



UNIFIED FIRE AUTHORITY BOARD BENEFITS & COMPENSATION COMMITTEE AGENDA

March 28, 2024, 8:00 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 Silvestrini
 2. Public Comment

Please limit comments to three minutes each. 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 until 7:00 a.m. March 27, 2024. Emailed comments submitted prior to 7:00 a.m. March 27, 2024, 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 Silvestrini
 - February 15, 2024
 4. Insurance Review and Forecast – HR Director Day/Gallagher
 - a. Health Insurance
 - b. Dental Insurance
 5. Market Adjustments – Chief Burchett
 - a. Sworn
 - b. Civilian

6. Cost of Living Adjustment (CPI) – Chief Burchett

7. Final Recommendations – Chief Burchett

- a. Insurance
- b. Market Sworn
- c. Market Civilian
- d. COLA

8. 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.

9. Adjournment – Chair Silvestrini

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 27th day of March 2024 on the UFA bulletin boards, the UFA website 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.

Cyndee Young, UFA Board Clerk



**UNIFIED FIRE AUTHORITY BOARD
BENEFITS AND COMPENSATION COMMITTEE MEETING MINUTES**

February 15, 2024 at 8:00 a.m.

This meeting was held both in-person and electronically via ZOOM.

Committee Members Present:

Mayor Overson
Council Member Hull
Mayor Silvestrini

Council Member Buroker
Council Member Fotheringham

Staff:

Chief Burchett
CLO Roberts
CFO Hill

Kiley Day
Cyndee Young
Brandon Dodge, Local 1696

Guests:

AC Dern
AC Pilgrim
AC Robinson
Aaron Whitehead
Amanda Lawrence
Anthony Widdison
Barrett LaJeunesse
Brian Case
Calogero Ricotta
Catherine Kanter, UFA Board
Chandler Kingsbury
Chrystal Butterfield, UFA Board
Courtney Samuel
Dan Anderson
Darrin Allen
Eric Holmes
Erica Langenfass

Jenn Bevan
Kate Turnbaugh
Kelly Bird
Kimberly Ruesch, Eagle Mountain
Kiyoshi Young
Krystal Griffin
Kyle Maurer, Herriman
Lana Burningham
Marcus Stevenson, UFA Board
Michelle Morse, Gallagher
Molly Doyle
Nile Easton
OC Russell
Paul Story
Rebecca Norfleet, Gallagher
Rob Ayres
Scott Jurges, CWH

Shaunie Marshall
Shelli Fowlks
Station 103
Station 110
Station 112
Station 116
Station 118
Station 251
Steve Quinn
Sylvia Cardenas
Tara Behunin
Tish Buroker, UFA Board
Tony Barker
Tyler Huish, UFA Board
Val Greensides
Wade Watkins
Wesley Lathen

Call to Order

Meeting called to order by CLO Roberts at 8:02 a.m.

Council Member Fotheringham moved to elect Jeff Silvestrini as UFA Benefits & Compensation Committee Chair

Mayor Overson seconded the motion

Roll call vote taken

Buroker	Y	Hull	Y
Fotheringham	Y	Overson	Y
Henderson	Y	Silvestrini	Abstain

Public Comments

None

Public comment made available live and with a posted email address

Minutes Approval

Council Member Buroker moved to approve the minutes from the January 3, 2024 Benefits & Compensation Committee Meeting as submitted

Council Member Fotheringham seconded the motion

All in favor, none opposed

Health Insurance Review and Forecast – HR Director Day/Gallagher

- ◆ Michelle Morris presented the current status of insurance with SelectHealth
 - ◆ There has been a slight increase in claims, about 5% higher than last year
 - ◆ Attributing to much of the increase is the backlog of preventative care being done following COVID
 - ◆ SelectHealth has released an 9.4% increase for the coming year, but is willing to come down to 4.9%
 - ◆ Chief Burchett explained that this would result in a .7% Member Fee increase, \$518,000 as our portion
 - ◆ Michell Morse stated that UFA has not gone to market for 10-years
 - ◆ Mayor Silvestrini cautioned that there is difficulty in changing providers, however, it is healthy to go to bid every so often
 - ◆ SelectHealth has asked to be told where the Board wishes to be
 - Much discussion was had regarding and agreeing that SelectHealth should come to UFA with their best rate and not provide SelectHealth information on where we need to be
 - ◆ Michelle Morse explained that Gallagher does all the work to ensure that the service levels are equal and that UFA is getting what is needed in terms of service
 - ◆ Deputy Mayor Kanter also agrees that UFA should go to bid to ensure the best rates
 - ◆ Carriers have differing versions of the contingent funding model, but they are unknown at this time
 - ◆ Mayor Silvestrini and others agreed that SelectHealth needs to come back with their rate and that the Board is prepared to go to market if necessary
 - ◆ Gallagher will take this decision back to SelectHealth

FY24/25 URS Rate Update – Chief Burchett/CFO Hill

- ◆ CFO Hill presented an overview of what the URS rate looks like for FY24/25
 - ◆ These numbers could change, but they usually hold with a few slight adjustments
 - ◆ Tier 1 rate is reducing by 2.0%, public safety by 0.50% and public employees by 1.0%
 - This results in a \$498,933 estimated savings
 - ◆ Tier 2 is adjusting with changes to both the employee and employer
 - ◆ Net rate change is a Firefighter increase of 0.73%, 1.64% increase for public safety, and a 1.0% reduction for public employees
 - This results in a net cost for Tier 2 adjustments of \$93,400
 - ◆ In total, the changes in rates will provide a net savings of \$405,533
- ◆ The cost to cover the pickup is \$93,000 to UFA for the Tier 2 portion

- ◆ Mayor Silvestrini stated that it makes sense to pick-up the employee portion given that there is a net savings of \$405,533
- ◆ Council Member Buroker is interested in how many other organizations make this contribution for their personnel
 - ◆ CFO Hill explained that the 15 departments used for wage comparison all pick up this cost for their personnel

Council Member Fotheringham moved to initially recommend the FY24/25 URS rates as presented
Mayor Overson seconded the motion
All voted in favor, none opposed

Civilian Market Comparison – Chief Burchett/HR Director Day

- ◆ A memo was included in the packet noting that comparisons were conducted for 75 civilian positions
- ◆ 26 positions are being proposed for reclassification to a higher pay
- ◆ For consideration also is the goal to bring civilian positions into the Top 3rd as is done with sworn personnel
 - ◆ If this is done, 59 positions would be reclassified
- ◆ Mayor Silvestrini stated that while the civilian employees within the organization are valued, it would make sense to discuss the sworn market data first

Conversation following Sworn Market Comparison agenda item

- ◆ Mayor Silvestrini stated that as this is a smaller piece, he is supportive of giving the 26 positions the increase as discussed

Council Member Fotheringham moved to initially recommend the civilian market adjustment as discussed
Council Member Buroker seconded the motion
All voted in favor, none opposed

Sworn Market Comparison – Chief Burchett/HR Director Day/CFO Hill

- ◆ As was requested at the previous meeting, data was provided to show the market with both the inclusion and omission of Park City data
- ◆ It was pointed out that the market survey is what has already taken place and is what is being paid now
 - ◆ Any market adjustment made for UFA is to catch up
- ◆ All ranks data was included in the packet and reviewed
- ◆ Chief mentioned that it is necessary to retain the compression between ranks to encourage promotions
- ◆ The proposal is Top 3 for the coming year, presuming other agencies don't continue with adjustments
- ◆ Mayor Silvestrini feels that Park City should be excluded with respect to his taxpayers
- ◆ Labor President Dodge stated that the system is working and is what is best for the employees
 - ◆ The goal is being changed with the removal of Park City and that will be hard to swallow
 - ◆ As a reminder, the past Board wanted a plan going forward
 - ◆ Labor does not want to support moving the goal
- ◆ Council Member Henderson reiterated that outside of government, COLA doesn't exist
 - ◆ In conversations with other Board Members, the inclusion of Park City does not seem to be a concern
 - ◆ Top 3 is not doable and a broader conversation needs to be had rather than arbitrarily selecting Top 3
 - ◆ This is not sustainable, and he wants this part of the conversation going forward
 - ◆ He also agrees with Mayor Silvestrini in not including Park City
- ◆ Council Member Buroker agrees with Mayor Silvestrini and Council Member Henderson

- ♦ She also stated that she would like to have more data on the recruiting challenges with regard to Park City
- ♦ Chief Burchett expressed another option for consideration
 - ♦ Leave Park City in and consider a 1% reduction below the Top 3 across all ranks
 - ♦ Mayor Silvestrini pointed out that everything we add to the member fee affects the taxpayers
 - Compromises need to be made, possibly split the difference between including and excluding Park City
- ♦ Chief explained that by keeping Park City in the comparisons and considering a 1% decrease across ranks, results in about the same member fee increase
 - ♦ This allows for keeping the goal of Top 3, but not meeting the goal this year
 - ♦ Separation between ranks will remain where Chief Burchett feels they need to be
- ♦ Mayor Silvestrini agrees, the target remains, but due to various reasons, can not be met this year
- ♦ Council Member Henderson agrees that the well is dry, and taxpayers can't pay more, as they are not seeing a wage increase themselves
 - ♦ The tie to the Top 3 is emotional and can remain a goal, but one that may not always be met
 - ♦ Council Member Henderson plans to work toward a restructure of how this process takes place
 - ♦ Eventually there will be a need to change the Top 3 as there are 6 agencies vying for this position and a bigger discussion is needed on a realistic direction

Mayor Overson moved to support Chief Burchett's recommendation to retain Park City in the comparisons, but take a 1% reduction below the Top 3 across all ranks

Council Member Fotheringham seconded the motion

All voted in favor, none opposed

The discussion will now revisit the Civilian Market Comparison agenda item above

Cost of Living Adjustment (COLA) – Chief Burchett/CFO Hill

- ♦ Included on the memo presented to the Committee today, is a rolling target suggested by Council Member Henderson
 - ♦ Also included in the memo is a range of COLA from 2%-5%
- ♦ Council Member Henderson again pointed out that the merit and COLA need to be tied together
 - ♦ COLA does not exist outside of government
 - ♦ Moving to a more predictable COLA would be sustainable
 - ♦ The market adjustments should be done prior, then consider what COLA to add
 - ♦ If COLA is predictable, the market is easier to manage
 - ♦ This is where Council Member Henderson plans on guiding the Benefits & Compensation Committee focus and the process overall
- ♦ Mayor Silvestrini is fine with this concept for next year and that the market should account for some of that
- ♦ Council Member Buroker agrees as well, it is easy to approve these individually, but what is the overall percent increase, as that is the bottom line
- ♦ Council Member Henderson clarified that the concept will be introduced in reverse order next year with a look to move to a rolling average and then market on top of that

Council Member Fotheringham moved to initially recommend a 3% CPI adjustment as discussed

Mayor Overson seconded the motion

All voted in favor, none opposed

VEBA Contribution – Chief Burchett/CFO Hill

- ♦ Chief Burchett reminded the Committee that this 2% contribution is a tool to help with post retirement health care and a saving mechanism to help gap the time from retirement to Medicare

- ◆ There is a need for this to move to 3%, however, with all the other adjustments, he is not interested in making this change this budget cycle
- ◆ This will be revisited in a future discussion

Closed Session

None

Adjournment

Council Member Fotheringham moved to adjourn the February 15, 2024 Benefits & Compensation Committee Meeting

No second

All voted in favor, none opposed

DRAFT

2024 Marketing and Renewal Analysis

Unified Fire Authority

Presented By:

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Insurance | Risk Management | Consulting

Gallagher Benefit Services, Inc.

Unified Fire Authority
Renewal Summary | 2024 Plan Year



Coverage	Carrier	Renewal Date	Rate Action
Medical	SelectHealth, Inc	7/1/2024	9.9% Initial renewal; negotiated to 4.9% with move to Preference Tier and no plan changes
Dental	SelectHealth, Inc	7/1/2024	0% Increase
Vision	EyeMed Vision Care	7/1/2024	In rate guarantee ending 06/30/2027
Life and AD&D	PEHP	7/1/2024	0% Increase
Voluntary Life and AD&D	PEHP	7/1/2024	0% Increase
Long-Term Disability	PEHP	7/1/2024	0% Increase

*The information contained herein is subject to the disclosures and disclaimers on the Disclaimers page of this presentation.

Unified Fire Authority
 Medical | Preference Tier with Mental Health Changes

			CURRENT		INITIAL RENEWAL		Preference Tier with Negotiated Renewal			
Carrier Name			SelectHealth		SelectHealth		SelectHealth			
Plan Name			Med \$1,000	Care \$1,000	Med \$1,000	Care \$1,000	Med / Value Tier \$1,000	Care / Value Tier \$1,000		
PLAN DESIGN*										
In-Network Benefits			MED NETWORK	CARE NETWORK	MED NETWORK	CARE NETWORK	Med / Value Network	Care / Value Network		
Deductible Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded		
Calendar Year (CY) Deductible (Individual / Family)			\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000	\$1,000 / \$2,000		
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	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000	\$3,000 / \$6,000		
Coinsurance (member pays after deductible)			20%	20%	20%	20%	20%	20%		
Preventive Care			Covered 100%							
Primary Care Visit			\$15 Copay							
Specialist Visit			\$20 Copay							
Urgent Care			\$30 Copay							
Emergency Room			\$75 Copay after deductible							
Inpatient Hospital			20% after deductible							
Outpatient Surgery			20% after deductible							
Mental Health Office Visits			\$15 Copay	\$15 Copay	\$15 Copay	\$15 Copay	\$0 Copay	\$0 Copay		
Chiropractic (visit limits may apply)			\$15 Copay (20 Visits) Outpatient: \$20 Copay after deductible;							
Phys/Occ/Speech Therapy (visit limits may apply)			Inpatient: 20% after deductible (Combined 40 Days)							
Diagnostic Test (X-ray, blood work)			Covered 100%							
Imaging (CT/PET scan, MRI)			20% after deductible							
Prescription Drug Benefit										
Retail			30 Days							
Tier I / Tier II / Tier III			\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100	\$10 / \$25 / \$45 / \$100		
Mail Order			90 Days							
Tier I / Tier II / Tier III			\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135	\$10 / \$50 / \$135		
Out-of-Network Benefits										
Deductible Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded		
CY Deductible (Individual / Family)			\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000	\$2,000 / \$4,000		
Out-of-Pocket Max Type			Embedded	Embedded	Embedded	Embedded	Embedded	Embedded		
CY Out-of-Pocket Max (Individual / Family)			\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000	\$6,000 / \$12,000		
Coinsurance (member pays after deductible)			40%	40%	40%	40%	40%	40%		
Mental Health Office Visits			40% AD	40% AD	40% AD	40% AD	0% AD	0% AD		
COST ANALYSIS										
PEPM Rates			Med	Care	Med \$1,000	Care \$1,000	Med \$1,000	Care \$1,000	Med / Value Tier \$1,000	Care / Value Tier \$1,000
Employee (EE) Only			90	12	\$497.30	\$523.50	\$546.50	\$575.30	\$525.40	\$539.60
EE + 1 Dep			60	16	\$1,094.50	\$1,152.00	\$1,202.70	\$1,266.00	\$1,156.20	\$1,187.40
EE + Family			252	22	\$1,492.50	\$1,570.70	\$1,640.30	\$1,726.20	\$1,576.80	\$1,618.90
Total Enrollment			402	50						
Estimated Monthly Premium				\$486,537	\$59,269	\$534,703	\$65,136	\$514,012	\$61,089	
Estimated Annual Premium				\$5,838,444	\$711,233	\$6,416,431	\$781,632	\$6,168,139	\$733,073	
Dollar Difference from Current						\$577,987	\$70,399	\$329,695	\$21,840	
Percent Change from Current						9.9%	9.9%	5.65%	3.07%	
Total Combined Annual Cost										
			CURRENT		INITIAL RENEWAL		Preference Tier with Negotiated Renewal			
Estimated Annual Premium				\$6,549,677		\$7,198,063		\$6,901,212		
Dollar Difference from Current						\$648,386		\$351,535		
Percent Change from Current						9.9%		5.37%		
PLAN PROVISIONS										
Rate Guarantee			1 Year rate guarantee ending 06/30/2024			1 Year rate guarantee ending 06/30/2025				
Eligibility			FTE 30HRS/WK			FTE 30HRS/WK				

*NOTE: Benefit deviations from Current are identified in blue font
 Notes and Assumptions

Unified Fire Authority
 Dental | Fully-Insured Renewal | Effective 07/01/2024

		CURRENT		RENEWAL	
Carrier Name		SelectHealth		SelectHealth	
Plan Name		Dental Plan		Dental Plan	
PLAN DESIGN*					
Network		INN	OON	INN	OON
Calendar Year (CY) Deductible (Individual / Family)		\$0 / \$0	\$0 / \$0	\$0 / \$0	\$0 / \$0
Annual Maximum		\$1,500	\$1,500	\$1,500	\$1,500
Coinsurance					
Preventive Services		100%	80%	100%	80%
Cleaning Frequency		Twice in a plan year	Twice in a plan year	Twice in a plan year	Twice in a plan year
Deductible Waived?		Yes	Yes	Yes	Yes
Basic		80%	60%	80%	60%
Periodontics		80%	60%	80%	60%
Endodontics		80%	60%	80%	60%
Major		50%	30%	50%	30%
Major Waiting period		None	None	None	None
Implants		50%	30%	50%	30%
Orthodontics		50%	50%	50%	50%
Maximum Age		Children and Adult	Children and Adult	Children and Adult	Children and Adult
Deductible		No	No	No	No
Lifetime Max		\$1,500	\$1,500	\$1,500	\$1,500
Ortho Waiting Period		None	None	None	None
OON Reimbursement Level		MAC		MAC	
COST ANALYSIS					
PEPM Rates		Enrollment	Dental Plan	Dental Plan	
Employee (EE) Only		94	\$49.10	\$49.10	
EE + Spouse		89	\$67.10	\$67.10	
EE + Family		290	\$101.50	\$101.50	
Total Enrollment		473			
Estimated Monthly Premium			\$40,022	\$40,022	
Estimated Annual Premium			\$480,268	\$480,268	
Dollar Difference from Current				\$0	
Percent Change from Current				0.0%	
PLAN PROVISIONS					
Rate Guarantee		1 Year rate guarantee ending 6/30/2024		1 Year rate guarantee ending 6/30/2025	
Eligibility		FTE 30HRS/WK		FTE 30HRS/WK	

*NOTE: Benefit deviations from Current are identified in blue font

**Exclusions/limitations may apply

Notes and Assumptions

Unified Fire Authority
 Vision | Renewal | Effective 07/01/2024

		CURRENT		RENEWAL	
Carrier Name		EyeMed Vision Care		EyeMed Vision Care	
Plan Name		Vision Plan		Vision Plan	
PLAN DESIGN*					
Network Name		INN [Insight Network]	OON	INN [Insight Network]	OON
Exam (including eyewear exam)		\$8		\$8	
Frequency		12 Months	12 Months	12 Months	12 Months
Benefit		\$10 Copay; Plus Provider: \$0 Copay	Reimburse up to \$40	\$10 Copay; Plus Provider: \$0 Copay	Reimburse up to \$40
Lenses					
Materials Copay		\$25 Copay		\$25 Copay	
Frequency		12 Months	12 Months	12 Months	12 Months
Single		\$25 Copay	Reimburse up to \$30	\$25 Copay	Reimburse up to \$30
Bifocal		\$25 Copay	Reimburse up to \$50	\$25 Copay	Reimburse up to \$50
Trifocal		\$25 Copay	Reimburse up to \$70	\$25 Copay	Reimburse up to \$70
Standard Progressive		\$90 Copay	Reimburse up to \$50	\$90 Copay	Reimburse up to \$50
Frames					
Frequency		12 Months	12 Months	12 Months	12 Months
Allowance		Up to \$130 plus 20% off; Plus provider: Up to \$180 plus 20% off	Reimburse up to \$91	Up to \$130 plus 20% off; Plus provider: Up to \$180 plus 20% off	Reimburse up to \$91
Contact Lenses					
Frequency		12 Months	12 Months	12 Months	12 Months
Allowance		Conventional: Up to \$130 plus 15% off; Disposable: Up to \$130	Reimburse up to \$130	Conventional: Up to \$130 plus 15% off; Disposable: Up to \$130	Reimburse up to \$130
Medically Necessary		Covered in full	Reimburse up to \$300	Covered in full	Reimburse up to \$300
Separate Fitting Allowance		Standard: Up to \$40 and two follow-up visits; Premium: 10% off retail price	N/A	Standard: Up to \$40 and two follow-up visits; Premium: 10% off retail price	N/A
COST ANALYSIS					
PEPM Rates		Enrollment	Vision Plan		Vision Plan
Employee (EE) Only		83	\$6.03		\$6.03
EE + Spouse		45	\$11.45		\$11.45
EE + Child(ren)		29	\$12.05		\$12.05
EE + Family		130	\$17.71		\$17.71
Total Enrollment		287			
Estimated Monthly Premium			\$3,667		\$3,667
Estimated Annual Premium			\$44,010		\$44,010
Dollar Difference from Current					\$0
Percent Change from Current					0.0%
PLAN PROVISIONS					
Rate Guarantee		4 year rate guarantee ending 06/30/2027		4 year rate guarantee ending 06/30/2027	
Eligibility		FTE 30HRS/WK		FTE 30HRS/WK	

*NOTE: Benefit deviations from Current are identified in blue font
 Notes and Assumptions

Unified Fire Authority
Fully-Insured Marketing Activity Summary | Effective 07/01/2024

Health Lines of Coverage: Including Medical, Dental, Vision and EAPs

Line of Coverage	Carrier Name	Response	Rate Guarantee	Commission	Direct Fees
Medical	SelectHealth	Current	1 Year	0%	N/A
Dental	SelectHealth	Current	1 Year	3%	N/A
Vision	EyeMed Vision Care	Current / Renewal	4 Year	0%	N/A

While Gallagher does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of Health Insurers, including traditional insurance companies and other managed care organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

Non-Health Lines of Coverage

Line of Coverage	Carrier Name	Response	**AM Best Rating	Rate Guarantee	Commission	Direct Fees
Life AD&D	Public Employer's Health Plan	Current	NA	1 Year	3%	N/A
Voluntary Life AD&D	Public Employer's Health Plan	Current	NA	1 Year	3%	N/A
LTD	Public Employer's Health Plan	Current	NA	1 Year	3%	N/A

****A.M. Best Rating**

Required Standards for Gallagher Benefit Services

Group 1 A - to A++	Recommended
Group 2 B + to B ++ and/or financial rating under "VI", or any of Best's "NR" group. This would apply to Best's "A- or higher" rated companies with a financial size under "VI".	Acceptable with signed client acknowledgement letter
Financial Strength Ratings	
Secure	Vulnerable
A++, A+ (Superior)	B, B - (Fair)
A, A -, A U (Excellent)	C++, C+ (Marginal)
B++, B+ (Very Good)	C, C - (Weak)

Supplemental Compensation

Gallagher may receive supplemental compensation from insurance carriers and vendors, normally calculated at the end of each calendar year, that are contingent on a number of factors including the overall number of employer plans represented, plan retention rates, and overall premium growth. Historically, supplemental compensation has ranged, on average, between 0-3% based on specific carrier programs. These plans have no effect on premiums. Further, Gallagher may receive non-cash compensation from plan vendors or service providers that are not in connection with any particular client. If you have any questions regarding direct or indirect compensation received by Gallagher, please contact your dedicated Gallagher advisor or refer to the Gallagher Global Standards of Business Conduct (<https://www.ajg.com/us/about-us/global-standards>).

Disclaimers

Prepared for Unified Fire Authority

Coverage Disclaimer

This proposal is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal is not a contract and offers no contractual obligation on behalf of GBS. Policy forms for your reference will be made available upon request.

Renewal / Financial Disclaimer

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further details in this regard.

Legal

The intent of this analysis is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It should not be construed as, nor is it intended to provide, legal advice. Laws may be complex and subject to change. This information is based on current interpretation of the law and is not guaranteed. Questions regarding specific issues should be addressed by legal counsel who specializes in this practice area.

**Unified Fire Authority
Wage Comparable Summary Report
As of January 31, 2024**

Last Updated 01-31-2024

Agency (Population)	Entry Firefighter	AEMT Firefighter	Engineer	Entry Paramedic	Senior Paramedic	Captain
Draper (51,749)	\$ 50,257	\$ 74,854	\$ 81,736	\$ 58,327	\$ 86,618	\$ 99,706
Layton (83,291)	\$ 50,393	\$ 66,352	\$ 70,827	\$ 62,983	\$ 84,205	\$ 105,948
Lehi (79,978)	\$ 48,004	\$ 59,673	\$ 79,649	\$ 58,067	\$ 80,960	\$ 109,930
Murray (49,729)	\$ 57,244	\$ 76,835	\$ 89,604	\$ 68,622	\$ 92,134	\$ 108,197
Ogden (86,798)	\$ 51,724	\$ 69,008	\$ 79,359	\$ 64,340	\$ 85,839	\$ 98,821
Orem (97,861)	\$ 48,196	\$ 58,823	\$ 92,598	\$ 61,145	\$ 92,598	\$ 105,194
Park City Fire (8,457)	\$ 58,473	\$ 89,940	\$ 100,588	\$ 66,714	\$ 101,994	\$ 118,818
Provo (114,084)	\$ 51,005	\$ 65,233	\$ 87,418	\$ 57,638	\$ 87,418	\$ 106,257
Salt Lake City (200,478)	\$ 49,114	\$ 79,823	\$ 85,294	\$ 56,625	\$ 91,970	\$ 104,034
Sandy (95,050)	\$ 60,125	\$ 83,699	\$ 92,186	\$ 71,002	\$ 98,862	\$ 114,962
South Davis Metro (120,000)	\$ 53,684	\$ 85,027	\$ 94,118	\$ 66,938	\$ 94,118	\$ 113,685
South Jordan (80,139)	\$ 53,890	\$ 75,621	\$ 85,531	\$ 64,021	\$ 89,851	\$ 101,633
South Salt Lake (26,166)	\$ 64,838	\$ 101,159	\$ 105,265	\$ 67,916	\$ 106,907	\$ 114,572
West Jordan (116,541)	\$ 54,759	\$ 79,090	\$ 91,699	\$ 70,145	\$ 96,329	\$ 114,500
West Valley (139,110)	\$ 52,763	\$ 75,392	\$ 83,576	\$ 64,006	\$ 86,142	\$ 104,183
Related to Top Three FY 17-18	-4.44%	-10.68%	-4.68%	-6.73%	-7.23%	-8.24%
Related to Top Three FY 18-19	8.62%	-13.32%	-7.43%	-1.43%	-7.88%	-8.33%
Related to Top Three FY 19-20	3.65%	-3.95%	0.28%	-5.13%	-0.17%	-1.67%
Related to Top Three FY 20-21	0.07%	0.01%	0.11%	0.00%	1.01%	0.01%
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%
Unified Fire Authority (460,623)	\$52,209	\$80,982	\$91,132	\$64,728	\$93,983	\$110,058

- 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
- Entry Firefighter - Removed Park City, South Davis Metro, and South Jordan AEMT is a requirement for Entry Firefighter

**Unified Fire Authority
FY24/25 Market Adjustment Options - Sworn
March 28, 2024**

Rank	1% Below Top 3 All Ranks	
	% increase	\$ increase
Entry Firefighter (83)	8.64%	\$ 472,812
AEMT Firefighter (29)	4.00%	\$ 86,358
Specialist (103)	2.28%	\$ 251,957
Entry Paramedic (36)	5.02%	\$ 157,374
Senior Paramedic (3% Over-market) (99)	7.19%	\$ 818,144
Captain/BC/DC/OC/FM/AC (116)	3.10%	\$ 516,339
OT Increase based on Market		\$ 167,760
Total		\$2,470,744
Member Fee Impact		3.68%
Average Market Adjustment		4.65%



UNIFIED FIRE AUTHORITY

TO: Benefits and Compensation Committee
FROM: Kiley Day, HR Director
SUBJECT: Civilian Market Wage Analysis
DATE: March 27, 2024

EXECUTIVE SUMMARY

HR conducted classification reviews for 75 civilian positions as part of this year's market wage analysis. As a result, 26 positions are proposed to be reclassified to a higher pay grade, with a total increased cost of \$80,783 and a 0.12% member fee. In addition, if UFA adopted a "top third" compensation target, 59 positions would be proposed to be reclassified to a higher pay grade with a total increased cost of approximately \$162,899.

In reviewing positions annually and making appropriate adjustments, UFA will remain competitive and current in the market, which is beneficial for recruitment and retention. In addition, the annual analysis has reduced the need to conduct an in-depth analysis before recruiting, reducing the amount of mid-year board approvals.

BACKGROUND:

The Human Resource Division has developed an annual Job Classification Review program to evaluate civilian positions (titles, grades, and job descriptions).

Each Classification Review entails the following:

- Obtaining an updated job description
- Conducting a market analysis of both private and public sector markets
 - We utilize the Technology Net Compensation Survey System as the primary source for comparable public-sector wage information. The vast majority of public-sector jurisdictions (Cities, Counties, and Special Districts) in the State subscribe to this system and input information regarding wages and benefits for a wide variety of positions. This is the same system we use to compile the Wage Comparison Tables for the sworn Firefighter positions.
 - We utilize the Utah Department of Workforce Service's economic data for the Salt Lake Area to obtain private-sector wage information where available and appropriate.
- Comparing the position to internal comparisons based on organizational structure and similar levels of scope and responsibility

- Considering other compensable factors related to the position as appropriate
- Reviewing the results with the Section Chief, Fire Chief, and CFO to ensure comparison accuracy
- The Fire Chief will present the proposed wage comparable summary report to the UFA Benefits & Compensation Committee for review and discussion.
- After the initial UFA Benefits & Compensation Committee Meeting employees and their Division Chief/Manager can meet with the HR Director to review the data to ensure accuracy. If additional changes need to be made, a discussion with the Fire Chief will occur before presenting the final wage comparable summary report at the final UFA Benefits & Compensation Committee meeting.
- The Fire Chief will present the final wage comparable summary report to the UFA Benefits & Compensation Committee for the last review and discussion.

Staff conducted classification reviews for 75 positions as part of this year's budget process. 26 positions are proposed to increase their grade. A single grade increase is proposed to receive a 3% market increase for each employee. If the position requires two or more grade increases to maintain market wage, the employee is proposed to receive a 6% increase.

If the employee is proposed to receive a 3% or 6% increase due to a market adjustment, and the 3% or 6% does not get the employee to the bottom of the new grade minimum salary, in that case, the employee will be increased in whatever percentage is necessary to meet the minimum salary of the new grade. Due to that situation, three positions within the Wildland Division are moving more than the 3% and 6%.

All positions receiving a market increase will advance through the appropriate grade's salary range until the maximum salary is reached.

Positions receiving a reclassification based on the average in the market:

FY 24/25 BUDGET YEAR CLASSIFICATION REVIEWS					
Division	Current Position Title	Current Grade	Proposed Grade	% Increase	Full-time/ Part-time
Finance	Chief Financial Officer	42	43	3%	FT
Logistics	Lead Mechanic	25	26	3%	FT
	Office Specialist	15	16	3%	PT
Information Outreach	Digital Media Specialist	24	26	6%	FT
EMS	EMS Training Specialist	27	28	3%	FT
	Administrative Coordinator to EMS Division Coordinator	19	21	6%	FT
Wildland	Wildland Coordinator	27	28	3%	FT
	Wildland Foreman	25	26	3%	Variable
	Wildland Squad Boss	21	24	8%	Variable
	Wildland Squad Boss	21	24	8%	Variable
	Wildland Squad Boss	21	24	11%	Variable
	Senior Wildland Firefighter	19	20	3%	Variable
Special Enforcement	Senior Wildland Firefighter	19	20	3%	Variable
	Fire Investigator	27	29	6%	FT
	Fire Investigator	27	29	6%	FT
	Fire Investigator	27	29	6%	FT

	Fire Investigator	27	29	6%	FT
Information Technology	Information Technology Manager	39	40	3%	FT
	IT Technician II	24	25	3%	FT
Human Resources	Human Resources Director	39	40	3%	FT
	Administrative Coordinator to Human Resources Technician	19	21	6%	PT
Fire Prevention	Office Specialist	15	16	3%	FT
US&R	Office Specialist	15	16	3%	PT
Emergency Management	Emergency Management Director	38	39	3%	FT
	GIS Specialist	28	29	3%	FT
	PIO/JIC Manager	28	29	3%	FT



UNIFIED FIRE AUTHORITY

MEMORANDUM

TO: Fire Chief Dominic Burchett

FROM: CFO Tony Hill

DATE: February 15, 2024

SUBJECT: CPI and COLA for FY24/25 Budget

The charts below show the CPI and COLA history as well as the cost of a COLA at 2%, 3%, 4%, and 5% for the FY24/25 budget.

CPI HISTORY					
Year	CPI - West Region	UFA COLA		URS COLA	
		2019	2.7%	FY19/20	2.0%
2020	1.7%	FY20/21	0.0%	2020	1.2%
2021	4.5%	FY21/22	2% VEBA/1.0%	2021	4.7%
2022	8.0%	FY22/23	6.0%	2022	8.0%
2023	4.3%	FY23/24	3.0%/4.0%	2023	4.1%
5 Year Avg	4.2%		2.6%/3.0%		3.96%

Cost of FY24/25 COLA							
2%		3%		4%		5%	
Sworn	\$1,097,676	Sworn	\$1,646,513	Sworn	2,195,351	Sworn	2,744,189
Civilian	\$122,881	Civilian	\$184,321	Civilian	245,762	Civilian	307,202
PT EMS	\$28,244	PT EMS	\$42,366	PT EMS	56,487	PT EMS	70,609
Total	\$1,248,801	Total	\$1,873,200	Total	2,497,600	Total	3,122,000
Member Fee	1.86%	Member Fee	2.79%	Member Fee	3.72%	Member Fee	4.65%