



SOUTH METRO FIRE DEPARTMENT

1650 Humboldt Avenue • West St. Paul MN 55118

Phone: (651) 552-4176 • FAX: (651) 552-4195

www.smfdmn.org

AGENDA BOARD OF DIRECTORS MEETING

Meeting Date: January 17, 2024, at 4:30 PM
Meeting Place: West St Paul, Lobby Conference Room

- I. Roll Call
Board Members: Berry, Francis, Napier, Seaberg, Wippermann
- II. Adopt Agenda
- III. Communications/Recognitions
 - a. Thank You – Moreland Elementary
- IV. Consent Agenda
 - a. December 20, 2023, Meeting Minutes
 - b. December 2023 List of Claims
 - c. December 2023 Bank Reconciliation
 - d. December 2023 Month End Budget Report
 - e. December 2023 Run Summary Report
- V. Committee Reports
 - a. None
- VI. Agenda Items
 - a. Workers Comp Insurance Renewal
 - b. AFLAC Cancer Care Policy Discussion
 - c. State Fire Aid Payable 2023 Certification
 - d. Public Board Member Application Review
- VII. Public Comment
- VIII. Adjourn

Next Regular Meeting – February 21, 2024, West St. Paul

Badging Ceremony to Follow the March Meeting



Thanks for sharing your
time with the Kindergarten
Students and for serving
our community!

You are a blessing!

The Moreland Kindergarten
Team

MINUTES

SOUTH METRO FIRE DEPARTMENT BOARD OF DIRECTORS

Wednesday, December 20, 2023

South St Paul Training Room

Members Present: James Francis, Tom Seaberg, Dennis Wippermann, Dave Napier, Wendy Berry

Also Present: Mark Juelfs, Deb Wheeler, P Noack, S Seal, T Johnson, W Brandecker, J Nelson, R Garcia, E Larsen, M Jordan, D Willems, D Babb, M Erickson, R Linneman

The meeting was called to order at 4:30 p.m.

ADOPT AGENDA

Motion was made to adopt the Agenda by Wippermann; seconded by Seaberg
Motion carried.

COMMUNICATIONS/RECOGNITIONS

CONSENT AGENDA

Motion was made to approve the Consent Agenda by Seaberg; seconded by Berry.
Motion carried.

COMMITTEE REPORTS

None

AGENDA ITEMS

Supplemental Cancer Policy Presentation

Ron Limmeman, from WA Group, invited AFLAC to speak on the Supplemental Cancer Policy options. Board Member Napier would like to take a closer look at adding this type of insurance to the current benefits package the department offers employees. Chief Juelfs stated that depending on how the Workers Compensation numbers come in we might be able to consider this in 2024.

Standards of Cover Study Discussion

Chief Juelfs presented a memo that addressed the two questions the Board had from the November meeting. A statement regarding the number of stations and how that would impact staffing levels has been added to the final study document. The second question was regarding the length of dispatch times. Staff looked at the monthly reports and October times showed improvement over year-to-date times and that the department is trending in the right direction.

Chief Juelfs will schedule a meeting to present the study to both councils in February.

Motion was made to adopt the study by Francis; seconded by Berry.
Motion carried.

Property and Casualty Insurance Renewal

We received the renewal rates for property, casualty, cyber, and MHealth excess liability coverages from LMCIT. The total premium increased .83% and is within our budgeted amount.

Motion to authorize staff to make payments in accordance with the premium renewal notices by Francis; seconded by Seaberg.

Motion carried.

2024 Budget Adoption

Motion to approve Resolution 2023-10 adopting the 2024 budget and CEP for the South Metro Fire Department by Seaberg; seconded by Berry.

Motion carried.

Labor Negotiations

Closed Session

Motion to hold closed meeting pursuant to Minn. Stat. 13D.03 to review labor negotiation proposals by Berry; seconded by Seaberg.

Motion carried.

Motion to re-open meeting by Wippermann; seconded by Francis.

Motion carried.

Motion to approve the Labor agreement amendments that include the department increase to health insurance from \$1,051.75 to \$1,173.45 per month for families and an additional \$250.00 to single and family H.S.A contribution as well as contributing \$43.64 per month to dental insurance by Berry; seconded by Francis.

Motion carried.

Fire Chiefs Performance Evaluation

Closed Session

Motion to close pursuant to Minn. Stat. 13D.05 subd. 3 to conduct the performance evaluation of Fire Chief Mark Juelfs, unless he so requests that he meeting be open by Berry; seconded by Seaberg.

Motion carried.

Motion to re-open meeting by Seaberg; seconded by Berry.

Motion to increase Chief Juelfs annual salary by 5.2% by Wippermann; seconded by Francis.

Motion carried.

Motion to give Chief Juelfs a bonus of \$2500.00 and an additional \$2500.00 for him to divide amongst his three deputy chiefs and assistant by Wippermann; seconded by Seaberg.

Motion carried.

PUBLIC COMMENT

None

MOTION TO ADJOURN

Motion to adjourn by Seaberg; seconded by Francis.
Motion carried.

The next regular meeting is scheduled on January 17th at 4:30 pm in West St. Paul

Respectfully submitted by:

Deb Wheeler

SOUTH METRO FIRE

Summary of List of Claims
Board Meeting of January 17, 2024

PAYROLL CHECK REGISTER:

Payroll Period	12/11 - 12/24		
Date Paid	12/29/2023		
Direct Deposit		\$	129,077.16

Payroll Period	12/25 - 1/7		
Date Paid	1/12/2023	\$	124,307.35
Direct Deposit			

Payroll Period			
Date Paid			
Direct Deposit			

TOTAL NET PAYROLL

\$ 253,384.51

DISBURSEMENT CHECK REGISTER:

Checks	11106 - 11186	\$	148,291.96
EFTS	2714 - 2757	\$	428,776.89

TOTAL DISBURSEMENT CHECKS

\$577,068.85

TOTAL PAYROLL, DISBURSEMENTS, ACH'S

\$830,453.36

Payment Register

From Payment Date: 11/15/2023 - To Payment Date: 1/9/2024

Number	Date	Status	Void Reason	Reconciled/ Voided Date	Source	Payee Name	Transaction Amount	Reconciled Amount	Difference
1-ANCHOR BAN - ANCHOR BANK									
Check									
11106	11/17/2023	Reconciled		11/30/2023	Accounts Payable	APPELHOLM/ANGELINE	\$122.00	\$122.00	\$0.00
11107	11/17/2023	Reconciled		11/30/2023	Accounts Payable	ASPEN MILLS	\$164.75	\$164.75	\$0.00
11108	11/17/2023	Reconciled		11/30/2023	Accounts Payable	BATTERIES PLUS	\$17.24	\$17.24	\$0.00
11109	11/17/2023	Reconciled		11/30/2023	Accounts Payable	Citygate Associates, LLC	\$11,116.84	\$11,116.84	\$0.00
11110	11/17/2023	Reconciled		11/30/2023	Accounts Payable	CONGDON/TIM	\$76.97	\$76.97	\$0.00
11111	11/17/2023	Reconciled		11/30/2023	Accounts Payable	Conley/Robert	\$570.75	\$570.75	\$0.00
11112	11/17/2023	Reconciled		11/30/2023	Accounts Payable	Francis, James	\$100.00	\$100.00	\$0.00
11113	11/17/2023	Reconciled		11/30/2023	Accounts Payable	Further	\$119.10	\$119.10	\$0.00
11114	11/17/2023	Reconciled		11/30/2023	Accounts Payable	GALLS, LLC	\$471.80	\$471.80	\$0.00
11115	11/17/2023	Open			Accounts Payable	LEAGUE OF MN CITIES INS. TRUST	\$1,053.88		
11116	11/17/2023	Reconciled		11/30/2023	Accounts Payable	Linde Gas and Equipment	\$138.53	\$138.53	\$0.00
11117	11/17/2023	Reconciled		11/30/2023	Accounts Payable	LOCAL GOVERNMENT INFORMATION	\$963.00	\$963.00	\$0.00
11118	11/17/2023	Reconciled		11/30/2023	Accounts Payable	MacQueen Emergency Group	\$10,067.40	\$10,067.40	\$0.00
11119	11/17/2023	Open			Accounts Payable	Napier/ David	\$100.00		
11120	11/17/2023	Reconciled		11/30/2023	Accounts Payable	OXYGEN SERVICE COMPANY	\$73.20	\$73.20	\$0.00
11121	11/17/2023	Reconciled		11/30/2023	Accounts Payable	Seaberg, Thomas	\$100.00	\$100.00	\$0.00
11122	11/17/2023	Open			Accounts Payable	Smith/ Robert	\$50.00		
11123	11/17/2023	Reconciled		11/30/2023	Accounts Payable	US Bank Equipment Finance	\$117.00	\$117.00	\$0.00
11124	11/17/2023	Open			Accounts Payable	Wheeler, Deb	\$72.00		
11125	11/17/2023	Open			Accounts Payable	WIPPERMANN/DENNIS	\$100.00		
11126	11/30/2023	Open			Accounts Payable	ASPEN MILLS	\$302.16		
11127	11/30/2023	Open			Accounts Payable	AT&T MOBILITY	\$991.00		
11128	11/30/2023	Open			Accounts Payable	CARDMEMBER SERVICES	\$15,846.17		
11129	11/30/2023	Open			Accounts Payable	EMERGENCY APPARATUS MAINTENANC	\$889.49		
11130	11/30/2023	Open			Accounts Payable	GALLS, LLC	\$77.40		
11131	11/30/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 1059	\$263.10		
11132	11/30/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 724	\$1,504.80		
11133	11/30/2023	Open			Accounts Payable	Jefferson Fire & Safety, Inc	\$556.05		
11134	11/30/2023	Open			Accounts Payable	MN STATE FIRE CHIEFS ASSN	\$280.00		
11135	11/30/2023	Open			Accounts Payable	NAPA	\$3.32		
11136	11/30/2023	Open			Accounts Payable	NARDINI	\$805.00		
11137	11/30/2023	Open			Accounts Payable	NINTH BRAIN	\$118.74		
11138	11/30/2023	Open			Accounts Payable	S ST PAUL/CITY OF	\$5,501.87		
11139	12/11/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 1059	\$263.10		
11140	12/11/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 724	\$1,504.80		
11141	12/11/2023	Open			Accounts Payable	STANDARD INSURANCE COMPANY	\$1,583.05		
11142	12/18/2023	Open			Accounts Payable	ACROSS THE STREET PRODUCTIONS	\$1,394.64		
11143	12/18/2023	Open			Accounts Payable	ARROW MOWER, INC	\$20.94		
11144	12/18/2023	Open			Accounts Payable	ASPEN MILLS	\$1,722.76		
11145	12/18/2023	Open			Accounts Payable	BOUND TREE MEDICAL	\$935.97		
11146	12/18/2023	Open			Accounts Payable	Citygate Associates, LLC	\$3,684.56		
11147	12/18/2023	Open			Accounts Payable	CONWAY SHIELDS	\$84.75		
11148	12/18/2023	Open			Accounts Payable	DAKOTA COUNTY TREASURER	\$69.99		
11149	12/18/2023	Open			Accounts Payable	EMERGENCY APPARATUS MAINTENANC	\$1,441.81		

Payment Register

From Payment Date: 11/15/2023 - To Payment Date: 1/9/2024

Number	Date	Status	Void Reason	Reconciled/ Voided Date	Source	Payee Name	Transaction Amount	Reconciled Amount	Difference
11150	12/18/2023	Open			Accounts Payable	GALLS, LLC	\$651.51		
11151	12/18/2023	Open			Accounts Payable	JOHNSON/TERRANCE	\$144.96		
11152	12/18/2023	Open			Accounts Payable	LEAGUE OF MN CITIES INS. TRUST	\$403.61		
11153	12/18/2023	Open			Accounts Payable	Linde Gas and Equipment	\$142.28		
11154	12/18/2023	Open			Accounts Payable	LOCAL GOVERNMENT INFORMATION	\$67.50		
11155	12/18/2023	Open			Accounts Payable	MacQueen Emergency Group	\$5,990.81		
11156	12/18/2023	Open			Accounts Payable	Merit Chevrolet	\$6,411.10		
11157	12/18/2023	Open			Accounts Payable	NARDINI	\$195.00		
11158	12/18/2023	Open			Accounts Payable	OXYGEN SERVICE COMPANY	\$70.84		
11159	12/18/2023	Open			Accounts Payable	S ST PAUL/CITY OF	\$5,501.87		
11160	12/18/2023	Open			Accounts Payable	Teleflex LLC	\$308.50		
11161	12/18/2023	Open			Accounts Payable	Tenzinga	\$3,024.00		
11162	12/18/2023	Open			Accounts Payable	US Bank Equipment Finance	\$117.00		
11163	12/18/2023	Open			Accounts Payable	VIA Actuarial Solutions	\$1,533.00		
11164	12/18/2023	Open			Accounts Payable	Wheeler, Deb	\$81.24		
11165	12/21/2023	Open			Accounts Payable	CARDMEMBER SERVICES	\$10,390.34		
11166	12/21/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 1059	\$263.10		
11167	12/21/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 724	\$1,641.60		
11168	12/28/2023	Open			Accounts Payable	Berry/ Wendy	\$100.00		
11169	12/28/2023	Open			Accounts Payable	Francis, James	\$100.00		
11170	12/28/2023	Open			Accounts Payable	Napier/ David	\$100.00		
11171	12/28/2023	Open			Accounts Payable	Seaberg, Thomas	\$100.00		
11172	12/28/2023	Open			Accounts Payable	WIPPERMANN/DENNIS	\$100.00		
11173	12/29/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 1059	\$263.10		
11174	12/29/2023	Open			Accounts Payable	INT'L ASSN FIREFIGHTERS 724	\$1,641.60		
11175	12/29/2023	Open			Accounts Payable	STANDARD INSURANCE COMPANY	\$1,451.82		
11176	01/04/2024	Open			Accounts Payable	ASPEN MILLS	\$429.45		
11177	01/04/2024	Open			Accounts Payable	AT&T MOBILITY	\$991.00		
11178	01/04/2024	Open			Accounts Payable	EMERGENCY APPARATUS MAINTENANC	\$2,317.24		
11179	01/04/2024	Open			Accounts Payable	Further	\$119.10		
11180	01/04/2024	Open			Accounts Payable	GALLS, LLC	\$695.33		
11181	01/04/2024	Open			Accounts Payable	Langer/Emilie	\$21.61		
11182	01/04/2024	Open			Accounts Payable	LOCAL GOVERNMENT INFORMATION	\$230.00		
11183	01/04/2024	Open			Accounts Payable	OXYGEN SERVICE COMPANY	\$340.35		
11184	01/04/2024	Open			Accounts Payable	Teleflex LLC	\$308.50		
11185	01/04/2024	Open			Accounts Payable	TWIN CITIES TRANSPORT & RECOV	\$645.75		
11186	01/04/2024	Open			Accounts Payable	WEST ST PAUL/CITY OF	\$35,958.92		
Type Check Totals:									
1-ANCHOR BAN - ANCHOR BANK Totals							\$148,291.96	\$24,218.58	\$0.00

Checks	Status	Count	Transaction Amount	Reconciled Amount
	Open	66	\$124,073.38	\$0.00
	Reconciled	15	\$24,218.58	\$24,218.58
	Voided	0	\$0.00	\$0.00
	Stopped	0	\$0.00	\$0.00
	Total	81	\$148,291.96	\$24,218.58

Payment Register

From Payment Date: 11/15/2023 - To Payment Date: 1/9/2024

Number	Date	Status	Void Reason	Reconciled/ Voided Date	Source	Payee Name	Transaction Amount	Reconciled Amount	Difference
				All	Status	Count	Transaction Amount	Reconciled Amount	
					Open	66	\$124,073.38	\$0.00	
					Reconciled	15	\$24,218.58	\$24,218.58	
					Voided	0	\$0.00	\$0.00	
					Stopped	0	\$0.00	\$0.00	
					Total	81	\$148,291.96	\$24,218.58	
Grand Totals:									
				Checks	Status	Count	Transaction Amount	Reconciled Amount	
					Open	66	\$124,073.38	\$0.00	
					Reconciled	15	\$24,218.58	\$24,218.58	
					Voided	0	\$0.00	\$0.00	
					Stopped	0	\$0.00	\$0.00	
					Total	81	\$148,291.96	\$24,218.58	
				All	Status	Count	Transaction Amount	Reconciled Amount	
					Open	66	\$124,073.38	\$0.00	
					Reconciled	15	\$24,218.58	\$24,218.58	
					Voided	0	\$0.00	\$0.00	
					Stopped	0	\$0.00	\$0.00	
					Total	81	\$148,291.96	\$24,218.58	

Payment Register

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Number	Date	Status	Void Reason	Reconciled/ Voided Date	Source	Payee Name	Transaction Amount	Reconciled Amount	Difference
1-ANCHOR BAN - ANCHOR BANK									
<u>EFT</u>									
2714	11/29/2023	Reconciled		11/30/2023	Accounts Payable	I C M A RETIREMENT CORP	\$2,225.00	\$2,225.00	\$0.00
2715	11/29/2023	Reconciled		11/30/2023	Accounts Payable	IRS - PR TAXES	\$23,897.00	\$23,897.00	\$0.00
2716	11/29/2023	Reconciled		11/30/2023	Accounts Payable	MN CHILD SUPPORT	\$355.79	\$355.79	\$0.00
2717	11/29/2023	Reconciled		11/30/2023	Accounts Payable	MN DEPT OF REVENUE	\$7,783.65	\$7,783.65	\$0.00
2718	11/29/2023	Reconciled		11/30/2023	Accounts Payable	MN II LIFE -- HSA	\$1,261.18	\$1,261.18	\$0.00
2719	11/29/2023	Reconciled		11/30/2023	Accounts Payable	MSRS	\$450.00	\$450.00	\$0.00
2720	11/29/2023	Reconciled		11/30/2023	Accounts Payable	MSRS - HCSP	\$2,638.82	\$2,638.82	\$0.00
2721	11/29/2023	Reconciled		11/30/2023	Accounts Payable	NATIONWIDE	\$2,680.00	\$2,680.00	\$0.00
2722	11/29/2023	Reconciled		11/30/2023	Accounts Payable	PUBLIC EMPLOYEES RETIRE ASSN	\$54,083.99	\$54,083.99	\$0.00
2723	11/29/2023	Reconciled		11/30/2023	Accounts Payable	Further	\$1,042.59	\$1,042.59	\$0.00
2724	11/29/2023	Reconciled		11/30/2023	Accounts Payable	Further	\$33.00	\$33.00	\$0.00
2725	11/29/2023	Reconciled		11/30/2023	Accounts Payable	CLOVER	\$5.35	\$5.35	\$0.00
2726	12/05/2023	Open			Accounts Payable	I C M A RETIREMENT CORP	\$2,225.00		
2727	12/05/2023	Open			Accounts Payable	IRS - PR TAXES	\$23,357.97		
2728	12/05/2023	Open			Accounts Payable	MN CHILD SUPPORT	\$355.79		
2729	12/05/2023	Open			Accounts Payable	MN DEPT OF REVENUE	\$7,624.71		
2730	12/05/2023	Open			Accounts Payable	MN II LIFE -- HSA	\$1,261.18		
2731	12/05/2023	Open			Accounts Payable	MSRS	\$450.00		
2732	12/05/2023	Open			Accounts Payable	MSRS - HCSP	\$2,579.58		
2733	12/05/2023	Open			Accounts Payable	NATIONWIDE	\$2,680.00		
2734	12/05/2023	Open			Accounts Payable	PUBLIC EMPLOYEES RETIRE ASSN	\$53,285.84		
2735	12/05/2023	Open			Accounts Payable	HEALTHPARTNERS	\$40,939.49		
2736	12/05/2023	Open			Accounts Payable	Further	\$208.33		
2737	12/05/2023	Open			Accounts Payable	HIGHER STANDARDS	\$23.71		
2738	12/21/2023	Open			Accounts Payable	I C M A RETIREMENT CORP	\$2,225.00		
2739	12/21/2023	Open			Accounts Payable	IRS - PR TAXES	\$24,283.40		
2740	12/21/2023	Open			Accounts Payable	MN CHILD SUPPORT	\$355.79		
2741	12/21/2023	Open			Accounts Payable	MN DEPT OF REVENUE	\$7,929.24		
2742	12/21/2023	Open			Accounts Payable	MN II LIFE -- HSA	\$1,261.18		
2743	12/21/2023	Open			Accounts Payable	MSRS	\$450.00		
2744	12/21/2023	Open			Accounts Payable	MSRS - HCSP	\$2,756.21		
2745	12/21/2023	Open			Accounts Payable	NATIONWIDE	\$2,680.00		
2746	12/21/2023	Open			Accounts Payable	PUBLIC EMPLOYEES RETIRE ASSN	\$54,805.78		
2747	12/21/2023	Open			Accounts Payable	Further	\$208.33		
2748	12/21/2023	Open			Accounts Payable	HIGHER STANDARDS	\$20.95		
2749	12/21/2023	Open			Accounts Payable	CLOVER	\$5.35		
2750	12/29/2023	Open			Accounts Payable	I C M A RETIREMENT CORP	\$2,225.00		
2751	12/29/2023	Open			Accounts Payable	IRS - PR TAXES	\$26,958.83		
2752	12/29/2023	Open			Accounts Payable	MN CHILD SUPPORT	\$355.79		
2753	12/29/2023	Open			Accounts Payable	MN DEPT OF REVENUE	\$8,711.57		
2754	12/29/2023	Open			Accounts Payable	MSRS	\$450.00		
2755	12/29/2023	Open			Accounts Payable	MSRS - HCSP	\$2,753.71		
2756	12/29/2023	Open			Accounts Payable	NATIONWIDE	\$2,150.00		

Payment Register

From Payment Date: 11/15/2023 - To Payment Date: 1/9/2024

Number	Date	Status	Void Reason	Reconciled/ Voided Date	Source	Payee Name	Transaction Amount	Reconciled Amount	Difference
2757	12/29/2023	Open			Accounts Payable	PUBLIC EMPLOYEES RETIRE ASSN	\$56,742.79		
Type EFT Totals:							\$428,776.89	\$96,456.37	\$0.00
1-ANCHOR BAN - ANCHOR BANK Totals									

EFTs	Status	Count	Transaction Amount	Reconciled Amount
	Open	32	\$332,320.52	\$0.00
	Reconciled	12	\$96,456.37	\$96,456.37
	Voided	0	\$0.00	\$0.00
	Total	44	\$428,776.89	\$96,456.37

All	Status	Count	Transaction Amount	Reconciled Amount
	Open	32	\$332,320.52	\$0.00
	Reconciled	12	\$96,456.37	\$96,456.37
	Voided	0	\$0.00	\$0.00
	Stopped	0	\$0.00	\$0.00
	Total	44	\$428,776.89	\$96,456.37

Grand Totals:

EFTs	Status	Count	Transaction Amount	Reconciled Amount
	Open	32	\$332,320.52	\$0.00
	Reconciled	12	\$96,456.37	\$96,456.37
	Voided	0	\$0.00	\$0.00
	Total	44	\$428,776.89	\$96,456.37

All	Status	Count	Transaction Amount	Reconciled Amount
	Open	32	\$332,320.52	\$0.00
	Reconciled	12	\$96,456.37	\$96,456.37
	Voided	0	\$0.00	\$0.00
	Stopped	0	\$0.00	\$0.00
	Total	44	\$428,776.89	\$96,456.37

**South Metro Fire Department
BANK RECONCILIATION
December 31, 2023**

Old National Bank	
Ending Balance - Checking	\$ 1,347,765.04
Outstanding Disbursement Checks	(34,685.55)
DIT	2,511.78
Adjustments:	
RECONCILED BALANCE	\$ 1,315,591.27

CITY TREASURER'S BALANCE:	
Previous Month's Reconciled Balance	\$ 1,952,767.27
Daily Receipts Posted	115,878.26
Disbursement Checks Issued	(385,386.37)
Payroll Checks and Direct Deposits	(367,667.89)
Rev Prior Month Adj:	
Taxes	
RECONCILED BALANCE	\$ 1,315,591.27

CASH ACCOUNT BALANCE:	
	\$ 1,315,591.27
Adjustments	
RECONCILED BALANCE	\$ 1,315,591.27

Cash by Fund:

		Beginning Balance	Net Activity	Ending Balance
General Fund	101-10101	1,258,860.22	(678,110.98)	580,749.24
Grant Fund	201-10100	899.44	-	899.44
Fire Assistance Fund			-	
Debt Service Fund	301-10101	(124.16)	45,613.00	45,488.84
Capital Fund	401-10101	693,342.22	(4,888.47)	688,453.75
	Total	1,952,977.72	(637,386.45)	1,315,591.27



Account Classification	Adopted Budget	Current Month Transactions	YTD Transactions	YTD Balance	% used/ Rec'd	Prior Year YTD Balance
Fund 101 - General Fund						
REVENUE						
Taxes	1,209,952.00	.00	1,186,778.53	23,173.47	98%	5,227.97
Intergovernmental Revenues	280,612.00	452.80	290,916.53	(10,304.53)	104%	(39,964.97)
Charges for Services	5,962,128.00	68,450.19	5,908,928.07	53,199.93	99%	2,216.20
Other Revenue	55,000.00	156.00	33,511.02	21,488.98	61%	50,478.56
Other Financing Sources	.00	.00	.00	.00	+++	.00
REVENUE TOTALS	\$7,507,692.00	\$69,058.99	\$7,420,134.15	\$87,557.85	99%	\$17,957.76
EXPENSE						
Personal Services	6,660,207.00	252,003.68	5,989,127.63	671,079.37	90%	51,688.91
Supplies	186,115.00	.00	169,964.84	16,150.16	91%	36,541.43
Contractual Services	426,228.00	4,052.92	348,595.33	77,632.67	82%	51,351.72
Other Charges	235,142.00	23.71	248,249.21	(13,107.21)	106%	8,942.41
Capital Outlay	.00	.00	.00	.00	+++	.00
Debt Service	.00	.00	.00	.00	+++	.00
Other Financing Uses	.00	.00	100,901.35	(100,901.35)	+++	(302,274.00)
EXPENSE TOTALS	\$7,507,692.00	256,080.31	6,856,838.36	\$650,853.64	91%	(\$153,749.53)
Fund 101 - General Fund Totals						
REVENUE TOTALS	7,507,692.00	69,058.99	7,420,134.15	87,557.85	99%	17,957.76
EXPENSE TOTALS	7,507,692.00	256,080.31	6,856,838.36	650,853.64	91%	(153,749.53)
Fund 101 - General Fund Totals	\$0.00	(\$187,021.32)	\$563,295.79	(\$563,295.79)		\$171,707.29
Fund 201 - Grant Fund						
REVENUE						
Intergovernmental Revenues	.00	.00	.00	.00	0%	.00
REVENUE TOTALS	\$0.00	\$0.00	\$0.00	\$0.00	+++	\$0.00
EXPENSE						
Contractual Services	.00	.00	.00	.00	+++	.00
EXPENSE TOTALS	\$0.00	\$0.00	\$0.00	\$0.00	+++	\$0.00
Fund 301 - Debt Service						
REVENUE						
Intergovernmental Revenues	182,450.00	45,613.00	136,838.00	45,612.00	75%	91,524.50
REVENUE TOTALS	\$182,450.00	45,613.00	136,838.00	\$45,612.00	+++	\$91,524.50
EXPENSE						
Contractual Services	182,450.00	.00	91,225.00	91,225.00	+++	183,050.00
EXPENSE TOTALS	\$182,450.00	.00	91,225.00	\$91,225.00	+++	\$183,050.00
Fund 301 - Debt Totals						
REVENUE TOTALS	182,450.00	45,613.00	136,838.00	45,612.00	+++	91,524.50
EXPENSE TOTALS	182,450.00	.00	91,225.00	91,225.00	+++	183,050.00
Fund 301 - Debt Totals	\$182,450.00	\$45,613.00	\$45,613.00	(\$45,613.00)		(\$91,525.50)
Fund 401 - Capital Projects						
REVENUE						
Intergovernmental Revenues	.00	.00	.00	.00	0%	.00
Charges for Services	187,236.00	.00	187,236.00	.00	100%	.00
Other Revenue	.00	.00	.00	.00	+++	.00
Other Financing Sources	.00	.00	.00	(100,901.85)	+++	(302,274.00)
REVENUE TOTALS	\$187,236.00	\$0.00	\$187,236.00	(\$100,901.85)		(\$302,274.00)
EXPENSE						
Motor Vehicles	77,057.00	.00	1,432,839.96	(1,355,782.96)	1859%	(54,974.69)
Office Equipment	83,644.00	.00	66,413.63	17,230.37	79%	13,419.29
Other Equipment	142,439.00	.00	77,993.82	64,445.18	55%	6,185.18
EXPENSE TOTALS	\$303,140.00	\$0.00	\$1,577,247.41	(\$1,274,107.41)	520%	(\$35,370.22)
Fund 401 - Capital Projects						
REVENUE TOTALS	187,236.00	.00	288,137.35	(100,901.35)	154%	(302,274.00)
EXPENSE TOTALS	303,140.00	.00	1,577,247.41	(1,274,107.41)	520%	(35,370.22)
Fund 401 - Capital Projects	(\$115,904.00)	\$0.00	(\$1,289,110.06)	\$1,173,206.06		(\$266,903.78)
Grand Totals						
REVENUE TOTALS	7,921,588.00	114,671.99	7,845,109.50	76,478.50	99%	(192,791.74)
EXPENSE TOTALS	8,037,492.00	256,080.31	8,525,310.77	(487,818.77)	106%	48,900.25
Grand Totals	(\$115,904.00)	(\$141,408.32)	(\$680,201.27)	\$564,297.27		(\$241,691.99)



2023 Run Summary

South Metro Fire Department

	January	February	March	April	May	June	July	August	September	October	November	December	YTD TOTAL	2022 YTD TOTAL
FIRE INCIDENTS														
111 Building fire	1	1	1	3	9	2	3	3	2	3	6	3	37	33
112 Fire in structure other than in a building													0	
113 Cooking fire, confined to container						1				1	1	2	5	8
114 Chimney fire													0	
116 Fuel													0	2
118 Trash		1		1	1								3	6
121 Fire in mobile home used as fixed residence									1				1	
130 Mobile property (vehicle) fire, other				2					1				3	2
131 Passenger vehicle fire					1		3	1	3		2	1	11	18
132 Road Freight or transport vehicle fire				1	1								2	4
133 Rail vehicle fire													0	
134 Water vehicle fire			1										1	
135 Aircraft Fire													0	
138 Off-road vehicle or heavy equipment fire					1								1	
142 Brush or bursh & grass mixture fire						2	2	1	1				6	5
143 Grass Fire				2									2	3
151 Outside rubbish fire							2		3	1			6	5
154 Dumpster fire					3	1	3	1	1				9	5
163 Outside equipment fire				2	3		2						7	1
	1	2	2	11	19	6	15	6	12	5	9	6	94	92
OVERPRESSURE RUPTURE, EXPLOSION, OVERHEAT (NO FIRE)														
200 Overpressure rupture, explosion, overheat other							1						1	
243 Fireworks explosion (no fire)													0	2
251 Excessive heat, scorch burns with no ignition	7	4	10	5	4	7	3	4	5	7	4	5	65	48
	7	4	10	5	4	7	4	4	5	7	4	5	66	50
RESCUE & EMERGENCY MEDICAL SERVICE														
311 Medical assist, assist EMS crew							1					1	2	4
321 EMS call, excluding vehicle accident with injury	449	425	501	492	471	424	488	461	442	492	519	565	5729	5647
322 Motor vehicle accident with injuries	5	6	14	7	9	9	7	11	9	7	4	10	98	94
323 Motor vehicle/pedestrian accident (MV Ped)					1	2					1		4	9
324 Motor vehicle accident with no injuries.	3	4	1	2	2	4	3	4	5	4	5	1	38	46
341 Search for person on land													0	1
350 Extrication, rescue, other		1					1						2	
352 Extrication of victims from vehicle													0	
353 Removal of victim(s) from stalled elevator	1		3		1	2	2	1			1		11	10
355 Confined Space Rescue													0	
357 Extrication of victim(s) from machinery													0	2
360 Water & ice related rescue, other													0	
361 Swimming/recreational water areas rescue													0	
362 Ice Rescue													0	
365 Watercraft rescue													0	6
372 Trapped by power lines0													0	
381 Rescue or EMS standby							1	1		3			5	
	458	436	519	501	484	441	503	478	456	506	530	577	5889	5819
HAZARDOUS CONDITION (NO FIRE)														
400 Hazardous condition, other					1	1							2	1
411 Gasoline or other flammable liquid spill			1		1		1	1	1		3		8	5
412 Gas leak (natural gas or LPG)	2	1	3	5	4	4	2	5	5	1	3	2	37	31
413 Oil spill											1		1	1
421 Chemical hazard (no spill or leak)			1										1	4
422 Chemical spill or leak				1			2		1	1			5	5
424 Carbon monoxide incident	3	2		1	1	2	3		1			5	18	27
440 Electrical equipment problem		1	1		3			2		1			8	13
442 Overheated motor	2	1	2	1			1	2	1	2	2	1		
444 Power line down	5	1	4	25		2	4	3		4		1	49	37
445 Arch, shorted electrical equipment	1	1	1	13		5	6	3	3	2		1	36	11
460 Potential accident	1												1	
461 Building or structure weakened or collapsed				1									1	
462 Aircraft standby													0	
463 Vehicle accident, cleanup		1											1	1
471 Explosive, bomb removal													0	
481 Attempt to burn								1					1	
	14	8	13	47	10	14	19	17	12	11	6	13	184	136
SERVICE CALL														
500 Service Call, other													0	5
510 Person in distress, other	1	1	1						1				4	5
519 Person in distress													0	
520 Water problem, other					1								1	
522 Water or steam leak			1				1			1		1	4	8
531 Smoke or odor removal	2	1						2			2	1	8	9
551 Assist police or other governmental agency	3	6	3	18		15	19	6	12	18	13	18	131	119
553 Public service		12	6	3	14	1	5	3	2	3	1		50	97
554 Assist invalid	32	41	45	31	37	41	31	32	38	39	61	47	475	445
561 Unauthorized burning				6	5	8	8	8	6	7	7	3	58	35
	38	61	56	58	57	65	64	51	59	68	84	70	731	723



2023 Run Summary

South Metro Fire Department

	January	February	March	April	May	June	July	August	September	October	November	December	YTD TOTAL	2022 YTD TOTAL
GOOD INTENT CALL														
600 Good intent call, other	1	2	1	1	1	3		7	3	2	2	2	25	15
611 Dispatched & canceled en route	9	7	13	16	21	29	25	23	24	17	11	14	209	194
621 Wrong location				1									1	1
622 No incident found on arrival at dispatch address	11	1	10	8	9	11	4	10	3	12	5	7	91	74
631 Authorized controlled burning			1		2	1		2	1	2			9	27
650 Steam, gas, other mistaken for smoke													0	
651 Smoke scare, odor of smoke	6	5	7	1	2	1	2	1	1	2		4	32	35
652 Steam, vapor, fog or dust thought to be smoke		1										1	2	3
653 Smoke from barbeque, tar kettle								1					1	2
661 EMS call, party transported by non-fire agency (661)											1		1	
671 HazMat release investigation w/no HazMat	3	1	6	3		3	1	9	1	1	2	6	36	27
	30	17	38	30	35	48	32	53	33	36	21	34	407	378
FALSE ALARM & FALSE CALL														
700 False alarm or false call, other	1								2			1	4	3
710 Malicious false call		2						1				1	4	16
714 Central Station, malicious false alarm	2							2				1	5	12
715 Local alarm system, malicious false call	9	1		2	2			1	1				16	18
721 Bomb scare - no bomb													0	
730 System malfunction, other				1									1	7
731 Sprinkler activation due to malfunction		1		3					4		2	1	11	10
732 Extinguishment system activation malfunction													0	
733 Smoke detector activation due to malfunction			2	1	13	3	3	6	7	2	4		41	40
735 Alarm system sounded due to malfunction	3	3	7	2	2	5	4	8	7	7	3	4	55	38
736 CO detector activation due to malfunction			3	2		3					1	2	11	21
740 Unintentional transmission of alarm, other							1					1	2	6
741 Sprinkler activation, no fire - unintentional	2					1							3	12
743 Smoke detector activation, unintentional	1	4	3	5	3	6	7	3	5	4	2	3	46	68
744 Detector activation, no fire - unintentional					2		1	2	1				6	11
745 Alarm system activation, no fire - unintentional	4	2	4	6	3	7	6	5	3	7	4	6	57	60
7451 False Alarm	11	7	6	7	8	6	6	3	6	5	3	10	78	91
746 Carbon monoxide detector activation, no CO	2	1	1	3	1	2	3	3	2	3	3	3	27	27
	35	21	26	32	34	33	31	34	38	28	22	33	367	440
SEVERE WEATHER & NATURAL DISASTER														
814 Lightning strike (no fire)			1										1	
	0	0	1	0	0	0	0	0	0	0	0	0	1	0
SPECIAL INCIDENT TYPE														
900 Special type of incident, other									1				1	
911 Citizen Complaint					1	3			1				5	1
	0	0	0	0	1	3	0	0	2	0	0	0	6	1
Not Reported					2			2	1			1	6	24
	0	0	0	0	2	0	0	2	1	0	0	1	6	23
MONTHLY RUN TOTAL	583	549	665	684	646	617	668	645	621	661	676	739	7754	7621
BLS Transports	138	154	167	177	154	161	161	161	154	174	189	188	1978	1893



SOUTH METRO FIRE DEPARTMENT

1650 Humboldt Avenue • West St. Paul MN 55118

Phone: (651) 552-4176 • FAX: (651) 552-4195

www.smfdmn.org

DATE: January 17, 2024

TO: President and Board

FROM: Mark Juelfs, Fire Chief

RE: **Worker's Compensation Insurance Renewal**

Summary:

Working with WA Group, we have received the renewal rates for our worker's compensation policy from the LMCIT. The current policy expired on December 31st, however coverage continued into 2024 until our renewal is received. The premium rose from \$326,490 in 2023 to \$327,939 in 2024. This is the lowest increase we have seen in several years.

A rating of 1.0 is the benchmark; a rating >1.0 will incur more premium costs, while a rating <1.0 will experience a savings in premiums. For the last five years, South Metro's rating has ranged from 0.64 – 0.86. A rating of 0.84 is said to be low for a career fire department, given the types and frequency of hazards encountered by firefighters. This rating reflects our firefighter's, and the department's, continued commitment to safety.

In addition, the LMCIT also offers a premium reduction if at least 90% of the department staff are non-smokers. For this renewal, we have >90% of staff who signed the non-smoker certification, which translates to a premium savings.

Below is the breakdown of the 2024 renewal compared to 2023.

Code	Description	LMC 2023			LMC 2024		
		Payroll	Rate	Premium	Payroll	Rate	Premium
7716	Firefighters (not Volunteers) Non Smoking	\$4,490,925	9.98	\$448,194	\$4,805,698	8.48	\$407,523
8810	Clerical Office Employees	\$81,039	0.76	\$616	\$88,850	0.65	\$578
9411	Elected or Appointed Officials	\$18,200	0.52	\$95	\$18,200	0.44	\$80
	Manual Premium			\$448,905			\$408,181
	Experience Mod		0.90	-\$45,203		0.97	-\$12,245
	Deductible Credit (\$10,000 Ded)		8.00%	-\$32,321		8.00%	-\$23,756
	Premium Discount			-\$45,203			-\$44,241
	TOTAL			\$326,178			\$327,939

Budget Impact:

The worker's compensation renewal premiums for 2024 is within the budgeted amount.

Recommendation:

Remain at the \$10,000 deductible level for the Worker's Compensation coverage and authorize staff to make payments in accordance with the premium renewal notices.

Attachment:

Insurance Policy Renewal Information

League of Minnesota Cities Insurance Trust

Group Self-Insured Workers' Compensation Plan
145 University Avenue West St. Paul, MN 55103-2044 Phone (651) 215-4173

Notice of Premium Options for Standard Premiums of \$300,000 - \$500,000

SOUTH METRO FIRE DEPARTMENT
1650 HUMBOLDT AVENUE
SAINT PAUL, MN 55118-3905

Agreement No.: WC 1001100_Q-8
Agreement Period:
From: 01/01/2024
To: 01/01/2025

Enclosed is a quotation for workers' compensation deposit premium. **Note: Renewal Coverage will be bound as per the expiring coverage arrangement, including coverage for elected and appointed officials, with the premium indicated on the quote, unless the member or agent sends a written request not to bind renewal coverage.**

<u>PAYROLL DESCRIPTION</u>	<u>CODE</u>	<u>RATE</u>	<u>ESTIMATED PAYROLL</u>	<u>DEPOSIT PREMIUM</u>
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SEE ATTACHED SCHEDULE FOR DETAILS

Manual Premium			408,181
Credit	0.97		-12,245
Standard Premium			395,936
Deductible Credit	0.00%		0
Premium Discount			-44,241
Net Deposit Premium			\$351,695
Adjustment for Commission*			0
Total Net Deposit Premium			\$351,695

*Workers compensation rates assume a 2% standard commission. The commission adjustment accounts for the commission difference, above or below 2%.

Agent:

00388 Winona Agency Inc
Po Box 919
Winona, MN 55987-0919

Notice of Premium Options for Standard Premiums of \$300,000 - \$500,000 (Con't)

OPTIONS

Please indicate below the premium option you wish to select. You may choose only one option and you cannot change options during the agreement period.

1. **Regular Premium Option**

Net Deposit Premium

351,695

2. **Deductible Premium Option**

Deductible options are available in return for a premium credit applied to your estimated standard Premium of \$ 395,936. The deductible will apply per occurrence to paid medical costs only. There is no aggregate limit.

	<u>Deductible per Occurrence</u>	<u>Premium Credit</u>	<u>Credit Amount</u>	<u>Net Deposit Premium</u>
<input type="checkbox"/>	\$250	0.50%	-1,980	349,715
<input type="checkbox"/>	\$500	0.90%	-3,563	348,132
<input type="checkbox"/>	\$1,000	1.70%	-6,731	344,964
<input type="checkbox"/>	\$2,500	3.00%	-11,878	339,817
<input type="checkbox"/>	\$5,000	4.50%	-17,817	333,878
<input type="checkbox"/>	\$10,000	6.00%	-23,756	327,939
<input type="checkbox"/>	\$25,000	10.00%	-39,594	312,101
<input type="checkbox"/>	\$50,000	14.00%	-55,431	296,264

3. **Retrospective Rates Premium Option**

	<u>Retro-Rated Minimum Factor</u>	<u>Est. Minimum Premium</u>	<u>Retro-Rated Maximum Factor</u>	<u>Est. Maximum Premium</u>
<input type="checkbox"/>	0.493 %	195,196	1.300 %	514,717
<input type="checkbox"/>	0.448 %	177,379	1.500 %	593,904
<input type="checkbox"/>	0.381 %	150,852	2.000 %	791,872

This quotation is for a deposit premium based on your estimate of payroll and selected options. Your final actual premium will be computed after an audit of payroll subsequent to the close of your agreement year and will be subject to revisions in rates, payrolls and experience modification. While you are a member of the LMCIT Workers' Compensation Plan, you will be eligible to participate in dividend distributions from the Trust based upon claims experience and earnings of the Trust.

If you desire the coverage offered above, please return this signed document for the option you have selected.

This quotation should be signed by an authorized representative of the member requesting coverage.

Signature

Title

Date

**Notice of Premium Options for Standard Premiums of \$300,000 - \$500,000
(Con't)**

CONTINUATION SCHEDULE FOR QUOTATION PAGE

<u>REMUNERATION</u>	<u>RATE</u>	<u>CODE</u>	<u>DESCRIPTION</u>	<u>EST. PREM</u>
4,805,698	8.48	7716	FIREFIGHTERS (NOT VOLUNTEER)NON SMOKING	407,523
88,850	0.65	8810	CLERICAL OFFICE EMPLOYEES NOC	578
18,200	0.44	9411	ELECTED OR APPOINTED OFFICIALS	80
Manual Premium				408181.0



SOUTH METRO FIRE DEPARTMENT

1650 Humboldt Avenue • West St. Paul MN 55118

Phone: (651) 552-4176 • FAX: (651) 552-4195

www.smfdmn.org

DATE: January 17, 2024

TO: President and Board

FROM: Mark Juelfs, Fire Chief

Re: Supplemental Cancer Insurance Policy

Summary:

At the December 2023 Board meeting representatives from AFLAC gave a presentation on a supplemental cancer policy. The Board had previously expressed interest in offering this to our employees. After the presentation staff were directed to work with our broker on a cost estimate for implementation. The cost of the policy is \$33.50 per employee. Currently South Metro has 46 Firefighters therefore the yearly cost to implement this coverage would be \$18,492.

Budget Impact:

The projected cost of \$18,492 is not in the 2024 budget.

Recommendation:

Discuss the financial impacts of adding a supplemental cancer policy to our benefits package.

Attachment:

AFLAC Cancer Care policy description.

AFLAC CANCER CARE



As a leading cause of bankruptcy in the U.S. and the growing rate of diagnosis, financial protection from Cancer is more important than ever!

HOW DOES IT WORK?

- This policy starts by providing a benefit for each covered person to do an annual screening (typically covered at 100%) and receive \$75 per year per person.
- Upon a positive pathology report the policy will pay the initial diagnosis benefit before any treatments start.
- The policy will then stay with you each step of the way as laid out in the brochure until the cancer is behind us! Then it even continues working stay on top of it going forward!
- Policy can be ported to a direct pay basis and continued into retirement or change of employment at the same discounted rate. Children covered to age 26 if selected and free for the base policy.**

COST

- The Cancer Protection Assurance plan level 2 comes at a base MONTHLY rate of \$33.50 per employee ages 18 to 75.
- Additional family members can be added at no cost under the age of 26
- Spousal coverage would be available for an additional \$24.14 per month

ADDITIONAL BUY UP OPPORTUNITIES

- Initial Diagnosis Rider: Commonly referred to as our “inflation protection” this additional rider will grow the initial diagnosis benefit by \$500 per year until policyholder age 65 or first battle with internal cancer.
Cost for this Rider is \$5.95/mo for individual, \$14.05/individual and spouse
- Specified Disease Rider: Adds financial hospital protection for roughly 30 more diseases (diseases and payouts are listed in the back portion of the brochure)
Cost for this Rider is \$.91 per month
- Aflac Plus Rider: This allows a \$5,000 lump sum benefit if covered person occurs a Major Heart, Stroke, or similar (as laid out in brochure)
Cost for this Rider starts at \$3.12/mo and caps at \$12.87/mo depending on age.

Cancer Protection Assurance

There when your employees need us most

One of two men and one of three women will be diagnosed with cancer in their lifetime.¹ Cancer touches almost everyone at some point in their lives, whether themselves or a loved one. But each person has a unique story, especially when it comes to cancer treatment. Aflac offers solutions that can help support your employees' financial, physical and emotional challenges when they are faced with a cancer diagnosis.

Help with the high cost of cancer care

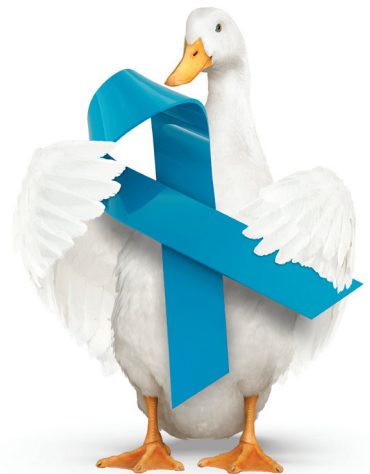
Treating cancer can be expensive. From deductibles and copays to treatment, transportation and childcare, there are expenses that health insurance may not cover. Aflac offers financial protection by providing robust benefits that help cover the patient from initial diagnosis, through treatment and beyond. And benefits are paid directly to them to use as they see fit.²

Physical and emotional solutions to help face the realities of cancer

Since 1958, Aflac has been a pioneer in cancer insurance. As cancer treatment protocols have changed, our coverage has evolved to help cover the costs of those innovative treatments and provide solutions that empower your employees to seek treatment without the financial concerns that often accompany it.

We understand that cancer affects not only the patient but their loved ones as well. We have teamed up with CancerCare[®] to provide access to counseling, support groups, educational materials and online tools to help support their emotional needs, all at no additional cost to your employees.

Talk to your Aflac benefits advisor to learn about the real financial, physical and emotional support solutions Aflac Cancer Protection Assurance can help provide.



¹ Cancer Facts and Figures, 2023 American Cancer Society, Inc. Surveillance and Health Equity Science.

² Benefits are paid directly unless otherwise assigned.

Coverage options

Choose the policy and riders that best fit your employees' needs

Benefit	Description					
INITIAL DIAGNOSIS	Named insured or spouse: \$1,250-\$7,500 Dependent child: \$2,500-\$15,000 Payable once per covered person, per lifetime.					
RADIATION THERAPY, CHEMOTHERAPY, IMMUNOTHERAPY OR EXPERIMENTAL CHEMOTHERAPY	Self-administered: \$150-\$600 per calendar month Physician administered: \$800-\$2,000 per calendar month This benefit is limited to one self-administered treatment and one physician-administered treatment per calendar month.					
ANNUAL CARE	\$250-\$750 on the anniversary date of diagnosis; lifetime maximum of five annual payments per covered person.					
CANCER SCREENING	One \$25-\$100 benefit per calendar year, per covered person Benefit increases to three screenings per calendar year after the diagnosis for internal cancer or an associated cancerous condition.					
SURGERY/ANESTHESIA	\$50-\$5,000 Anesthesia: additional 25% of the surgery benefit Maximum daily benefit will not exceed \$2,125-\$6,250; no lifetime maximum on the number of operations.					
HOSPITALIZATION CONFINEMENT FOR 30 DAYS OR LESS	Named insured or spouse: \$100-\$300 Dependent child: \$125-\$375					
HOSPITALIZATION CONFINEMENT FOR 31 DAYS OR MORE	Named insured or spouse: \$200-\$600 Dependent child: \$250-\$750					
OUTPATIENT HOSPITAL SURGICAL ROOM CHARGE	\$100-\$300 per day, per covered person.					
SKIN CANCER SURGERY	Laser or cryosurgery: \$20-\$50 Excision of lesion of skin without flap or graft: \$85-\$250 Flap or graft without excision: \$125-\$375 Excision of lesion of skin with flap or graft: \$200-\$600 Maximum daily benefit will not exceed \$200-\$600. No lifetime maximum on the number of operations.					
PROPHYLACTIC SURGERY (DUE TO A POSITIVE GENETIC TEST RESULT)	\$125-\$350 per covered person, per lifetime.					
BREAST RECONSTRUCTION	Breast tissue/muscle reconstruction flap procedures: \$1,000-\$3,000 Breast reconstruction (occurring within 5 years of breast cancer diagnosis): \$250-\$700 Breast Symmetry (on the non-diseased breast occurring within 5 years of breast reconstruction): \$110-\$350 Permanent areola repigmentation (on the diseased breast): \$50-\$150 Maximum daily benefit will not exceed \$1,000-\$3,000					
Optional riders	Description					
INITIAL DIAGNOSIS BUILDING BENEFIT RIDER	This benefit will increase the amount of your initial diagnosis benefit, as shown in the policy, by \$100 for each unit purchased, up to five units, for each covered person on the anniversary date of coverage, while coverage remains in force.					
SPECIFIED DISEASE BENEFIT RIDER	When a covered person is diagnosed with any of the diseases listed in the specified disease rider:					
	<table border="1"> <thead> <tr> <th>Initial diagnosis</th> <th colspan="2">Hospitalization</th> </tr> </thead> <tbody> <tr> <td>\$2,000</td> <td>30 days or less: \$400 per day</td> <td>31 days or more: \$800 per day</td> </tr> </tbody> </table>	Initial diagnosis	Hospitalization		\$2,000	30 days or less: \$400 per day
Initial diagnosis	Hospitalization					
\$2,000	30 days or less: \$400 per day	31 days or more: \$800 per day				
DEPENDENT CHILD RIDER	\$10,000 when a covered dependent child is diagnosed as having internal cancer or an associated cancerous condition; payable only once for each covered dependent child.					

This is a brief product overview only. Coverage may not be available in all states, including but not limited to ID, NJ, MN, NY or VA. Benefits and/or premiums may vary based on the state and benefit option selected. Plans and riders may also have a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

Cathy's Cancer Protection Assurance claim example

About Cathy:

Age: 41 years.

Personal: Working single mother of two who exercises regularly and has no family history of cancer.

Policy: Cancer Protection Assurance – Option 2: with five units of Initial Diagnosis Building Benefit Rider and Dependent Child Rider.

Coverage: Single-parent family.

Motivation for applying: Purchased two years ago after her best friend was diagnosed with cancer.

Reason for claim: Recently diagnosed with stage 2 breast cancer.



Cathy's Concerns:

- Overcoming cancer.
- Treatment travel expenses.
- Loss of work wages.
- Her emotional well-being.
- Out-of-pocket medical costs.
- Providing care for her boys.
- Covering her existing bills.
- Keeping her family updated.

Cathy now needs her Aflac coverage to do what it promised — be there to help so that she can focus on her treatment.

Below is Cathy's treatment plan and what her Cancer Protection Assurance insurance policy could provide.

MAMMOGRAM & NEEDLE BIOPSY: (cancer screening benefit x2 due to positive diagnosis)	\$150	RECONSTRUCTIVE SURGERY: (breast symmetry of nondiseased breast)	\$220
INITIAL DIAGNOSIS BENEFIT:	\$5,000	ANESTHESIA: (for symmetry surgery of nondiseased breast)	\$55
BUILDING BENEFIT RIDER:	\$1,000	SURGICAL PROSTHESIS: (implant)	\$2,000
2ND OPINION:	\$300	OUTPATIENT SURGICAL HOSPITAL ROOM:	\$200
RADICAL MASTECTOMY:	\$700	AREOLA REPIGMENTATION:	\$100
ANESTHESIA: (for radical mastectomy)	\$175	ANESTHESIA: (for Areola Repigmentation)	\$25
CHEMO AND IMMUNOTHERAPY FOR MONTHS 1-3: (physician administered)	\$4,800	TRANSPORTATION: \$0.40/MILE (12 round trips at 400 miles each)	\$1,920
RADIATION FOR MONTHS 4-5:	\$3,200	CANCERCARE.ORG: provides emotional support and tools to keep friends and family updated	
ANTI-NAUSEA MEDS: (\$100/month)	\$500	POLICY PREMIUMS & POTENTIAL BENEFITS	TOTAL
HOSPITAL STAY: (7 days at \$200/day)	\$1,400	CATHY'S TOTAL PAID PREMIUM (2 YRS.)	\$968.64
NONSURGICAL PROSTHETIC:	\$175	CATHY'S POTENTIAL TOTAL BENEFIT PAYMENT	\$24,420
RECONSTRUCTIVE SURGERY: (diseased breast)	\$2,000		
ANESTHESIA: (for reconstructive surgery of diseased breast)	\$500		



This is a product overview only. The example listed is for illustrative purposes only. Coverage may not be available in all states, including but not limited to NJ, MN, NY or VA. Benefits and/or premiums may vary based on the state and benefit option selected. Plans and riders may also have a waiting period. Refer to the exact plans and riders for benefit details, definitions, limitations and exclusions. For availability and costs, please contact your local Aflac agent/producer.

In Arkansas, Policies B70100AR, B70200AR, B70300AR, B7010EPAR, B7020EPAR. In Delaware, Policies B70100DE, B70200DE & B70300DE. In Idaho, Policies B70100ID, B70200ID, B70300ID, B7010EPID, B7020EPID. In Oklahoma, Policies B70100OK, B70200OK, B70300OK, B7010EPOK, B7020EPOK. In Oregon, Policies B70100OR, B70200OR, B70300OR, B7010EPOP, B7020EPOP. In Pennsylvania, Policies B70100PA, B70200PA, B70300PA. In Texas, Policies B70100TX, B70200TX, B70300TX, B7010EPTX, B7020EPTX.

Coverage is underwritten by Aflac. WWHQ | 1932 Wynnton Road | Columbus, GA 31999

Z2300147

EXP 3/24

A caring partnership

Aflac has partnered with CancerCare®, a leading national organization that offers free professional support services including counseling, support groups and educational workshops to people with cancer and their loved ones who are living with cancer.



Counseling

CancerCare's staff of licensed oncology social workers provide emotional support to those affected by cancer. They help them access practical assistance and resources. They're available to help face-to-face, online or over the phone, free of charge.



Support groups

Online, phone and face-to-face support groups led by CancerCare's network of social workers allow cancer patients, loved ones and people who have lost someone to cancer to share similar interests and concerns with others with comparable situations from across the country.



Education

Leading experts in oncology provide the latest information through cancer workshops and publications for both cancer patients and caregivers. Registrants can read, listen over the phone or watch online at their own pace to find reliable cancer-related information.



My Cancer Circle™

Every Aflac policyholder has access to My Cancer Circle, an online tool that helps caregivers create and organize their own community to support a loved one facing cancer. Caregivers can invite and coordinate volunteers and friends to cook, help with transportation or simply drop by to hold a loved one's hand.

[cancercare.org](https://www.cancercare.org) | 800-813-HOPE

Visit the myAflac® app and click on Cancer Support Resources under Did You Know?





SOUTH METRO FIRE DEPARTMENT

1650 Humboldt Avenue • West St. Paul MN 55118

Phone: (651) 552-4176 • FAX: (651) 552-4195

www.smfdmn.org

DATE: January 17, 2024

TO: President and Board

FROM: Mark Juelfs, Fire Chief

RE: **State Fire Aid**

Summary:

Again for 2024 we can apply for State Fire Aid. This aid is to help subsidize pension costs for local governments and fire departments. There are numerous factors involved to determine the amount of aid received, including our service areas. After reviewing the application form, there appear to be no changes for SMFD and our application will be similar to our 2023 submission.

Budget Impact:

The actual amount received can change annually due to changes in revenues received at the State and/or legislative action. Based on the fluctuation of this revenue source over the last several years, it is difficult to accurately project this revenue amount from year to year. The amount of the State Fire Aid payable in 2024 will not be determined until late September, and then paid in early October. The 2024 budget reflects revenue from the State Fire Aid in the amount of \$243,666.

Recommendation:

Authorize the SMF Board Secretary and the Fire Chief to sign and submit appropriate documents.

Attachment:

Form FA-1 – 2024 Fire Equipment Certification for Fire State Aid Payable in 2024



Form FA-1

Fire State Aid Certification for Aid Payable in 2024

Due March 15, 2024, to avoid penalty | Email to PropTax.Admin@state.mn.us
Only if email not possible, mail to Minnesota Revenue, Mail Station 3340, St. Paul, MN 55146-3340

Important Notes: This is a fillable PDF form; save copy to your computer, complete digitally, attach to email and send. All fields are required. Certify by checking certification box and typing name. Save a completed copy for your records. The form must be certified by the municipal clerk (or secretary if independent nonprofit firefighting corporation).

Table with 2 columns and 2 rows: County, Name of Fire Department, Fire Department ID (assigned by state fire marshal), Public-Safety Answering Point (PSAP) and Dispatch Agency

Certification of Service Area

Choose one of the statements below after reviewing the Fire Service Areas Report as of December 31, 2023, which can be found by going to www.revenue.state.mn.us/fire-state-aid and selecting "Service Areas and Apportionment Agreements." The report has one page for each fire department and is alphabetical by fire department name. You can find your department's service area by scrolling through the document or searching the text for the department's name.

If changes were made to the service area of your department by Dec. 31, 2023, please clearly indicate that when delivering this form including by providing any applicable fire protection contracts, termination notices, and apportionment agreements in a separate email attachment. Information about apportionment agreements and a blank apportionment agreement form can be found in the same area on the Fire State Aid webpage as the Fire Service Areas Report. No changes will be made for Fire State Aid purposes without sufficient documentation.

The information in my department's portion of the Fire Service Areas Report is accurate as of December 31, 2023.

The information in my department's portion of the Fire Service Area report is not accurate as of December 31, 2023. The supporting documentation providing evidence of the necessary change, as described in the above, is included separately with this certification.

Certification of Fire Department Status

Yes No

Has your fire department provided service for at least one calendar year prior to December 31, 2023?

Certification

I certify that I am authorized to submit this information and that it is true and correct to the best of my knowledge. I understand that anyone giving false information is subject to a fine of up to \$3,000 and/or up to one year in prison. [Minnesota Statutes, section 609.43]

Name of Municipal Clerk or Secretary Certifier Title Date

Certifier Email Address Certifier Phone Number



SOUTH METRO FIRE DEPARTMENT

1650 Humboldt Avenue • West St. Paul MN 55118

Phone: (651) 552-4176 • FAX: (651) 552-4195

www.smfdmn.org

DATE: January 17, 2024

TO: President and Board

FROM: Mark Juelfs, Fire Chief

Re: Public Board Member Selection Process

Summary:

The current two-year term for the Public Member of the Board of Directors is set to expire on March 31, 2024. The Board has previously established an application process to assist with the selection of the Public Board Member. As discussed at the November 2023 meeting, the official notice for the Board of Directors Public Member position was posted on the Department's web site through the end of December 2023. At the close of the application period, one application was received.

The application received is from our current Public Board Member, Dennis Wippermann. A copy of his application is included in the packet for your review.

Recommendation:

After review of the application, if the Board is supportive of the candidate, direct staff to forward the Board's approved name for consideration by each City Council.