

MINUTES OF A REGULAR MEETING OF THE BOARD OF DIRECTORS  
OF THE MEHLVILLE FIRE PROTECTION DISTRICT OF  
ST. LOUIS COUNTY, MISSOURI, ON THE  
21ST DAY OF OCTOBER, 2020

The Board of Directors of the Mehlville Fire Protection District of St. Louis County, Missouri, met at the Dr. Bosche EMS Training Center, 11020 Mueller Road, St. Louis County, Missouri, on the 21st day of October, 2020.

Present at the meeting were:

Aaron Hilmer, Chairman and Director of the Board;

Bonnie C. Stegman, Treasurer and Director of the Board;

Edmond Ryan, Secretary and Director of the Board; and

Brian Hendricks, Fire Chief of the Mehlville Fire Protection District.

Mr. Hilmer called the meeting to order at 5:00 p.m. and announced the Board to be in session for the transaction of business.

Mr. Ryan made a motion to approve the Board meeting minutes of September 9, 23 and 28, 2020. Dr. Stegman seconded the motion and it was unanimously approved.

Dr. Stegman made a motion to pay the bills of October 14 and 21, 2020. Mr. Ryan seconded the motion and it was unanimously approved.

Chief Financial Officer Brian Bond presented the September, 2020 Financial Statements. The District received \$22,000 of 2019 tax revenue, bringing the total to \$16.713 million, 97.1% of calculated tax revenue for the year. Cash equivalent resources are down \$1.2 million from 2019, primarily due to construction of the burn tower. Capital expenditures included \$78,000 related to burn tower construction. The General Fund is slightly ahead of the 2020 budget. Areas of excess include COVID-19 related expenses including overtime wages, public education and medical supplies. The Pension

Fund is on course with the 2020 budget. Dr. Stegman made a motion to approve the September, 2020 Financial Statement and Treasurer's Report as presented. Mr. Ryan seconded the motion and it was unanimously approved.

Captain Ty Cardona presented a request regarding MFPD's COVID policy. In order to prevent the spread of COVID-19 at work, if an employee has symptoms of COVID, the employee may not be allowed to come to work, or if they are at work may be required to leave and quarantine for the required amount of time, and may be required to test for COVID. Most COVID symptoms are also common to other non COVID related illnesses. The employee may also be required to quarantine away from work if someone in their household is being quarantined or being tested due to an exposure the family may have had. These situations where employees are required to self-report are resulting in employees having to use sick leave, forfeiting their end-of-year sick leave bonus, and possibly the following year's personal days. Captain Cardona said the employees would like MFPD to create a policy that does not penalize employees for absences related to COVID.

Dean Eggerding from USI presented information on the 2021 health insurance renewal. 2020 was the most difficult claims year the District has had in 15 years. The loss ratio was 200%. Renewal of the existing plan with United Healthcare shows a 37% premium increase. Option 1 would leave some features intact including the deductible. The out-of-pocket would go up from \$3,000 to \$6,250 for an individual and \$12,500 for a family, but the co-insurance would still be 100%. Option 1 shows a 21.4% premium increase. Mr. Eggerding presented other options which change the deductibles. A \$4,000 deductible would result in a 24% increase; a \$5,000 deductible would result in a

12.5% increase. He said that some employers in this situation will go to a higher deductible but will give the money back to employees in the form of an HSA contribution rather than giving that additional money to the insurance company. This can also be done with an HRA where an employee would be reimbursed if they have expenses above a certain amount. Mr. Hilmer asked and Mr. Eggerding confirmed that in the scenario where the District would reimburse employees for expenses between the \$3,000 and \$5,000 deductible, in a worst case scenario the District would be paying out roughly \$320,000. Chief Hendricks asked and Mr. Eggerding confirmed that with this approach, the District would be helping employees who utilize the health insurance above the amount of the current deductible but not hurting those who don't. Chief Hendricks asked if the administration of the reimbursements would need to be handled by staff. Mr. Eggerding recommends that the District use a specialized third-party vendor to obtain the information and process the payments. Mr. Hilmer asked what the impact would be on the premium increase if an even higher deductible would be utilized. Mr. Eggerding said the maximum deductible would probably be around \$7,300, and it would get the District close to a flat renewal. Mr. Hilmer asked Mr. Eggerding to run the numbers using a \$7,300 deductible so the District could review that scenario as well.

Mr. Eggerding presented renewals for ancillary insurance. The District obtains a package discount by having medical and dental plans through UHC. For the medical plan, the discount is 2% which more than outweighs any savings from other dental plans. The vision insurance premium remains the same through 2022. USI recommends that the District remain with UHC for dental and vision insurance. The District is under a rate guarantee with Hartford for long term disability insurance. However, Standard's

proposal presents a 15% premium decrease, and the rate would be locked in for three years. USI would recommend going with Standard.


Mr. Hilmer made a motion that a closed meeting be held for the purpose of discussing legal and personnel matters immediately following the adjournment of the regular meeting. Mr. Hilmer, as part of said motion, moved that said closed meeting not be open to members of the general public under the provisions of Chapter 610 of the Missouri Revised Statutes, commonly referred to as the Sunshine Act. The motion was seconded by Dr. Stegman. A roll call vote on said motion was taken.

Director Hilmer yea.

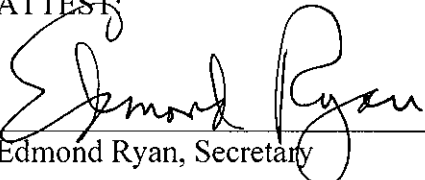
Director Stegman yea.

Director Ryan yea.

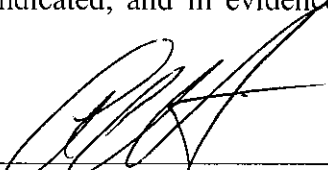
There being no further business, Mr. Hilmer adjourned the meeting at 5:18 p.m.

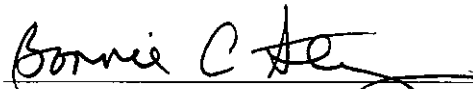
  
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Aaron Hilmer, Chairman

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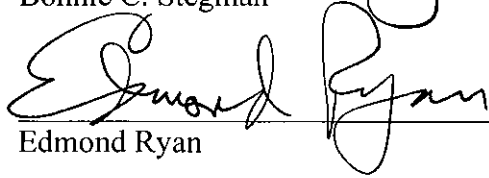
  
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Edmond Ryan, Secretary

The undersigned, being all members of the Board of Directors of the Mehlville Fire Protection District, have affixed their names thereto in evidence of their consent to the meeting at the time and place indicated, and in evidence of their approval of the actions taken at the said meeting.

  
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Aaron Hilmer



Bonnie C. Stegman



Edmond Ryan