



CALIFORNIA STATE FIREFIGHTERS' EMPLOYEE WELFARE BENEFITS CORPORATION

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2016 Conference Report

As we approach this year's annual CSFA Conference, its 94th, hosted by Beverly Hill Fire Department, that CSFEWBC, (your benefits division), had another successful year, providing quality benefits to CSFA members. My thanks to our Board Members for their dedication serving you and the membership with many years of service. We have lost a few policies, due to departments dropping their CSFA membership. But still provide over 31,000 policies in force protecting Firefighters and their families. Remember, this is just one of the many values for your CSFA membership.

As for the benefits offered, your Trustees continue to review our sponsored programs to made improvements and expanded limits of coverage. CSFEWBC has continued to make sure that the programs are financially sound, fully insured and meet all legal requirements and are serviced, with you the CSFA member being our top priority.

This Annual Conference Report is to share and acknowledge the accomplishments and efforts the CSFEWBC team provides for the benefit of members. The CSFEWBC Board applauds these efforts and long term commitment to the betterment of the CSFA family.

SUPPORT CSFA, THEY SUPPORT YOU IN SO MANY WAYS!!!!!!!!!!

Sincerely,

A handwritten signature in black ink, appearing to read 'Sam Winner', is written over a light blue horizontal line.

Sam Winner
President/CFO

CSFEWBC SAFER Grant Update

CSFEWBC's \$2,200,000 SAFER Grant has almost completed its fourth year of operation. This grant is able to provide benefits to Volunteer Emergency Responders in California to enhance the efforts to Recruit and Retain people to staff these vitally important positions. CSFEWBC requested to extend the period of performance for the grant in order to expend all of the awarded funds. This extension was approved, and all of the enrolled volunteer emergency responders will be covered for the following benefits through May 16, 2017: On duty coverage for \$125K Accidental Death and Dismemberment (AD&D) and \$600/week disability coverage. CSFEWBC also purchased a 24 hour policy for AD&D with a principal sum of \$20,000.00.

To qualify for these benefits a volunteer must participate in 25% of the departments' responses and 50% of the departments training activities.

Enrollment for this program has ended with 239 volunteer fire departments and 6,150 members enrolled. If you are interested in obtaining information about these benefits please contact our broker, Myers-Stevens & Toohey @ (800) 827-4695.

The SAFER grant also funded 3 Retention & Recruitment workshops throughout the state in 2015 and 2016. The workshops were held in Sacramento, Palm Springs, and San Jose and 94 fire service leaders were in attendance. These workshops were led by nationally recognized instructors and the curriculum covers several retention and recruitment obstacles including leadership, funding, and marketing tactics.

CSFEWBC Life Insurance, Long Term Disability, Long Term Care Programs

These programs are handled by our longtime broker, Myers-Stevens & Toohey who we have been working with since 1967.

Life Insurance

- ❖ 10 & 20 -Year Level Term Group Life products. Rates for these plans will remain fixed during the term of coverage. Benefit amounts up to \$1 million.
- ❖ 100% Department Group Coverage up to \$150,000 Life and Accidental Death & Dismemberment. No medical questions required for this group coverage.
- ❖ New academy graduates will be eligible for \$100,000 of group term life insurance with no medical questions required for approval of coverage.

Long-Term Disability (LTD)

For many years, the California State Firefighters' Employee Welfare Benefits Corporation (CSFEWBC) has provided the most stable and financially secured Long Term Disability (LTD) program to California Firefighters. The CSFEWBC LTD Program is **fully insured** through Standard Insurance of Oregon. The Standard is one of the top rated LTD carriers in the nation.

Visit our website www.csfainsurance.org for complete details and see why thousands of Californian Firefighters trust CSFEWBC's LTD plan to protect their most value asset – “their ability to earn a paycheck”.

Provident Accident and Medical Plans

Volunteer departments continue to take advantage of the Provident Accident Medical Program. The Provident Plan is one of the leading providers for medical accident coverage to the California Volunteer. This is accredited to the sponsorship of CSFEWBC. The Provident Accident and Medical program is a great way to provide a valuable benefit to the volunteer/reserve while maintaining a positive retention program for the district/department. CSFA departments receive a 10% discount, plus an additional 10% discount is offered if a 3-year contract is signed and prepaid by the department.

Long Term Care

Our Long Term Care Specialists stay apprised to the many changes in this market. We are not limited to one insurance carrier to fit your needs. We will research the market for the product and the carrier to best fit your needs. All we need to get started is your age and marital status and we will search the market to provide a plan design to meet your families' needs.

You can contact a Myers-Stevens & Toohy representative at **800-827-4695** for more information.

CSFA Member Health Insurance Plan **Underwritten by Health Net And Provided Through Anderson-Shea Insurance Agency**

Plans Available to CSFA Members

Group Health Insurance

- Lowest rating factor for fire districts/departments for PPO, HMO and HSA plans
- Flexibility of options to work with every budget & employee needs
- One of the largest Physician networks in California
- Online plan administration to manage enrollment and print reports

Individual Health Insurance in California

- Affordable quality insurance options for volunteers, retired members, career firefighters, and dependents
- PPO, HMO and HSA plans available
- Options to fit each individuals specific needs and budget

Dental and Vision Insurance – Available Nationwide

- PPO plans make it easy to find participating providers in your area
 - No waiting period for general and major services
 - Includes coverage for orthodontia
 - Every CSFA member & dependent guaranteed acceptance
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Living Trust Services - Paul Goyette & Associates

Since June of 2008 have been very fortunate to have one of our CSFA sponsored labor attorneys, Paul Goyette & Associates headquartered in Gold River, with the addition of a Trust Department headed by Rafael Ruano, Esq.

Rafael has been working with various associations and locals to provide educational workshops and individual trust services to our members at discounted rates.

If you are interested in obtaining information on these services, Rafael can be reached at (888)993-1600.

CSFEWBC Volunteer Length of Service Award

In 1974, CSFA started in motion legislation to establish a program that would enable fire departments to offer their volunteer firefighters an incentive and monetary reward for their dedicated service to their communities.

In 1979 the California legislature passed the Volunteer Firefighters Length of Service Award Act and the program went into effect on January 1, 1980, administered by CalPERS. On March 1, 2008 the administration of the program was taken over by the CSFEWBC.

The Program runs on a July 1st Fiscal Year. Departments enroll during July/August of the first year but for budgeting purposes are not billed until June 30th of the following year and have until November 1st to pay the premium.

To receive an Award, firefighters must attain age 60 and have a minimum of 10 years in the Program. Benefits increase with each Year of Active Participation. The Minimum Award Payment is \$50.00 per month after 10 years of service up to a Maximum of \$100.00 per month with 20 years of service.

The FY 2008 - 2009 Department Cost per Firefighter were originally set by PERS at \$426.85 but after our 2009 Actuarial Study we were able to reduce this amount to \$400.00. For FY 2009 - 2010 it was again reduced, to \$350.00 where it remains today.

The CSFEWBC Board continues to provide oversight to this important program, looking to honor the dedication of many of the California volunteer firefighters for their years of service to their local communities. In order to lower the administrative costs to the program, the trustees designed an RFP to change the service providers to increase efficiency and reduce costs. This lengthy process lead to a complete change of providers effective on July 1, 2014, the start of the Plan's fiscal year.

California Casualty Auto & Home Insurance Program **California Casualty Auto & Home Insurance Program**

CSFEWBC & CSFA have been affiliated with California Casualty since 1974. California Casualty is a California based company providing Group Auto, Home and other property related insurance products to groups of firefighters, police officers, teachers and nurses for over 60 years marketing to affinity groups. They offer a one of a kind member only program which meets our members' needs to one in five members of CSFA with a customer satisfaction rate of over 99% and a Claims satisfaction rate of over 95%. During 2015 California Casualty continued to increase their CSFA member policy holders.

Products offered include coverage for:

Automobiles	Motorcycles	Motorhomes	RVs & Travel Trailers
Golf Carts	Snowmobiles	Antique/Classic Cars	Dune Buggies
Homeowners	Secondary Dwellings	Renters	
Condominiums			
Townhomes			
Umbrella Liability	Flood	Mobile Homes	Pet Insurance
High Performance Vehicles/Boats		High Value Motor Homes	
Personal Water Craft			

If you would like more information or a quote on your auto and home insurance, please contact California Casualty at (866) 680-5142.

Lundstrom Group (formerly ORBA Financial Management)

ORBA began 2013 with a great opportunity: a unified transition of leadership within ORBA has led to a name change to the Lundstrom Group. With the help of its team and others involved within the CSFA and CSFEWBC, the Lundstrom Group was able to make the transition a relatively seamless one, while creating and implementing new programs, plans, and ideas to continue to provide quality programs to CSFA Members.

The Lundstrom Group continues with a main emphasis on the importance of communication and networking, and they made successful progress in this regard throughout the year.

Jeff Lundstrom and his Group continue to provide a weekly e-news article for CSFA members in the weekly CSFA Connection. They continue to be leaders in Benefits Planning, Asset Preservation, Preparation for Retirement, Business Continuity, Education Cost Preparation. They may be contacted at (951) 536-7399 or email jeff@lundstromgroup.com.