

**Minutes of December 17, 2012**  
**Regular Fire Board Meeting**  
**Black Canyon Fire District**

- ITEM I:** *Call to Order:* The special Board Meeting was called to order on Monday, December 17th, 2012 at 4:36PM.
- ITEM II:** *Roll Call of Board Members:* Present - Chairperson Marilyn Forsythe, J. Coslett-Muirhead, S. McMahan and D. Kenson. P. Chartier attended via teleconference. Also present: Chief Birch and E. Caldwell.
- ITEM III:** **Pledge of Allegiance:** P. Chartier led the Pledge of Allegiance.
- ITEM IV:** *Discuss and/or vote on approving a Health insurance provider and a possible Health Savings Account adjustment for the District's employees:* <P. Chartier> motions to discuss and/or vote on approving a Health insurance provider and possible Health Savings Account adjustment for the District's employees, <J. Coslett-Muirhead> seconds the motion. <Chief> The day after our last special board meeting, we received word from Joel at Sedona Financial that Assurant had missed some things when reviewing our applications and because of that, increased our annual premium to \$41,042.16. This is up from the \$29,090.00 they quoted us last week. We asked Joel to check again with Starmark; there apparently has been an increase in their quote as well, and we anticipate it will increase again because the applications have not yet gone to their underwriters.

<J. Coslett-Muirhead> Has anyone talked with a representative of Assurant to find out if they are willing to either split the cost of the misquote or honor the original quote? <E. Caldwell> We have not done that. I believe Joel has but I am not sure. <J. Coslett-Muirhead> The District did not make the mistake. Assurant did. We need to contact Assurant and see what concessions they are willing to give. Deceptive sale practices are illegal in Arizona.

<J. Coslett-Muirhead> Even if we approve Assurant I believe we should contact them and address the issue of deceptive practices. <S. McMahan> Would you be willing to make that call? <J. Coslett-Muirhead> Certainly. I have the terminology and expertise.

<M. Forsythe> What is the issue with the Health Savings Account?

<E. Caldwell> I didn't know if, due to the higher health insurance premium quote, you wanted to change your decision on increasing the Health Savings Account contribution. <J. Coslett-Muirhead> The annual premium with Assurant is still quite a bit less than what we have been paying Blue Cross Blue Shield and providing an additional \$25 a month contribution to the firefighters is far less costly than training new firefighters. I think we should stay with our original decision on that.

<J. Coslett-Muirhead> motions to accept Assurant Insurance with the additional premium increase for a total outlay of \$41, 042.16 annually and keep the \$25 Health Savings Account contribution increase, as voted on last week, for a total of \$50 per month per enrolled employee, <P. Chartier> seconds the motion. **Motion carries unanimous 5 - 0.**

**ITEM VI:** Public call: None

**ITEM VII:** Adjournment: <S. McMahon> motions to adjourn; <D. Kenson> seconds the motion. **Motion passes unanimously 5 - 0.**

**Meeting adjourns at 4:57PM**



4/23/13

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Authorized Signature

Date