

Tahoe-Douglas Fire Protection District
Post-Retirement Plan & Trust
BOARD OF TRUSTEE MEETING
Meeting Minutes
March 18, 2025

Those Present:

Chairman Ben Sharit
Trustee Scott Lindgren
Trustee Scott Van Dover

Trustee Matt Steventon
Administration Division Officer Kate Warner
HR Specialist Kelsey Nalder

1. Call to order.

The meeting was called to order at approximately 9:01am by Chairman Sharit.

2. Pledge of Allegiance.

Trustee Van Dover led the pledge.

3. Roll call.

Chairman Sharit, Trustee Lindgren, and Trustee Van Dover were all present.
Quorum was confirmed.

4. Approval of agenda.

A motion was made by Trustee Van Dover to approve the agenda, seconded by Chairman Sharit. Motion carried 3-0.

5. Public Comment.

None

6. For Possible Action.

Approval of Consent Calendar:

A motion was made by Trustee Van Dover to approve the Consent Calendar as presented. Seconded by Chairman Sharit. Motion carried 3-0.

7. For Discussion and Possible Action.

Consent Calendar moved forward.

None

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8. For Discussion and Possible Action.

Discussion and possible approval of independent Trustee candidate Stella Roper, CPA for successor Co-Trustee of the Tahoe Douglas Fire Protection District Post- Retirement Plan and Trust.

ADO Warner

Warner introduced Stella Roper as a candidate for the open board position. Roper shared her professional background, including legal experience, non-profit board service, and personal connection to the local fire science program. Following a brief Q&A regarding her experience and familiarity with unions

A motion was made to approve Roper's appointment by Trustee Van Dover, seconded by Trustee Lindgren. Motion passed 3-0. Roper was welcomed to the Board.

9. For Discussion and Possible Action.

Discussion and possible approval of candidate Bryce Loveland for legal counsel of the Tahoe Douglas Fire Protection District Post-Retirement Plan and Trust.

Trustee Steventon

Trustee Van Dover (on behalf of Trustee Steventon) introduced Loveland, who specializes in representing fire-related trusts and unions. Loveland came highly recommended to the fire department due to his trust experience, specifically in Nevada.

Loveland presented his background and outlined services including fiduciary and compliance support. Loveland addressed the fee structure: hourly options with a flat monthly retainer option to be discussed in the future.

A motion to approve contacting with Loveland and the Brownstein firm was made by Trustee Van Dover and seconded by Chairman Sharit. Motion passed 3-0. Loveland was welcomed to the Board.

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10. Report

Update on the increase of the Health Reimbursement Rates for Medicare Retirees.

ADO Warner

Warner provided an update on the 15% rate increase implementation. She spoke to the delay in communication due to an unresponsive contact at NBS. Warner clarified that a 15% rate increase was applied across all plans, including Plan A, as assumed. All Trustees agreed with that assumption/decision. Trustee Van Dover requested a follow-up on the total liability increase as a result of the 15% rate increase; Warner to follow up via email.

11. Report

Review of Trust Investment Policy and Code of Ethics documents for updates and future approval.

ADO Warner

Warner presented the proposed updates to standard policies.
No action taken at this time, as it was a first read.

12. For Discussion and Possible Action:

Discussion and possible approval of a \$400 per meeting attendance stipend for a non-employee/retiree member Trustee.

ADO Warner

Warner proposed a \$400.00 stipend for attendance at meetings for the Independent Trustee position. Warner stated \$400 is a fair stipend and it would be consistent with the Fire Board Trustee stipend. All Trustees agreed.

Trustee Van Dover made a motion to approve, and Trustee Lindgren seconded. Motion passed 3-0.

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13. For Discussion and Possible Action:

Discussion and possible action to reimburse the Fire District for insurance premiums paid to a retiree in 2023 through December 2024, totaling \$17,033.88, and a plan of action moving forward.

ADO Warner

ADO Warner detailed a temporary agreement made by the Fire Chief, at her recommendation, in November 2023 to cover alternate insurance for a retiree and spouse due to care limitations in Vail, CO. A request for Trust reimbursement to the District in the amount of \$17,033.38 was made by ADO Warner. An extensive discussion on compliance with CBA and trust documents followed. Concerns were raised regarding setting a precedent for future issues, lack of Board involvement in the initial decision, and fiduciary responsibility. No action was taken at this time. The topic is to be revisited with legal counsel.

Note: Trustee Steventon arrived at 9:51am.

14. For Discussion and Possible Action:

Discussion and possible action to reimburse a retiree \$1,403.00 for a 2024 dental claim denied by MetLife insurance.

ADO Warner

ADO Warner addressed a situation where a retiree's dependent was impacted by MetLife's refusal to cover an ongoing implant procedure due to a "missing tooth clause." The District's previous dental insurance provider (Standard) would have covered 60% (\$841 of the total bill for the retiree). A request was made for Trust reimbursement to the retiree, covering 100% of the \$1,403.00 bill or 60% of the bill (\$841 total) was made. A discussion on whether to honor prior plan expectations, hold the broker accountable, and improve future transparency was had. The Trustees recommended to request LBG advisors, the District's Insurance brokerage, to cover the cost and to pursue updated coverage for the plan going forward. The insurance advisory committee will review all future plan documents, as to not miss contract/verbiage changes like this in the future.

A motion to table was made by Trustee Van Dover and was seconded by Trustee Lindgren. Motion carried 4-0.

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15. Discussion:

Confirm the next meeting, with a proposed date of June 10th, 2025, with a start time of 9am and possible agenda items.

Next meeting date and time were confirmed.

16. Adjourn

A motion was made by Trustee Sharit to adjourn the meeting, seconded by Trustee Lindgren. Motion carried 4-0. Adjourned at 10:11am.

Kelsey Nalder
HR Specialist
Tahoe Douglas Fire Protection District