



COLORADO FIREFIGHTER HEART AND CANCER BENEFITS TRUST

Notice of Annual Membership Meeting

To: Member Representatives and Alternate Representatives
Colorado Firefighter Heart and Cancer Benefits Trust

From: CFHC Trust Committee

Subject: Annual Trust Membership Meeting – Wednesday October 20, 2021 at 7:15 a.m.

The Annual Membership Meeting of the Colorado Firefighter Heart and Cancer Benefits Trust (CFHC Trust) will be held in person at the Keystone Conference Center Exhibitors Hall at the Colorado Fire Chief's Conference Breakfast.

Highlights of the 2021 Membership Meeting

(1) **2020-2021 Financial Results** – \$2,758,630 unallocated reserves as of June 30, 2021 yearend

(2) **Report from Administrator**

(3) **2020-2021 Membership Updates**

- Heart Award Program
- Cancer Award Program
- Approximately \$893,000 in Heart Assessment Grant funds allocated since 2016
 - Roughly \$345,000 spent or forfeited since 2016
 - Forfeiture from unused funds allocated in 2017 and 2018 are deferred to March 2022
 - A number of firefighters tested were found to have serious heart issues
- Breast cancer coverage added to Cancer Award Program
- Expanded definition of *stressful event* for Heart Program
- Expanded definition of *eligible employee* for both Programs
- Coverage added for heart claims not otherwise covered
- Preexisting or prior heart issue grants
- Introduction of Trust Committee Members and staff
- Nomination of Trust Committee Member process

Designated Member Representative or Alternate – Required for a Quorum

If a quorum is not present, members in attendance cannot take any action. It is essential that you either attend the Membership Meeting in person or submit your proxy form. You may return or deliver the original signed proxy form as indicated below.

In accordance with the Trust Agreement that governs the actions of the CFHC Trust, only the designated Member Representative or Alternate Representative may cast a vote at a meeting of the CFHC Trust membership, unless another person is so authorized by the execution of a proxy form, as described below.

The designated Member Representative or Alternate Representative may assign his/her proxy in any of the following ways:

1. A proxy may be assigned to Lieutenant Mike Frainier, Chair of the CFHC Trust, by executing the proxy form *and* sending the original signed proxy form to the CFHC Trust Administrator. If you submit an electronic proxy form, please retain the original signed proxy form in your department records for at least 90 days.
2. A proxy may be assigned to any person who will be in attendance at the Annual Membership Meeting by writing that person's name on the proxy form and delivering the original signed proxy form to the person assigned. That person should then email the proxy form to the Trust Administrator at chammond@mcgriff.com prior to the Annual Meeting.

If the Member Representative or Alternate Representative assigns the proxy form and returns it to the CFHC Trust Administrator, and subsequently the Member Representative or Alternate Representative attends the Membership Meeting, the proxy form may be withdrawn. Each Alternate Representative should check with their Member Representative regarding attendance and proxies.

Member Representative and Alternate Representative contact information must be reviewed and updated by each fire department annually prior to the Membership Meeting to ensure we have current information for a quorum. If your department's contacts have changed, please complete the Representative Designation Form at cfhtrust.com/documents under "Membership Documents," or contact the CFHC Trust Administrator at chammond@mcgriff.com.

Trust Committee Member Positions

There will be four incumbent positions on the CFHC Trust's Board of Trustees to be filled or reappointed effective January 1, 2022. The five Trust Committee Members available for reappointment are listed on the enclosed Nomination of Trust Committee Members Form. You may also submit a nomination, which must be approved by the member entity's governing body or designee. This form should be submitted along with a biography to the CFHC Trust Administrator. **Appointments to the Trust are made by the Colorado State Fire Chiefs Board according to provisions of Article 3.1 of the CFHC Trust Agreement.**

Please contact the CFHC Trust Administrator at 844-769-6650 if you have any questions regarding this information.

Proxy Forms May Be Mailed or Emailed to the CFHC Trust

Colorado Firefighter Heart and Cancer Benefits Trust
PO Box 1539
Portland, OR 97207-1539

Or: chammond@mcgriff.com

Please send your proxy form so that it is received at least five (5) days prior to the CFHC Trust's Annual Membership Meeting. Thank you.



COLORADO FIREFIGHTER
HEART AND CANCER BENEFITS TRUST

CFHC TRUST MEMBERSHIP MEETING

This will be an in person meeting only

Wednesday, October 20, 2021

AGENDA

Presiding:

Lieutenant Michael Frainier, Chair

Colorado Firefighter Heart and Cancer Benefits Trust

Colorado Professional Fire Fighters, Trust Committee Representative

7:15 Call to Order

7:16 Introduction of Trust Committee Members and Staff

7:20 Chair's Opening Statement

7:30 Confirm Quorum by Attendance and Proxy

7:31 Accept 2020 Trust Membership Meeting Minutes

7:33 CFHC Trust Auditor June 30, 2021 Fiscal Yearend Financial Report

7:45 Programs and Services Updates

- Heart Award Program Update
- Heart Assessment Grant Update
- Cancer Award Program Update
- Cancer Prevention Screening Introduction

7:55 Other Business / Questions from the Membership

8:00 Adjourn

CFHC TRUST ORGANIZATIONAL CHART

BOARD OF TRUSTEES

- Mike Frainier / Chair
COLORADO PROFESSIONAL FIRE FIGHTERS
- Sue Steward
ARVADA FIRE PROTECTION DISTRICT
- John Willson / Interim Vice Chair
LOUISVILLE FIRE PROTECTION DISTRICT
- Michael Calderazzo
BOULDER FIRE RESCUE
- Kammy Tinney / Secretary
NORTH-WEST FIRE PROTECTION DISTRICT
- Melissa Rossback
SOUTH ADAMS COUNTY FIRE DEPARTMENT
- Dave Ramos
NORTH METRO FIRE RESCUE DISTRICT
- Kevin Krayna
CITY OF BOULDER
- Open Position
TBD

ADMINISTRATION AND VENDORS

- Joseph DePaepe / Trust Administrator
MCGRIFF INSURANCE SERVICES, INC.
- Trust Administration / Claims Management / Vendor Oversight
MCGRIFF INSURANCE SERVICES, INC.
Jenniffer J. Alvarado / Client Service and Recording Secretary
Lei Shi / Client Service and Billing
Caleb M. Hammond / Client Service and Billing
- Dianne Criswell / Legal Counsel
Special District Association of Colorado
- Claims Adjusters
SEDGWICK CLAIMS MANAGEMENT SERVICES, INC.
Michael Hawkins
Jessica Edwards
- Allison Slife / Auditor
CLIFTONLARSONALLEN, LLP
- Edward Johnson / Actuary
MCGRIFF INSURANCE SERVICES, INC.
- Nanci Ayres / Accountant
BEST ACCOUNTING, INC.





COLORADO FIREFIGHTER
HEART AND CANCER BENEFITS TRUST

**Minutes of the
Colorado Firefighter Heart and Cancer Benefits Trust
Annual Membership Meeting**

HELD:

October 28, 2020
Telephonic

TRUSTEES PRESENT:

Don Lombardi – West Metro Fire Protection, *Chair*
Alicia Welch – Golden Fire Department, *Vice Chair*
Kammy Tinney – North-West Fire Protection District, *Secretary*
Michael Calderazzo – Boulder Fire Rescue
Michael Frainier – Colorado Professional Firefighters Association
Kevin Krayna – City of Boulder
Sue Steward – Arvada Fire Protection District
John Willson – Louisville Fire Protection District

OTHERS PRESENT:

Joe DePaepe – McGriff, Seibels & Williams, Inc. (*Administrator*)
Jenniffer J. Alvarado – McGriff, Seibels & Williams, Inc. (*Administrator; Recording Secretary*)
Lei Shi – McGriff, Seibels & Williams, Inc. (*Administrator*)
Caleb Hammond – McGriff, Seibels & Williams, Inc. (*Administrator*)
Vicki Sullivan – McGriff, Seibels & Williams, Inc. (*Administrator*)
Dianne Criswell – CFHC Trust General Counsel
Allison Slife – CliftonLarsonAllen, LLP (*Auditor*)
Tiffany Lipsey – Director, Heart Disease Prevention Program, Colorado State University

CALL TO ORDER

Don Lombardi called the meeting to order at 11:02 a.m.

CHAIR'S OPENING STATEMENT

Chief Lombardi, Chair of the CFHC Trust, welcomed everyone in attendance including the Trust Committee, Trust Member Representatives, Trust Administration staff, the Trust's attorney, and other guests.

Chief Lombardi made opening statements, overviewing the CFHC Trust, its members, its benefits, and its grant programs. Further, Chief Lombardi recognized the landmark change in the CFHC Trust which was adopted in 2020, expanding coverage to include of breast cancer effective January 1, 2021. Chief Lombardi thanked everyone for their support to the success of both the Heart and Cancer Award Programs.

CONFIRM QUORUM BY ATTENDANCE AND PROXY

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

ACCEPTANCE OF 2019 TRUST MEMBERSHIP MEETING MINUTES

A motion was made to accept the 2019 membership meeting minutes. The motion was seconded and passed unanimously.

CFHC TRUST JUNE 30, 2020 YEAREND FINANCIAL REPORT

The Trust's Financial Auditor, Allison Slife, from CliftonLarsonAllen provided the report for the June 30, 2020 Financial Report. She stated that there were no issues and added that a clean opinion has been issued for the 2020 yearend financials. She briefly reviewed the statements and then asked for questions from the audience but there were none.

A motion was made to accept the 2020 Financial Report. The motion was seconded and passed unanimously.

CFHC TRUST ADMINISTRATOR'S REPORT

Mr. DePaepe gave a year-to-date update of the financials through September 30, 2020, and provided updates on the Heart Award Program, the Firefighter Heart Disease grants, and the addition of breast cancer coverage to the Cancer Award Program. Mr. DePaepe answered Ken Watkin's question, responding that grant funds expire to incentivize use of the funds and to reallocate funds that cannot be used in the Trust membership, but also that the Trust Committee will consider a member's request for a hardship exception to use grant funds after expiration.

OTHER BUSINESS

Chief Lombardi noted that the Trust Committee is reviewing coverage for additional cancers and invited members to reach out with questions. He acknowledged that the Trust Committee understands the fiscal impact on adding cancer benefits to members, which the Trust Committee will consider, along with evidence and data. Chief Lombardi also encouraged members to take actions to limit risk and promote health and safety.

Chief Lombardi announced that he planned to stepping down from Trust Committee, effective at yearend, and that he was proud to have worked with the CFHC Trust since it was created. Chief Lombardi recognized that there was a strong Trust Committee and membership in place, so he felt confident in passing along the baton. Chief Lombardi encouraged members to submit nominations to the Trust Committee. Finally, Chief Lombardi thanked the Trust Committee, members, the Trust Administrator, the Trust Counsel, and the Special District Association for their support of the CFHC Trust.

ADJOURNMENT

There being no further business, the meeting was adjourned at 11:43 a.m.

Respectfully submitted:

By: _____
Dianne Criswell
Trust Counsel & Recording Secretary

By: _____
Chair



COLORADO FIREFIGHTER
HEART AND CANCER BENEFITS TRUST

OFFICIAL PROXY DESIGNATION FORM

MEMBERSHIP MEETING

Wednesday, October 20, 2021

Proxy Form Must Be Filled Out Completely and Signed To Be Valid

The undersigned Member Representative or Alternate Representative of the Colorado Firefighter Heart and Cancer Benefits Trust does hereby:

1) Constitute and appoint **Lieutenant Michael Frainier, Chair of the Colorado Firefighter Heart and Cancer Benefits Trust**

OR

2) Appoint _____ with the full
(Name of Designated Proxy)

power of substitution, as the true and lawful representative and Proxy of the undersigned, to be counted as the member's Representative in attendance for purposes of a quorum, and to submit the member's vote in the name of the undersigned, at the Membership Meeting of the Colorado Firefighter Heart and Cancer Benefits Trust to be held in person on Wednesday, October 20, upon all such matters as may come before the meeting upon which proxy voting is allowed, and all adjournments thereof as follows.

Member Entity

Name of Member Representative or Alternate (Please Print)

Signature

Date

Phone Number and E-mail Address of Member Representative or Alternate

Proxy forms may be mailed to **PO Box 1539, Portland, OR 97207**. Emailed proxy forms should be sent as a PDF document to chammond@mcgriff.com. Please send the proxy form so that it is received at least five (5) days prior to the Trust's Annual Membership Meeting or by October 15. If you submit an electronic proxy form, please retain the original signed proxy form in your department records for at least 90 days.



COLORADO FIREFIGHTER
HEART AND CANCER BENEFITS TRUST

Nomination of Trust Committee Member Form

The Governing Body or Designee of _____,
being a member of the Colorado Firefighter Heart and Cancer Benefits Trust, hereby nominates
_____ as the Designated Member Representative for the above named
Fire Department to serve as a Trust Committee Member pursuant to Article III of the Trust Agreement.
Approved by the Governing Body this _____ day of _____, 2021.

Signed: _____

Print Name: _____

President/Secretary or Authorized Designee of Member Fire Department

The Governing Board of the Colorado State Fire Chiefs (CSFC) appoints nine (9) Trust Committee Members to the CFHC Trust Committee for two-year terms of office.

Incumbent Trust Committee Members, Including the Terms Up For Reappointment and Current Open Positions

Kammy Tinney, North-West Fire Protection District
Non-Firefighter Representative from Member less than 30,000 in population – 2-year term expires on December 31, 2021

Melissa Rossback, South Adams County Fire Department
Authority, District, or City of any size, HR professional – 2-year term expires on December 31, 2021

Kevin Krayna, City of Boulder
Risk management representative – 2-year term expires on December 31, 2021

Vacant - Municipality having less than 30,000 in population, Career fire personnel

Incumbent Positions Not Expiring This Year

John Willson, Louisville Fire Protection District
District having less than 30,000 in population, fire personnel – 2-year term expires on December 31, 2022

Sue Steward, Arvada Fire Protection District
Authority, District or City of any size, HR professional – 2-year term expires on December 31, 2022

Mike Frainier, Colorado Professional Fire Fighters Representative – 2-year term expires on December 31, 2022

Michael Calderazzo, Boulder Fire Rescue
City Member Representative having more than 30,000 in population – 2-year term expires on December 31, 2022

Dave Ramos, North Metro Fire Protection District
District having more than 30,000 in population – 2-year term expires on December 31, 2022

Please send your nomination form by mail or email no later than Tuesday, October 5, 2021. Please enclose a brief biography of your nominee as well as size of population served.

Mail to: Colorado Firefighter Heart and Cancer Benefits Trust -OR- **Email:** chammond@mcgriff.com
PO Box 1539 | Portland, OR 97207-1539