

TAHOE DOUGLAS FIRE PROTECTION DISTRICT
BOARD OF TRUSTEES MEETING
September 18, 2024

Those Present:

Chief Scott Lindgren

Chairman Greg Felton

Vice Chair Ben Johnson

Legal Counsel Devon Reese (virtual)

Trustee Stacy Noyes

Trustee Janet Murphy

1. Call to Order

Chairman Felton called the meeting to order at 2:30 PM.

2. Pledge of Allegiance.

Finance Manager Carrie Nolting-Bammer led the Pledge of Allegiance.

3. Roll Call.

Chairman Felton, Vice Chair Johnson, Trustee Murphy and Trustee Noyes were present. A quorum was met.

4. Approval of the Agenda.

Vice Chair Johnson made a motion to approve the agenda as presented.

Second: Trustee Noyes

Motion approved: 4-0.

5. Public Comment:

None.

6. Trustee Comments:

Vice Chair Johnson thanked the firefighters for their commitment to protecting the District by returning to work on overtime to backfill stations during the *Red Flag Warnings - Particularly Dangerous Situation (PDS)*. The PDS is an enhanced wording used by the National Weather Service to convey special urgency in certain warning situations.

7. Approval of the Consent Calendar.

- a. Board Meeting Minutes 08/21/2024
- b. Monthly Expenditures

Vice Chair Johnson made a motion to approve the consent calendar.

Second: Trustee Noyes

Motion approved: 4-0.

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8. Consent items moved forward:

None.

9. Presentation: Special Recognition

Fire Chief Scott Lindgren

September

Engineer Chris Wade	10 Years
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Fire Inspector Jessica Garrison	2 Years
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Fire Mechanic Ron Allison	2 Years
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Skipped Item 10, and moved to Division Reports

10. 2023-24 Year End Report - July 1, 2023-June 30, 2024, for the Tahoe Douglas Fire Protection District's Partially Self-Insured Medical Plan

Jason Jakobsen, Senior Benefits Consultant

Blaire Panzer, Benefits Consultant

LBG Advisors

Jakobsen and Panzer presented a PowerPoint of the 2023-2024 Year End Report. Staff and partners continue to deal with, but financially the plan is on track for year 1.

Benefit Plan Expenses:

- Plan Expenses are at \$863 PEPM compared to \$1,236 PEPM for the prior 6 months under Aetna; in 2022 the PEPM was \$1,031. Likely closer to \$1000 PEPM after the rollout period, adding an estimated 20%.
- Fixed expenses are at \$388 PEPM compared to \$1,236 PEPM for the prior 6 months under Aetna; in 2022 the fixed PEPM was \$1,031.
- Paid claim expenses are at \$476 PEPM compared to \$553 PEPM for the prior 6 months under Aetna; in 2022 paid claims were \$1,203 PEPM.

The brokers stressed healthy reserves of 3-6 months of monthly claims \$48K per month need to build up, and they actually recommend a 9-12 months of reserves due to Rx expenses. Mature data comes in years 3-5, where trends can be identified.

Vice Chair Johnson asked how much variation is there going to be if there was a catastrophic medical issue? Panzer responded that variation is always going to happen. Some unique claims are expected, but LBG has stop-loss reinsurance on every member on the plan. In this plan year,

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there was a reimbursement of \$85K from the stop loss carrier for an individual situation that exceeded \$75K, the District's obligation. The plan also has aggregate coverage, or umbrella coverage, over the entire plan that protects against runaway claims which allows LBG to clearly define maximum risk for a given year.

Protection at renewal after a poor year, with a fully insured plan, just sends the brokers back out to the market, but they were only getting 2-3 carriers to bid. Under the partially self-funded plan, the District has data, and can address issues that have been resolved and negotiate with 20+ A-rated stop loss carriers for bids. A stop loss is a much more competitive market. This happens behind the scenes with no disruption to the members.

Vice Chair Johnson reiterated that 3-5 years is desired for mature data, so how long until the District can have more confidence in the budget needs to use funds elsewhere? Jacobson said claims will smooth out over time, but fixed costs will stabilize sooner. Every group LBG works with sees improvements year over year.

Vice Chair Johnson asked if the District has unintentionally limited providers for our members. Panzer clarified the plan will accept any provider that is willing to bill, and over 1000 claims have processed in the plan year, which is significant for 100 members. Issues must be communicated to the concierge service (Narus Health); we cannot fix what we do not know about. Members should not pay balance bills, and we have tried to communicate that.

Chief Lindgren mentioned that the District had a lot of growing pains with getting local providers to accept the insurance, however once the concierge was contacted, they were able to work things out and they now accept our insurance. HR Specialist Nalder discussed an established TDF "provider list" that will be sent out to employees. Lindgren emphasized the importance of communication and utilization of the concierge when there is a roadblock. Employees should not pay bills that do not match the EOBs; their credit will not be affected because the plan has resources.

11. Strategic Plan 2024 – 2029

Fire Chief Scott Lindgren

The Strategic Plan 2024 - 2029 was presented by Chief Lindgren.

Overview was discussed by Chief Lindgren.

A request for an update to District Annual Goals & Objectives:

Add a bullet point - *Consolidate Personnel/Eliminate Leases*

Multiple leases for employee facilities/offices and equipment storage are currently being used, and the intent is to consolidate and reduce locations.

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Trustee Noyes requested to add the Strategic Plan into Chief Lindgren's performance evaluations to monitor the progress.

Chief Lindgren acknowledged HRS Vindel for coordinating the contributors and the overall document production.

12. District Divisions

Fire Prevention Bureau - Assistant Chief/Fire Marshal Bryce Cranch

Chief Cranch presented a PowerPoint with updates from the Fire Prevention Bureau.

Vice Chair Johnson asked why Tahoe Douglas Fire is attending East Fork Fire Board meetings. Chief Lindgren elaborated, explaining that Inspector Rowlett occasionally attends the East Fork Fire Board meetings during the fire code adoption period. Attending these meetings is helpful so that the District can work to be as in sync as possible with our neighboring District.

Wildland Fire & Fuels - Battalion Chief Matt Fogarty in place of Chief Schafer

Chief Fogarty presented photos from after the Davis Fire. Tahoe Douglas had almost forty personnel on this fire.

The fuels, the demographic of homes, the spacing between homes and the wildland urban interface are all very similar to the District. Fogarty explained the mastication that was done on these properties one year prior to the fire and it made a huge difference in our ability to keep the fire on the ground.

Chairman Felton asked how long after the fuels reduction work would we need to go back and do it again? Fogarty advised every five years.

Fogarty presented photos, explaining that due to the canopy spacing, the firefighters were able to keep the fire on the ground and the trees will be able to recover. One of the photos in the presentation highlighted the fuels reduction work from NV Energy and how a treated power line was effectively used to control the fire demonstrating that fuels reduction does work. Especially in situations like the Davis Fire where resources are limited. The trustees stressed that this information needs to be communicated to our residents.

Chief Lindgren discussed the importance of shaded fuel breaks and how it will ultimately give the community more time, as the fire will move slower on the ground than it would in the tree canopy. The Davis Fire information will be incorporated into future community pub education events, and a possible video.

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Trustee Johnson expressed concern about the Kingsbury corridor. Chief Lindgren reiterated that Chief Schafer is currently negotiating with USFS to conduct fuels reduction work on federal lands surrounding our neighborhoods.

Administration Division - Finance Manager Carie Nolting-Bammer in place of ADO Warner
Chairman Felton asked about the District moving some functions “in house”, as written in ADO Warner’s report. FM Nolting-Bammer responded that the PERS reporting will be moved in house next, after the fire billing is completed. Chief Lindgren clarified that the District will always have an outside accountant, for example Bill Johnson and his team, taking a second look at the financials is beneficial and will continue. Duplication of data input is being addressed, and progress has been made with new UKG reports. Also, in FY25-26 new accounting software will be budgeted which will allow access to accountants.

Trustee Noyes advised that the financial snapshot looked a little different this month. Nolting-Bammer explained that there was a typo on Fire Safe Community Fund and to avoid future confusion, the time period of the report will be listed on the future financial snapshots.

Vice Chair Johnson asked for clarification as to why the cash revenue seems low. Nolting-Bammer reminded the Board that during May and June, the Ad Valorem is usually very small, \$12,000 combined, followed by July being a busy month paying for fires and other expenses, but there is nothing to be concerned about as it dips low like this every year.

Chairman Felton asked if the Edward Jones Investments of \$1.5M should be evaluated for an opportunity for better interest. Chief Lindgren responded that Edward Jones does a report every year, so Stuart Shipley with Edwards Jones Investments will be scheduled for a market update and investment analysis. FM Nolting-Bammer noted that the Local Government Investment Plan interest rate for August was 5.76%.

FM Nolting-Bammer met with the auditors and because the District spent more than \$750,000 in federal funding, a single audit is required, so there will be a more significant audit this year.

The UKG presentation will be scheduled later in the year to allow staff to focus on fire billing and end of fiscal year closure.

ADO Warner and HR Specialist Nalder have decided to start taking a one-on-one approach with employees that are experiencing a life-change event or experiencing any challenges with the insurance.

Meeting continued with item #10.

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13. Review of Monthly Fire District Reports and Activities including an update on Barton Hospital in the Fire District.

No action will be taken.

Fire Chief Scott Lindgren

Chief Lindgren expressed immense appreciation to all TDF employees that stepped up during the Davis Fire. The District had a large commitment on the Davis Fire and due to the PDS, Chief Lindgren called all off-duty personnel back to work to cover the District and protect our community. A pre-plan taskforce was set up to hold in place for a new start in the region, which was coordinated with NDF to assist with the cost of the staffing plan.

The *WatchDuty* app performed really well during the Davis Fire with providing updates on the Davis Fire, evacuation centers and shelter locations for animals.

All agencies in the Lake Tahoe Region sent out a press release on the *Lake Tahoe Evacuation Plan*. Any updates can be provided to the El Dorado County Department of Emergency Management, as they are hosting the main document which will always be current. He reiterated that the authority in an evacuation is law enforcement. The plan has been exercised with fires in Placer County/El Dorado County, and the Davis Fire. Four of the five counties are using the same evacuation maps.

Federal funding is being cut for the FY 2025-26 budgets with affects funding for the studies required to approve fuels reduction projects on the USFS lands. Exemptions will be requested to allow fire breaks to be established around our communities.

Barton Hospital

Barton Hospital is in the design phase, which has been shared with the community and they are awaiting feedback. The completion date is set for early 2029.

Chief Lindgren believes Barton Hospital will be a massive improvement for our community in many ways including providing job opportunities and improving community response times. For example, when an ambulance transports to Barton Hospital in South Lake Tahoe, California, the District is left with one staffed ambulance to respond to calls. With the new hospital, our ambulances won't be out of District as often, therefore improving response times to our community. The District is considering getting 1.5 - 2.5 more ambulances in order to be able to accommodate interfacility transfers and still provide adequate District coverage. Chief Lindgren does not expect this to be a cost increase or cost burden to District residents. TDF will have an interfacility transfer contract with Barton Hospital because the District owns the EMS rights. Current Eldorado County JPA transfer data will be needed to verify the impact.

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Trustee Noyes asked if the District is still researching other opportunities to raise money for a new Stateline fire station. Chief Lindgren advised that the District is still remaining hopeful to have funding assistance from the casinos. Eighty percent of the TDF EMS responses are from the casino core. Funding from a Transient Occupancy Tax (TOT) on the over 4000 rooms would be preferred over a bond which would impact our District residents, when the increased demand is visitors and community-wide.

Chief Lindgren confirmed that TDF is very involved in the design process and he has been meeting with Barton on a regular basis. Early discussions have been held regarding traffic flow for the design team. The Fire Prevention Bureau will be very involved moving forward starting with plan submissions.

14. Public Comment

Chairman Felton referenced the plane crash that occurred at the Minden Airport and offered heartfelt condolences for the man who lost his life.

15. Confirm next meeting, Wednesday, October 16, 2024 at 2:30pm; possible agenda items.

Edward Jones Investment POOL

Big Rocks – possibly Stateline Fire Station

Submitted by:

Amanda Van De Hey
District Specialist