NORTH COLLIER FIRE CONTROL AND RESCUE DISTRICT
BOARD OF FIRE COMMISSIONERS' MEETING

AGENDA

THURSDAY, JULY 23, 2026 ▪ 9:00 AM

1885 Veterans Park Drive ▪ Naples, FL 34109

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1. **CALL TO ORDER**
2. **PLEDGE OF ALLEGIANCE**
3. **APPROVAL, ADDITIONS OR DELETIONS TO AGENDA**
4. **APPROVAL OF MINUTES**
   A. June 25, 2026 Monthly Board of Fire Commissioners' Meeting
   B. June 25, 2026 Board of Fire Commissioners' Workshop to Discuss State of Florida Property Tax Legislation
5. **CHIEF'S REPORT**
6. **TREASURER'S REPORT**
   A. June 2025
7. **LABOR REPORT**
8. **CONSENT AGENDA**

Table 1: Expenditures for Board Approval

Category	Amount
General Fund Unbudgeted	$60,003
General Fund Emergency Purchases	$0
Addition of Fixed Assets	$0
Deletion of Fixed Assets	$1,274,611
Other	$0

9. OLD BUSINESS

A. Procurement of Fire Apparatus and Equipment within Current Industry Trends (Recurring Discussion Item)

10. NEW BUSINESS

A. Request Approval to Submit Form DR-420-MM-P Maximum Millage Levy Calculation Preliminary Disclosure for the Big Corkscrew Island Service Delivery Area and the North Naples Service Delivery Area as Required by the Florida Department of Revenue
B. Request Approval of Health Insurance Coverage for the Period October 1, 2026 through September 30, 2027 with a Change in Carrier
C. Request Approval for Dental Insurance Coverage for the Period October 1, 2026 through September 30, 2027
D. Request Approval for Short-Term Disability and Long-Term Disability Coverage for the Period of October 1, 2026 through September 30, 2027
E. Request Approval for Life Insurance Coverage for the Period of October 1, 2026 through September 30, 2027
F. Employee-Paid Voluntary Benefits Update for the 2026/2027 Fiscal Year
G. Request Approval for Renewal of Workers' Compensation Insurance for the Period of October 1, 2026 through September 30, 2027
H. Request Approval for Amendment to Cell Phone Tower Lease Agreement Between District and T-Mobil/MetroPCS

11. COMMENTS BY COMMISSIONERS & STAFF

12. COMMENTS BY THE PUBLIC FOR ITEMS NOT ON THE AGENDA

13. ADJOURNMENT

NORTH COLLIER FIRE CONTROL AND RESCUE DISTRICT
BOARD OF FIRE COMMISSIONERS' MEETING

MINUTES (DRAFT)

THURSDAY, JUNE 25, 2026 ▪ 9:00 AM

1885 Veterans Park Drive ▪ Naples, FL 34109

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1. CALL TO ORDER

Vice Chairman Norman Feder called meeting to order at 9:00 a.m. With four of five commissioners present (James Calamari, Christopher Crossan, Norman Feder, and Stephen Popper), quorum was met. Chairman Christopher Lombardo was absent for the meeting.

2. PLEDGE OF ALLEGIANCE

3. APPROVAL, ADDITIONS OR DELETIONS TO AGENDA

Commissioner Crossan moved to approve the agenda as presented. Commissioner Popper seconded. MOTION CARRIED 4:0

4. APPROVAL OF MINUTES

A. May 28, 2026 Board of Fire Commissioners Meeting

Commissioner Crossan moved to approve minutes as presented. Commissioner Popper seconded. MOTION CARRIED 4:0

5. CHIEF'S REPORT

Fire Chief Eloy Ricardo gave verbal comments. Public Information Officer Heather Mazurkiewicz distributed a handout for the Station 49 Groundbreaking Ceremony.

6. TREASURER'S REPORT

A. May 2026

Commissioner Calamari read prepared summary of financial highlights for May 2026 Treasurer's Report. Board accepted report as presented into record.

7. LABOR REPORT

Local 2297 President Adam Wilson gave verbal report.

8. CONSENT AGENDA

None

9. OLD BUSINESS

A. Procurement of Fire Apparatus and Equipment within Current Industry Trends (Recurring Discussion Item)

Chief Ricardo noted there was nothing to report.

10. NEW BUSINESS

A. Request for Board Approval of FY 2025 SHSGP Grant Agreement to Administer the District Response Team (DRT) for Regional HazMat Services – Contract Number (R1374)

Chief Financial Officer Ben Van Klingeren gave comment. Commissioner Calamari moved to approve per staff recommendation as presented the FY2025 SHSGP Grant Agreement – Contract Number (R1374) totaling $70,200 for the period September 1, 2025 through March 31, 2028. Commissioner Crossan seconded. MOTION CARRIED 4:0

B. Request for Board Approval of Licensed Training Provider Agreement Between District and The American National Red Cross

Assistant Chief Tony Camps gave comment. Commissioner Calamari moved to approve per staff recommendation as presented the agreement between The National American Red Cross and the District for the provision of Licensed Training Provider services, including approval for the Fire Chief to execute the document pending minor changes. Commissioner Popper seconded. MOTION CARRIED 4:0

C. Request for Board Approval of Amendments to Existing Land Lease Agreements for District-Owned Property at 5604 & 5605 Kathleen Court and 1941 Pine Ridge Road

Commissioner Calamari moved to approve per staff recommendation as presented the proposed lease amendments to Gulf Bay Development EPQ, LLC., EFE, Inc., and Reliable Disposal & Recycling, Inc. Commissioner Crossan seconded. MOTION CARRIED 4:0

11. COMMENTS BY COMMISSIONERS & STAFF

Commissioner comments were given.

12. COMMENTS BY THE PUBLIC FOR ITEMS NOT ON THE AGENDA

None

13. ADJOURNMENT

Commissioner Crossan moved to adjourn the meeting. Commissioner Calamari seconded. MOTION CARRIED 4:0 Meeting adjourned at 9:42 a.m.

NORTH COLLIER FIRE CONTROL AND RESCUE DISTRICT
BOARD OF FIRE COMMISSIONERS' WORKSHOP

MINUTES (DRAFT)

THURSDAY, JUNE 25, 2026 ▪ 10:00 AM

1885 Veterans Park Drive ▪ Naples, FL 34109

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1. CALL TO ORDER

Vice-Chairman Norman Feder called meeting to order at 10:00 a.m. With four of five commissioners present (James Calamari, Christopher Crossan, Norman Feder, and Stephen Popper), quorum was met. Chairman Christopher Lombardo was absent for the meeting.

2. PLEDGE OF ALLEGIANCE

3. DISCUSSION REGARDING STATE OF FLORIDA PROPERTY TAX LEGISLATION

Fire Chief Eloy Ricardo welcomed everyone to the workshop and introduced District Counsel Laura Donaldson. Attorney Donaldson gave presentation regarding the Florida property tax reform legislation, including guidelines for communication to the public, voting requirements for annual millage rates and alternative funding methods. It was noted that the State Legislature would be determining implementation of the tax reform in the spring. Discussion with Q&A ensued. There was general Board consensus and agreement by Attorney Donaldson and Staff to immediately begin readying the District for a referendum process for a non-ad valorem tax should it be needed.

4. COMMENTS BY COMMISSIONERS & STAFF

There was general Board consensus and agreement by Staff to bring this matter back to the Board, along with timeline updates for a possible referendum, at the July and August board meetings.

5. COMMENTS BY THE PUBLIC FOR ITEMS NOT ON THE AGENDA

None

6. ADJOURNMENT

Commissioner Crossan moved to adjourn the meeting. Commissioner Popper seconded. MOTION CARRIED 4:0 Meeting adjourned at 11:41 a.m.

North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 6

Meeting Date: July 23, 2026

Prepared By: Chief Financial Officer Ben Van Klingeren

Subject: Treasurer's Report - June 2026

GENERAL FUND

Revenue

The following is the breakdown of revenue for the period ended June 30, 2026 for the North Naples Service Delivery Area ("NN SDA"), the Big Corkscrew Service ("BC SDA") and North Collier Fire Control & Rescue District. Note that these financial statements reflect the Board approved cost allocation method; per that method, there is no allocation of revenue (except for grant funds) - it remains in the SDA in which it is earned/received.

	NN SDA 6/30/2026	% of Budget	BC SDA 6/30/2026	% of Budget	North Collier 6/30/2026	% of Budget
Ad Valorem	$ 53,886,360	101.30%	$ 16,413,357	101.12%	$ 70,299,717	
Fees	$ 768,733	100.10%	$ -	0.00%	$ 768,733	
Rescue/Transport	$ 1,898,341	87.48%	$ -	0.00%	$ 1,898,341	
Other Revenue	$ 2,598,867	83.02%	$ 536,079	73.12%	$ 3,134,946	
Total Revenue	**$ 59,152,301**	**99.81%**	**$ 16,949,437**	**98.00%**	**$ 76,101,737**	**99.41%**

Expenses

The following is the breakdown of expenses for the period ended June 30, 2026 for NN SDA, BC SDA and the North Collier Fire Control & Rescue District utilizing the cost allocation method approved by the Board.

GENERAL FUND, CONT'D

<u>Expenses</u>	NN SDA 6/30/2026	% of Budget	BC SDA 6/30/2026	% of Budget	North Collier 6/30/2026	% of Budget
Personnel	$ 31,436,430	70.47%	$ 8,866,685	70.47%	$ 40,303,116	70.47%
Operating	$ 6,831,590	68.26%	$ 1,926,859	67.52%	$ 8,758,448	68.09%
Debt Service	$ 728,194	100.00%	$ 205,388	100.00%	$ 933,581	100.00%
Capital	$ 3,085,886	42.52%	$ 870,378	42.52%	$ 3,956,264	42.52%
Total Expenses	**$ 42,082,099**	**67.22%**	**$ 11,869,310**	**67.10%**	**$ 53,951,410**	**67.19%**

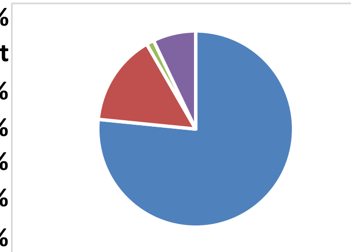
It should be noted that there are four general types of expenditures in terms of payment impact on the fiscal year:

1. Those that are paid monthly at fairly regular and predictable monthly intervals.
2. Those that are paid quarterly or annually so are not reflected in an appropriate percentage.
3. Those that are based on unpredictable need, such as building, equipment or vehicle repairs.
4. Items that were budgeted in the prior year, but were not received or invoiced until this year.

Based on these payment type exceptions, accrual or prepayment adjustments can be made to the actual expenditures, and an adjusted percent of budget determined.

When these adjustments are made, year-to-date expenditures as a percentage of budgeted expenditures, by category, are as follows:

	Adj Amounts North Collier	Adj. % of Budget
Personnel	**$ 42,746,371**	**74.74%**
Operational	**$ 8,420,067**	**65.46%**
Debt Service	**$ 700,186**	**75.00%**
Capital	**$ 3,956,264**	**42.52%**
Total	**$ 55,822,888**	**69.52%**



As identified above, when adjustments are made to the actual expenses based on known prepaid and accrual adjustments, General Fund expenses are at 69.52% which is reasonable as we have completed 9 months of the 2025/2026 fiscal year (75%).

General Fund Comparison with Prior Year:

Included with the General Fund Financial Statement is a comparison to June 2025 of each service delivery area, noting the percentage of variance. In brief, total revenue in the NN SDA comparison reflects a variance of 12%. Expenses reflect a variance of 18%.

In the Big Corkscrew SDA, a variance in revenue of 20% is reflected. Expenses reflect a variance of 18%.

IMPACT FEE FUND - Comparison with Budget

As of June 30, 2026, NCFR has received $300,000 in Impact Fund interest income. Expenses total $292,000. The District has in addition received $362,000 for Impact Fees for the fiscal year. Payments received are in arrears and are from the previous month.

INSPECTION/PLAN REVIEW FEE FUND - Comparison with Budget

Revenue

As of June 30, 2026, total revenue received is $2,267,000 or 91% of budgeted revenue which includes inspection fees, plan review fees and interest. Similar to the Impact Fee Fund, payments received are in arrears and are from the previous month.

Expenses

Expenses total $1,477,000 or 62% of the total budget. This is appropriate for this time of the year as we have completed 9 months of the 2025-2026 fiscal year.

North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 8

Meeting Date: July 23, 2026

Prepared By: Chief Financial Officer Ben Van Klingeren

Subject: Consent Agenda

UN-BUDGETED PURCHASES (per policy 213, Section 3, Part 6)

General Fund (Unbudgeted)

1	**Item Description:**	Double-Tier Gear Lockers (x5 plus shipping) - Station 10			
	Requested By:	Deputy Chief Kris Thomas			
	G/L Account:	001-5220-046-320			
	Budget Line:	86			
	Budget Line Amount (NCFR)	$ 34,700			
	Available Line	$ 18,643			
	Bids/Quotes:	1			
	Bid #1:	Gear Grid		$ 15,313	
	Bid #2:	n/a		$ -	
	Bid #3:	n/a		$ -	
	Waive Bidding Policy?	Yes	Reason:	Sole Source Vendor	
	Recommendation:	**Gear Grid**			**$ 15,313**
2	**Item Description:**	Gear lockers (x54 plus shipping) - Station 10, 12			
	Requested By:	Deputy Chief Kris Thomas			
	G/L Account:	001-5220-046-320	& 001-5220-046-322		
	Budget Line:	88			
	Budget Line Amount (NCFR)	$ 14,550			
	Available Line	$ 3,666			
	Bids/Quotes:				
	Bid #1:	Lockers.com		$ 25,396	
	Bid #2:	BudgetLockers.com		$ 25,933	
	Bid #3:	Locker Emporium		$ 29,432	
	Waive Bidding Policy?	No	Reason:	n/a	
	Recommendation:	**Lockers.com**			**$ 25,396**
3	**Item Description:**	Gear lockers (plus freight) - Station 10, 12, 43, 44			
	Requested By:	Deputy Chief Kris Thomas			
	G/L Account:	(various) - see purchsae request			
	Budget Line:	87, 88, 91, 92			
	Budget Line Amount (NCFR)	$ 86,000			
	Available Line	$ 41,327			
	Bids/Quotes:				
	Bid #1:	Ten-8		$ 19,294	
	Bid #2:	FirePenny		$ 20,478	

Bid #3:	DTS		$ 21,787	
Bid #4:	DiamondBookStore		$ 19,599	
Waive Bidding Policy?	No	Reason:	n/a	
Recommendation:	**Ten-8**			**$ 19,294**
	TOTAL GENERAL FUND UN-BUDGETED			**$ 60,003**

EMERGENCY PURCHASES (per Policy 212, Section 16) - ratify emergent purchase required and processed

	(NONE - n/a)	
	TOTAL EMERGENCY PURCHASES	**$ -**

ADDITION OF FIXED ASSETS

DELETION OF FIXED ASSETS

Asset Category:	Capital Lease Equipment		
Asset I.D. Number:	Various (see list) x 56 items		
Description:	various (Philips Temps monitors & Tempus AED LS units)		
Cost:	$ 1,106,574		
Reason for Deletion:	Replaced - to be sold to Zoll		
Intended Disposal:	trade-in towards new purchase	Original Cost	$ 1,106,574
Additional Information:		Est Net Book Value	$ 497,958

Asset Category:	Firefighter Equipment		
Asset I.D. Number:	11490-11493		
Description:	Philips Tempus Monitors (x4)		
Cost:	$ 168,037		
Reason for Deletion:	Replaced - to be sold to Zoll		
Intended Disposal:	trade-in towards new purchase	Original Cost	$ 168,037
Additional Information:		Est Net Book Value	$ 54,012

TOTAL DELETION OF FIXED ASSETS (original cost)	**$ 1,274,611**
TOTAL DELETION OF FIXED ASSETS (NET BOOK VALUE)	$ 551,970

OTHER

n/a

TOTAL - OTHER	**$ -**

North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 10A

Meeting Date:	July 23, 2026
Prepared by:	Chief Financial Officer Ben Van Klingeren
Subject:	Request for Board Approval to Submit Form DR-420-MM-P Maximum Millage Levy Calculation Preliminary Disclosure for the Big Corkscrew Island Service Delivery Area and the North Naples Service Delivery Area as Required by the Florida Department of Revenue

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Objective
Establish the maximum millage rate the Board can levy for the 2024-2025 fiscal year in the Big Corkscrew Island Service Delivery Area ("Big Corkscrew SDA") and the North Naples Service Delivery Area ("North Naples SDA") and comply with the statutory requirement to submit the DR 420 MM-P Form no later than August 4, 2026.

Background Information
At the June 2007 Special Legislative Session, property tax reform legislation (HB 1) was passed by the House and Senate, and signed into law on June 21, 2007 by Governor Crist.

Prior to the enactment of this legislation, the District received a Certification of Taxable Value from the Collier County Property Appraiser, Form DR-420. This form not only provided the District with the preliminary taxable value of the property within the District; it also provided for the submission of the District's "Current Year Proposed Aggregate Millage Rate". Staff always inserted the maximum millage rate allowable by the District's Enabling Act.

As a result, the Department of Revenue created a companion form to the DR-420 – Certification of Taxable Value issued by the Collier County Tax Appraiser to identify the maximum millage rate the Board will adopt for the coming fiscal year in each service delivery area. This companion form, DR- 420 MM-P - Maximum Millage Levy Calculation Preliminary Disclosure (Attachments 1 and 2), requires the submission of the proposed millage rate for each service delivery area based on votes "of the governing body."

Senate Bill 4-F was approved during a 2026 Special Legislative Session. This revises the calculation for determining the maximum millage rates of the District. Section 2 of SB 4-F, amends subsection 200.065(5), Florida Statutes, to remove a calculation of the current year's maximum millage rate based on the prior year's taxes and maximum millage rate and removes the option to levy the adopted rate from the prior year, if higher. The following voting parameters disclose allowable rates:

- <u>Majority Vote of the Governing Body</u>
  This would be the millage rate necessary to generate the same Ad Valorem revenue as was generated in the 2025-2026 fiscal year (the rolled back rate). In the North Naples SDA, this millage rate would be **0.9934 (line 3)**. In the Big Corkscrew SDA, this millage rate would be

3.6744 (line 3). Note that this millage rate exceeds the maximum millage rate which can be levied pursuant to the District's Enabling Act.

- Two-Thirds Vote of the Governing Body
  This rate would consider the provisions of the majority vote identified above, plus the statutory allowance of an additional 10%., which would result in a millage rate of **1.0927 (line 4)** in the North Naples SDA and **4.0418 (line 4)** in the Big Corkscrew SDA. Again, in both service delivery areas, this rate exceeds the maximum millage rate which can be levied pursuant to the District's Enabling Act.

- Unanimous Vote of the Governing Body
  A taxing authority may adopt a millage rate exceeding 110% of the rolled-back rate by a unanimous vote by the Board. This would allow an even greater rate than the maximum rate identified above, if provided for in the District's Enabling Act. In both service delivery areas, this rate exceeds the maximum millage which can be levied pursuant to the District's Enabling Act.

Considerations
The District is required to submit this form no later than August 4, 2026, well before the Board will adopt tentative and final millage rates at the September hearings. In most prior years, both Big Corkscrew SDA and North Naples SDA have opted to identify their service delivery area's maximum millage rates of 1.00 and 3.75 mils, acknowledging that providing the maximum millage rate (and indicating the voting method to adopt such rate) does not obligate the Board to actually adopt the stated rate; it only identifies the MAXIMUM rate which can be adopted. The Board cannot adopt any rate higher than the rate provided on this form. Submitting this form with any other rate would prohibit the Board from adopting the maximum rate provided for in the District's Enabling Act (1.00 mil in North Naples SDA and 3.75 mils in Big Corkscrew SDA). Identifying a lower rate than the maximum would limit the Board's flexibility as it moves through the budgeting process.

It is important to note **the Board is NOT adopting a millage rate at this time**. That will not be done until the final Budget Hearing in September.

Recommendation
Staff recommends the Board identify as the maximum millage rate for each service delivery area the maximum rates identified in the District's enabling legislation – 1.00 for North Naples SDA and 3.75 for Big Corkscrew SDA to avoid limiting the Board's ability to budget with consideration for reserves.

Attachments
Attachment 1: Form DR-420 MM-P Maximum Levy Calculation Preliminary Disclosure (North Naples SDA)
Attachment 2: Form DR-420 MM-P Maximum Levy Calculation Preliminary Disclosure (Big Corkscrew SDA)
Attachment 3: Property Tax Oversight Information Bulletin (PTO 26-02) – "Truth in Millage (TRIM) Maximum Millage Rate Calculation" effective June 24, 2026

Proposed Motion
Approve the Maximum Millage Levy preliminary disclosure at the proposed mill rate of 1.00 for North Naples Service Delivery Area and 3.75 for Big Corkscrews Service Delivery Area.

North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 10B

Meeting Date: July 23, 2026

Prepared by: Ben Van Klingeren, Chief Financial Officer
Lori Freiburg, Deputy Director
Giesele Fischbach, HR Manager

Subject: Employee Health Insurance Coverage and Carrier Selection for Period October 1, 2026 through September 30, 2027

Objective

Approve the District's health insurance coverage and carrier selection for the period of October 1, 2026 through September 30, 2027

Background Information

At the August 11, 2025, Board of Fire Commissioners' Emergency Meeting to approve employee benefits for the 2025/2026 fiscal year, the Board approved retaining Florida Blue's Florida Options Plan 5192/5193 for health insurance coverage for the period of October 1, 2025, through September 30, 2026. The plan is a high-deductible health plan that is partially self-funded by the District with an individual stop loss deductible of $150,000.

In preparation for the 2026/2027 fiscal year, the District's employee benefits and human resources consulting firm, OneDigital, solicited and received competitive proposals from Cigna, UnitedHealthcare (UHC), Aetna, and Florida Blue for high-deductible, partially self-funded health insurance plans. OneDigital also obtained proposals from multiple carriers for stop loss coverage.

On April 15, 2026, the Medical Insurance Committee, comprised of representatives from District management, the Union, and the Board of Fire Commissioners, met with OneDigital to review the proposals and discuss renewal options. Representatives from Human Resources, Finance, and Administration also participated in the meeting. Cigna and UnitedHealthcare accepted invitations to present their health insurance products and services to the Committee.

On July 2, 2026, the Medical Insurance Committee and District Administration met with OneDigital to further evaluate the proposals and develop a recommendation for the Board's consideration for the 2026/2027 fiscal year.

Considerations

Funding Model
OneDigital evaluated both self-funded and fully insured plan models and recommended continuing with a self-funded health insurance program. Based on that recommendation, the Medical Insurance Committee and District Administration concurred that it remains the most cost-effective and advantageous option for the District for the 2026/2027 fiscal year.

Stop Loss Coverage
The Committee also evaluated the appropriate stop loss deductible level and recommends continuing the current $150,000 individual stop loss deductible. OneDigital obtained proposals from multiple stop loss carriers, including Florida Blue, Cigna, Swiss Re, TMHCC, and others. Florida Blue’s initial proposal included a 22% increase in stop loss premiums. However, the renewal amount was updated to be a 0% increase as OneDigital incorporated additional carrier options.. Despite the negotiated renewal, the initial increase demonstrated less favorable long-term pricing stability than other proposals considered by the Committee.

Carrier Evaluation
OneDigital obtained competitive proposals from Florida Blue, Cigna, UnitedHealthcare, and Aetna. Based on OneDigital's analysis and the information presented by the carriers, the Medical Insurance Committee determined that Cigna warranted further consideration due to its competitive proposal and extensive experience serving governmental and first responder organizations.

Cigna's strong presence among neighboring governmental and first responder agencies provided the Committee with additional confidence in the carrier's ability to effectively serve District employees and their families. Current Cigna clients include:

- Lee County Sheriff's Office;
- Collier County Schools;
- Collier County;
- City of Naples;
- Bonita Springs Fire District;
- San Carlos Park Fire District;
- Greater Naples Fire District;
- City of Marco Island; and
- Immokalee Water & Sewer.

Provider Network
Cigna's provider analysis determined that 99.11% of the District's current healthcare providers participate in Cigna's provider network. The limited number of providers not currently participating are primarily physical therapy providers, minimizing disruption for employees and their families.

Financial Analysis
Cigna's proposal reduces the District's annual fixed costs by $549,119 (25.9%) compared to Florida Blue's renewal proposal. The reduction is largely attributable to Cigna's waiver of administrative fees during the first year of the agreement. In addition, Cigna has agreed to waive administrative fees for eight months during the second year and four months during the third year, providing approximately $189,000 in additional savings over the three-year agreement.

Claims Liability
Although Cigna projects a higher maximum claims liability than Florida Blue, the District has historically not reached its projected maximum annual claims liability under the self-funded plan. While higher claims experience could reduce a portion of the projected fixed-cost savings, the Committee determined that the likelihood of reaching the maximum claims threshold is low based on the District's historical claims experience.

Additionally, the three-year agreement with Cigna provides greater long-term budget certainty by establishing known fixed administrative costs over the contract term.

Wellness Fund
Cigna has also committed $60,000 toward employee wellness initiatives, which the District may apply toward approved wellness programs or initiatives benefiting employees.

Fiscal Impact
Cigna Health Insurance Plan
Pursuant to Article 34 (Insurance) of the Collective Bargaining Agreement, the District fully funds health insurance coverage for eligible bargaining unit employees and their dependents. The District has also historically fully funded health insurance coverage for Commissioners, non-bargaining employees, and their eligible dependents.

The proposed Cigna agreement results in estimated annual fixed costs of $1,569,212, a reduction of $549,119 (25.9%) compared to Florida Blue's renewal proposal. While Cigna projects a higher maximum annual claims liability than Florida Blue, the District's historical claims experience indicates that actual claims have remained well below the projected maximum liability.

Health Savings Account

The (HSA) Health Savings Account contributions rates for employees are currently $4,000 for single and $7,000 for dependent/family for bargaining unit employees.

Recommendation

The Medical Insurance Committee and District Administration unanimously recommend that the Board consider and approve Cigna as the District's health insurance carrier and stop loss provider, with a $150,000 individual stop loss deductible, for the period of October 1, 2026 through September 30, 2027.

Attachments

Attachment 1: Health Insurance Renewal Analysis

Proposed Motion

I move to approve Cigna as the District's health insurance carrier and stop loss provider, with a $150,000 individual stop loss deductible, for the period of October 1, 2026 through September 30, 2027.

North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 10C

Meeting Date:	July 23, 2026
Prepared by:	Ben Van Klingeren, Chief Financial Officer Lori Freiburg, Deputy Director Giesele Fischbach, HR Manager
Subject:	Renewal of Dental Insurance Coverage for the Period October 1, 2026 through September 30, 2027

Objective

Approve the renewal of dental insurance coverage for the period of October 1, 2026 through September 30, 2027

Background Information

At the August 11, 2025 Board of Fire Commissioners' Emergency Meeting to approve employee benefits for the 2025/2026 fiscal year, the Board approved renewal of the District's self-funded dental plan administered by Guardian. In preparation for the 2026/2027 fiscal year, District staff met with the District's employee benefits and human resources consulting firm, OneDigital, on July 2, 2026, to review renewal options for the District's dental insurance program.

Considerations

District staff directed OneDigital to negotiate a renewal with Guardian rather than solicit competitive proposals. This direction was based on the District's satisfaction with Guardian's administration of the self-funded dental program, the continued financial advantages of the current plan structure, and Guardian's agreement to renew the program without a rate increase.

Guardian has confirmed there will be no increase in rates for the 2026/2027 fiscal year. The current self-funded dental program continues to provide cost savings to the District compared to a fully insured dental plan.

To enhance employee benefit options, the District is proposing a voluntary employee-paid buy-up plan for the 2026/2027 fiscal year that would provide the following additional benefits:

1. implant coverage;
2. increase of annual maximum from $1,500 to $2,500;
3. change in the in-network coinsurance from 100/80/50 to 100/90/60;
4. increase ortho maximum to $2,500; and
5. add ortho coverage for adults (to include Invisalign).

The proposed voluntary buy-up option expands employee choice by allowing employees who desire enhanced dental benefits to purchase additional coverage at their own expense, without increasing the District's cost for the base dental plan.

Employees who elect the enhanced coverage would pay the additional premium above the cost of the base plan. Monthly employee contributions are as follows:

Employee Only	$7.23 monthly
Employee & Spouse	$16.25 monthly
Employee & Children	$24.65 monthly
Employee & Family	$32.07 monthly

Fiscal Impact
There is no change to the annual cost of the District's self-funded dental program. The annual cost for the 2026/2027 fiscal year remains $401,990.

Recommendation
Staff recommends that the Board approve the Guardian proposal for dental coverage for the period of October 1, 2026, through September 30, 2027, continuing the District's self-funded dental program at an annual cost of $401,990 and including an optional employee-paid buy-up plan for enhanced benefits.

Attachments
Attachment 1: Dental Insurance Proposal from Guardian for 2026/2027

Proposed Motion
I move to approve the Guardian proposal for dental coverage for the period of October 1, 2026, through September 30, 2027, continuing the District's self-funded dental program at an annual cost of $401,990 and including an optional employee-paid buy-up plan for enhanced benefits.

AGENDA ITEM 10D

Meeting Date: July 23, 2026

Prepared by: Ben Van Klingeren, Chief Financial Officer
Lori Freiburg, Deputy Director
Giesele Fischbach, HR Manager

Subject: Renewal of Short-Term Disability and Long-Term Disability Insurance Coverage for the period of October 1, 2026 through September 30, 2027

Objective

Approve the renewal of short-term disability (STD) and long-term disability (LTD) insurance coverage for the period of October 1, 2026 through September 30, 2027

Background Information

At the August 11, 2025, Board of Fire Commissioners' Emergency Meeting to approve employee benefits for the 2025/2026 fiscal year, the Board approved the transition of the District's short-term disability (STD) coverage from a self-funded Guardian plan to a fully insured plan with The Standard and increased the weekly benefit from $800 to $1,200. The Board also approved the renewal of the District's fully insured long-term disability (LTD) coverage with The Standard.

Considerations

The 2026/2027 fiscal year represents the second year of the District's three-year agreement with The Standard for both STD and LTD insurance coverage. District staff has been satisfied with The Standard's administration of both plans, and no changes to plan design, eligibility, benefits, or premiums are proposed for the upcoming fiscal year.

Fiscal Impact

There is no change to the annual premium for either plan. The annual premium remains $75,355 for STD coverage and $89,642 for LTD coverage for the 2026/2027 fiscal year.

Recommendation

Staff recommends that the Board approve the renewal of STD and LTD insurance coverage with The Standard for the period of October 1, 2026, through September 30, 2027, at annual premiums of $75,355 for STD coverage and $89,642 for LTD coverage.

Attachments

None

Proposed Motion

I move to approve the renewal of STD and LTD insurance coverage with The Standard for the period of October 1, 2026, through September 30, 2027, at annual premiums of $75,355 for STD coverage and $89,642 for LTD coverage.

AGENDA ITEM 10E

Meeting Date: July 23, 2026

Prepared by: Ben Van Klingeren, Chief Financial Officer
Lori Freiburg, Deputy Director
Giesele Fischbach, HR Manager

Subject: Renewal of Group Life and AD&D Insurance Coverage for the period of October 1, 2026 through September 30, 2027

Objective
Approve the renewal of group life and AD&D insurance coverage for the period of October 1, 2026 through September 30, 2027

Background Information
At the August 11, 2025, Board of Fire Commissioners' Emergency Meeting to approve employee benefits for the 2025/2026 fiscal year, the Board approved renewal of the District's group life and AD&D insurance coverage with The Standard. The Board also approved increasing the group life insurance benefit for Commissioners to $50,000 to match the coverage provided to active employees and offering Commissioners the option to purchase voluntary life insurance.

Considerations
The 2026/2027 fiscal year represents the second year of the District's three-year agreement with The Standard for group life and AD&D insurance coverage. District staff has been satisfied with The Standard's administration of the plan, and no changes to plan design, eligibility, benefits, or premiums are proposed for the 2026/2027 fiscal year.

Fiscal Impact
There is no change to the annual premium. The annual premium for the 2026/2027 fiscal year remains $34,667.

Recommendation
Staff recommends that the Board approve the renewal of group life and AD&D insurance coverage with The Standard for the period of October 1, 2026, through September 30, 2027, at an annual premium of $34,667.

Attachments
None

Proposed Motion

I move to approve the renewal of group life and AD&D insurance coverage with The Standard for the period of October 1, 2026, through September 30, 2027, at an annual premium of $34,667.

North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 10F

Meeting Date: July 23, 2026

Prepared by: Ben Van Klingeren, Chief Financial Officer
Lori Freiburg, Deputy Director
Giesele Fischbach, HR Manager

Subject: Annual Update of Employee-Paid Voluntary Benefits for the 2026/2027 Fiscal Year

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Objective
Provide an update of the employee-paid voluntary benefit offerings for the 2026/2027 fiscal year

Background Information
The District offers a variety of voluntary benefit programs that allow employees to purchase additional insurance and protection products through payroll deduction. These programs are employee-paid and are intended to supplement the District's employer-sponsored benefit offerings.

1. **Vision**
Vision insurance continues to be provided by Guardian/Davis Vision with no changes to plan design, benefits, or premiums. Monthly employee premiums for the 2026/2027 fiscal year remain unchanged.

2. **Voluntary Life & AD&D**
Voluntary life and accidental death and dismemberment (AD&D) insurance continues to be provided by The Standard with no changes to plan design, benefits, or premiums for the 2026/2027 fiscal year. The guaranteed issue amount remains $150,000 for employees and $25,000 for spouses. Monthly premiums are based on the elected coverage amount and the employee's or spouse’s age band.

3. **Aflac**

<u>Existing Offerings</u>
Aflac continues to offer accident, juvenile whole life, term life, critical illness, cancer, hospital indemnity, and lump-sum critical illness coverage. Monthly premiums are based on the coverage selected by the employee.

New Offering

For the 2026/2027 fiscal year, the District will offer a new voluntary long-term care benefit through Aflac. A minimum enrollment of 25 participants is required before the benefit can be implemented. Key features include:

- Accelerated long-term care benefit rider providing 25 monthly payments equal to 8% of the life insurance benefit.
- Benefit payments may be used for care provided in a long-term care facility or by a qualifying family caregiver.
- A 4% simple interest benefit builder increases the policy face amount annually, up to 100% of the original face amount, thereby increasing the available long-term care benefit.
- Premiums are based on the elected coverage amount and the employee's age band.

4. Pet Insurance

Pet insurance continues to be offered through ASPCA Pet Health Insurance.

5. Identity Protection & Legal Guidance

Identity theft protection continues to be offered through IDShield, and prepaid legal services continue to be offered through LegalShield. Monthly premiums remain unchanged for the 2026/2027 fiscal year.

Considerations

The District's voluntary benefit program provides employees with access to supplemental insurance and financial protection products at group rates through convenient payroll deduction. These offerings allow employees to customize their benefits based on their individual needs without additional cost to the District. For the 2026/2027 fiscal year, the only significant program enhancement is the addition of a voluntary long-term care benefit through Aflac, subject to meeting the minimum enrollment requirement.

Fiscal Impact

These voluntary benefits are paid entirely by participating employees; therefore, there is no fiscal impact to the District.

Recommendation

None. This item is presented for informational purposes only.

Attachments

None

Proposed Motion

Not applicable. No Board action is required.

AGENDA ITEM 10G

Meeting Date: July 23, 2026

Prepared by: Ben Van Klingeren, Chief Financial Officer
Lori Freiburg, Deputy Director
Giesele Fischbach, HR Manger

Subject: Renewal of Workers' Compensation Insurance for the Period October 1, 2026 through September 30, 2027

Objective
Approve workers' compensation insurance for the period of October 1, 2026 through September 30, 2027

Background Information
At the September 25, 2025 Board of Fire Commissioners Meeting, the Board approved a proposal from Marsh & McLennan Agency, LLC (the insurance agent) and PGIT (the carrier) for workers' compensation coverage for the District for the period of October 1, 2025 through September 30, 2026.

As part of a cost-containment strategy, the Board also approved the implementation of two cost-containment measures:

1. a $5,000 deductible per claim; and
2. discontinuation of accepting wage reimbursement payments from the carrier during the first 12 weeks of a compensable injury, with the District instead continuing employees' wages directly.

Considerations
The proposed renewal continues the District's current workers' compensation program, including the $5,000 deductible per claim and the District's practice of continuing employee wages without accepting wage reimbursement payments from the carrier during the first 12 weeks of a compensable injury. Through March 2026, the deductible program generated a premium discount of $67,775, while deductible payments totaled $11,642, resulting in a net savings of $56,133.

For the 2026/2027 fiscal year, the District's experience modification factor (MOD) improved from 1.13 to 1.00, favorably affecting the premium calculation. Unlike the MOD, which is determined through a prescribed formula based largely on claims experience, the schedule adjustment is a discretionary underwriting factor used by the carrier to account for risk characteristics not otherwise reflected in the standard premium calculation. For the proposed renewal, the carrier applied a smaller schedule adjustment credit than in the prior year. Combined with increased payroll exposure, this resulted in a higher estimated annual premium, although the improved MOD helped offset a portion of the increase. Before the final premium is approved, the District may receive a further credit, which is currently being negotiated by our agent with Marsh & McLennan Agency, LLC.

Fiscal Impact

The estimated annual premium for the 2026/2027 fiscal year is $1,012,394, an increase of $159,203 from the current fiscal year's premium of $853,191.

Recommendation

Staff recommends that the Board approve the renewal of the District's workers' compensation insurance coverage from Marsh-McLennan Insurance and PGIT for the period of October 1, 2026 through September 30, 2027, at an estimated annual premium of $1,012,394.

Attachments

Attachment 1: Worker’s Compensation Policy Renewal Worksheet

Proposed Motion

I move to approve the renewal of the District's workers' compensation insurance coverage from Marsh-McLennan Insurance and PGIT for the period of October 1, 2026 through September 30, 2027, at an estimated annual premium of $1,012,394.

North Collier Fire Control and Rescue District
Board of Fire Commissioners
REGULAR MONTHLY MEETING

AGENDA ITEM 10H

Meeting Date:	July 23, 2026
Prepared by:	Chief Financial Officer Ben Van Klingeren
Subject:	Request for First Amendment to Ground Lease Agreement with T-Mobile/MetroPCS for Communications Equipment Site Located at Station 42

Objective
Obtain Board approval of the First Amendment to the Ground Lease Agreement with T-Mobile/MetroPCS for the communications equipment site located at Station 42

Background Information
On September 19, 1997, the District entered into a 30-year ground lease agreement with PrimeCo Personal Communications (now Verizon Wireless), granting a right of access and the right to install utilities on a 345-square-foot parcel located on the Station 42 property.

In 2004, PrimeCo entered into a sublease agreement with MetroPCS authorizing the installation of MetroPCS communications facilities on the existing cellular tower.

Later in 2004, the District entered into a ground lease agreement with MetroPCS for approximately 40 square feet adjacent to the existing cellular tower for the placement of communications equipment. MetroPCS subsequently became part of T-Mobile US.

The T-Mobile/MetroPCS ground lease established an initial monthly rental rate of $666.67 with annual rent increases of four percent (4%) throughout the lease term, which expires on July 31, 2026.

As a result of the annual escalations, the current monthly rent has increased to $1,579.95.
In anticipation of the lease expiration, Pyramid Network Services, LLC, representatives for T-Mobile/MetroPCS contacted the District to negotiate an extension of the lease. During negotiations, Pyramid advised that the current rental rate has increased beyond market levels for comparable ground equipment sites and requested a revised rental structure that would support the continued operation of the T-Mobile facility at this location.

Considerations
District Administration received an initial lease amendment that included a 30-year term with escalators every 5 years after being advised that “the current rental rate has increased beyond market levels for comparable ground equipment sites.” Management, in conjunction with District legal review re-negotiated the following terms which was tentatively approved by representatives for T-Mobile/MetroPCS:

- Extends the lease for four (4) additional five-year renewal terms, beginning August 1, 2026.
- Establishes a monthly rental rate of $1,000 beginning August 1, 2026.
- Provides for annual rent increases of four percent (4%), beginning August 1, 2027, and each anniversary thereafter.
- Provides that, if the tenant remains in possession after expiration of the lease without executing a subsequent agreement, the tenancy will automatically convert to a month-to-month tenancy in accordance with the terms of the lease.

Fiscal Impact

Under the current lease, the District receives annual rental revenue of $18,959.40. The proposed amendment will establish annual rental revenue of $12,000 beginning August 1, 2026, resulting in a reduction of $6,959.40 in annual lease revenue. However, the amended lease continues to provide annual rent escalations of four percent (4%) over the term of the agreement.

Recommendation

Approve the First Amendment to the Ground Lease Agreement between North Collier Fire Control and Rescue District and T-Mobile/MetroPCS for the communications equipment site located at Station 42, 7010 Immokalee Road, and authorize CFO Ben Van Klingeren to execute the agreement and any related documents necessary to implement the Board's action.

Attachments

Attachment 1: Proposed First Amendment to Lease Agreement

Proposed Motion

I move to approve the First Amendment to the Ground Lease Agreement between North Collier Fire Control and Rescue District and T-Mobile/MetroPCS for the communications equipment site located at Station 42, 7010 Immokalee Road, as presented, and authorize CFO Ben Van Klingeren to execute the agreement and any related documents necessary to implement the Board's action.