



St. Tammany Parish Fire Protection District No. 11  
Board of Commissioners  
Minutes of the Meeting on May 8, 2018  
Fire Chief Jack Dockery

**ROLL CALL**

Don Thanars – Present  
Russell Lindsey - Present  
Emile Lombard - Present  
Floyd Trascher – Present  
Michele Blackwell - Present

**INVOCATION**

**PLEDGE OF ALLEGIANCE**

**MINUTES**

Mr. Lombard said, before we go I would just like to thank the good Lord for letting our former Board member, Mr. Swann, come through his illness and he is looking better.

Mrs. Blackwell said, yes.

Mr. Swann said, thank you.

Mrs. Blackwell said, yes, thank you.

Mr. Lombard said, can't say you were looking good because you got a little way to go.

Mr. Trascher said, you got to ruin it.

MI said, just trying to be honest with the guy.

Mrs. Blackwell said, has everybody read and approved the minutes from our April 10<sup>th</sup>, meeting?

Mr. Trascher said, yes, I did review the minutes and they were emailed out online and they seem to be in order. I would move that we approve them with the video governing.

Mr. Thanars said, second.

Mrs. Blackwell asked, Mr. Thanars, how do you vote?

Mr. Thanars said, yea.

Mrs. Blackwell asked, Mr. Russell, how do you vote?

Mr. Lindsey said, yes.

Mrs. Blackwell asked, Mr. Emile, how do you vote?

Mr. Lombard said, yes.

Mrs. Blackwell asked, Mr. Trascher, how do you vote.

Mr. Trascher said, yes.

Mrs. Blackwell said, motion carries. Ok, do we have a financial report, Chief Dockery?

Chief Dockery said, let me bring all my stuff up there.

Mrs. Blackwell said, OK, because you will be up here for a little while.

Chief Dockery said, good evening, alright, finances for the month of April. I have spoken with Mr. Gowan at Mr. Moyle's office. At the last meeting we tried to work it together to simplify our finances here. I asked him to put a target percentage up on top to give a quick reference as to where we are falling as of the year. I've also had him add a new line item for Training Services where we moved \$11,162 and that is what we took in for our Fire Fighter 1 class that we just finished up. So, that has been moved into the proper account. I have looked through it earlier and I've only seen two items that really standing out and that's the same two as before with the Telephone and the Travel Expense. These will be cleared up with the amended budget. I have got clarification from the company on the travel expenses. I spoke with them roughly three hours on the phone and now I have proof of the refunds in our bank statements, so, this will clear up that account.

Mr. Thanars asked, what lines are you referring to?

Chief Dockery said, Travel Expense, line...

Mr. Lindsey said, 105?

Chief Dockery said, 105 and Telephone which is 82.

Mr. Trascher said, and, actually, the Telephone I think is, the over all expenses came down from our last report.

Chief Dockery said, yes.

Mr. Trascher said, so that may, I guess, work down when the major expense was paid.

Chief Dockery said, yes, so as of that, we are on track for our recurring expenses. We do have some of the General Maintenance, Truck Maintenance, that is heavy on the front end. We have been doing a lot of work, much needed TLC for the trucks to get more life of them.

Dues and Subscriptions are a little high, but, then again, that's a lot of front end, beginning of the year. So, I plan on that settling out for the rest of the year. But, we look to be on track with everything else.

EMS Service pulled in 36.4%. Our target is 33%, so we are a little ahead of the game on that one. I would like to continue that trend.

Mr. Lombard asked, is that due to better billing?

Chief Dockery said, better billing, yes. Now, I will jump briefly into EMS Finances because they go hand and hand. Last month we took in cash receipts of \$15,163.22. This month we took in \$13,118.81. A little bit less but we are still ahead of that \$10,000 marker we put out so, like I said, we are still running a little bit ahead of the game on that one. I would like to continue that. Less calls of course, I want to say last year, I'm sorry, last month, we had close to 88, this month we had 74 total which 48 of them was EMS. I want to say last month was close to 60 of them was EMS. But, in front of you also, I wanted to give you another report. This is from, this is the Pending Bills Report. This is from 12/1/2016 to 4/30/2018. It gives you the total number of pending bills in each type of category. From Medicare to Commercial Private Insurance to Medicaid to Patient Billing and right now total pending bills is \$67,029.90. now, that's over, close to a 4 year period now.

Mr. Lombard asked, where is that now?

Mrs. Blackwell said, it's on the back of this sheet.

Mr. Lombard asked, this one?

Mrs. Blackwell said, it's going to say Cash Receipts, Category on the first page.

Mr. Thanars asked, is this page 2?

Mr. Lindsey said, the very last one.

Mr. Thanars said, ok.

Chief Dockery said, it will be page 2 and 3.

Mr. Thanars said, ok got it.

Chief Dockery said, so, I just wanted to give y'all a brief overview. We still have some pending out there and it's a ever flowing thing. I have a stack of checks in my safe right now that I have to go through tomorrow and deposit and that will be sent to the billing company and deducted off of here. So, it's a ever going thing but, we are above our marker. I believe the billing service is doing an excellent job and letting us receive our monies. So, I have no complaints with them on that.

Mr. Thanars said, to be clear then, what's above the \$10,000 is inclusive of current billing and some of the previous billing?

Chief Dockery said, usually, the \$10,000 is, like this first, Cash Receipts, the first page, that is actually what we've taken in. Physical monies touched in the form of checks for that period. So, the pending, it just falls in throughout time. It's not a lump sum by no means.

Mr. Thanars said, ok, I am just trying to make sure I am just understanding. It is inclusive though, of in this case, 2016 is past bills you've gotten check and current billing. So, it's not differentiated between them?

Chief Dockery said, no.

Mr. Thanars said, it's money as it flows in.

Chief Dockery said, as it flows in.

Mr. Thanars said, ok.

Mrs. Blackwell asked, ok, Chief, is that all there is on the EMS? Do you want to go on with the Chief's Report?

Chief Dockery said, yes.

## CHIEF'S REPORT/EMS REPORT – Chief Jack Dockery

Chief Dockery said, alright, for the Chief's Report, the month of April, 2018

EMS	48
MVA	8
BRUSH/GRASS	4
SERVICE CALLS/GOOD INTENT	6
DISPATCHED/CANCEL IN ROUTE	4
ALARM MALFUNCTION	4
TOTAL	74

Chief Dockery said, I have on here 2018 Audit/Act 774. We have completed our audit and it is turned in to the Parish. I know I have on the agenda tonight for Mr. Furman to be here but he had other business in Shreveport and could not make tonight's meeting. But, it is turned in and I am waiting for the results from it and I spoke with him today on Act 774. Getting a price for that and basically, getting the ball rolling on that. It will be due June 30<sup>th</sup>, 2018, and of course, that one deals with our credit card, fuel card transactions. It should be a lot shorter audit than the general one. FDIC Update...

Mr. Lombard asked, what is the Inventory system?

Chief Dockery said, ok, I will jump to that. We had a inventory system that we acquired last year and we have not been able to play with it too much due to PIAL and Audit. Now that we have kind of a slow area, I am starting to put it into play to where, as before, we can have an asset but we can also have an inventory list that I can use it for my Medical supplies also. I will have everything to value, or everything will be tagged or have a serial number on it and have a tag sheet, that way we can track it, who has it, how long has it been in service, etc.

Mr. Lombard said, replacement date or repair date or what ever you want to call it.

Chief Dockery said, but, we will also have the ability to track inventory, help on our medical supplies, we can track if we get to a certain amount of gauze or a certain amount of saline. We can have it pop up and it would say you are getting to that below standard, you need to order X amount. So, it's a system we have, we just have not be able to really play with it but, being that we are getting into a slow period, we are starting to look at it and hopefully get it off and running real soon. Whenever it does get up and running I will definitely give y'all an update and I would like for y'all to see the system.

Mr. Trascher said, sure.

Mr. Lombard said, I would love to see it.

Mrs. Blackwell asked, now, this system will alert you when it has to be re-certified and stuff?

Mr. Lombard said, well, it would either be expired or replaced.

Mrs. Blackwell said, just like your supplies are running low, and it will alert you your supplies are running low. Will it alert you that your certification is going to be outdated?

Chief Dockery said, we can look at something in there, yes, because they might have something in there that, yes, of course that happens every year.

Mr. Lombard said, yeah, I think that every piece of equipment should have the date you purchased it, the longevity of it, and then, when it's got to be replaced or whatever you want to call it.

Chief Dockery said, yes sir, we started that list and we got it for the apparatus and a lot of the SCBA's. We want to go further and deeper into the system to get a true inventory of everything.

Mrs. Blackwell said, nice.

#### FDIC UPDATE

What can I say, it was truly a phenomenal learning experience. It had a lot of classes in there. Myself and Deputy Chief Parish went. I can say for myself, I have taken a lot of leadership/team management along with some legal classes, which were a lot of eye openers for normal everyday life that we will look to implement to fit our department. Chief Parish, I know, took some classes on radio communications and different systems and their limitations along with some fire ground tactics and a lot of stuff to do with small departments like we have. We had a very, very great experience. Very, very knowledgeable instructors there. I also had the opportunity, of course, during the classes they open up a big exhibit. They have a lot of dealers around, a lot of fire trucks, equipment, you name it. We were able to look around and I got some ideas for grants in the future and of course, cancer is big now days and it's unfortunately, getting a lot of people and I am looking to better our department to help our personnel to beat those odds. So, I will be looking throughout this year at a couple pieces of equipment. I will be looking at a couple different grants to have stuff for the station. Maybe some type of diesel exhaust fume evacuation system for the trucks. That stuff is on grants and I plan on looking very hard at it this year and seeing what steps need to be taken to set this up.

Mr. Lombard said, sounds good.

Chief Dockery said, so, all in all, it was a great experience. I will not be attending next year, I will see who else I can send to, I don't even know the words for it right now, to recharge their battery. It's that great of an experience.

Mr. Lombard said, well good.

Chief Dockery said, but, that is all I have for the Chief's Report.

Mrs. Blackwell said, ok, we will move down to the, well, you don't have anything for the EMS Report?

Chief Dockery said, no ma'am.

Mrs. Blackwell said, we will move down to the Public Announcement of Millage under New Business.

### **NEW BUSINESS**

PUBLIC ANNOUNCEMENT OF MILLAGE ELECTION – Chief Jack Dockery

Mrs. Blackwell continued, and I believe that I handed back over to you, Chief.

Chief Dockery said, yes. Alright, here we go, of course it's the last page. Here we go:  
Announcement of Public Meeting

Announcement is hereby given that at this meeting to be held on Tuesday, June 12<sup>th</sup>, 2018, at 7:00 P.M., at St. Tammany Fire Protection District Number 11, Central Fire Station, 37546 Pine Street Extension, Pearl River, Louisiana. The Board of Commissioner's of the Fire Protection District Number 11, of the Parish of St. Tammany, State of Louisiana, plans to consider adopting a Resolution ordering and calling an election to be held in Fire Protection District Number 11 of the Parish of St. Tammany to authorize the renewal of an Ad Velorem tax.

Chief Dockery said, this has been filed with our local paper to run until the next meeting which falls in the standard of no less than 30 days, no more than 60 days. Now, at our next meeting a resolution will be presented to the Board and voted upon. If that passes, in August we will file a application with the State Bond Commission and September the State Bond Commission should approve election. We will have to publish it September to October in the official journal again and 12/8/2018 will be the election date.

Mr. Trascher asked, Chief, do we have to schedule a meeting with the Parish Council?

Chief Dockery asked, for the?

Mr. Trascher said, to call this election.

Chief Dockery said, I have been talking with Mr. Offner and Mrs. Melissa and they have not said a word about the Parish Council on this. I can double check with them. All I have is...

Mr. Trascher said, if you would, and you may want to check with Mr. Hand or his office because I know Mandeville just went before them and to call an election we've had to go and get their blessings.

Chief Dockery said, I think, yes and I think Mandeville is the one with the parcel fee.

Mr. Trascher said, the parcel fee and the millage renewal.

Chief Dockery said, I will run it by the tomorrow just to make sure our ducks in a row.

Mr. Trascher said, yes, please, because we may need to fit in a meeting at the Parish Council's after we call it.

Chief Dockery said, that is all I have for the announcement.

PUBLIC COMMENT OF MILLAGE RATES – Chief Jack Dockery

Mrs. Blackwell asked, ok, is this Public Announcement or Public Comment?

Chief Dockery said, Public Comment will be for our millage renewal that we had last meeting and I was just advised by Mr. Dugas to have that in the agenda before we voted on the said millage's. So, this is just an opportunity...

Mrs. Blackwell said, is this an opportunity for the public to come in and speak?

Chief Dockery said, yes.

Mrs. Blackwell asked, does anybody have any comments from the public? Do we have to make a motion?

Mr. Trascher said, no if you just want to open it to a public hearing at this time.

Mrs. Blackwell said, it is open for a public hearing...

Mr. Trascher said, for the millage rate.

Mrs. Blackwell said, for the millage rates.

Mr. Trascher asked, is there any public discussion?

Mr. Tim Marshall asked, are you talking about a millage roll forward?



Chief Dockery said, no.

Mr. Lombard said, no, it's the new millage rate because we have to renew it.

#### ADOPTION OF MILLAGE RATES – Chief Jack Dockery

Chief Dockery said, this is the renewal of the rates that we have right now.

Mr. Marshall said, keeping them the same.

Chief Dockery said, yes, keeping them the same.

Mr. Trascher said, last meeting we did a resolution to approve that but, we needed to do the public hearing on it and the vote on that millage has to be a certain percentage of the current sitting Board and we had some members absent so, that vote wasn't equal to that percentage. We have to have at least three affirmative votes. So, we are calling for the public hearing tonight and the resolution is going to be to maintain the same millage rates that we have for the past couple of years.

Mrs. Blackwell asked, is there any other discussion? With no other discussion, we will close the floor.

Mr. Trascher said, ok, I would once again, move that we set our millage rates, approve the millage rates that they were the same as last year...

Mr. Lombard said, at the current rate.

Mr. Trascher continued, and we have a resolution if you would like me to read it and sets the rates and millage number.

**BE IT RESOLVED**, that the following millage(s) are hereby levied on the 2018 tax roll on all property subject to taxation by: St. Tammany Fire Protection District No. 11.

#### **MILLAGES**

<u>Acquisition &amp; Maintenance 1069065</u>	<u>9.57</u>	Mills – Adopt
<u>Acquisition &amp; Maintenance 1069034</u>	<u>9.880</u>	Mills – Adopt
<u>Acquisition &amp; Maintenance 1069137</u>	<u>7.900</u>	Mills – Adopt
<u>Acquisition &amp; Maintenance 1069104</u>	<u>14.820</u>	Mills – Adopt

Mr. Trascher said, that's the millage rates that we used...

Mr. Lombard asked, what was the first one?

Mr. Trascher said, the first one, again, was for Acquisition and Maintenance 1069065 for 9.57 mills. I would so move that we approve Resolution 2018-018.

Mr. Lombard said, I will second that.

Mrs. Blackwell asked, Mr. Thanars, how do you vote?

Mr. Thanars said, yea.

Mrs. Blackwell asked, Mr. Russell, how do you vote?

Mr. Lindsey said, yea.

Mrs. Blackwell asked, Mr. Lombard, how do you vote?

Mr. Lombard said, yes.

Mrs. Blackwell asked, Mr. Floyd, how do you vote?

Mr. Trascher said, yes.

Mrs. Blackwell said, motion carries. Ok, so, that takes care of the first three, Chief? Chief Dockery?

Chief Dockery said, yes.

Mrs. Blackwell said, we are going to move to Blue Cross/Blue Shield Insurance Presentation, Chief, that's you again.

BLUE CROSS/BLUE SHIELD PRESENTATION – Chief Jack Dockery

Chief Dockery said, well, that's kind of me.

Mr. Trascher said, even if it's introducing them.

Chief Dockery said, Blue Cross/Blue Shield is here, Gwen and I can't even remember your name right now.

Mrs. Blackwell said, Mr. Rosenbohm.

Chief Dockery said, yes, Mr. Rosenbohm. I am so sorry. They are here to give a presentation. Our renewal is coming up in July so, this is just a presentation for the Board to where you all can have a month or so to look over the information and make a choice at the next Board meeting. Mr. Rosenbohm, can I have a few extra minutes. I have one more item that I needed to address.

Mrs. Blackwell said, sorry Mr. Rosenbohm.

Chief Dockery said, I apologize. My mind is not here tonight. We at Fire District 11 would like to call up Mr. Gene Swann and present him with a plaque of appreciation. It states:

In Appreciation to  
Mr. Gene Swann, Board of Commissioner  
For Your Years of Service at  
Fire Protection District No. 11, 2018

From me personally, I would like to thank you for your time here and putting up with me.

Mr. Swann said, it wasn't that bad.

Chief Dockery said, I know we had some rough moments but, thank you for all your time you put in.

Mr. Swann said, thank you very much. I would like to thank Fire District 11, the Board and every body else. I really enjoyed my time here. Thank y'all.

Mr. Trascher said, it's been a pleasure to serve with you.

Mrs. Blackwell said, thank you Chief Dockery.

#### BLUE CROSS INSURANCE PRESENTATION – Chief Jack Dockery

Mr. Rosenbohm said, thanks for having us again. My name is George Rosenbohm. I'm actually not an employee of Blue Cross, my company is Total Insurance Planning Services. We are independent agents. However, what we've done in the past looks like every year, it seems like Blue Cross is the most competitive plan from a benefit standpoint and from a rate standpoint. I will take a few minutes just to maybe clarify some things as far as the Affordable Care Act is concerned. I noticed, this year's probably at this point in time, there's less information out there about it since the mandate didn't get overturned in this last attempt to do it. But, I think there are some miss information in that, they think the individual mandate was overturned but, it actually wasn't. Actually, what they did was, as you know, if you don't have coverage, there's a fine or as the Supreme Court said, it was a tax. Well, up until and through this year, the fine for and individual is \$695, for each child in your home \$347.50 or 2 1/2% of your income. What they actually did, what Congress actually did was, in the tax bill, what they did was, they set the fine to \$0. They did not overturn the mandates. So, the fine is zero for 2019. That can be changed in subsequent years, so a lot of people think that the individual mandate was overturned but it hasn't been. All of the employer fines are still there so, all that situation, all it did was stop the fines going forward in 2019. So, just to give you a little update on that. The other thing that happened this year in the rates was, you know everybody can keep their dependents on the plan until age 26 and typically what happen was, on small groups under 50 and individual policies, they had one rate for all children up to age 20. After age 20, 21, 22, had a separate rate. What they did in 2018 was, they changed that.

2018, children from age 14 and under have one rate. But, 15, 16, 17, 18 and 19 has an additional rate, so, every attained year there's an increase in rates for those situations. That does not affect you all because you do not have any children on your plan but, I just think you need to know that and the employees need to know that going forward in case they were going to add anyone. On the individual market, the only carriers we still have in the State is Blue Cross and Vantage Health Care, which is a small HMO out of Monroe. United Health Care, Humana, Aetna, pulled out of the individual market, not only in Louisiana, but nation wide. If you look in your packet on the right hand side, the second piece of paper in there says, Paid Claims Monthly and Enrollment Statistics. This is important for what I am about to talk to you all about on what we did several years ago here at the Fire Department. If you remember several years ago when the ACA went into effect, we had the option of going with a grandfathered plan or non-grandfathered plan. Well, the difference is a grandfathered plan, your claims experience has more of an effect on your rates than the non-grandfathered plan. The non-grandfathered plan was put into place by the ACA and what that accounted for and what that did was it had community rating. So, regardless of what your claims experience here is or anywhere, basically, if your claims experience is not as good, your grandfathered rates are going to be higher. So, if you look at the claims that we had over the last three years, you can see that it was pretty wise that we went to a non-grandfathered plan. It kept the benefits almost identical but, we were able to go and keep the rates down. So, in the last three years, Blue Cross has collected \$142,000 in premium and paid out \$347,000 in claims for the Fire Department. So, with that said, last year we had a 9.7% increase with our non-grandfathered plan. Had we kept the grandfathered plan last year, it would have been 17%. Now, what we did when we changed this plan, we also kept the non-grandfathered and the grandfathered plan in place. We do not have anyone on our grandfathered plan but it's still out there. The reason for that and the reason I wanted to do that was, in case these claims ever turn around to where it may be making sense for us to be in the grandfathered plan because of our experience, we have that option, ok. So, that is still available to us. Any questions about that? I know we've talked about this just about every year since we've done that.

This year, we are having a medical rate increase of 3.1% in our non-grandfathered plan. Had we kept, had we had employees on the grandfathered plan, that rate increase would have been 13.7% because of the claims that you have in front of you. So, really, as far as the fire department is concerned, we are really looking at 3.1%. Any questions?

Mr. Thanars said, you mentioned 9.7 earlier, what was that in reference to that again?

Mr. Rosenbohm said, that was last years rate increase.

Mr. Thanars said, ok, got ya.

Mr. Rosenbohm said, that was the rate increase that we have our rates based on now.

Mr. Thanars said, alright, thank you.

Mr. Rosenbohm said, in one of the things, when I was appointed the agent for the Fire Department and for those people that were here at that point in time, remember, you throw a rate increase out there but yet, when you take the total premium from last year to this year, it's not the same rate, right. Well, the reason being on that, on small group, you all don't have a 4 tier rating. You all have a rate for each employee by age and on the grandfathered plan, back then, it was based on a 5 year age band. So, if somebody went from age 44 to 45, they would get a rate increase besides the rate increase for medical risk. Now, with the non-grandfathered plan, that is not a 5 year tier, it's every year. So, everybody here is a year older so, in addition to the 3% increase, everybody is a year older so they jump to 35, 36, 37, or whatever. The true increase from a cost standpoint, is not 3.1%. That is the medical increase that is in your packet there for renewal. The increase this year, when we take in the age bump ups, it actually increases \$266.51, per month or about 5.8% is what the total billed charge is from this year to the renewal year.

Mr. Trascher asked, that's the 3% plus the age differential?

Mr. Rosenbohm said, plus the age differential brings it to 5.8%.

Mr. Lombard said, that's for everybody?

Mr. Rosenbohm said, that's for everybody, right, and I think, I met with Jack and you budgeted for 8%, Jack?

Chief Dockery said, yes.

Mr. Rosenbohm said, he budgeted for 8%. And, that's because of the community rating that each year the rates get bumped up one tier. If you look at the next couple of sheets after the claims, what I did was, we actually ran some options for Blue Cross and we actually went to Humana and ran an option with Humana. The plan that you all have now, if you all remember we talked about the ACA, they really broke out the plans into Platinum Plans, Silver Plans, Gold Plans, Bronze Plans, ok, or actually, Platinum, Gold, Silver and Bronze. Blue Cross is the only company out there that still has a Platinum Plan. Nobody else offers a Platinum Plan. You all have and always have had a Platinum Plan here at the Fire Department. So, that first column is the benefits that the current plan has and basically, there is no deductible. Someone goes in the hospital and has outpatient surgery, it only cost them \$300, everything else is paid 100%. They go in the hospital and stay over night, it's \$300 a day for the first three days and everything after that is 100%. You have a \$25 copay for primary care physicians, \$40 copay for specialist. All your nursing, home health, hospice, organ transplants, paid at 100%. The monthly cost, the new monthly cost for that plan is \$4,845 and as I mentioned, their increase as I mentioned is, \$266.51 per month. The rates are \$266, less per month at this point in time. What I did was, just like we did last year, Blue Cross has 15 to 20 different plans and we ran them all. But, the next plan that seems competitive is the 750 deductible plan. Now, this is a deductible plan, this is not a copay plan like the first plan. This is a Gold plan. But, after the deductible the employees would pay 80%, I mean, Blue Cross would pay 80% and employees would pay 20% up to the maximum out of pocket of \$3,750. You can see, the current plan they are only out of pocket \$2,500, at the most and probably not

going to get there because they would have to go in the hospital 3 or 4 times a year in order to get to that \$2,500. The rates drop \$800 a month, \$4,032. One of the interesting plans, when we talked to Jack, they maybe have an interest, is this Blue Connect. Blue Cross has a Blue Connect Plan. This Blue Connect plan, the network is Oschner Healthcare. Oschner, all Oschner facilities in their network is with that plan. Now the interesting part about it is, on the Northshore here, St. Tammany Hospital and Slidell Memorial are part of that network. The only hospital you will be losing is Lakeview and with that plan, it's very close to the plan that the employees are on now. In that, there's no deductible. When they go to the doctor it's either \$20 for a primary care, which is a little bit less than the plan now but, the specialist is \$50, which is a little more. The Quality Blue is \$20, Mental and Nervous and Substance is \$20 co pay, Urgent care is \$50. All our wellness exams on this plan are 100%. Your low tech and high tech, MRI's and stuff like that, are paid 100%. This plan, if you go in the hospital, instead of \$300, it's \$200 a day, ok. Maximum 3 days. They go in for outpatient surgery, it's \$200. Outpatient physicians is 100%, your therapy is \$35, your prescription drugs down at the bottom, is all the same as the plan is right now. This plan has a savings of \$600, right at about \$600, \$7,200 a year. But again, the big difference here is to make sure that the employees are comfortable with the network of Oschner and St. Tammany and Slidell Memorial.

Mr. Lombard asked, what other options would you have over here?

Mr. Rosenbohm said, you have Lakeview.

Mr. Lombard said, yeah, I am talking about this side of the Parish. We only two.

Mr. Rosenbohm said, on this side of the Parish, you only have, and again, if they wanted to use...

Mr. Lombard asked, St. Tammany is part of the Oschner plan, too?

Mr. Rosenbohm said, yes. St. Tammany Hospital and Slidell Memorial are both part of the Oschner Plan, plus, they would have access to all of the Oschner facilities on Tulane Avenue. I mean, on Jefferson Highway and they are just building crazy and they are buying facilities now. You know, they have Meadow Crest, it use to be Meadow Crest on the West Bank. They got the old Baptist Hospital on Napoleon. So, again, I just feel like it is important for me to say that the Board and for the employees to consider the situations with the hospitals and things like that. If somebody needs to go to Lakeview, then Lakeview is going to be out of the network.

Mr. Trascher asked, does the first one, the one we have now, those coverage's are for any medical facility?

Mr. Rosenbohm said, no, it's any medical facility in the State of Louisiana that Blue Cross has in their HMO part of service plan. You're talking about Touro, East Jefferson, West Jefferson. You basically got every hospital in the area. What they are doing with the Blue Connect is, and why they are being able to discount the rates is, the hospitals are taking a little bit more risk. What they are doing is saying we can treat the people a little bit more effectively and we can do things a little bit better than some of the other facilities. So, we are willing to share in some of the risk and they are willing to reduce the rates because of that. They just expanded the Blue Connect network just expanded to Lafayette and is going to be expanded to Baton Rouge pretty soon. So again, I think from a healthcare standpoint, what we are seeing from around the Country is, you are seeing these smaller networks and you're seeing these hospitals driven with these smaller networks.

Mr. Trascher said, so, on the Blue Connect, if they were, if somebody was out of town or something like that, they would be any of those?

Mr. Lindsey said, that's what I am talking about.

Mr. Rosenbohm said, it's the caveat with the Blue Connect, which, I think is really, really neat. I've given you all a schedule of benefits for all the plans that you all have and the Blue Connect as well. What Blue Cross has done with the Blue Connect, is to say, if you are out of town and it's an emergency, a life threatening situation, a heart attack, stroke, it's something that's life threatening, you are going to have coverage just like here in New Orleans. If you are out of town and you go to a Blue Cross provider out of town, Orlando, Florida, California, Oregon, where ever you may be, what they are going to do is, in the past when you went out of network, the item out of network benefits will be priced out with a higher deductible and coinsurance and stuff like that. But, that wasn't the bad thing, the bad thing was, the Doctor could balance bill you. In other words, if I have a \$10,000 bill and I am out of town and my deductible was maybe \$1,000, my copay was, I mean my coinsurance was 20%, so, let's say I am out of pocket \$1,500 on out of network benefits. But, that doctor contract is not with the Blue Cross Louisiana, the Louisiana Network. That doctor could balance bill what ever Blue Cross didn't pay. Now, what they are saying is that if you are out of town and you are with any doctor that accepts Blue Cross around the world, then you are going to be paying not in network benefits, out of network benefits but they can't balance bill you and that has been the biggest heartburn of and exposure for people traveling and not having, and having that balance bill. Does that make sense?

Mr. Lombard said, yes.

Mr. Trascher said, kind of, I am still a little, on the balance bill it almost seems the doctor is nefarious. If his normal bill would be \$1,000 and Blue Cross pays \$800, he is going to bill you for it.

Mrs. Blackwell asked, Chief do you have something to write on the board?

Mr. Rosenbohm said, I am just talking about out of network, ok.

Mr. Trascher said, right.

Mr. Rosenbohm said, the network you all had been on, and most people in the state are on, is a Louisiana network.

Mr. Trascher said, ok.

Mr. Rosenbohm said, so, anybody in the Louisiana network, if you go to them, those are the benefits. If you go outside of the network, then you have outside network benefits. I am just going to use a number, ok. I am going to say it's a \$1,000 deductible outside as opposed to your \$200 for going to the hospital and things like that. Let's say, after that benefits are paid at 80%, your going to pay 20%. So, let's say we had a \$10,000 bill. \$1,000 is the deductible and we have \$9,000 left, so, what is this \$1,800. Ok, so that's \$2,800. Up until this time, this doctor could bill this individual a difference between \$10,000 and \$2,800, that's \$7,200, right. The reason being is, Blue Cross is going to pay this bill based on the contracts they have with other providers. That's how the plan is priced. What we are saying here the Blue Connect or the current plan you have now, if I had the same scenario and I am out of town, I got my \$1,000 deductible, and again this may not be exact.

Mr. Trascher said, right, it;s just...

Mr. Rosenbohm said, and now I have a \$10,000 bill, but there's a Blue Cross provider in California or whatever because I have business out there as well. So, let's say Blue Cross discounts average's about 60%, so, let's make this easy, let's make this an \$11,000 bill. So, he's got his \$1,000, and let's say Blue Cross gives a 60% discount, right. So, of the balance of the \$10,000, we are going to get a 60% discount. So, now, this individual has a balance of \$4,000. He is only going to be responsible for 20% of that \$4,000. Now, it's \$1,800, and he has no balance bill. Makes sense?

Mr. Trascher said, with the balance bill they could bill him the \$4,000.

Mr. Rosenbohm said, no, because Blue Cross has a discount with this guy.

Mr. Trascher said, right, but if the doctor...

Mr. Rosenbohm said, in today's world, prior to this day, that would have been the scenario. Today, that's not the scenario.

Mr. Trascher said, so if he has Blue Cross, then is going to accept...

Mr. Rosenbohm said, he is going to get the contracted rate regardless of where he is at.

Mr. Trascher said, right.



Mr. Lombard asked, when one of our people, let's say, go to a hospital even here, and it's not with the Blue Cross Connection, they got the regular. But, with the Blue Cross, is there a benefit of when you go in there and ask are you on the Blue Cross Plan?

Mr. Rosenbohm said, absolutely, and not only is it a benefit for that, they can go to the website and look up everybody. They can look up specialist, they can look by hospital, they can look up whatever. Not only here, but if they traveling.

Mr. Lombard said, but emergencies, everybody don't think that logical. You and I both know that. So, when you go the hospital, you say, are you all part of the Blue Cross Network?

Mr. Trascher said, you say do you accept Blue Cross.

Mr. Lombard said, yeah.

Mr. Rosenbohm said, he is going to give them his Blue Cross card. He's got his Blue Cross card so they gonna know.

Mr. Lombard said, ok

Mr. Rosenbohm said, you going to know. In Louisiana, this situation here is for really (inaudible). Let me tell you my biggest, the biggest problem we have today, or I have with claims, is ambulance service. Because, nobody wants to be in network because they think when you call 911, I am coming to get you so, why do we have to discount my prices. The biggest issue I have is with ambulances.

Mr. Lombard said, and they are high, huh.

Mr. Rosenbohm said, and they are high and it's something that I have brought up. I've brought it up with the carrier's. As a matter of fact, I am going to be in Washington, D.C., at the end of the month. I mean, with Senator Cassidy, I am going to bring it up to him again. Something needs to be done about it because the individual, if you got chest pains and things like that, you can't call up and say, I need an ambulance, are you with Blue Cross network? You know, it's really the biggest thing, the biggest challenge I have right now with claims, is that. Not this. But, we had a situation where a lady actually was having a stroke in Lafayette. She called 911, they came out and they were out of network and I had an appeal letter written for her and Blue Cross paid it like it was in network because it was life threatening. But, a lot of people call 911 when it's not life threatening. They may have broken their leg or something or broken, it's not life threatening but it's still a bad thing. That's the issue I have with claims.

Mr. Lombard said, and if we went with the Blue Cross Connect plan it would save about \$7,200.

Mr. Rosenbohm said, \$7,200.

Mr. Lombard asked, is that with the increase?

Mr. Rosenbohm said, that's, yes. These are numbers for July 1 and forward. These are all apples and apples. The best plan that Humana, any questions about that?

Mr. Lombard said, no.

Mr. Rosenbohm said, behind that spreadsheet, and what I did, behind that spreadsheet, the initial one, I broke down, and Jack, I didn't have this one for our meeting but I broke down each one of the categories by employee and it shows you what the employees, the cost is and we don't have anybody that has family coverage. We don't have anybody that has spouse or children coverage. So, this is a listing, but again, Jack, not to pick on you but, like you were 36 last year, your 37 now. So, you got the 37 year old rate. That's what makes the true increase 5.8% as opposed to 3.1%.

Mr. Trascher said, just don't get any older Jack.

Mr. Lombard said, Floyd doesn't. Floyd is still 25.

Captain Sid Anderson said, I tried that but they keep telling me I am older though.

Chief Dockery said, I act like I am 10 but...

Mr. Rosenbohm said, the closest plan, the best plan that Humana has is this fourth column here. It's similar to the second column in benefits and it's almost the same as... the second column and the fourth column are almost identical. It's just , one's got a copay that's higher of \$750 copay. The other one's got a \$750 deductible. So, if a person on that fourth plan goes in the hospital he is going to be more out of pocket more quicker on that plan as opposed to the second plan.

Mr. Trascher said, but the Humana plan, the out of pockets much higher.

Mr. Lombard said, right.

Mr. Trascher said, the copay...

Mr. Lombard said, hospital admissions.

Mr. Rosenbohm said, they don't have a Platinum plan, they only have a Gold plan. That is their best plan that you are looking at right there.

Mr. Trascher said, this is two...

Mr. Rosenbohm said, I tried to compare the best plans to compare apples to apples.

Mr. Trascher said, the Blue Connect seems to be the two apples to look at.

Mr. Rosenbohm said, so, right behind that is a break down of what the renewal is. I actually took this out of the renewal. These are the two, the grandfathered plan and the non-grandfathered plan. The whole renewal is the last, I would say, tablet in the packet. This is the renewal that was produced from Blue Cross. It goes in to everything and how rates are developed and what the plans are. I also...

Mr. Trascher said, and this is the, excuse me, Mr. Rosenbohm, this is still keeping the grandfathered plan I place with no employees on it?

Mr. Rosenbohm said, yes. Remember, somebody said we couldn't do that and four years down the road.

Mr. Trascher said, yes, four years ago.

Mr. Rosenbohm said, yes, four years ago. This is the Humana plan, the benefits breakdown of the Humana plan for you all. This is a list of all the plans, the best plans that Humana has and I just printed them all so you can see what the best plan is, which is the one that I have in my packet. It's back up for what I have given you all. And this, I just printed one copy of this, the proposal, the full proposal from Humana. On the left hand side of your packet there, that's the Blue Connect, the schedule of benefits for the Blue Connect. I recapped it on my spreadsheet that I printed out for you all, the XL spreadsheet. This give you all backup of the rates and an overview of the benefits on the first sheet and a complete breakdown of the benefits on the third page. Any questions for me up to this point?

Mr. Lombard said, yeah, the non-network can be quite expensive with the deductible, plus...

Mr. Rosenbohm said, it can be and see, the thing was with that, is that's based on approved charges. So, just think if you have that plus the balance bill.

Mr. Trascher said, it will eat your lunch. So, the current plan, well actually, with either one of them. The current plan, they can go to any doctor that accepts Blue Cross.

Mr. Rosenbohm said, in Louisiana.

Mr. Trascher said, in Louisiana.

Mr. Rosenbohm said, if they are going to go out of the state, if it's a life threatening situation, they are going to be paid just like here in Louisiana. If they going to go out of state, I'm sorry, if they going to go out of state, then it's going to be this scenario with out of network benefit.

Mr. Trascher said, right.

Mr. Lindsey said, if they go out of state and it's not a life threatening injury, like a broke leg or something.

Mr. Rosenbohm said, it's going to be this and what I usually do with my client's is appeal the situation and we get them covered mostly, 75% of the time. The biggest thing is communicating with us. We don't work for Blue Cross, we work for you all. We work for our clients.

Mr. Trascher said, and the Blue Connect is going to be the same thing.

Mr. Rosenbohm said, Blue Connect is going to be the same thing.

Mr. Trascher said, only limited to Oschner.

Mr. Rosenbohm said, your current plan for out of network benefits, the difference is, you don't have all the doctor's and hospitals in Louisiana. You just have the Blue Connect doctor's which is Oschner, St. Tammany and some other hospitals.

Mr. Trascher said, I guess the question should be, if, and I think maybe this is what Mr. Russell is looking at, if you went to Boloxi or you went to Pensacola and you broke your leg...

Mr. Rosenbohm said, your out of network.

Mr. Trascher said, ok, your out of network and you went to the doctor and you asked the hospital, do you accept Blue Cross?

Mr. Rosenbohm said, they are going to give them their card and it's not just going to say Blue Cross, it's going to say HMO Point of Service and they probably going to say no we don't. They are going to say they accept Blue Cross of Mississippi but, we don't accept Blue Cross of Louisiana. Then we are going to be in this situation and it's always been that way.

Mr. Lombard said, but if you have Blue Cross Connect, then your covered?

Mr. Rosenbohm said, the plan that you all have had forever, before me, that's the way it was. As a matter of fact, before me you didn't have that out of network benefit. All you had was the HMO benefit.

Mrs. Gwen Graham said, I'm sorry, I just want to clarify something. The network that the current plan is in is the Blue Cross HMO Point of Service Louisiana Network. I want to clarify that, that is what it is. So, it's not just doctors in Louisiana. They have to be in that Blue Cross HMO Point of Service Louisiana Network. I just wanted to clarify that.

Mr. Rosenbohm said, which is 97% of all doctors that accept Blue Cross.

Mrs. Blackwell said, and I think what the question is here, is the Connect is only for Oschner, am I right, Mr. George?

Mr. Rosenbohm said, yeah, I think that is one of the questions but, I think the important question is out of network, whether it be the Blue Connect which is the narrower network which is the Oschner network that includes St. Tammany and Slidell. It includes more hospitals than that around the state, it's just that is what affects us, here. But, the difference between the Blue Connect and the Point of Service plan that you all are on now is, if they travel throughout the state, they have more doctors throughout the state, whether it be Monroe, Shreveport, in those areas. If they are out of state, whether it be the Blue Connect or your current plan, it's going to be handled the same way.

Mrs. Blackwell said, but, in state it will be different.

Mr. Rosenbohm said, in state it will be different because you got a narrower network and because you got a narrower network, it's what I was saying before. They think that they can control claims better and that's the reasoning in having \$7,200 in savings as opposed to what the plan you are on now. The plan that you are on now has the best benefits that's in the state. Now, with that said, Blue Cross, and I have several of my client's on this, Blue Cross years ago came out with what they call Premier Blue. Premier Blue has the same benefits as the plan that you all have in here right now. The difference is, it accepts any Blue Cross provider throughout the country. There's about a 12% increase in rates to go to that plan. Which I know, budget's are very important. That's why I never brought it up to where, I didn't think that y'all didn't want to spend 12%... I am trying to, every time I look at this every year, I am trying to save you money.

Mr. Trascher said, and hold it down.

Mr. Rosenbohm said, and hold it down as opposed to, you know, just look we can do this but, you know.

Mr. Lombard said, I don't mean to put you on the spot but, is there a way you can see how many claims we had out of state?

Mr. Rosenbohm said, yes, I can request that. Typically, in your size group, if you had over 100 employees, I could go in right now and look at that. I can't look at that now. I can go in and ask Blue Cross to give me a report and tell me how many, I can ask them to give me how many non- network claims you had.

Mr. Lombard said, you may not have had any, so, that would make your decision a little better.

Mr. Rosenbohm said, we have had one issue that I know of here. It wasn't a provider out of network, it was an air ambulance.

Chief Dockery asked, was it the helicopter ride?

Mr. Rosenbohm said, it was the helicopter ride. It was like \$38,000 to go to Baton Rouge. We wrote the appeals, I helped write the appeals and I don't know what ended up happening because they would never return my phone calls after I called several times. But, not Blue Cross but who ever was, the lady I was working with. But, again, that was the only one that I know of that we had. Jack, do you remember anything else?

Mr. Lombard said, I don't remember on the one last time.

Mr. Rosenbohm said, I haven't heard anything negatives.

Mr. Lindsey asked, would that also work the same like, if somebody gets injured here locally and has to be transferred to another state for...

Mr. Rosenbohm said, air ambulance?

Mr. Lombard said, no, treatment.

Mr. Lindsey said, for special treatment or something.

Mr. Lombard said, like a burn or something.

Mr. Rosenbohm said, you mean, like if there is nobody here that can treat that. Typically, in that situation, Blue Cross or any carrier, if you don't have something that is available here, they will pay for that because you don't have access to the special facility. I had in Katrina, believe it or not, one of my auto dealerships that I insure, they had a premature baby 2 days before Katrina.

Mrs. Blackwell said, wow.

Mr. Rosenbohm said, they had this same plan. I get the goose bumps just thinking about this. I worked with his couple, we moved this child, it was premature, we moved that child to 4 different states. They flew him to 4 different states and they never got a bill.

Mr. Lombard said, good.

Mr. Rosenbohm said, I walk into that dealership and that guy hugs me, I get chills every time I think about it.

Mr. Trascher asked, from the hug, no..

Mr. Rosenbohm said, I get chills about the event, ya know.

Mrs. Blackwell said, that's amazing.

Mr. Rosenbohm said, you get involved with this stuff and...but, anyway, I hope I've answered y'all questions and if there are anymore, I would be glad to answer them. In speaking with Jack, there has been some request from the staff about possibly putting in a dental plan and a vision plan. The last 2 things on the left hand side of the packet there is, there are 4 different sheets here for the dental. One of them has a \$1,500 benefit per year but it doesn't cover orthodontia. The total premium is \$29.60 per employee. The total premium for the people we have covered here is \$236.80 a month. The next sheet is a \$2,000 benefit and instead of \$29.80 a month it's \$.50 more. It's \$30.30 and the monthly premium on that is \$242.40. The next 2 sheets, the premium for the employee is the same but it just adds orthodontia for children under the age of 19. With the dental plan, like I mentioned, we don't have any spouses or children on the medical plan but, they could still participate on the dental plan or the vision plan even though they are not on the medical plan.

Mr. Lombard asked, and this has orthodontist in it, the last one? The \$242...

Mr. Rosenbohm said, the second page and the fourth page has orthodontia in it, yes and you can still see the reason it's changed is, employees and minors are \$52.90 without orthodontia and it's \$54.20 with orthodontia. So, you can still see the difference there. The total premium is based on what our current census is and that's only employees.

Mr. Lombard said, so our premium in a years time would increase, let's say, \$240.00.

Mr. Trascher said, that's a month.

Mr. Rosenbohm said, no, not a year, that's a month.

Mr. Lombard said, ok.

Mr. Trascher asked, is this coverage based similar to the health coverage per employee?

Mr. Rosenbohm said, this coverage, on all four of those dental plans is this, there is no waiting periods...

Mr. Trascher said, no, what I mean is, what if we offered this as an elective coverage and we put one of the employees elected to have this coverage and pay for it?

Mr. Rosenbohm said, on this size group, it' got to be employer paid because we have less than 10 employees. We would either have to have all the employees pay for it, yeah, because we have less than 10. So, basically, there are other dental plans out there that will insure less than 10 people but the problem is, there's waiting periods for major, there's waiting periods for basic, preventative is going to be covered from day one but, maybe the first year is only \$750 benefit the next year is \$1,000, then \$1,250 and your capped out there. Again, it becomes a savings plan to me as opposed to a true insurance plan, which this is and basically, this plan they go in every six months, x-rays and cleanings and things like that are paid 100% with no deductible. After that, there's a \$50 calendar year deductible. Basic services are paid at 80% and major services are paid at 50% up to a maximum of \$1,500 or

\$2,000. Again, these two plans that you are looking at is what I provide for my staff. That's what the plans that we are on. They've got an extensive network of doctors, of dentist and also on the vision plan, I if people wear contacts and lenses, God, it just saves so much money on the vision plan. But, anyway, this is something that I thought I would present to you all. The vision plan, they go in for an eye exam every 12 months. Lenses and frames every, every 12 months they a \$100.00, a \$130.00 benefit towards a frame. Trifocals lenses are covered up to 100% for the lenses. If they are going to use contact lenses, they are going to use \$130.00 benefit of contact lenses. The total cost on the vision plan for the employees is \$61.60 per month.

Mr. Trascher said, now, when you add the quote, it's for 8 employees?

Mr. Rosenbohm said, yes, that's what we have.

Mr. Trascher asked, and that's what we have on the dental also?

Mr. Rosenbohm said, yes. Dental and vision. Any questions, any concerns?

Mrs. Blackwell asked, Chief, when does this have to be done by?

Chief Dockery said, our renewal is July?

Mr. Rosenbohm said, July 1<sup>st</sup>. If we are going to make any changes, I think the next Board meeting is the 10<sup>th</sup>?

Chief Dockery said, it's the 12<sup>th</sup>.

Mr. Rosenbohm said, if we are going to make any changes, like if we are going to move to the Blue Connect or if we are going to add the dental or vision, I need to have that in by the 12<sup>th</sup> to Blue Cross, of June for July 1<sup>st</sup>. If we are not making any changes and keeping the plan the as it is, we don't have to do anything. We just need an approval.

Mr. Trascher said, the meeting will be on the 12<sup>th</sup>.

Mr. Rosenbohm said, of next month. So, we just get it in the next day based on what you all decide.

Mr. Lombard said, well, I guess what the major concern is, Chief is going to have to look at his budget to see how much...

Chief Dockery said, just doing some quick math here, going off, if we opted with the Blue Connect plan, and added the dental and vision, it would bring us to \$4,560.24 per month. The plan that we are on right now is \$4,845.17. We will still save \$284.93 a month.

Mr. Lombard said, and you would have dental and vision?



Chief Dockery said, and we would have dental and vision.

Mr. Rosenbohm said, excuse me, I don't mean to but in, but that's if you move to the Blue Connect.

Chief Dockery said, yes.

Mr. Rosenbohm said, that's if you move to the Blue Connect. I don't want to mislead anybody.

Mr. Lombard said, no, he said that.

Mr. Rosenbohm said, oh, ok, I didn't hear that.

Chief Dockery said, I've spoken with, I believe, almost everyone and they are in the Oschner network. I am going to be Frank here, the department pays the insurance, the department should have the say so of what is being done. If it's the same plan as given about the same rate...

Mrs. Blackwell said, we don't want to take anything away from somebody that is not using Oschner's.

Chief Dockery said, oh, no.

Mrs. Blackwell said, so that's why we are asking to double check with everybody.

Chief Dockery said, I will double check with everyone and make sure we are all in the Oschner network. If so, I would highly look at that plan.

Mrs. Blackwell said, so, you are 75% sure that everybody is?

Chief Dockery said, yes. But, we still have time to sit down and look at it.

Mr. Trascher said, we will make a decision at our June meeting. The only thing is, we are going to have to, if we do go with the vision are we going to have enough time?

Mr. Rosenbohm said, we are going to have enough time. What we are going to have to do is, and Gwen, I am going to have to rely on you, what we have to have new, if they switch everybody over to the dental and vision, will we have to have new applications?

Mrs. Gwen Graham said, well, yes because we are adding the dental and vision, yes, they are going to have to fill out new applications.

Mr. Rosenbohm said, so, in thought of that, can we get you the applications and you can have them done in advance and if the Board approves it...

Mr. Trascher said, and that would be to go to the Blue Connect?

Mr. Rosenbohm said, the Blue Connect. If you go to the Blue Connect, we don't need anything.

Mr. Trascher said, if we go with the dental and vision...

Mr. Rosenbohm said, if you go with the dental and vision we will have to have a new application.

Mr. Trascher said, and I think that what Chief Dockery was alluding to is that, if we go with the Blue Connect program on the hospitalization, we can then offer the dental and vision...

Mr. Lombard said, and still save \$200 a month.

Mr. Trascher said, and still save have a little, a couple hundred dollars a month.

Mr. Rosenbohm said, a couple hundred a month. Yes, I think I calculated about \$3,600, or \$3,200.

Chief Dockery said, yes, the \$284 a month.

Mr. Trascher said, is that for both of them?

Chief Dockery said, that's what we would save from our plan right now.

Mr. Lombard said, from the other one?

Chief Dockery said, our plan right now is \$4,845.17 a month...

Mr. Lombard said, that's the platinum plan

Mr. Rosenbohm said, after adding that.

Chief Dockery continued, yes.

Mr. Trascher said, yeah, that's what I am saying, it's a couple hundred dollars a month less for basically the same coverage just within the Oschner network

Mr. Thanars said, say \$34.08.

Mr. Trascher said, but, you would have vision and dental.

Chief Dockery said, you are roughly looking at \$3,419.16 a year and saving, if we chose Blue Connect and added the dental and vision to it we would still save \$3,419.16.

Mrs. Blackwell said, I guess our main concern is to make sure that everybody is in the network.

Mr. Lombard said, as long as everybody is in the network, I think that's a great plan.

Chief Dockery said, that's what I am working on now. Just to double check to make sure that everyone is in the network.

Mrs. Blackwell said, if you could get the applications in and get them filled out and all, at our next meeting we will have a decision made and he will have it already filled out. I am sure he will know within the next couple of days whether or not...

Mr. Lombard said, if he's got the applications, once they sign the application they know what they are buying into.

Mr. Rosenbohm said, so Gwen, the other thing was, Jack does everybody know how to go on line and check for providers? Maybe you can send him an email and send him the link to go in and look at that.

Mrs. Graham said, if you move to the Blue Connect, are we still going to leave, we will still leave the point of service plan in place.

Mr. Rosenbohm said, if they have the Blue Connect we will have three plans in place. Even though we are going to move... just like the grandfathered...

Mr. Trascher said, the grandfathered, point of service and this one, we can so we can go back in...ok. Good deal.

Mr. Rosenbohm said, you can still go back.

Mrs. Graham asked, would you still leave that option for the employees to buy up if they choose to stay where they are?

Mr. Rosenbohm said, let's say 7 of the employees are ok with Oschner but, one of them said, no I like the current plan, I'd like to stay there.

Mrs. Blackwell asked, they can pay the difference?

Mr. Rosenbohm said, they can pay the difference. You can take a Blue Connect price and they can pay the spread between the...

Mr. Trascher said, yes, if that's what they want to do...

Mr. Rosenbohm said, I am just saying, that is available to you.

Mr. Lombard said, most people over here, I would venture to say, they are with the Oschner plan because the hospitals are connected now.

Mr. Rosenbohm said, they are.

Mr. Lombard said, unless you go to North Shore.

Mr. Rosenbohm said, Oschner needed that piece in order to make it viable because there are so many people that live on the North Shore and work on the South Shore, things like that. So, they needed to expand St. Tammany.

Mr. Lombard said, they are healthier over here.

Mr. Rosenbohm asked, any questions?

Mr. Lindsey asked, is Oschner going to be putting anything in Lakeview? I heard something about the, as far as the doctor's offices over there, there are going to be...

Mr. Rosenbohm said, you know, they have doctor's over at Lakeview that have admit privileges over at St. Tammany so, those people are probably in the Oschner network but, the facility right now, is not. That's the big hole that you would have over here. Again, there is a distance between them. But again, most of the people, Jack, do most of the people live in Slidell, or in the Slidell area, access Slidell? That's what I would think.

Mr. Trascher said, well Mr. Rosenbohm, thank you. That's a lot of information and it was very well presented.

Mr. Rosenbohm said, I know insurance is not easy to understand sometimes but, hopefully, I hope it was at least laid out so that you can understand. Thank you all for having us again.

Mr. Trascher said, thank you.

Mr. Lombard said, thank you, George.

Mrs. Blackwell said, ok, we will move on to our Discussion with Fire Station Appearance, Mr. Russell.

#### DISCUSSION ON FIRE STATION APPEARANCE – Russell Lindsey

Mr. Lindsey said, I will keep my part quick. I just wanted to bring up some discussion as far as making some headway with getting this place cleaned up and I did want to talk about that shipping container back by us.

Mr. Lombard asked, the Conex Box?

Mr. Lindsey said, yes, the Conex box to see what we would have to do to get that out and move forward with cleaning the station up. I guess everybody noticed that the building is gone.

Mr. Trascher said, thank you.

Mrs. Blackwell said, thank you.

Mr. Lindsey said, I know Jack was going to look into, you know, find out if he can find some paper work on that shipping container and stuff like that.

Mr. Trascher asked, is that listed any where, Chief?

Chief Dockery said, I have not found it yet and I know it's been here roughly, 13 years.

Mr. Trascher said, ok, if it is not listed as property then we probably wouldn't have to surplus it to have it moved.

Chief Dockery said, I will double check with Moyle just to see if it's hidden somewhere.

Mr. Trascher said, and even if it's not, we can do a Board resolution to surplus it and if it's condition is intolerable, it's no good, we can just dispose of it.

Mr. Lombard said, yeah, somebody can come and junk it for us or junk it for themselves.

Mr. Trascher said, yes, because it would be scrap and scrap has a value.

Mr. Lombard said, yeah, somebody can pick it up for the scrap metal.

Mr. Trascher said, scrap has a value and we would have to say the value of the building is equal to the cost to remove it.

Mr. Lindsey said, that's the thing, somebody has to have the means of removing it.

Mr. Trascher said, and by the time they buy gas and the setaline and pay somebody to cut it up.

Mr. Lindsey said, if they could pay somebody to come get it...

Mr. Lombard said, Ronnie Marshall will come here and put it on a big wrecker and take it off.

Mr. Lindsey said, we can definitely get it removed if we have clearance to do it.

Mr. Trascher said, ok, Chief, if you will, Mr. Lindsey, if it's ok with you and the Chief can find out something for the next meeting, we will put it on the agenda to surplus it. If we can't find it in the inventory and it doesn't have a value, we can just move forward with having it moved.

Chief Dockery said, I will have an answer for you next meeting paper trail wise.

Mr. Lindsey said, as far as other station needs and stuff, what do you need from us as a Board to help get this place back looking like it needs to look?

Chief Dockery said, I need some volunteers. Well, i actually...

Mr. Lombard asked, what about some prisoner's work release?

Chief Dockery said, you know, we did that one time and it wasn't a very, I don't want to say a good system, but the former Chief had them doing other things they weren't suppose to be doing.

Mr. Lombard said, I don't even know if they still do it.

Chief Dockery said, yeah, I don't know either. I ran across, the funny thing is, I ran across the renovations and repairs that you suggested for this station itself and we have a couple of them knocked out. But, your right, I am looking for people that are willing to give some elbow grease. So, if you have any suggestions on how we can do this or anybody you can send us. Right now, I am looking into go through the kitchen. Possibly, I don't know if it is cheaper to buy new cabinets or build new cabinets. I am looking to remodel the kitchen. I a looking to repaint the inside.

Mr. Trascher said, well, Chief, I think we had some issues with the kitchen. We have to do some electrical and gas.

Chief said, yes, we do have electrical...

Mr. Trascher said, I think that if we can start with the outside at the moment.

Mr. Lindsey said, make it look better at least driving by.

Mr. Trascher said, yeah, maybe pressure wash it or...

Mr. Lombard said, I don't know if pressure washing or sand blasting would be better.

Mr. Trascher said, sandblast the bricks.

Mr. Lombard said, you can sandblast the roof now days.

Chief Dockery said, we pressure washed it about a year ago, but it's a ongoing thing. You need to get a really good pressure washer to put a dent in it.

Mr. Trascher said, we got a ladder truck to reach up there.

Chief Dockery said, yes, I want to say that's probably what we used last time.

Captain Sidney Anderson said, it is. I was the one that did it.

Mr. Lindsey said, I had spoke with someone about coming by and washing it. He is suppose to come by and wash it. So, that should help with that part.

Chief Dockery said, we have changed the lighting. Actually, I ordered a light for the side to replace the one that was broke being that the building is gone now. So, we are getting the lighting fixed. The building is gone now and I will be looking at doing something for the generator now.

Mr. Lindsey said, and those steps and stuff.

Chief Dockery said, and the steps. Clean up that area some. That could be sandblasted and repainted. They are in rough shape. I would like to get something to, not hide the generator but, not let it stick out like a sore thumb like the building.

Cf said, with pressure washing, would it be something that we needed to buy a pressure washer or something?

Mr. Lombard said, you probably do better renting a commercial. That way it's over with and you don't have any liability and you don't have to worry about doing it.

Chief Dockery said, we have a pressure washer but not to the standard of commercial.

Mr. Thanars said, Chief, since you said you need volunteers, could you come up with a schedule with some task on it. Like, on Saturday for example or in June and here is the things you need some help doing. So, if folks wanted to volunteer and come out, they will know exactly what you wanted them to do.

Mr. Lombard said, can we talk and see to the National Guard and see if they can come out and help us.

Mr. Lindsey said, you would be surprised at how, if the community has an opportunity to help. When we put on the work day at the high school, we had 250 people show up.

Chief Dockery said, I want to put the feeling that you are buying into it. You are putting into your community, you know.

Mr. Thanars said, I would say you need to, you know, you need to have a list then you need to put the date out so folks can plan around it.

Mr. Lindsey said, and with involvement like that, you may pick up some volunteers out of it.

Mr. Lombard said, yep, you never know.

Chief Dockery said, that would be two-fold, that would be great. Let's see, that's the pressure washing. Last year we borrowed a commercial rig from District 1. It's possible we can borrow it again. I don't see any issue with it but, if you have a guy, by all means if he wants to come by and look at it, that would be great. But, I do feel like we need to look at the staircase and I want to find something for that generator to kind of, like I said, hide it in plain site.

Mr. Lindsey said, I wonder what kind of plans we can have as far as that parking lot now that that thing is gone. I know that they dug up that culvert there and they just patched it in with the...

Chief Dockery said, yeah, we can look at seeing if we can get somebody to come in and pave it again where they dug up that culvert.

Mr. Lombard asked, is that the City's property right there?

Chief Dockery said, the Parish.

Mr. Lindsey said, the Parish dug it up, didn't they?

Chief Dockery said, yeah.

Mr. Trascher said, didn't the culvert get crushed?

Chief Dockery said, it got pinched and it they came out and tried to jet blast it and with no success. So, they came out one day and pulled it up and left the hole right there.

Mr. Lindsey said, I wonder if we could sweet talk them into fixing it.?

Mr. Lombard said, what about Shannon, can you talk to Shannon?

Mr. Trascher said, I'll try but I don't think...

Mr. Lombard said, that's what I needed, a good old college try.

Mr. Trascher said, I will give it a try but I can't ...

Chief Dockery said, I know materials cost money, so...

Mr. Trascher said, you may have to buy a culvert or something like that.

Chief Dockery said, the culvert has been replaced. We bought a culvert.



Mr. Trascher said, and they came out and put it in, the Parish did.

Chief Dockery said, they put it in and covered it with dirt.

Mr. Trascher said, limestone, yeah. That's what I am saying, I don't think that they would pave it.

Chief Dockery said, yeah, I think we would be pressing our luck for them to pave it for us.

Mr. Lombard said, well, let's press our luck.

Chief Dockery said, but, we can try. What's the worse that they can say, no.

Mr. Lombard said, last time they didn't pave it and they screwed it up.

Mr. Trascher said, no, and knock two teeth out. I'll try. I will ask. That's all I can do.

Mr. Lindsey said, you don't no where if you don't ask.

Mr. Lombard said, that's right. All they can tell you is no.

Mrs. Blackwell said, I wonder if Toby Lowe would donate some asphalt?

Mr. Trascher said, it's not a good idea to try and pave over that culvert because there are still drainage issues there.

Mr. Lombard said, you know who might want to do something is Standard Material or Sidney Landry is opening a new plant up there by the Polymer Plant. He might want to do something for recognition.

Mr. Trascher said, like I said, there are still drainage issues in that area. The Parish may have to come back and reset the culvert or something. If it's paved, it's a problem.

Mr. Lombard said, well, the Parish has to take care of the drainage.

Mrs. Blackwell said, but, if it's done under a bid thing, because I am in that department I didn't want to say anything, but, if we take it up, they have to put it back the way we take it up. If it's got concrete over it and we take it up, we have to replace it.

Mr. Lindsey said, that's what I am saying. When it got dug up originally, why it didn't get put back like it was?

Mrs. Blackwell said, because it was the barn, it was done out of the barn and it didn't have anything over it as opposed to done... if they come in and they pave this street and it's done under a contract, if we take it up and it's got concrete, we put it back and it's got concrete. With that being said, with that being done out of the barn, that's a whole different ball game.

Mr. Trascher said, I will ask.

Mr. Lombard said, just find out what the options are and if not, I don't mind going to see Sidney and Toby and see if they will do the concrete on it.

Mr. Lindsey said, I am just looking to do whatever to make this place look better.

Mrs. Blackwell said, I mean, Toby's got the little paving crew, he's got asphalt. He owns his own asphalt.

Mr. Lombard said, no doubt. You let me know and I will get Toby and we will come over here and look at it.

Mr. Lindsey said, Chief, when you get a list together just let us know what you need or if you come up with a date we will try and round up volunteers or whatever to get a game plan, have the supplies and all that stuff.

Mr. Lombard said, Toby might take and charge us just for the labor and give us the asphalt. I don't know, or vice versa. Let me see what he says.

Mrs. Blackwell said, he might give it all.

Mr. Lombard said, he might. I will ask him nicely.

Mr. Lindsey said, your going to have to do that arm twisting too.

Mr. Lombard said, yeah.

Mr. Lindsey said, you both get twisted arms, they might be fighting over who is going to do it.

Mr. Trascher said, I was fixing to say, you don't have a gun, huh?

Mrs. Blackwell said, let one do the front and one do the side, right.

Mr. Lindsey said, anyway, that's all I had, I won't hold up any longer.

Mrs. Blackwell said, we appreciate getting the building moved. That's beautiful out there. Next on the agenda, we are not going to talk about the audit anymore, right? We are done with that?

ROBERT FURMAN, AUDIT – Chief Jack Dockery

Chief Dockery said, the audit is done. I spoke him and he had some type of emergency and had to be in Shreveport. He did state he would come to the next meeting or the meeting after. But, as of the audit, it is turned in. That can be taken off.

Mrs. Blackwell said, that's all New Business being done and we will move on to Old Business. Review/Approve Bylaws, Mr. Don.

## **OLD BUSINESS**

REVIEW/APPROVE BYLAWS – Don Thanars

Mr. Thanars said, I don't have them.

Mrs. Blackwell said, we will push that forward.

Mr. Thanars said, you are going to have to. I am going to apologize to the Board and the public that I have just not had time to touch that. Just too many things going on and it's more administrative in terms of what the changes are for those Bylaws. Once I get the chance to get my hands on them to get it done. I need to send them out so you all can review it but I don't see any issues with it. It's just finding the time to get that done.

Mrs. Blackwell said, ok.

Chief Dockery said, now, before we go into the next part, I would ask the Board to give Mr. Jason Smith of Bernard Insurance a few minutes of your time if the Board is willing.

Mrs. Blackwell said, he is not on the agenda, we would have to open the agenda to allow him.

Mr. Trascher said, probably.

Mrs. Georgette Rinkus, videographer said, I have 2 minutes left on this tape.

Mrs. Blackwell asked, you need to change tapes? We can take a break.

OFF RECORD END OF DVD 1

Mr. Trascher said, Chief Dockery has requested a brief presentation from, is it Bernard?

Chief Dockery said, it is Bernard Insurance Company.

Mr. Trascher said, Bernard Insurance Company, I move that we open the agenda for a brief presentation.

Mr. Lombard said, I will second it.

Mrs. Blackwell asked, Mr. Don, how do you vote?

Mr. Thanars said, yea.

Mrs. Blackwell asked, Mr. Russell, how do you vote?

Mr. Lindsey said, yes.

Mrs. Blackwell asked, Mr. Emile, how do you vote?

Mr. Lombard said, yes.

Mrs. Blackwell asked, Mr. Floyd, how do you vote?

Mr. Trascher said, yes.

Mrs. Blackwell said, motion carries.

Mr. Jason Smith said, thank you all, I appreciate that.

Mrs. Blackwell asked, would you please state your name and all so Georgette will have it.

Mr. Smith said, I am Jason Smith with Bernard Insurance. We are out of Shreveport. I personally live in Alexandria, Louisiana. Thank you for having me tonight. Just like your Blue Cross or your independent agent over there was showing you options, I spoke to you all two months ago. Were y'all here two months ago? Were you here sir?

Mr. Lindsey said, I wasn't.

Mr. Smith said, you all have been with VFIS for a lot of years. We are VFIS's competitor. We are ESIP, Emergency Services Insurance Program. We write over 150 fire departments in Louisiana and Mississippi and for the most part, you are either with us or with VFIS. We write the majority of North Louisiana down to Alexandria, into Rapides Parish. Mr. Bernard hired me a year or two ago. I am an independent agent too, like that gentlemen was with Blue Cross and your current agent.

Mr. Lombard said, of course.

Mr. Smith said, he actually hired me full time just selling his fire department insurances, to head south. We have a few fire departments down this way but up North Louisiana, we have whole parishes that we run. We run all of Lincoln Parish, we have Jackson, 99% of Rapides, 99% of Bienville. So, we are not fly by night. We have been doing this for 30 something years. I really want to put into perspective the rates that you guys have been paying. Keith Davidson was here a couple of months ago. He is with VFIS. He is their VFIS rep just like I am ESIP's rep. I wrote Keith Davidson's personal Fire Department a couple of weeks ago. His Board chose to go with me and what is happening is, as we are coming South, your rates have just gotten out of hand. I wrote 3 of his accounts last month from VFIS but, the past year, the savings we made in West Beauregard, \$17,000, West Carroll, \$17,000, Holiday Village, \$20,000, I have a whole sheet here. And those guys are all on my list of references I sent you. Call any of them and ask them how well I take care of them and also, the savings they have had with me and even renewed those savings. When you all had a claim and Mr. Davidson said, that was coming off this year. That claim came off 3 years ago. Your rate decrease should have happened 2 to 3 years ago and had I been here quoted you, it would have. Y'all have paid over, I don't know how many years you paid the \$85,000 but, if you have paid it for the past 5, y'all have paid over \$400,000 in premiums and in those past 5 years, you've had \$12,493 in auto claims. Y'all have had a 3% loss ratio. Y'all rates should have decreased a long time ago. If y'all think switching to me is scary, y'all have already hit scary. You have been through what an insurance company can do to you. My underwriter couldn't believe what the rates have been here. Point Coupe Parish Number 5, last month I tried to quote them and the Board wouldn't even talk to me. We were \$32,000 less. We are actually \$30,000 less than you were last year and I know VFIS lowered their rate this year so, I think we are about \$10,000 less. So, put that in perspective, the quote I gave you, and I will go any of this with you but I know we've been here a long time tonight, but, if y'all have any questions, please ask. We've lowered all your deductibles. We've lowered your buildings from \$1,000 deductible to \$500. We've lowered your truck coverage's to \$500. So, not only are we \$10,000 less expensive, we've lowered all of your deductibles. We raised all your coverage's on your building and most of them, I don't know every one but, on your trucks too. VFIS mentioned that a couple of months ago, we match that. The other thing we did, we raised your umbrella to a 3 million with a 9 million aggregate. So we've added another one million umbrella coverage than what you currently have and we are still \$10,000 less than VSIP, I mean VFIS that you are currently with. Y'all talked about your healthcare, I am in the International Guard, thank God, we've got excellent health care insurance. But, you can take this \$10,000 and use it somewhere else. It's \$10,000 this year. If we would have been here a few years ago, it would have been a lot of money you would have saved. It will be \$10,000 next year if catastrophe doesn't strike in Louisiana or you guys. You can really put some money back in your budget. I mentioned this 2 months ago and I still look at this, in fact, Point Coupee Number 4 did it 2 months ago. VFIS is charging you \$234 a day for your insurance. If you go with us they will refund you 90% of that which equals \$10,548. If you choose to go with us, I would do it immediately. I would put that money back in my pocket and real money, that's \$10,000. Of course, you are going to buy it from me for those 50 days that you would have had it and it would cost \$7,602. That's immediately \$3,000 back in your budget. Not only that, you start enjoying the lower deductible's and if nothing else, I would switch to me for the extra \$1,000,000 in umbrella coverage. Does anybody have any questions on that quote?

Mr. Lombard said, what I would like to see is a new quote written exactly what we are going to get.

Mr. Smith said, you have it. It's right there.

Mr. Lombard said, oh, I'm sorry.

Mr. Lindsey asked, are the limits set the same as what they are currently at now?

Mr. Smith said, most all your buildings I have increased. I've increased your trucks, your general liability and management liability. You currently have 1 million where you are at but, they have a 2 million aggregate. I don't know if you know what that means. An aggregate means, you can have 2, \$1,000,000 claims in a year and then you are out of insurance. We have a \$10,000,000 aggregate.

Mr. Lindsey said, I saw that.

Mr. Smith said, per location. So, every one of your addresses has it's own limit and aggregate. And then, we have added the \$3 million umbrella on top. Currently, you have \$2 million. We lowered your portable equipment deductible to \$100 from \$250.

Mr. Lombard asked, what is the co-insurance agreed a month?

Mr. Smith said, there is no co-insurance. If you have a claim and you pay your deductible and we pay 100% of everything. Your buildings are all guaranteed replacement cost.

Mr. Lombard said, I saw that.

Mr. Smith said, and your trucks are agreed value.

Mr. Lombard said, and who sets the agreed amount? Is that written in stone?

Mr. Smith said, at the end of the day, you guys, it's written in stone on this page, on the audit. Now, the buildings are guaranteed replacement, period. No matter what it cost to build back this building. Honestly, that's exactly what you have with VFIS.

Mr. Lombard said, and all of the deductible's return to \$500 instead of \$1,000.

Mr. Smith said, yes, sir.

Mr. Lombard said, Flood and earthquake and all?

Mr. Smith said, your flood is \$1,000 and earthquake is \$1,000. That is one place that VFIS beats us, to be completely honest with you. We have a \$1,000,000 limit on flood per location. So, this address has \$1,000,000 for flood and the other one has \$1,000,000. VFIS hangs their hat on that theirs is unlimited. The reason theirs is unlimited, \$1,000,000 is really enough. I asked Chief Tarleton, in St. George. He got flooded in 2016. I said, would you be ok with our \$1,000,000 per locations and he said, absolutely. But, that is the one thing that VFIS beats us on.

Mr. Lombard said, I am looking at it and it says computer and communication equipment and it's \$250,000 and says broaden cause of loss. What does that tell me?

Mr. Smith asked, what page are you on, sir?

Mr. Lombard said, page 9. It's a coverage extension included. I know what it's suppose to mean but, I want you to tell me what it means.

Mr. Smith said, glossary right here. This coverage extension provides broad coverage for a wide range of electronics gear and it includes coverage for the usual all risk perils as well as other non-standard perils to include earth movement, water, government action, nesting of varmints, power failure or power surge, short circuit or arcing and mechanical breakdown. It's coverage extension applies to computer's, printers, photo copier's, permanently installed radios and antennas, telephone systems, DVD player. There's \$250,000 limit of insurance and a \$250 deductible for that coverage. So, basically, it covers other perils than wind, fire, lightening, like varmints. We cover all your volunteers just like your used to with VFIS when they are responding to fires in their personal vehicle. We cover their vehicles, we pay their... if they are responding to a fire and have an accident, we pay 100% of it. If they are driving home from the Board meeting tonight and a tree falls on their truck, we pay the deductible to fix their truck. If they don't have comp or collision, we actually pay the full amount to fix their truck.

Mr. Lombard asked, does this cover Board members too for emissions and errors?

Mr. Smith said, absolutely and I will tell you where that is. Also, VFIS will mention prior acts coverage, full tail coverage. You guys may get sued tomorrow for something that happened 2 years ago. We provide full tail coverage on everything. Management liability, general liability and also cyber liability. Where you guys are covered as the Board is on page 14, under the bottom part. Emergency Services Liability, claims made, unlimited tail available. We do provide that and give it to you in writing. Full prior acts, directors and officer's liability, that is you.

Spousal liability. Your spouse does something and the Board gets sued, we are going to cover that for you.

Unintentional Release of Individually Identifiable Health Information. Outside directorships and this is what you guys asked about 2 months ago and that's what I wanted to verify. If y'all assign people to other Boards. If you put Chief on another Board on you behalf, and he gets

sued. We will provide coverage for him. That's your outside directorships.

Mr. Lombard said, what's the limits on that?

Mr. Smith said, the same, the \$1 million.

Mr. Lombard said, the \$1 million, very good.

Mr. Smith said, per occurrence and aggregate and then, your \$3 million umbrella sits on top of that. So, if you get sued for \$4 million, or a judgment, we are going to protect you for that. The same thing in a auto accident. Your at \$1 million per occurrence. If your fire truck hits a bus full of people and many people are suing you, we are going to pay the \$1 million plus the \$3 million for a total of \$4 million per occurrence.

We offer training for you. We send out driver training and we come to you. You just call me and I call training and they set it up. We offer e learning, where your firemen can go on line and get credit for doing courses. I am not sure if you guys are using VFIS's but we offer that too. We do the same thing.

Mr. Lombard said, and the training would be \$54,500 and that's the commercial and the commercial umbrella, commercial inland marine, terrorism.

Mr. Smith said, yes sir, plus your taxes and fees. The total comes to \$55,498.

Mr. Lombard asked, what is it?

Mr. Smith said, \$55,498. It's on the very front, our ratings, A+ superior.

Mr. Lombard asked, when is this due by, Chief?

Mr. Trascher said, we have to make a decision tonight.

Chief Dockery said, yeah, Mr. Smith wanted to speak on new information.

Mr. Smith said, after I was able to present my underwriter with your loss history, which is normal in the insurance business, she actually lowered your rates from the last time I was here. When she saw how favorable your loss history was. You last 5 years have been superb. Your also buying a accident and health policy from VFIS. We simply matched what you currently have. So, basically, the rate, we can dive into this as deep as you want. The rate came in at \$3,554. Did you get a copy, sir?

Mr. Lombard said, I have it.

Mr. Smith said, the rates are on page 8. All of your coverage's are in here. I don't know how much you know about this policy. It's really for your volunteers who aren't, I mean its also for your career, but, do y'all have a lot of volunteers, Chief?



Chief Dockery said, roughly, 15 to 20.

Mr. Smith said, if they get hurt volunteering for you guys, there's not a lot of coverage through the Louisiana State Fire Marshall's office. They get \$250 for 52 weeks if they are totally disabled from the State Fire Marshall's office. That's it. The plan that y'all have now with VFIS and that we quoted, the same weekly benefits. So, they can't work. This just ran out. What you currently have only pays them \$250 a week and we quoted the same thing. I just want y'all to understand. If they are out volunteering for you and they get hurt and never work again, VFIS limits your coverage to 5 years by injury and 5 years by illness. We do not have a 5 year limit on injury. We do have a 5 year limit on illness. I don't know why, I don't know what the difference is. But, this is why you by an accident policy. I don't know why you bought one years ago but, it's to protect those volunteers who aren't covered under Worker's Comp the way the paid employees are, or the career personnel. There is some coverage there. Says right here, Worker's Comp benefits, they will provide medical and burial benefits in accordance with the statute, fund all medical treatment necessary to the covered injury. Per the statute, volunteer fire fighters are not entitled to the presumptions set forth in the Heart and Lung Act and other related Acts that establish a presumptions of medical causation, various conditions based solely on employment as a fire fighter. So, the accident policy, again, it matches what you have with VFIS. It's really to protect the volunteers more so, to keep them, a pay check going after this 52 weeks ends. Although, it's only \$200, too, both with VFIS and us. You can buy more but that's when the premiums starts going up.

#### SELECTION OF INSURANCE CARRIER – Floyd Trascher

Mr. Thanars said, I call for a question.

Mrs. Blackwell said, Mr. Thanars?

Mr. Thanars said, is there a motion?

Mr. Trascher said, ok, I would so, and I appreciate your proposal this evening, your time and we had VFIS for a number of years and it was handled by and out of Parish or out of area firm and I think that's what caused a lot of problems. We switched it last year to Lowery, Case and Dunam, in Slidell to handle our coverage's as an agent. They handled that policy for a whole year without any kind of compensation or anything like that until the other company backed off and we thought they canceled it. The proposals are similar. It may be a little more for Lowery, Case and Dunam with the VFIS, but they have been working on it and they have brought our rates down. I would so move that we accept the proposal from Lowery, Case and Dunam.

Mr. Lombard said, I will second that.

Mrs. Blackwell asked, Mr. Thanars, how do you vote?

Mr. Thanars said, nay.

Mrs. Blackwell asked, Mr. Russell, how do you vote?

Mr. Lindsey said, yes.

Mrs. Blackwell asked, Mr. Lombard, how do you vote?

Mr. Lombard said, yes.

Mrs. Blackwell asked, Mr. Trascher, how do you vote?

Mr. Trascher said, yes.

Mrs. Blackwell said, motion carries.

Mr. Trascher said, ok, thank you, we, in the future certainly may want to look at it an see. For now we really need to deal with someone local.

Mr. Smith said, y'all check with my references and y'all will see that I really take care of you if I ever get the chance.

Mr. Lombard said, ok.

Mr. Smith said, thank y'all, have a good night.

Mr. Lombard said, thank you.

Mrs. Blackwell said, thank you, thank you for coming out.

Mr. Lombard asked, you buying the steaks tonight?

Mr. Trascher said, with no further business, I move we adjourn and thank everybody for coming out.

Mr. Lombard said, all in favor.

Mr. Thanars said, I.

Mr. Lindsey said, I.