



CALIFORNIA STATE FIREFIGHTERS' **EMPLOYEE WELFARE BENEFITS CORPORATION**

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2019 Annual Conference Report

As we approach this year's annual CSFA Conference, CSFA's 97th, to be held at the Visalia Marriott & Convention Center. I am happy to report that CSFEWBC, (your benefits division), has 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 continue to provide quality insurance policies, services and products to CSFA Members 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 make 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. Presently we are reviewing several new product offerings to see if they would be beneficial to the membership.

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.

This year saw a change in make-up of your Board of Directors. Earlier this year Director Terry Bullock resigned his position after six years as a member of the Board. We thank Terry for his service and welcome his replacement. Former CSFA Board Member Steve Wilson (El Centro Fire Dept., Ret) became the newest member of the Board. Steve is no stranger to CSFA having served 10 years as a CSFA Director and in that capacity he spent many years as the CSFA Liaison CSFEWBC so he comes well versed in our Policies, Procedures & Programs. When you see Steve at this year's Conference take a moment to thank him for his dedicated service to you the CSFA Members.

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

Sincerely,

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

Bob Hamilton
President & General Manager

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

In March of 2018, our long time Account Manager left our previous broker, Myers-Stevens & Toohey and went elsewhere. In March of 2019 as your Board looked for additional products and services for the membership we followed our Account Manager of 23 years to his new firm, Risk Strategies Company. They are a full service brokerage firm in the top ten nationwide.

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.
- ❖ In 2019 we were able to increase the spouse's available coverage to \$1,000,000 from the previous \$500,000.

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. We have just received word that our premium rates will remain stable at their current level for 2020.

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. 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. They are not limited to one insurance carrier to fit your needs. They will research the market for the product and the carrier to best fit your needs. All that is needed to get started is your age and marital status and they will search the market to provide a plan designed to meet your families' needs.

Contact a Risk Strategies representative at 866-352-1658 or CSFAdmin@risk-strategies.com for more information.

Accident Insurance

This year we were able to introduce Colonial Life to the membership to provide Individual Voluntary Programs from one of the top companies in the country. Colonial Life offers Accident Insurance, Critical Illness with Cancer options, Individual Dental Insurance, Hospital Confinement insurance. We also provide a Well Card which can help you and your family with out-of-pocket cost that insurance doesn't cover.

Contact the Enrollment Center at 877-596-9449.

Board Members Labor Union Liability Insurance

This coverage protects association/union boards for wrongful acts including mishandling funds, financial management, recruiting, discipline or expulsion of members, fiduciary liability coverages and much more.

Contact a Risk Strategies representative at 866-352-1658 or CSFAdmin@risk-strategies.com for more information.

CSFEWBC Volunteer Firefighter 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.

As we begin our 12th year of administering the Volunteer Firefighters Length of Service Award Program, we have 382 volunteers receiving benefits monthly and our Investment Portfolio has grown from \$3,200,000 received from CalPERS when we took over the program to \$4,200,000 or an increase of just under \$1,000,000 after paying all benefits and expenses since March 1, 2008.

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 2016 California Casualty continued to increase their CSFA member policy holders. Also in 2016, Dan Barclay, our longtime Account Manager with California Casualty retired and was replaced by Roxanne Dean and assisted by Susan Frantz.

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.