



## **UNIFIED FIRE AUTHORITY BOARD BENEFITS & COMPENSATION COMMITTEE AGENDA**

February 12, 2026, 9:00 a.m.

NOTICE IS HEREBY GIVEN THAT THE UNIFIED FIRE AUTHORITY BENEFITS AND COMPENSATION COMMITTEE SHALL ASSEMBLE BOTH ELECTRONICALLY AND IN-PERSON FOR A MEETING AT  
3380 SOUTH 900 WEST, SLC, UT 84119

THE PUBLIC MAY ATTEND ELECTRONICALLY VIA ZOOM WEBINAR AT:  
<https://zoom.us/j/91681046879?pwd=MEtoVmtwRG95ZFYrV0J3TUZtZUNBdz09>

Webinar ID: 916 8104 6879

Passcode: 8675309

- 
1. Call to Order – Chair Buroker
  2. Public Comment  
Please limit comments to three minutes each and be germane to the agenda items or UFA business. The UFA Benefits and Compensation Committee typically will not engage directly but may direct staff to address comments following the meeting.  
There are three options for comments during this meeting:
    - a. In-Person.
    - b. Live during the Webinar by logging in as described above. If you wish to make a comment, select the “Raise Hand” button at the bottom of the screen. You will then be added to the queue and invited to speak.
    - c. EMAIL: Public comments will be accepted prior to the meeting via email at [publiccomment@unifiedfire.org](mailto:publiccomment@unifiedfire.org) until 7:00 a.m. February 11, 2026. Emailed comments submitted prior to 7:00 a.m. February 11, 2026, will be read or summarized into the record. Comments received after the deadline will be forwarded to the UFA Benefits and Compensation Committee, but not read into the meeting record or addressed during the meeting.
  3. Minutes Approval—Chair Buroker  
January 22, 2026 Minutes
  4. Voluntary Employees Beneficiary Association Overview-Bill Brass
  5. 401K Contribution –Chief Burchett
  6. Utah Retirement System Update –CFO Hill
  7. Cost of Living Adjustment (CPI) – CFO Hill

8. Sworn Market Comparison – HR Director Day
9. Battalion Chief/Division Chief Rank –Chief Burchett
10. Civilian Market Comparison – HR Director Day
11. Contract Employees – Chief Burchett/HR Director Day
12. Health and Dental Insurance Renewal Update –HRD Day

13. Possible Closed Session

The UFA Benefits and Compensation Committee may consider a motion to enter into Closed Session. A closed meeting described under Utah Code Section 52-4-205 may be held for specific purposes, including, but not limited to:

- a. discussion of the character, professional competence, or physical or mental health of an individual.
- b. strategy sessions to discuss pending or reasonably imminent litigation.
- c. strategy sessions to discuss the purchase, exchange, or lease of real property.
- d. discussion regarding deployment of security personnel, devices, or systems; and
- e. investigative proceedings regarding allegations of criminal misconduct.

A closed meeting may also be held for attorney-client matters that are privileged pursuant to Utah Code § 78B-1-137, and for other lawful purposes that satisfy the pertinent requirements of the Utah Open and Public Meetings Act.

14. Adjournment – Chair Buroker

**THE PUBLIC IS INVITED TO PARTICIPATE IN ALL UFA MEETINGS.**

**In accordance with the Americans with Disabilities Act, UFA will make reasonable accommodation for participation in the meetings. Please call the clerk at least three working days prior to the meeting at 801-743-7213. Motions relating to any of the foregoing, including final action, may be taken at the meeting. This meeting will also be held electronically to allow members of the UFA Benefits & Compensation Committee to participate. This agenda is subject to change with a minimum 24-hour notice.**

CERTIFICATE OF POSTING

The undersigned, does hereby certify that the above agenda notice was posted on this 9 day of February 2026 on the UFA bulletin boards, the UFA website [www.unifiedfire.org](http://www.unifiedfire.org), posted on the Utah State Public Notice website <http://www.utah.gov/pmn/index.html> and was emailed to at least one newspaper of general circulation with the jurisdiction of the public body.

Micayla Dinkel, UFA Board Clerk



## **UNIFIED FIRE AUTHORITY BOARD BENEFITS & COMPENSATION COMMITTEE MINUTES**

January 22, 2026, 9:00 a.m.

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1. Call to Order

CLO Roberts called the meeting to order at 9:01 a.m.

2. Public Comment

None

Public comment was available live and with a posted email address.

3. Minutes Approval

No meeting minutes to approve.

4. Election of Benefits and Compensation Committee Chair

Mayor Fotheringham made a motion to appoint Mayor Buroker as Chair of the UFA Benefits and Compensation Committee. Council Member Henderson seconded the motion, and all voted in favor; none opposed.

5. Utah Retirement System Update

CFO Hill highlighted the URS memo and rate comparison chart outlining current and upcoming retirement contribution rates. Rates are preliminary but expected to be finalized soon without changes. Final rates are expected in approximately one month. CFO Hill explained how to read the chart, noting that the current fiscal year rates are shown in green, the proposed next fiscal year rates are shown in blue, and rate adjustments are shown in orange.

CFO Hill walked through the rate categories and reported that all Tier 1 plans show reductions.

- Tier 1 Firefighter — reduction of approximately 2.0%
- Tier 1 Public Safety — reduction of approximately 0.5%
- Tier 1 Public Employee — reduction of approximately 1.0%

CFO Hill stated that using the current payroll figures, there are estimated savings of around \$560,000.

- Tier 2 Public Employee (employer portion) reduction of approximately 1.0%

Tier 2 Firefighter and Public Safety—Employee Portion Increase

CFO Hill highlighted that the employee rate increases by 1.25% (4.73% → 5.98%). UFA has historically elected to pick up the employee portion by board resolution. The estimated cost to continue pickup is approximately \$267,000. Considering the savings mentioned and should the

board continue to pick up the employee portion, there would be savings of \$293,000. CFO Hill emphasized that these figures are baseline estimates only. COLA and wage adjustments will increase retirement contribution totals.

#### Tier 2 Public Employee Impact:

CFO Hill highlighted that the employee contribution increases by 0.49%. State law does not allow UFA to pick up this portion. Affected employees will see higher payroll deductions.

#### 6. Cost-of-Living Adjustment (CPI) Process

CFO Hill presented the CPI memo and reminded the committee that the UFA Board and UFA Benefits and Compensation Committee have previously approved using a seven-year rolling CPI average. The 2.4% year drops off and is replaced with 2.6%. CFO Hill stated that the rolling average remains at 3.6% for fiscal year 26-27. Staff reminded the committee that the COLA is applied first, then market adjustments are applied afterward, where necessary.

#### 7. Sworn Market Comparison

HR Director Day presented the sworn wage comparable summary report. Human Resources conducted an annual wage comparison using wages from 15 agencies across the Wasatch Front. The comparison evaluates base wages, guaranteed compensation elements, and non-performance pay factors. HRD Day stated that overall, UFA remains well-positioned across all sworn classifications relative to the surveyed agencies. The exception is the Senior Paramedic classification. The Senior Paramedic rank target is held at 3% above market to encourage advancement and retention. A targeted 0.68% market adjustment was identified to maintain the classification's structure positioning at approximately 3% above market.

#### 8. Battalion Chief/Division Chief Rank

Chief Burchett gave the committee a historical explanation of the Battalion Chief/Division Chief rank. The goal for staff has been to maintain a 16% spread from the Captain rank to the BC/DC rank. It would be the recommendation of staff to increase the spread to 18%, which would result in a \$63,000 increase to the budget.

#### 9. Civilian Market Comparison

HR Director Day presented the civilian compensation market review to the committee, stating that 80 civilian positions were reviewed. As a result, 23 positions were proposed to be reclassified to a higher pay grade, with an increased cost of \$29,644, which is a 0.04% increase to the member fee.

Some committee members asked further questions regarding the reclassifications, asking Human Resources to clarify the difference between market pay adjustments within the same classification and true reclassifications due to changed scope and qualifications. HR Director Day explained the process that is followed to make reclassifications, and that the wording might be confusing on the memo. Human resources will clarify the wording used in the memo for the next Benefits and Compensation meeting.

#### 10. Contract Employees

Chief Burchett reminded the committee that, traditionally, the UFA Board meets in April to discuss the performance and compensation of the Chief Legal Officer and the Fire Chief. After the performance review of both positions, market adjustments, when applicable, are brought forward. Chief Burchett proposed that, going forward, the Board consider moving the reviews earlier in the fiscal year to help staff prepare an accurate budget.

Human Resources presented a compensation analysis on the Fire Chief and Chief Legal Officer positions, both contracted positions. The Chief Legal Officer position will be near the midpoint range after COLA and will require a minor adjustment. The group focused on the Fire Chief position.

Chief Burchett provided historical context regarding his initial contract development and compensation positioning at the time of his hire. Chief Burchett began the role approximately four years ago. At the time of hire, compensation was intentionally set below market and mutually understood by Chief Burchett and the Board. Chief Burchett's contract structure reflected a phased market-alignment approach rather than immediate mid-point placement. Chief Burchett's contract included three consecutive annual increases of 4% to gradually move compensation towards the mid-market target. Chief Burchett stated that the contract structure has worked as intended and that he was not making a request to reopen or renegotiate the contract terms. The current discussion regarding his contract relates only to market alignment.

Staff reminded the committee of how comparator agencies were selected for the contract market reference, emphasizing that organizational complexity, not just size, was a critical factor when identifying agencies to compare. Market comparisons show the Fire Chief's compensation is significantly lower than mid-market.

Mayor Buroker acknowledged the difficulty of self-advocating compensation in an open committee setting and commended the Fire Chief for handling the discussion professionally and transparently. The committee will review market data related to the Fire Chief further and will have a follow-up discussion in the February Benefits and Compensation Committee Meeting.

11. 401K Contribution  
Chief Burchett and Local 1696 President Kiyoshi Young addressed the Board regarding a potential 401K contribution. Currently, UFA does not provide a 401k match to employees. Most comparable fire agencies are now offering 401k matches. A potential 2-3% 401k match structure was introduced for committee consideration, along with maintaining the 2% VEBA post-retirement medical support account contribution. The Benefits and Compensation Committee asked staff to provide an overview of the VEBA program at the next meeting in February in hopes to better understand all benefits that are being offered to the employee group.
12. Possible Closed Session  
None
13. Adjournment  
Mayor Fotheringham moved to adjourn the January 22, 2026, UFA Benefits and Compensation Committee Meeting. Mayor Jackson seconded the motion, and all voted in favor; none opposed.

#### BOARD MEMBERS IN ATTENDANCE

Council Member Henderson  
Mayor Buroker  
Mayor Jackson  
Mayor Fotheringham  
Mayor Bennion

STAFF IN ATTENDANCE

Chief Dominic Burchett  
HRD Kiley Day

CFO Tony Hill  
Clerk Micayla Dinkel

CLO Biran Roberts

ATTENDEES

AC Dern  
Union President Young  
DOC Easton  
Jill Tho  
Kate Turnbaugh

AC Russell  
Captain Doyle  
OC Kay  
Katherine Petersen  
Sylvia Cardenas

AC Robinson  
FF Bird  
HR Deputy Director Ricotta  
Bill Brass

DRAFT



# UNIFIED FIRE AUTHORITY

## MEMORANDUM

TO: UFA Benefits and Compensation Committee  
 FROM: CFO Tony Hill  
 DATE: January 22, 2026  
 SUBJECT: FY26/27 Preliminary URS Contribution Rates

### Tier 1/Tier 2 Public Employee

The contribution rate for all Tier 1 and Tier 2 public employees is reducing in FY26/27, firefighters by 2.0%, public safety by 0.50%, and public employees by 1.0%. This decrease provides **\$560,639** in estimated savings.

### Tier 2 Firefighter and Public Safety

The **employee** contribution rate for Tier 2 firefighters and public safety officers is increasing by 1.25% in FY26/27. The **employer** public safety rate is decreasing by 0.50%. If UFA chooses again to “pick-up” the employee rate increase, the estimate cost is **\$267,394**.

### Summary

If UFA does the “pick-up”, the rate changes in URS will provide an estimated savings of **\$293,245**.

The savings referenced above are estimated rate reduction savings only. Total retirement costs for UFA may still increase due to salary increases (COLA and market) that may be added in FY26/27 as part of the budget process.

Below is a summary of the FY26/27 preliminary URS contribution rates:

Utah Retirement Systems												
Contribution Rates												
Tier 1:	FY25/26				FY26/27				Difference			
Firefighter			19.05%				17.05%					-2.00%
Public Safety			34.71%				34.21%					-0.50%
Public Employees			15.97%				14.97%					-1.00%
Tier 2:	FY25/26				FY26/27				Difference			
	Employee	Employer	Employer 401k	Total	Employee	Employer	Employer 401k	Total	Employee	Employer	Employer 401k	Total
Firefighter - Hybrid	4.73%	14.08%	0.00%	18.81%	5.98%	14.08%	0.00%	20.06%	1.25%	0.00%	0.00%	1.25%
Firefighter - Defined Contribution	0.00%	14.08%	4.73%	18.81%	0.00%	14.08%	5.98%	20.06%	0.00%	0.00%	1.25%	1.25%
Public Safety - Hybrid	4.73%	25.99%	0.00%	30.72%	5.98%	25.49%	0.00%	31.47%	1.25%	-0.50%	0.00%	0.75%
Public Employee - Hybrid*	0.81%	14.19%	3.00%	17.19%	1.30%	13.19%	3.00%	16.19%	0.49%	-1.00%	0.00%	-1.00%
Public Employee - Defined Contribution*	0.00%	14.19%	3.00%	17.19%	0.00%	13.19%	3.00%	16.19%	0.00%	-1.00%	0.00%	-1.00%
*Elective contribution from UFA												





# UNIFIED FIRE AUTHORITY

## MEMORANDUM

TO: Fire Chief Dominic Burchett

FROM: CFO Tony Hill

DATE: January 22, 2026

SUBJECT: Consumer Price Index (CPI) for FY26/27 Budget

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The chart below shows the annual CPI through December 2025. The 7-year average is 3.6%, which will be used as the recommended COLA increase as part of the FY26/27 budget.

CPI History - All US City	
2019	1.8%
2020	1.2%
2021	4.7%
2022	8.0%
2023	4.1%
2024	2.9%
2025	2.6%
7 Year Average	3.6%



**Unified Fire Authority  
Wage Comparable Summary Report  
As of September 24, 2025**

Agency (Population)	Entry Firefighter	Firefighter II	Engineer	Entry Paramedic	Senior Paramedic	Captain
Draper (48,106)	\$ 59,647	\$ 84,054	\$ 88,231	\$ 72,824	\$ 100,701	\$ 118,730
Layton (84,253)	\$ 56,964	\$ 71,888	\$ 97,368	\$ 71,190	\$ 91,674	\$ 108,517
Lehi (89,819)	\$ 54,805	\$ 63,131	\$ 93,241	\$ 67,739	\$ 89,368	\$ 130,776
Murray (51,924)	\$ 61,660	\$ 81,119	\$ 98,071	\$ 78,130	\$ 102,815	\$ 116,686
Ogden (87,602)	\$ 60,458	\$ 82,069	\$ 98,482	\$ 78,595	\$ 106,689	\$ 117,974
Orem (98,688)	\$ 54,549	\$ 89,206	\$ 94,490	\$ 65,912	\$ 94,490	\$ 110,563
Park City Fire (30,000)	\$ 63,942	\$ 96,102	\$ 107,501	\$ 72,951	\$ 109,035	\$ 126,900
Provo (116,601)	\$ 52,831	\$ 69,639	\$ 97,949	\$ 69,195	\$ 97,949	\$ 113,371
Salt Lake City (219,723)	\$ 63,857	\$ 88,165	\$ 94,295	\$ 73,599	\$ 101,650	\$ 115,240
Sandy (94,643)	\$ 62,550	\$ 87,069	\$ 95,909	\$ 73,863	\$ 102,856	\$ 119,621
South Davis Metro (120,000)	\$ 57,316	\$ 91,083	\$ 100,821	\$ 71,467	\$ 100,821	\$ 121,783
South Jordan (87,575)	\$ 53,525	\$ 78,212	\$ 88,463	\$ 63,587	\$ 92,947	\$ 105,119
South Salt Lake (28,484)	\$ 70,167	\$ 107,267	\$ 113,365	\$ 73,501	\$ 113,365	\$ 121,497
West Jordan (120,182)	\$ 58,189	\$ 82,322	\$ 95,426	\$ 74,505	\$ 100,260	\$ 119,159
West Valley (139,889)	\$ 59,769	\$ 83,891	\$ 91,208	\$ 74,711	\$ 97,891	\$ 113,743
Related to Top Three FY 21-22	1.13%	-1.88%	-0.08%	-2.52%	-1.31%	0.49%
Related to Top Three FY 22-23	0.21%	3.32%	-4.44%	-4.40%	2.56%	-2.09%
Related to Top Three FY 23-24	-9.64%	-5.00%	-3.28%	-6.02%	-5.19%	-4.10%
Related to Top Three FY 24-25	-6.80%	-3.91%	-3.50%	-7.73%	0.09%	-5.97%
Related to Top Three FY 25-26	-2.98%	-3.09%	-3.40%	-2.28%	-1.28%	-2.60%
<b>Unified Fire Authority (473,921)</b>	<b>\$60,737</b>	<b>\$88,355</b>	<b>\$97,510</b>	<b>\$73,043</b>	<b>\$105,340</b>	<b>\$118,694</b>

- Negative figures indicate UFA wages are below comparable wage in the specific category
- Positive figures indicate UFA wages are above the comparable wage in the specific category
- Unified Fire Authority Population figure source: Kem Gardner Policy Institute, University of Utah
- Senior Paramedic receives 3% over market
- Entry Firefighter - Removed Park City, South Davis Metro, and South Jordan AEMT is a requirement for Entry Firefighter

Salt Lake and Utah County Subcounty Estimates;  
Subcounty Estimates Data (Excel Format) / City-Population tab / Total Population column





# UNIFIED FIRE AUTHORITY

TO: Benefits and Compensation Committee  
FROM: Kiley Day, HR Director  
SUBJECT: Civilian Market Wage Analysis  
DATE: February 11, 2026

As part of Unified Fire Authority's ongoing commitment to maintaining a competitive and equitable compensation structure, the Human Resource Division conducts an annual market wage and classification review of civilian positions. This review evaluates market alignment, internal equity, and organizational needs to ensure compensation practices support recruitment, retention, and fiscal responsibility. The following information summarizes the results of the FY 2026–2027 review, including proposed market wage adjustments and the classification review methodology.

## **Market Wage Adjustments**

As part of this year's market wage analysis, Human Resources conducted a comprehensive review of 80 civilian positions utilizing the comprehensive public-sector market analysis utilizing the Technology Net Compensation Survey System, which is widely used by cities, counties, and special districts statewide to ensure UFA's compensation structure remains competitive, equitable, and aligned with current labor market conditions.

Based on the review, 23 positions are proposed for an increase to a higher pay grade. The total cost associated with these proposed adjustments is \$29,644, representing a 0.04% increase to the member fee.

Conducting this analysis annually allows UFA to proactively strengthen recruitment and retention efforts while maintaining market competitiveness.

Positions identified as below market may receive a market wage adjustment that includes a pay grade change. A single-grade adjustment results in a 3% increase, while positions requiring two or more grade movements to align with market data may receive up to a 6% increase. Employees receiving market adjustments will progress through the applicable salary range until reaching the maximum of the assigned grade.

Positions receiving a market adjustment based on the market average include:

FY 26/27 BUDGET YEAR CIVILIAN MARKET ADJUSTMENT REVIEW
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Division	Current Position Title	Current Grade	Proposed Grade	% Increase	Full-time/Part-time
Logistics	Fleet Service Technician	17	19	6%	FT
	Fleet Specialist	17	19	6%	FT
	Supply Specialist	17	18	3%	FT
	Supply Specialist	13	14	3%	PT
Information Outreach	Information Outreach Coordinator	19	20	3%	FT
Emergency Management	Admin Coordinator	19	20	3%	FT
Technology	Administrative Assistant	19	20	3%	FT
	Medical Data Analyst	19	20	3%	FT
Human Resources	Human Resources Analyst	25	26	3%	FT
	Human Resources Analyst	25	26	3%	PT
Fire Prevention	Admin Assistant	20	21	3%	FT
US&R	Program Specialist	19	20	3%	FT
Operations	Admin Coordinator	19	20	3%	FT
Administration & Planning	Admin Coordinator	19	20	3%	PT
	Travel Coordinator	19	20	3%	PT
Special Enforcement	Admin Coordinator	19	20	3%	PT

FY 26/27 BUDGET YEAR CIVILIAN MARKET ADJUSTMENT REVIEWS					
Division	Current Position Title	Current Grade	Proposed Grade	% Increase	Full-time/Part-time
Wildland	Wildland Coordinator	28	30	6%	FT
	Wildland Foreman	26	29	6%	Variable
	Wildland Squad Boss	24	27	6%	Variable
	Wildland Squad Boss	24	27	6%	Variable
	Wildland Squad Boss	24	27	6%	Variable
	Senior Wildland Specialist	20	23	6%	Variable
	Senior Wildland Specialist	20	23	6%	Variable

### Position Reclassifications

In addition to market wage adjustments, the classification review process evaluates whether changes in job duties, scope of responsibility, or organizational alignment warrant a reclassification to a different pay grade.

Reclassifications are recommended only when supported by market data, internal equity analyses, and documented changes in job responsibilities. This approach ensures positions are accurately classified and compensated in alignment with their current role within the organization, while maintaining consistency and fairness across UFA.

If a position is requested for reclassification and the changes require the incumbent to reapply for the position, the role would no longer be considered a reclassification. In this circumstance, the position would be treated as a new position and would be required to proceed through the full budget approval process.

All such requests and determinations are reviewed with the Section Chief, Fire Chief, and Chief Financial Officer prior to advancing in the process. As part of this review, there is a possibility that the individual currently occupying the position may not be selected for the newly established role. If that occurs, the incumbent position could be

subject to reduction in force (RIF) considerations, in accordance with UFA policies and applicable procedures.

### **Classification Review Methodology**

The Human Resource Division has established an annual Job Classification Review Program to systematically evaluate civilian positions, including job titles, pay grades, and job descriptions. Each review includes:

- A formal request submitted by the Division Chief or Manager
- Collection and review of updated job descriptions
- Comprehensive public-sector market analysis utilizing the Technology Net Compensation Survey System, which is widely used by cities, counties, and special districts statewide and is also used for sworn firefighter wage comparisons
- Evaluation of internal equity based on organizational structure, scope, and level of responsibility
- Consideration of additional compensable factors, as appropriate
- Review of findings with the Section Chief, Fire Chief, and Chief Financial Officer to ensure accuracy and consistency
- Presentation of proposed changes to the UFA Benefits & Compensation Committee for review and discussion
- Opportunity for employees and Division leadership to review the data with the HR Director before final presentation

This structured and transparent process promotes accuracy, consistency, and fiscal responsibility, while reinforcing UFA's commitment to fair, competitive, and market-aligned compensation practices.

There were no civilian reclassification requests submitted for FY 2026–2027.

### **Conclusion**

Unified Fire Authority's annual review process provides a consistent, transparent framework for evaluating civilian compensation and addressing market-driven adjustments in a fiscally responsible manner. The FY 2026–2027 review supports targeted market adjustments while maintaining minimal impact to member fees and reinforcing UFA's commitment to fair, competitive, and sustainable compensation practices.



# UNIFIED FIRE AUTHORITY

## Chief Legal Officer

### Base Salary Comparison - Local Jurisdictions (Top 10 Actual)

9/18/2025

Entity	Title	Salary 2025
SOUTH SALT LAKE	CITY ATTORNEY	\$264,430
DAVIS COUNTY	COUNTY ATTORNEY	\$254,255
SALT LAKE CITY	City Attorney - 001553	\$237,640
MURRAY	CITY ATTORNEY	\$236,558
LAYTON	CITY ATTORNEY	\$226,741
SALT LAKE COUNTY	District Attorney	\$223,059
WEST VALLEY	CITY ATTORNEY	\$222,893
SANDY	CITY ATTORNEY	\$220,771
PROVO	CITY ATTORNEY	\$213,179
UTAH COUNTY	Elected County Attorney(1002)	\$212,867
AVERAGE		\$231,239
UNIFIED FIRE AUTHORITY	CHIEF LEGAL OFFICER	\$222,410

### Compensation Adjustment Breakdown

Adjustment Type	Percentage Increase	Dollar Impact	Adjusted Salary
COLA (Per Contractual Agreement)	3.60%	\$8,007	\$230,417
Market Adjustment	0.37%	\$853	\$231,269

**UNIFIED FIRE AUTHORITY  
FIRE CHIEF**

**Fire Chief Compensation Analysis - Local Jurisdictions (Top 10 Actual)**

**1/22/2026**

Entity	Title	Salary 2025	# OF STATIONS
SALT LAKE CITY	FIRE CHIEF	\$261,500	14
WEST VALLEY	FIRE CHIEF	\$222,531	6
PARK CITY FIRE DEPARTMENT	CEO	\$218,411	7
WEST JORDAN	FIRE CHIEF	\$213,284	4
OREM	FIRE CHIEF	\$212,058	4
DRAPER	FIRE CHIEF	\$200,576	3
PROVO	FIRE CHIEF	\$198,786	6
SOUTH SALT LAKE	FIRE CHIEF	\$198,598	3
LEHI	FIRE CHIEF	\$198,141	4
SANDY	FIRE CHIEF	\$195,416	5
AVERAGE		\$211,930	
UNIFIED FIRE AUTHORITY	CEO	\$260,660	25

# Renewal Strategy 2026 Unified Fire Authority

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Gallagher

Michelle Morse  
Rebecca Norfleet  
Nathan Lamb

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**Gallagher**  
Page 17

# Experience Summary

Current Rolling 12 Months: Jan 2025 – Dec 2025

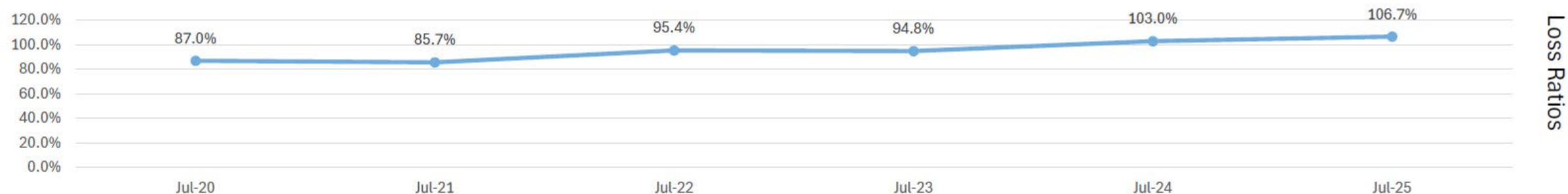
Medical Claims <b>\$5,465,819</b>	Medical Claims PMPM <b>\$293.26</b>	PMPM Trend <b>8.9%</b>	<div style="border: 1px solid black; padding: 5px;"> <p>Increase in paid medical services for Emergency care &amp; injury and mental health/chemical dependency</p> </div>
Rx Claims <b>\$1,693,610</b>	Rx Claims PMPM <b>\$90.87</b>	PMPM Trend <b>33.8%</b>	
Total Paid Claims <b>\$7,159,429</b>	Total Paid Claims PMPM <b>\$384.13</b>	PMPM Trend <b>13.9%</b>	<div style="border: 1px solid black; padding: 5px;"> <p>Driven by the #1 large claimant and increased prevalence of chronic conditions that are utilizing high-cost maintenance medications.</p> </div>
Net Loss Ratio <b>103.5%</b>	LR Δ from PPY <b>2.6%</b>		

PMPM – per member per month

Loss Ratio – percentage of medical premiums that are spent on member’s claims

# Historical Claims Experience

Plan Yr Start	Plan Yr End	Medical Carrier	Avg Subs	Avg Mbrs	Medical Paid	Rx Paid	Total Claims Paid	Lg Claims Over Pool	Rx Rebates	Medical Net Claims	Admin Fixed Costs	Plan Cost	Premium	PMPM		Loss Ratio
			C	D	E		F	G	H		I	J	K	L	M	N
			C + D	E - F - G		H + I		J / (12 * B)		K / (12 * B)		L / M				
Jul-20	Jun-21	SelectHealth	225	792	\$ 2,284,416	\$ 531,808	\$ 2,816,224	\$ -	\$ -	\$ 2,816,224	\$ 245,700	\$ 3,061,924	\$ 3,521,037	\$ 322	\$ 371	87.0%
Jul-21	Jun-22	SelectHealth	451	1,556	\$ 4,158,372	\$ 1,115,788	\$ 5,274,159	\$ 9,194	\$ -	\$ 5,264,965	\$ 492,947	\$ 5,757,912	\$ 6,720,357	\$ 308	\$ 360	85.7%
Jul-22	Jun-23	SelectHealth	444	1,498	\$ 4,418,085	\$ 1,051,947	\$ 5,470,031	\$ 143,385	\$ -	\$ 5,326,647	\$ 853,387	\$ 6,180,033	\$ 6,481,330	\$ 344	\$ 361	95.4%
Jul-23	Jun-24	SelectHealth	451	1,472	\$ 4,201,547	\$ 1,177,112	\$ 5,378,658	\$ 105,497	\$ -	\$ 5,273,161	\$ 891,476	\$ 6,164,637	\$ 6,500,828	\$ 349	\$ 368	94.8%
Jul-24	Jun-25	SelectHealth	472	1,529	\$ 5,127,710	\$ 1,420,494	\$ 6,548,204	\$ 122,149	\$ -	\$ 6,426,055	\$ 991,890	\$ 7,417,945	\$ 7,199,286	\$ 404	\$ 393	103.0%
Jul-25	Dec-25	SelectHealth	495	1,558	\$ 2,864,298	\$ 884,638	\$ 3,748,936	\$ -	\$ -	\$ 3,748,936	\$ 521,820	\$ 4,270,757	\$ 4,003,242	\$ 457	\$ 428	106.7%



# Upcoming 2026 Renewal

Line of Coverage	Carrier/ Vendor	EE/ER Paid	2025 Proposed Renewal	Notes
Medical	Select Health	EE / ER	16.8%	\$1.3M increase
Dental	Select Health	EE / ER	9.9%	\$51,781 increase
Vision	EyeMed	EE	0%	Entering last year of 4-year rate guarantee, ending 06.30.2027
Basic Life and AD&D	PEHP	ER	Renewal Requested	
Voluntary Life and Voluntary AD&D	PEHP	EE	Renewal Requested	
Accident Weekly Indemnity	PEHP	EE	Renewal Requested	
Accident Medical Expense	PEHP	EE	Renewal Requested	
Long Term Disability	PEHP	ER	Renewal Requested	
Hospital Indemnity	Aflac	EE	Renewal Requested	
Critical Illness	Aflac	EE	Renewal Requested	
Identity Protection	Allstate Identity Protection	EE	0% increase \$8.95 EE; \$16.95 EE + Family	Entering 2 <sup>nd</sup> year of 3-year rate guarantee, ending 06.30.2028
EAP	Blomquist Hale	ER	0% increase \$4 PEPM FT; \$2 PEPM PT	

# 2026 Medical Renewal

## SelectHealth As Is

			CURRENT		RENEWAL	
Carrier Name			SelectHealth		SelectHealth	
Plan Name			Med / Value Tier \$1,000	Care / Value Tier \$1,000	Med / Value Tier \$1,000	Care / Value Tier \$1,000
<b>COST ANALYSIS</b>						
<b>PEPM Rates - Enrollment</b>	Med/ Value	Care/ Value	Med / Value Tier \$1,000	Care / Value Tier \$1,000	Med / Value Tier \$1,000	Care / Value Tier \$1,000
Employee (EE) Only	101	14	\$564.80	\$580.10	\$659.70	\$677.60
EE + 1 Dep	93	21	\$1,242.90	\$1,276.50	\$1,451.70	\$1,491.00
EE + Family	246	18	\$1,695.10	\$1,740.30	\$1,979.90	\$2,032.70
<b>Total Enrollment</b>	<b>440</b>	<b>53</b>				
<b>Estimated Monthly Premium</b>			\$589,629	\$66,253	\$688,693	\$77,386
<b>Estimated Annual Premium</b>			<b>\$7,075,549</b>	<b>\$795,040</b>	<b>\$8,264,318</b>	<b>\$928,632</b>
<b>Dollar Difference from Current</b>					<b>\$1,188,769</b>	<b>\$133,592</b>
<b>Percent Change from Current</b>					<b>16.8%</b>	<b>16.8%</b>
<b>Total Combined Annual Cost</b>						
			<b>CURRENT</b>		<b>RENEWAL</b>	
<b>Estimated Annual Premium</b>			<b>\$7,870,589</b>		<b>\$9,192,950</b>	
<b>Dollar Difference from Current</b>					<b>\$1,322,362</b>	
<b>Percent Change from Current</b>					<b>16.8%</b>	

# 2026 Medical Renewal

## SelectHealth Plan Changes – Deductible and Out of Pocket Maximum

	CURRENT		MARKET OPTION 1		MARKET OPTION 2	
Carrier Name	SelectHealth		SelectHealth		SelectHealth	
Plan Name	Med / Value Tier \$1,000	Care / Value Tier \$1,000	Med/Value Tier \$2,000	Care/Value Tier \$2,000	Med/Value Tier \$3,000	Care/Value Tier \$3,000
<b>PLAN DESIGN*</b>						
<b>In-Network Benefits</b>	Med / Value Network	Care / Value Network	Med / Value Network			
Deductible Type	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
Plan Year (PY) Deductible (Individual / Family)	\$1,000 / \$2,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Out-of-Pocket Max Type	Embedded	Embedded	Embedded	Embedded	Embedded	Embedded
CY Out-of-Pocket Max (Individual / Family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$5,000 / \$10,000
Coinsurance (member pays after deductible)	20%	20%	20%	20%	20%	20%

<b>COST ANALYSIS</b>			CURRENT		MARKET OPTION 1		MARKET OPTION 2	
PEPM Rates - Enrollment	Med/ Value	Care/ Value	Med / Value Tier \$1,000	Care / Value Tier \$1,000	Med/Value Tier \$2,000	Care/Value Tier \$2,000	Med/Value Tier \$3,000	Care/Value Tier \$3,000
Employee (EE) Only	101	14	\$564.80	\$580.10	\$602.50	\$618.85	\$564.31	\$579.62
EE + 1 Dep	93	21	\$1,242.90	\$1,276.50	\$1,325.84	\$1,361.73	\$1,241.78	\$1,275.40
EE + Family	246	18	\$1,695.10	\$1,740.30	\$1,808.24	\$1,856.46	\$1,693.61	\$1,738.77
<b>Total Enrollment</b>	<b>440</b>	<b>53</b>						
Estimated Monthly Premium			\$589,629	\$66,253	\$628,983	\$70,677	\$589,108	\$66,196
Estimated Annual Premium			\$7,075,549	\$795,040	\$7,547,802	\$848,120	\$7,069,298	\$794,352
Dollar Difference from Current					\$472,253	\$53,080	-\$6,251	-\$688
Percent Change from Current					6.7%	6.7%	-0.1%	-0.1%
<b>Total Combined Annual Cost</b>								
Estimated Annual Premium			\$7,870,589		\$8,395,922		\$7,863,650	
Dollar Difference from Current					\$525,333		-\$6,939	
Percent Change from Current					6.7%		-0.1%	

# Plan Changes with an Incentivized HRA

SelectHealth layered with Garner Health

	Deductible w/ HRA reimbursement Individual / Family	Deductible when a non-recommended provider utilized Individual / Family	Maximum Plan Savings w/ cost of HRA *	Minimum Plan Savings w/ cost of HRA *
Option A	\$1000 / \$2000	\$2000 / \$4000	<b>\$659,082</b>	\$575,042
Option B	\$500 / \$1000	\$3000 / \$6000	<b>\$1,055,408</b>	\$753,885

# Plan Changes w/ HRA

Self-fund deductible with savings from plan changes with assumption that 40% of members will have deductible claims.

	New Deductible Individual / Family	Deductible w/ HRA reimbursement Individual / Family	Expected Savings from Renewal * (~40% utilization)
Option C	\$2000 / \$4000	\$500 / \$1000	<b>\$290,069</b>
Option D	\$2000 / \$4000	\$1000 / \$2000	<b>\$464,269</b>
Option E	\$3000 / \$6000	\$500 / \$1000	<b>\$472,533</b>
Option F	\$3000 / \$6000	\$1000 / \$2000	<b>\$646,733</b>

Option C & D : Out of pocket maximum ↑ \$4,000/\$8,000

Option E & F: Out of pocket maximum ↑ \$5,000/\$10,000

# 2026 Dental Renewal

SelectHealth As Is

	CURRENT	RENEWAL
Carrier Name	Select Health Inc	Select Health Inc
Plan Name	Dental Plan	Dental Plan

COST ANALYSIS			
PEPM Rates	Enrollment	Dental Plan	Dental Plan
Employee (EE) Only	113	\$51.00	\$56.00
EE + 1 Dep	129	\$69.60	\$76.50
EE + Family	275	\$105.40	\$115.80
<b>Total Enrollment</b>	<b>517</b>		
Estimated Monthly Premium		\$43,726	\$48,042
Estimated Annual Premium		\$524,717	\$576,498
Dollar Difference from Current			\$51,781
Percent Change from Current			9.9%

# Recommendations to Explore

## Medical

Remove contingent funding (up 5% / down 5%) because of expected future ongoing risk

## Plan Changes

- Increase deductibles and out of pocket maximums
- Evaluate a Health Reimbursement Arrangement (HRA) that incentivizes higher quality and lower cost providers. When a higher quality provider is engaged HRA provides a reimbursement to the member.

## Dental

Shop market – RFP

Explore self-funding

All other benefits – no changes

## DISCLOSURE

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