

# 10th Annual Membership Meeting

October 22, 2024

5:30 p.m. MDT



**COLORADO FIREFIGHTER**  
HEART, CANCER & BEHAVIORAL HEALTH  
**BENEFITS TRUST**



**Presentation  
Can Be Found Here**



# Call to Order



# Trust Committee of the Colorado Firefighter Trust

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## **MICHAEL FRAINIER**

Trust Chair  
President, Colorado Professional Fire Fighters

## **JOHN WILLSON**

Trust Vice Chair  
Chief, Louisville Fire Protection District

## **SUE STEWARD**

Trust Secretary  
HR, Arvada Fire Protection District

## **MICHAEL CALDERAZZO**

Trustee  
Chief, Boulder Fire Rescue

## **CHRIS MACKLIN**

Trustee  
Health and Wellness Director, South Metro Fire Rescue

## **DEVRON MCMILLIN**

Trustee  
Director, City and County of Denver

## **MARK NOVAK**

Trustee  
Chief, Town of Vail Fire and Emergency Services

## **DAVE RAMOS**

Trustee  
Chief, North Metro Fire Rescue District

## **MELISSA ROSSBACK**

Trustee  
HR, South Adams County Fire Department



# Trust Administration and Partners

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**JOE DEPAEPE**

Trust Administrator

**PAULA LOWDER**

Claims Consultant

**JENNIFFER J. ALVARADO**

Administration and Recording Secretary

**JUAN LACAYO**

Client Services and Billing

**LEI SHI**

Strategic Risk Programs Advisor

**DIANNE CRISWELL**

General Counsel for Colorado Firefighter Trust

**KYLE BROWN**

Risk Control Consultant

**ALLISON SLIFE**

Auditor, CliftonLarsonAllen, LLC

**HOPE VALESQUEZ**

Member Engagement Coordinator

**ED JOHNSON**

Actuary, McGriff Insurance Services, LLC





# Opening Statement

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## **MICHAEL FRAINER**

Trust Chair

Colorado Professional Fire Fighters

IAFF 9th District Vice President

# Official Business

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- ✓ Confirmation of Quorum
- ✓ Motion to Approve 2023 Annual Membership Meeting Minutes

# Financial Statement

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**ALLISON SLIFE**

Auditor

CliftonLarsonAllen, LLC

✓ Questions?

✓ Motion to Approve Financial Statement



# Report from Administrator

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## JOE DEPAEPE

Trust Administrator

YTD Financial Report as of September 30, 2024 (3 out of 12 Months)

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### Heart Program

- \$234K - Current year earned contributions (3 out of 12 months)
- \$ 70K - Current year losses Double prior Year
- \$ 53K - Current year expenses
- \$183K Retained earnings
- \$2.98 MM - All years retained earnings

# Heart Claims Paid

Coverage Year	Heart Claims Count	Total Incurred
2015 (first 6 mo.)	3	\$4,087
2015-2016	12	\$81,549
2016-2017	4	\$31,931
2017-2018	11	\$130,002
2018-2019	6	\$68,768
2019-2020	11	\$136,179
2020-2021	15	\$257,745
2021-2022	17	\$223,552
2022-2023	24	\$402,309
2023-2024	14	\$120,474

# YTD Financial Report As Of September 30 (3 out of 12 months)

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## Cancer Program

- \$501K - Current year earned contributions (3 months)
- \$398K - Current year paid claims
- \$ 68K - Current year expenses
- \$106K Retained Earnings YTD
- \$2.21 MM - Total all years retained earnings

# Cancer Claims Paid

Type	Cancer Claims Count	Total Incurred
Brain	2	\$9,810
Digestive	15	\$1,335,096
Genitourinary	48	\$1,614,707
Hematological	15	\$668,275
Not Covered	11	\$17,559
Skin	131	\$336,847
Thyroid	6	\$36,263
Breast	2	\$73,279

# YTD Financial Report As Of September 30 (3 out of 12 months)

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## Behavioral Health

- \$250K - Current year state funded contributions (3 months earned)
- \$193K - Current year Claim payments
- \$ 35K - Current year other expenses
- \$1.32 MM - All years retained earnings



# Behavioral Health Claims Paid

Type	Behavioral Health Claims Count	Incurred
Biofeedback	4	\$8,200
Cognitive Behavioral Therapy	5	\$10,046
Couples Counseling	9	\$20,900
Inpatient	2	\$4,332
Ketamine Therapy	21	\$82,225
Neurofeedback Therapy Of Brain	63	\$103,792
Psychiatric Counseling	12	\$30,441
Psychotherapy	27	\$49,432
PTSD	4	\$16,500
Relationship Counseling	15	\$32,945
Stress Counseling	19	\$37,113
Substance Abuse	3	\$18,251
Suicidal Tendencies	2	\$3,048
Therapy For Accumulative Stress	20	\$42,941

# Report from Administrator

## • Update to Heart and Cancer Programs

- Early Detection Grant Update
  - New projected annual allocation of \$250,000 will be available in 2025;
  - To date the Trust has allocated \$1.5 MM of which \$1.1 MM has been paid in early detection grants;
  - Allocated grant will be forfeited after 3 years if not used
- 2025 all volunteers included in both programs to a limit of 40% with state funding from HB 24-1219
- Colorado State University's CORE Heart Evaluation - CSU will travel to your facility for \$115 plus travel expenses incurred. **Brady Andersen and Justin Power are here to provide details.**

## • Update to Behavioral Health Program

- \$1,500 grant for rural clinicians to become Emergency Responder Culturally Competent Clinicians via in-person or online Peer Support Training
- \$1,500 grant per person for up to 6 fire agency leaders to go to Peer Support "Train the Trainer" sessions
- \$10,000 annually per covered individual limit includes clinician prescribed medication and inpatient treatment
- Volunteers covered 100% for Peer support training and out of pocket expenses. Direct Billing accommodated
- Refrigerator Magnets, Posters, Fliers, Notice to Firefighters all available, website constantly updated with new content

# Report from Administrator (Continued)

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## Implementation of SB24-089

- All Fire Agencies must now purchase coverage through the CFH Trust
- Only exception is for the city of Denver and Colorado Springs where they meet the requirements.

## Implementation of HB24-1219

- Five-year progressive funding for all FF in the state as funding permits.
- 2025 - Volunteers automatic inclusion for 45% of the limit
- 2026 – Part-time included at 45% of the limit FT at 6% of the limit
- 2027 - All full-time included at 19% of the rate
- 2028 - All full-time at 50% of the limit
- Percentage of participation limit may change due to actual experience.

# Proposed Amendment to Trust Redline Agreement

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## Explanation of Proposed Amendments #2024-1

Amendments to the Trust Agreement are proposed to make necessary changes to the Trust as state funding for the Heart and Cancer Programs, per House Bill 24-1219, is increased over 5 years to full funding. When state resources fully fund these 2 programs, the program benefits are mandatory (as long as state funding remains sufficient).

These proposed changes include:

- Amending definitions of “enrolled employers” and “participants” to allow administrative enrollment of firefighters so that eligible claims may be filed;
- If state funding is insufficient for the 2 Programs, amending the voluntary participation provisions to expressly allow an administratively enrolled employer to voluntarily participate by payment of necessary contributions after joining the Trust as a member; and
- Clarifying existing proxy voting and non-delegation provisions of the Article governing the Trust Committee.

# Proposed Amendment to Trust Redline Agreement

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## Proposed Amendment #2024-1

Shall the following provisions of the Trust Agreement for the Colorado Firefighter Heart, Cancer, and Behavioral Health Benefits Trust (the “Trust”) be amended as follows:

Amending Sections 1.6 (“Enrolled Employer”) and 1.13 (“Participant”) of Article I (“Definitions”); Amending Sections 3.6 (“Proxy”) and 3.7 (“No Delegates”) of Article III (“Trustees and Successor Trustees”); Amending Section 7.5 (“State Funding”) of Article VII (“Contributions to the Trust Fund”); Amending Section 8.1 (“Participation in Trust by Members”) of Article VIII (“Participation and Withdrawal of Members”); and making other technical edits; with such amendments, if approved, to be effective as of vote of the membership on October 23, 2024.

✓ Questions?

- ✓ Sample Ballot and Redlined Agreement in meeting folder for reference
- ✓ Motion to Approve Proposed Amendment to Trust Redline Agreement



# Final Business

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- ✓ Any other business or questions from the membership
- ✓ Trust Administrative staff have a booth to answer additional questions (and great swag)
- ✓ Motion to adjourn meeting



**Presentation  
Found Here**

# Thank you for attending!

Email questions to [cfhtrust@mcgriff.com](mailto:cfhtrust@mcgriff.com)



**COLORADO FIREFIGHTER**  
HEART, CANCER & BEHAVIORAL HEALTH  
**BENEFITS TRUST**

