

## Fire Fighters & Law Enforcement Advisory Committee Meeting



**September 6, 2023  
8:30 am to 10:00 am**

**MICROSOFT TEAMS Meeting/Dial Conference Number 207-209-4724 ID# 247424586# PIN 247424586#**

Committee members in attendance: Shonna Poulin-Gutierrez, Employee Health & Wellness, Chief David Groder, Ronnie Green, Dan Felker, Joan Hanscom, Employee Health & Wellness, John Martell, Paul Gaspar

Committee members absent: Chief Richard Caton, Susan Ryerson, Employee Health & Wellness

Others present: Kurt Caswell, Employee Health & Wellness

Agenda Item	Discussion	Action/Next Steps
<b>I. Call to Order (8:33am)</b>	Shonna Poulin-Gutierrez called the meeting to order.	
<b>II. Approval of Meeting Minutes</b>	Meeting minutes from July 17, 2023, were reviewed.	A motion to accept the July 17, 2023, meeting minutes was made by Ronnie Green. Seconded by Paul Gaspar. Motion approved to accept the July 17, 2023, meeting minutes.
<b>III. Legislation Update</b>	Ronnie Green wanted confirmation that this legislative session passed the clarification of section 285 to include the FF-LEO program as being eligible for the State of Maine health insurance program.	Shonna Poulin-Gutierrez confirmed LD 362 clarify subsection 285 that it officially recognizes the FF-LEO program as being eligible for the State of Maine health program.
<b>IV. Financial Reports</b>	None	
<b>V. Membership Update</b>	. Joan Hanscom presented membership numbers. Joan explained that the membership numbers are staying steady. We are seeing many retirements. Members enrolling increased by 37. Members that waived the program was 24. Two members withdrew from the program. 11 members terminated. Currently, we have 82 Municipalities participating.	

	<p>24 retired members are being directly reimbursed for their subsidy. Camden is a new Municipality that we are training on the policies and procedures of the FF-LEO subsidy program works.</p> <p>There are 150 members who are having the subsidy credited through their MEPERS retirement checks. The breakdown is as follows: MMEHT has 68 participants, Cigna has 24 participants, and Anthem has 23 participants.</p>	
<p><b>V1. Updates</b></p>	<p>John Martel requested more information about possibly increasing the subsidy amount. Kurt sent information out to trustee regard the Trust assets. Shonna explained we can request thru our actuaries a projection with different scenarios for different increased amounts, i.e. 65%, 75% etc. options. Kurt Caswell and Shonna Poulin-Gutierrez will work with the actuaries and the State Control’s Office for clarity and guidance. Shonna Poulin-Gutierrez and Kurt Caswell will work with Harpswell Advisors for their projections on increasing the subsidy amount. Shonna Poulin-Gutierrez explained the State of Maine has a separate actuary for the FF-LEO Trust account. There may be fees associated with getting projections on if the fund can support an increase in the subsidy amounts. If there are any fees, it will be communicated to the FF-LEO Advisory Board. Shonna Poulin-Gutierrez clarified if there are fees, we will try to cover this cost under the program’s administrative fees. Shonna Poulin-Gutierrez asked if the goal was to get to 75%? John Martell clarified that he wants to know what percentage the Trust Fund can safely increase to over the long term. What would be reasonable and maintain the integrity of the fund.</p> <p>Kurt Caswell sent out the investment policy statement. This statement names 3 plan administrators for the Trust Fund. One Administrator from Treasury, one from the Attorney Generals’ office and one from the Superintendent of Financial institutes. Shonna Poulin-Gutierrez explained that Treasurer Henry Beck, has always kept the Advisory Board abreast and informed</p>	<p>John Martell made a motion to have Kurt and Shonna explore the different percentage options and what would be reasonable options with the State of Maine actuaries in conjunction with Harpswell Advisors. Seconded by Ronnie Green, motion approved.</p> <p>John Martel asked if further action needs to be taken. Kurt confirmed further research would be required. Any further actions regarding the trust would have to go through one of the administrators. Must define what is the administrator’s responsibilities are. Kurt will explore further.</p> <p>John requested to amend the motion and requested to explore data to see what the viability of increasing the subsidy with the Harpswell confirm if we around the financial policy statement. Ronnie seconded. Passed.</p>

	of changes that affect the FF-LEO Trust. There isn't clear language about the FF-LEO Advisory Board name being listed. Ronnie Green confirmed that legislation would have to be requested to have the FF-LEO Advisory Board included.	
<b>a. Appeals</b>	None	
<b>V11. New Business:</b>	Ronnie Green mentioned that we are starting to see members moving from agencies to agencies. MEPERS links the MEPERS time do it is portable. He gave an example of an employee left the city of Brewer after 20 years and went to a new employer. By going to the new employer, he has a new opportunity to enroll in the FF-LEO program. He would be able to enroll due to being a new hire. There would be an impact to the program when this happens. Before now, this wasn't an issue, but we are seeing more movement of members. John Martell questioned whether it would be prudent to go back to having minimum standards (i.e. 60 months minimum requirement of participation) to be eligible. This is an area of concern. Current new hires can enroll within 5 years of being a new hire. But this maybe a loophole which would allow someone to pay for a shorter period into the subsidy program and then collect. More discussion on this topic is needed.	Kurt Caswell suggested they may need to change the entry requirements to be able to enroll in the plan. This would require a statue change. Extensive discussions surrounding this topic ensured. Joan Hanscom explained there are some administrative hurdles to go back to original date of hire. Shonna Poulin-Gutierrez clarified we need guidelines that can be administered that are clear and concise for the members to understand. A more comprehensive tracking system would also be required. In addition, the statue would need to be changed to clarify time and confirm that after a specific time i.e. 20 years in the program. Ronnie informed the committee that 20-year retirement programs are now coming back which may cause issues. Further discussion is necessary to find a possible solution to the issue. Joan Hanscom will send out the current enrollment form for the Committee to review. The Office of Employee Health & Wellness will review the scenario described to see if we can confirm this is happening.
<b>V111. Other Business:</b>	None	
<b>V1111. Adjourn Meeting (9:42 am)</b>	Shonna Poulin-Gutierrez adjourned the meeting, Next meeting is December 6, 2023 @ 8:30 to 10.00 am. It will be held both virtual and in person. Conference room 400, fourth floor Burton Cross Building, 111 Sewall Street, Augusta, ME.	John Martel made a motion to adjourn. Seconded by Dan Felkel. Motion approved.