaepe
	A. 2023 Draft Budget Heart Report	19-21	
11:22	7. July 1, 2023 - June 30, 2024 Cancer Program Draft Budget Memo	22	Joe DePaepe
	A. 2023 Draft Budget Cancer Report	22-24	
11:27	8. Trust New and Lost Membership Update Memo	25	Joe DePaepe
11:30	9. Claims Review as of December 31, 2022 Memo	26-27	Joe DePaepe
	A. Heart Open Claims - Report as of December 31, 2022	28-29	
	B. Cancer Open Claims - Report as of December 31, 2022	30-33	
11:30	10. Discussion of 2023 Updates to Heart and Cancer Coverage Plan Documents Memo	34	Dianne Criswell
	A. Redlined Cancer Plan Document	35-46	
	B. Highlighted Heart Plan Document	47-57	
11:40	11. Behavioral Health Program Update Memo	58	Joe DePaepe
	A. Behavioral Health Program Draft Commuincation to Members	59	
11:50	12. Behavioral Health Program Plan Document Memo	60	Joe DePaepe
	A. Behavioral Health Program Plan Document Display	61-70	
12:00	13. Behavioral Health Program Draft Budget Memo	71	Joe DePaepe
	A. Behavioral Health Program Budget Display	72-73	
12:10	14. Behavioral Health Program Claims Process and Form Memo	74	Joe DePaepe
	A. Behavioral Health Program Claim Form	75-77	
	B. Behavioral Health Program Claims Process	78	
12:20	15. Sedgwick Claims Administration Service Agreement for the BH Program Memo	79	Joe DePaepe
	A. Behavioral Health Program Sedgwick Service Agreement	80	
12:25	16. Amending McGriff Service Agreement for Behavioral Health Services Memo	81	Joe DePaepe
	A. Proposed McGriff Service Agreement	82-90	
12:30	17. Other Business		Joe DePaepe
12:35	18. Legal		
12:40	19. Adjourn		

Complete and turn in the attached Expense Voucher Form

Next Meeting Scheduled:

Thursday, May 11, 2023 from 11:00 AM-1:00 PM MT

Meetings will be offered in hybrid format, with online and in person attendance options, until further notice.



Colorado Firefighter Heart, Cancer, & Behavioral Health Benefits Trust

Wednesday May 10, 2023 - 11:00 am - 1:00 pm MT

**Administration Office
West Metro Fire Protection District
433 S. Allison Parkway
Lakewood, CO 80226**

**Via Microsoft Teams // Link provided in calendar invitation
Call-in: +1 984-664-4426 // Phone Conference ID: 499 040 254#
Meeting ID: 250 199 943 130 // Passcode: AvEjQG**

<u>TIME</u>		<u>PAGES</u>	<u>WHO</u>
11:00	1. Approval of Trust Minutes from February 9, 2023 Meeting	1-6	Mike Frainier
11:03	2. Claims Review as of March 31, 2023 Memo	7-8	Joseph DePaepe
	A. 1. Heart Open Claims Report as of March 31, 2023	9-11	
	B. 1. Cancer Open Claims Report as of March 31, 2023	12-15	
	C. 1. Behavioral Health Open Claims Report as of March 31, 2023	16	
11:08	3. March Interim Financial Statement and Monthly Check Registers Memo	17	Joseph DePaepe
	A. 1. March Interim Financial Statement	18-26	
	2. January through March Check Register	27	
11:15	4. July 1, 2023 to June 30, 2024 Heart Program Final Budget Memo	28	Joseph DePaepe
	A. July 1, 2023 to June 30, 2024 Proposed Final Budget for Heart Display	29-30	
11:20	5. July 1, 2023 to June 30, 2024 Cancer Program Final Budget Memo	31	Joseph DePaepe
	A. July 1, 2023 to June 30, 2024 Proposed Final Budget for Cancer Display	32-33	
	6. July 1, 2023 to June 30, 2024 BH Program Final Budget Memo	34	Joseph DePaepe
	A. July 1, 2023 to June 30, 2024 Proposed Final Budget for BH Display	35-36	
11:25	7. Surplus Analysis Memo	37	Joseph DePaepe
	A. Heart and Cancer Award Programs Surplus Analysis Display	38-39	
11:30	8. Trust Membership Update Memo	40	Joseph DePaepe
11:33	9. July 1, 2023 Proposed Renewal Letters Memo	41	Joseph DePaepe
	A. 1. July 1, 2023 Cancer Proposed Renewal Letter (CSD and Non-CSD)	42-43	
	2. July 1, 2023 Heart Proposed Renewal Letter (CSD and Non-CSD)	44-45	
	3. July 1, 2023 Heart and Cancer Proposed Renewal Letter (CSD and Non-CSD)	46-47	
11:40	10. McGriff Insurance Services, LLC Actuary Letter of Engagement Memo	48	Joseph DePaepe
	A. Actuary Letter of Engagement	49-54	
11:45	11. June 30, 2023 Yearend Financial Audit Engagement Letter Memo	55	Joseph DePaepe
	A. 1. CliftonLarsonAllen Master Services Agreement	56-62	
	2. Statement of Work	63-70	
11:55	12. Renewal of the Trust Administrator Service Agreement Memo	71	Joseph DePaepe
	A. McGriff Annual Contract Redline	72-80	
12:00	13. 2023 Trustees' Errors & Omissions Liability Insurance Renewal Memo	81	Joseph DePaepe
	A. Trustees' Errors & Omissions Policy Binder	82-84	
12:05	14. 2023 Renewal of Crime Policy for Trust Committee Memo	85	Joseph DePaepe
	A. Renewal of Crime Policy Application	86-96	
12:10	15. Behavioral Health Program Update Memo	97	Joseph DePaepe
12:15	16. CDFPC Skin Cancer Screening Funding Request for Startup Memo	98	Joseph DePaepe
	A. Skin Cancer Screening Pilot Start Up Cost Estimate	99	
	B. Draft Practitioner Letter - Skin Cancer Pilot	100	
	C. ADD Tool Kit	101-105	

12:20	17. Sedgwick Claims TPA Annual Fee Increase Memo	106	Joseph DePaepe
12:25	18. Notice of New Trust Meeting Software Memo	107	Joseph DePaepe
	A. Board Meeting Software Findings Display	108-109	
	B. Advantages of Diligent Boards Display	110	
12:58	19. Other Business		All
1:00	20. Adjourn		

Complete and turn in the attached Expense Voucher Form

Next Meeting Scheduled:

Thursday, August 18, 2023 from 11:00 AM-1:00 PM MT

Meetings will be offered in hybrid format, with online and in person attendance options, until further notice.

Meeting of the Trust Committee

August 17, 2023 11:00 AM - 01:00 PM Mountain Time (US & Canada)
Mountain Standard Time



Agenda Topic	Presenter	Time	Page
1. Approval of Trust Meeting Minutes from May 11, 2023	Michael Frainier	11:00 AM-11:02 AM	3
2. New Trust Committee Member Appointment Memo	Joe DePaepe	11:02 AM-11:05 AM	9
3. Trust Actuary Report as of June 30, 2023 Memo	Joe DePaepe	11:05 AM-11:25 AM	10
3.1 Heart Program Actuary Report	Ed Johnson		11
3.2 Cancer Program Actuary Report			20
4. 2022-2023 Draft Financial Audit Report Memo	Joe DePaepe	11:25 AM-11:45 AM	30
4.1 Draft Financial Audit Report	Allison Slife		31
4.2 Draft Governance Letter to Trustees			53
4.3 Draft Management Representation Letter			56
5. New and Lost Business Report Memo	Joe DePaepe	11:45 AM-11:50 AM	60
6. June Interim Financials and April Through June Monthly Check Registers Memo	Joe DePaepe	11:50 AM-11:55 AM	61
6.1 June Interim Unaudited Financials			62
6.2 April through June Check Registers			72
7. Claims Review as of July 31, 2023 Memo	Joe DePaepe	11:55 AM-12:00 PM	73
7.1 Claims Report as of July 31, 2023 Memo			76
8. 2023 Annual Trust Membership Meeting Memo	Joe DePaepe	12:00 PM-12:10 PM	81

8.1	2023 Trust Membership Meeting Packet			82
9.	Reappointment & Nomination of New Trust Committee Members Memo	Joe DePaepe	12:10 PM-12:15 PM	113
10.	2023 Updates to the Cancer and Heart Coverage Plan Documents Memo	Dianne Criswell	12:15 PM-12:20 PM	114
10.1	Cancer Coverage Document			115
10.2	Heart Coverage Document			127
11.	Implementation of the Trust's Investment Program Memo	Joe DePaepe	12:20 PM-12:30 PM	138
11.1	Schwab Investment Account Documents			139
11.2	Gill Capital Partners Contract			246
12.	2023 Amendments to the Benefit Claims Review Procedure Memo	Dianne Criswell	12:30 PM-12:35 PM	253
12.1	Redlined Benefit Claims Review Procedure			254
13.	2023 Updates to the Behavioral Health Plan Document Memo	Joe DePaepe	12:35 PM-12:40 PM	258
13.1	Behavioral Health Coverage Plan Document Redlines			259
14.	Additional Trust Agreement Amendments for Haz Mat Troopers Memo	Dianne Criswell	12:40 PM-12:45 PM	269
14.1	Revised Sample Ballot			270
14.2	Redlined Trust Agreement with Amendments			271
15.	Update on the CDFPC skin screening Memo	Joe DePaepe	12:45 PM-12:50 PM	292
16.	Legal Update	Dianne Criswell	12:50 PM-12:53 PM	
17.	Other Business	All	12:53 PM-12:58 PM	
18.	Adjourn	All		
	Expense Voucher			293

Meeting of the Trust Committee – November 16

November 16, 2023 11:00 AM Mountain Time (US & Canada) Mountain Standard Time



Agenda Topic	Presenter	Page
1. Approval of Trust Minutes from August 17 Regular Meeting	Michael Frainier	2
2. September Interim Financial Statement & Monthly Check Registers Memo	Joseph DePaepe	7
2.1 September 2023 Interim Financial Statement		8
2.2 July, August, and September Check Registers		18
3. Trust New and Lost Membership Update Memo	Joseph DePaepe	19
4. Claims Review as of September 30, 2023 Memo	Joseph DePaepe	20
4.1 Open Claims Report as of September, 2023		23
5. Firefighter Heart Fitness Grant Program Allocation and Deferred Forfeiture Memo	Joseph DePaepe	32
5.1 Grant Allocation and Deferred Forfeitures Display		33
6. Top Prospects for Trust Memo	Joseph DePaepe	36
6.1 Top Prospect List As of October 2023		37
7. Establish 2024 Trust Meeting Dates and Posting Place Memo	Joseph DePaepe	40
8. Ninth Annual Membership Meeting Recap Memo	Joseph DePaepe	41
9. Behavioral Health Program Update Memo	Joseph DePaepe	42
10. Implementation of the Trust’s Investment Program	Joseph DePaepe	43
10.1 Schwab Security Trading Enrollment Documents		44
10.2 Gill Capital Partners Contract		103
11. Other Business	All	
12. Legal	Dianne Criswell	
13. Adjourn		