

# Fire GUARD

[www.niafpd.org](http://www.niafpd.org)



A Publication of the Northern Illinois Alliance of Fire Protection Districts

*Spring 2020*

## Letter from President Nick Kosiara



Welcome to the Spring 2020 Fire Guard. Most of us are doing the best we can to adapt to a very different life in full lockdown – essential workers continuing in a normal routine and others working remotely. Thank you to those working tirelessly on the front lines to protect us all -- without you this situation would be intolerably disastrous. At no other time have we relied so completely on the guidance of our medical professionals, government officials and our own common sense. We are briefed daily and even that information can be outdated soon after it is shared – we will continue to send updates to our members via email so please make sure we have your updated current information.

Looking forward, the NIAFPD 28<sup>th</sup> Annual Conference will be held the last weekend in January 2021 at a “new” location -- The DoubleTree in Oak Brook. Since the last time they hosted our conference this venue has undergone a complete update of the facility. You will also likely remember the highly popular indoor parking at this facility – a definite bonus for our dead-of-winter conference.

Planning by the Annual Conference Committee is underway and we would like to know what motivates you to attend! If you have not done so already, please take time to visit the website at [www.niafpd.org](http://www.niafpd.org) and answer the short, four question anonymous survey by selecting the “Annual Conference Survey” button on the homepage. Your response to these questions will assist the committee to tailor future conferences to the changing needs and expectations of our members. Please complete it so you can be heard.

Stay safe. Focus on your physical health and mental wellbeing – both are big asks at this time! Stay connected and reach out to us at [niafpd1@gmail.com](mailto:niafpd1@gmail.com) with any questions.

## Letter from Executive Director Denise Kauffman



How is everyone holding up? Has it only been a month since we were launched into this uncharted territory caused by the global COVID-19 crisis? In this situation, we have become dependent on hourly and daily electronic updates to know what is happening in our country, our community and within our fire districts. Never before have we relied so heavily on quick access to news and reliable instant communication to keep in touch with our families, colleagues and friends. If you are not connected electronically with the NIAFD via email and social media, you have likely missed many messages pertinent to your role serving your fire district.

While print media such as this quarterly newsletter brings announcements, registration materials, legislative updates, industry tips and fire service information to you every few months, we can best serve you between newsletters through engagement with electronic mail and social media postings that push information to you with timely delivery. If you have not been receiving emails from the NIAFPD, please email us at [niafpd1@gmail.com](mailto:niafpd1@gmail.com) with your current information. Rest assured, we will not share your email address and will not flood your inbox.

To receive the most frequent updates, please also follow the NIAFPD on social media.

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Stay safe, stay home and be well.

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# Electronic Meeting Attendance in Light of the Novel Coronavirus Epidemic

by John H. Kelly, Ottosen DiNolfo Hasenbalg & Castaldo, Ltd.

The Illinois Open Meetings Act was amended a number of years ago to allow for the electronic attendance by elected or appointed members of public bodies. See 5 ILCS 120/7. With the declaration by Governor JB Pritzker of a state of emergency due to the Novel Coronavirus/COVID-19 and public health requirements of social distancing, the ability of public bodies to conduct their business with in-person, open meetings has been severely curtailed. At the same time, an executive order by the governor made it slightly easier to conduct meetings electronically, while creating new issues for public bodies.

Section 2.01 of the Open Meetings Act (5 ILCS 120/2.01) requires that a quorum of the members of a public body must be present at the location of the public meeting in order for that meeting to meet the requirements of the Open Meetings Act. Section 7 of the Act (5 ILCS 120/7) allows for attendance of a member or members of the public body by other means if a quorum of the public body is physically present at the location of the meeting. The statute notes that the term "other means" includes video or audio attendance. Section 7 goes on to permit electronic attendance only if the member is suffering from personal illness or disability, must be absent due to employment purposes, or is unavailable due to a family or other emergency. The electronic attendance must be approved by a majority of the public body and must allow for the public and anyone else attending the meeting to hear the absent member's vote or discussion. Finally, the public body should have adopted a resolution or policy which authorizes electronic attendance and sets the conditions of that attendance.

On March 16, 2020, Governor Pritzker issued Executive Order 2020-07 in response to the COVID-19 emergency. Among other things, that Order limited all public or private gatherings in the State to fewer than 50 people. (Executive Order 2020-10 subsequently modified that previous Order to limit gatherings to no more than 10 people, and ordering residents to stay at home except for necessary activities.) As a result of these Orders, local governments, including fire protection districts, were confronted with the task of determining how the conduct of public business would continue. In-person meetings can continue, but attendance must be limited to no more than 10 people.

To help facilitate holding meetings, Section 6 of Executive Order 2020-07 suspended certain provisions of the Open Meetings Act related to the conduct of meetings by electronic means. The Order suspended the requirement that a quorum of

the public body must be physically present, allowing any number of board members to participate by video or audio. The Order also suspends the normal prerequisites for participating "by other means". The Governor encouraged units of government, to the extent possible, to postpone the consideration of public business, or at least only discuss necessary items.

Following the Governor's Order, the Public Access Counselor of the Illinois Attorney General's Office issued *Guidance to Public Bodies on the Open Meetings Act and the Freedom of Information Act during the COVID-19 Pandemic*. This document can be viewed at [foia.ilattorneygeneral.net](https://foia.ilattorneygeneral.net). Guidance from the Public Access Counselor on conducting electronic meetings includes:

- The electronic meeting attendance should allow all participants to clearly hear each other at all times and allow an opportunity for the public and press to hear the meeting and submit public comment.
- Agendas must be posted as required by Section 2.02 of the Open Meetings Act. The Agenda should include an explanation of the process by which members, the public and the media can attend the meeting. This should include a phone number and website or email address, if available, and an explanation of how to access the meeting.
- Minutes of these meetings are still required.
- Electronic meetings should only be held where the business of the District requires immediate action.
- If votes are taken, the votes must be audible to anyone listening and recorded as part of the minutes of the meeting.

Although neither the Governor's Order nor the Attorney General's Guidance requires live public comment, it is strongly recommended that boards give the public that opportunity. If a teleconference or web-based meeting is being conducted, members of the public can be muted except during the period of public comment. At the very least, public bodies should allow individuals to submit comment by email or written form, which will then be read at the meeting.

If your District finds it necessary to conduct a meeting during this emergency, you should follow these guidelines. Also, in an abundance of caution, we suggest that your Board ratify any actions taken in these electronic meetings at the first in-person meeting you can hold after the state of emergency is lifted. Should you have any questions about public meetings, or any other topic associated with COVID-19, please do not hesitate to contact an attorney from Ottosen DiNolfo.



# Springfield Legislative Update



By: Liz Brown-Reeves, NIAFPD Lobbyist

This Legislative Session is unlike any other in the state's history. Governor Pritzker's Executive Order "Stay at Home" has stopped legislative session through April 30<sup>th</sup>.

With a May 31<sup>st</sup> looming deadline for adjournment, there are very strong rumors that the General Assembly will meet only to take up "emergency legislation" and the state budget. Other options could allow for the General Assembly to go into the summer months, but would require super-majorities to pass all pieces of legislation. This may not be problematic because Democrats control super-majorities in both the House and Senate.

Below please find legislation that may be of interest:

**House Bill 5205 (Wheeler)** – Provides that Illinois Law Enforcement Training Standards Board and the Department of Public Health shall jointly develop and establish a program of certification of tactical paramedics for the purposes of aiding special law enforcement teams. Provides that chiefs of police and sheriffs may employ tactical paramedics and provide tactical paramedic support to first responders.

**Senate Bill 2325 (Munoz)** – Authorizes fire protection agencies and statewide associations that represent fire protection agencies to organize raffles.

**Senate Bill 2336 (McConchie)** – Provides that a municipality that employs a fire chief who meets certain requirements shall establish a defined contribution plan that aggregates firefighter and employer contributions in individual accounts used for retirement. Provides that a municipality that employs a fire chief who participates in a defined contribution plan required to be established by the amendatory Act shall provide a disability insurance benefit to that fire chief that is at least equivalent to the disability benefit he or she would be provided if he or she was a participant in the defined benefit plan.

**Senate Bill 2563 (Castro)** – Creates the Fire and Smoke Damper Inspection Act. Provides that commercial structures that require fire and smoke damper installations shall have fire and smoke dampers inspected and tested within one year after installation, commercial structures with fire and smoke dampers shall have fire and smoke dampers inspected and tested at least once every 4 years, and hospitals with fire and

smoke dampers shall have fire and smoke dampers inspected and tested at least once every 6 years. Provides that inspections shall certify compliance with specified authorities.

**Senate Bill 3154 (Ellman)** – Creates the PFAS Reduction Act. Provides that a person, local government, fire department, or State agency may not discharge or otherwise use for training or testing purposes a class B firefighting foam containing intentionally added PFAS. On and after January 1, 2021, prohibits the knowing manufacture, sale, offering for sale, distribution for sale, or distribution for use of a class B firefighting foam containing intentionally added PFAS.

**Senate Bill 3478 (Weaver)** – Provides that any procurement by a board of trustees involving the acquisition, by direct or beneficial ownership, of improvements to real estate by a fire protection district which results in an expenditure of district funds in excess of \$20,000 must be competitively bid.

**Senate Bill 3563 (Curran)** – Amends the Motor Fuel Tax Law. In a provision concerning refunds, allows claims for taxes paid for undyed diesel fuel used by vehicles operated by a municipal fire department or a fire protection district recognized by the Office of the State Fire Marshal.



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## Legislative Liaison NIAFPD

*By: Ronald Kubicki, Legislative Liaison NIAFPD*

Hello to all, I hope this issue of the "Fire Guard" finds you safe and sound. We are going through some very troubled times. I trust everyone is following all the guidelines that have been placed upon us by the Governor to help keep us safe and healthy. As most everyone in Illinois knows, the Coronavirus/Covid-19 has basically shut down our state and just about everything in it including Springfield. Currently, the State Legislators are in a shutdown mode, with no real end in sight -- meaning nothing is getting done and everything is basically on hold! As a result of the shutdown, we canceled the Fire Service Legislative Day in March. We will try to reschedule it once things get back to normal. CFSI in Washington, DC scheduled for the last week of April was also canceled with no makeup date set. Amid all the cancellations, the Fire and EMS services are still at work and are charged with helping the public stay safe. I want to applaud and thank all our brave men and women who day in and day out go to their jobs at our fire stations with no complaining and full dedication to serving the residents of our communities and districts. These men and women are true heroes. May God be with them all.

In closing, Liz and I will do our best to keep you up-to-date on any news from Springfield. Please stay safe and stay healthy so when we do get through this mess we can all get back to normal.





Legislators of the Year were honored at the annual conference along with the Presidential Service Award. Pictured L to R: Illinois Senator Bill Cunningham D-18; Lisle-Woodridge Fire Trustee Brent Frank; and Illinois Representative Fran Hurley D-35.

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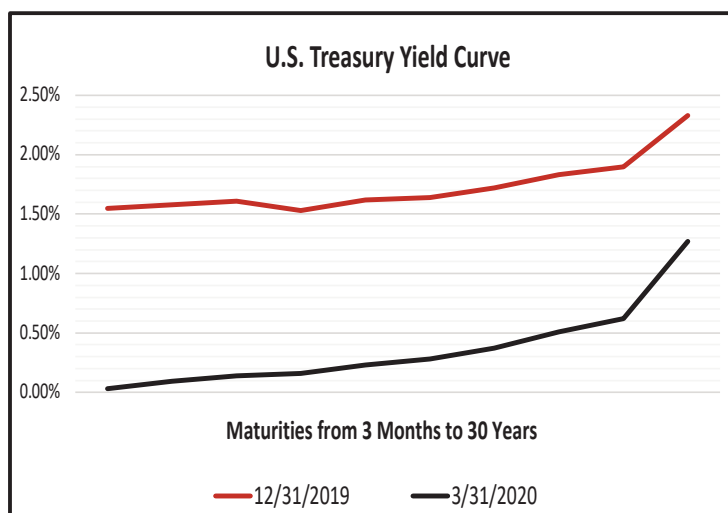


# COVID-19 Pandemic Fuels Flight to Safety

By: Thomas S. Sawyer, Managing Partner, Sawyer Falduto Asset Management, LLC

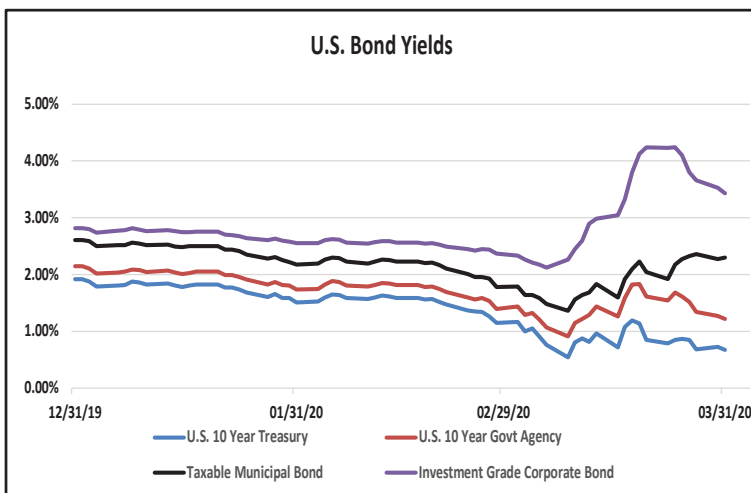
## Key Points

- **Short-Term interest Rates:** The Federal Reserve cut short-term interest rates effectively to zero and launched several programs to provide liquidity to debt markets.
- **Longer-Term Bond Yields:** The yield on the 10-year U.S. Treasury Note set a record intraday low of 0.31% on March 9, 2020 as investors flocked to the safety of U.S. Government securities.
- **Record Stimulus Passed By Congress:** Congress passed a bill providing a record level of economic stimulus designed to help mitigate growing economic challenges.



## Economic Uncertainty Widens Credit Spreads

As noted earlier, fixed income yields have decreased significantly with the rate on the 10-year U.S. Treasury reaching record lows. As of March 31, 2020 the yield on the 2-year Treasury was 0.23%. On the other hand, uncertainty over the length and breadth of the impact of the COVID-19 pandemic on the global economy pushed interest rates higher (and prices lower) on fixed income securities with any type of credit risk attached to them, notably investment grade corporate and municipal debt. The chart shows the widening of spreads corporate, municipal and government debt that occurred in dramatic fashion during the month of March.



Most readers of the Fire Guard invest cash reserves in conservative portfolios with limited interest rate, credit and market risk within parameters defined by statute and investment policy. While statutory guidelines allow investment in corporate and municipal securities (within certain parameters), investment policy guidelines are the primary risk management tool for managing risk during such volatile times.

In summary, interest rates remain very low on securities across the spectrum of maturities from 3 months to 30 years. Regarding short-term interest rates, where most of our public fund reserve portfolios invest by policy, there is little to suggest that the Federal Reserve will take action to raise rates in the near future. Given the current economic and interest rate environment, we continue to maintain our focus on credit quality and diversification. Additional yield can be captured through the inclusion of corporate and municipal bond securities so long as there is careful consideration given to risk management and investment policy. The goal remains to maximize current income while providing for broad diversification and a high degree of principal stability.

*"The allocation to all available asset classes should be determined with careful consideration given to factors such as statutory guidelines, investment time horizon, liquidity requirements, diversification and risk tolerance. The resulting asset allocation should be well documented in your investment policy and guidelines. Information contained in this commentary is solely the opinion of the author and obtained from sources believed to be reliable. Accuracy can not be guaranteed. Past performance is not predictive of future returns."*

# COVID-19 & Your Employee Benefits Program

*Kalli Ortega, Managing Partner & Vice President*

**Corkill Insurance Agency; A division of Assured Partners of IL**

As a result of the ongoing COVID-19 pandemic, we are seeing an unprecedented volume of questions and concern from employers, employees, and families. There is no existing employee benefits playbook for the current situation and the information is constantly being updated. For that reason, I want to share with you some of the topics that my team and I are discussing with clients on a daily basis as well as provide links to official insurance carrier resource pages so that you have a quick reference guide for the most up to date information.

Carrier	Link to Carrier's COVID-19 Resource Page
<b>Medical</b>	
Aetna	<a href="https://www.aetna.com/individuals-families/member-rights-resources/covid19-employers.html">https://www.aetna.com/individuals-families/member-rights-resources/covid19-employers.html</a>
BCBS IL	<a href="https://www.bcbsil.com/covid-19/">https://www.bcbsil.com/covid-19/</a>
CIGNA	<a href="https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources">https://www.cigna.com/individuals-families/health-wellness/topic-disaster-resource-center/coronavirus-public-resources</a>
Humana	<a href="https://www.humana.com/coronavirus">https://www.humana.com/coronavirus</a>
UHC	<a href="https://www.uhc.com/health-and-wellness/health-topics/covid-19">https://www.uhc.com/health-and-wellness/health-topics/covid-19</a>
<b>Ancillary</b>	
Delta Dental	<a href="https://www.deltadentalil.com/coronavirus-notice/">https://www.deltadentalil.com/coronavirus-notice/</a>
EyeMed	<a href="https://eyemed.com/en-us/coronavirus">https://eyemed.com/en-us/coronavirus</a>
Guardian	<a href="https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus">https://www.guardianlife.com/covid-19/helping-brokers-employers-understand-covid-19-coronavirus</a>
MetLife	<a href="https://www.metlife.com/COVID-19_US_Customer/">https://www.metlife.com/COVID-19_US_Customer/</a>
Mutual of Omaha	<a href="https://www.mutualofomaha.com/legal-services/coronavirus-information">https://www.mutualofomaha.com/legal-services/coronavirus-information</a>
Principal	<a href="https://www.principal.com/insurance-coverage-and-covid-19">https://www.principal.com/insurance-coverage-and-covid-19</a>
The Standard	<a href="https://www.standard.com/covid-19">https://www.standard.com/covid-19</a>
Unum	<a href="https://www.unum.com/covid-19">https://www.unum.com/covid-19</a>
VSP	<a href="https://www.vsp.com/eyewear-wellness/in-the-community/coronavirus-response">https://www.vsp.com/eyewear-wellness/in-the-community/coronavirus-response</a>

**High Deductible Health Plans (HDHPs) & Health Savings Accounts (HSAs):** In [IRS Notice 2020-15](#), the Internal Revenue Service advised that HDHPs can pay for 2019 Novel Coronavirus (COVID-19)-related testing and treatment, without jeopardizing their status. With this release, the IRS states that, "This notice provides flexibility to HDHPs to provide health benefits for testing and treatment of COVID-19 without application of a deductible or cost sharing," and as such, individuals with an HDHP that covers these costs may continue to contribute to their HSA.

**Telehealth & Virtual Visit Benefits:** Many insurance carriers have expanded the availability of the telehealth/virtual visit benefits within health plans; some are even waiving the cost. During this "shelter-in-place" order, a virtual visit is the best way (if not ONLY way) to seek quality medical care. I recommend checking with your current health insurance carrier to see whether your plan(s) cover this benefit and, if so, whether or not the cost has been waived.

**Mental Health & EAP:** This pandemic has many feeling overwhelmed and anxious. To offer additional assistance, many insurance carriers are offering enhanced EAP services to their clients at little or no cost. This, again, varies by insurance carrier, so please refer to my carrier resource table for the links, contact your insurance advisor, or you are welcome to contact me directly.

**Insurance Policies and Contracts:** There have been many questions coming in about insurance contract parameters and allowances. We have found that the answers to these topics vary by carrier, as would be expected, but the following list is worth reviewing both internally and with an insurance advisor.

- **Plan Renewals & Open Enrollment:**
  - Many insurance carriers are offering iflati renewals for plans renewing on or after May 1, 2020. Again, this varies greatly by carrier, but it is definitely worth looking into. Others are offering 2-year rate locks in addition to their zero increase renewals.
  - Open Enrollment for May 1 – August 1 renewals are being handled through a “passive” online process in most instances. Consider your open enrollment process and review with your insurance advisor the plan to handle your upcoming open enrollment(s).
- **Eligibility & Special Enrollment Events:** With several nationwide layoffs, RIFs, and furloughs, many employers are receiving requests from their employees about their own coverage eligibility or that of their eligible family members.
  - Requests to add domestic partners, spouses, and eligible adult children to their benefit plans is a common one. Loss of other coverage is considered a “qualifying event”, but there are some unique situations as well, so it is best to confirm with your insurance carrier.
  - Whether or not employees who had previously been eligible for health insurance but are now working a reduced schedule can remain on the health plan (think PPT/POC/POP members).
- **Billing & Payment:** Some insurance carriers are offering additional grace periods for premium payments across the board or else on a case by case basis. If you find that you are in need of additional time for submitting your insurance premium payments, I suggest reaching out to you insurance advisor or insurance carrier directly to see what options are available to you.
- **Waiving of Costs for Testing AND Treatment:** There was an initial release that COVID-19 testing would be at no cost to members and now many of the insurance carriers are also addressing the cost of the actual treatment. The carrier resource pages (shown below) include the positions for each carrier and will continue to update regularly as they release more coverage detail.

**Recent Legislation:** The applicability of the recent legislation to public entities and specifically Fire Protection Districts has been among the hottest of topics for my team and our HR Consulting Division. I absolutely recommend checking in with your District’s attorney for the answer to those questions and, as appropriate, holding those discussions as a conference call with your benefits advisor and workers comp insurance advisor. There is MUCH overlap in this area and I have found that having all parties together for the discussion is incredibly helpful. In the meantime, you will find a table of general resources with links to the acts that are in force as of the writing of this article.

The additional resources below may be of interest to you for purposes of running your District, but also as a resource for you, your Trustees, Commissioners, or Members who also manage businesses of their own.

Additional Resources	Information & Links
Centers for Disease Control and Prevention (CDC)	<a href="https://www.cdc.gov/coronavirus/2019-ncov/index.html">Coronavirus Information</a> <a href="https://www.cdc.gov/coronavirus/2019-ncov/index.html">https://www.cdc.gov/coronavirus/2019-ncov/index.html</a>
	<a href="https://wwwnc.cdc.gov/travel/">Travel Health Information</a> <a href="https://wwwnc.cdc.gov/travel/">https://wwwnc.cdc.gov/travel/</a>
	<a href="https://www.cdc.gov/flu/pandemic-resources/index.htm">Pandemic Preparedness</a> <a href="https://www.cdc.gov/flu/pandemic-resources/index.htm">https://www.cdc.gov/flu/pandemic-resources/index.htm</a>
	<a href="https://emergency.cdc.gov/han/">Health Alert Network</a> <a href="https://emergency.cdc.gov/han/">https://emergency.cdc.gov/han/</a>
World Health Organization (WHO)	<a href="https://www.who.int/heath-topics/coronavirus">Coronavirus Information</a> <a href="https://www.who.int/heath-topics/coronavirus">https://www.who.int/heath-topics/coronavirus</a>
	<a href="https://www.who.int/emergencies/diseases/en/">Disease Outbreak Information</a> <a href="https://www.who.int/emergencies/diseases/en/">https://www.who.int/emergencies/diseases/en/</a>
	<a href="https://www.osha.gov/SLTC/covid-19/index.html">Coronavirus Information</a> <a href="https://www.osha.gov/SLTC/covid-19/index.html">https://www.osha.gov/SLTC/covid-19/index.html</a>
US Department of Labor (DOL)	<a href="https://www.dol.gov/owcp/dfec/InfoFECACoverageCoronavirus.htm">Federal Employees Compensation for Coronavirus</a> <a href="https://www.dol.gov/owcp/dfec/InfoFECACoverageCoronavirus.htm">https://www.dol.gov/owcp/dfec/InfoFECACoverageCoronavirus.htm</a>
	<b>For questions and answer regarding the Family and Medical Leave Act (FMLA) as it pertains to the Coranvirus, visit:</b>
	<a href="https://www.dol.gov/agencies/whd/fmla/pandemic">COVID-19 or Other Public Health Emergencies and the Family and</a> <a href="https://www.dol.gov/agencies/whd/fmla/pandemic">https://www.dol.gov/agencies/whd/fmla/pandemic</a>
	<a href="#">Medical Leave Act Questions and Answers</a>



Occupational Safety and Health Administration (OSHA)	<a href="#">Coronavirus Overview for Employers</a> <a href="#">Workers</a>	<a href="https://www.osha.gov/SLTC/covid-19/">https://www.osha.gov/SLTC/covid-19/</a>
Centers for Medicare and Medicaid Services (CMS)	For questions and answers about Essential Health Benefit Coverage (EBC) as it pertains to the Coronavirus, visit:  <a href="#">FAQs on Essential Health Benefit Coverage and the Coronavirus</a>	<a href="https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/EHB-Benchmark-Coverage-of-COVID-19.pdf">https://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/Downloads/EHB-Benchmark-Coverage-of-COVID-19.pdf</a>
Equal Employment Opportunity Commission (EEOC)	For information on workplace pandemic preparedness and the Americans with Disabilities Act (ADA), visit:  <a href="#">Pandemic Preparedness in the Workplace and the Americans with Disabilities Act (ADA)</a>	<a href="https://www.eeoc.gov/facts/pandemic_flu.html">https://www.eeoc.gov/facts/pandemic_flu.html</a>
Society for Human Resource Management (SHRM)	For information on preparing your workforce for the possibility of business closures, working remotely, quarantines and more, visit:  <a href="#">Coronavirus and COVID-19</a>	<a href="https://www.shrm.org/ResourcesAndTools/Pages/communicable-diseases.aspx">https://www.shrm.org/ResourcesAndTools/Pages/communicable-diseases.aspx</a>
National Conference of State Legislatures	For the latest updates on state-by-state actions in response to the Coronavirus outbreak, visit:  <a href="#">State Action on Coronavirus (COVID-19)</a>  <a href="#">Illinois Department of Insurance COVID-19</a>	<a href="https://www.ncsl.org/research/health/state-action-on-coronavirus-covid-19.aspx">https://www.ncsl.org/research/health/state-action-on-coronavirus-covid-19.aspx</a> <a href="https://insurance.illinois.gov/News/2020/03/COVID-19-FAQ.pdf">https://insurance.illinois.gov/News/2020/03/COVID-19-FAQ.pdf</a>
U.S. Senate Committee on Small Business & Entrepreneurship	<a href="#">The Small Business Owner's Guide to the CARES Act</a>  <a href="#">Paycheck Protection Program</a>	<a href="https://www.assuredpartners.com/LinkClick.aspx?fileticket=LrfXoTBK3ew%3d&amp;tabid=3744&amp;portalid=1">https://www.assuredpartners.com/LinkClick.aspx?fileticket=LrfXoTBK3ew%3d&amp;tabid=3744&amp;portalid=1</a> <a href="https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp">https://www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program-ppp</a>
U.S. Chamber of Commerce	<a href="#">Coronavirus Emergency Loans - Small Business Guide and Checklist</a>	<a href="https://www.uschamber.com/sites/default/files/023595_comm_corona_virus_smallbiz_loan_final.pdf">https://www.uschamber.com/sites/default/files/023595_comm_corona_virus_smallbiz_loan_final.pdf</a>
AssuredPartners:	<a href="#">Coronavirus Resources</a>	<a href="https://www.assuredpartners.com/Coronavirus-Resources">https://www.assuredpartners.com/Coronavirus-Resources</a>
ImagineMD	<a href="#">ImagineMD COVID-19 Resource Page</a>	<a href="https://imagine.md.net/blog/">https://imagine.md.net/blog/</a>
Vera Whole Health	<a href="#">Coronavirus Advisory</a>	<a href="https://content.verawholehealth.com/coronavirus-advisory">https://content.verawholehealth.com/coronavirus-advisory</a>
98point6	<a href="#">Coronavirus Update</a>	<a href="https://www.98point6.com/coronavirus-update/">https://www.98point6.com/coronavirus-update/</a>

As I said at the beginning, there is no playbook for our current situation. All we can do is keep one another informed, offer assistance and resources when available, and show compassion towards one another. Please reach out to your trusted advisors during this time of need, and know that I am personally here to support you as well.

Stay safe, healthy, and sane...CHEERS!



# 27th Annual NIAFPD Conference Photos





# Annual Conference Update from the Committee Co-Chair

It is hard to believe it's been three months since we all got together at the annual NIAFPD Conference in Westmont. So much has happened since then – devastating and deadly tornados in Tennessee, the arrival of Spring among the world-wide Coronavirus/Covid-19 crisis, etc. Allow me a few minutes to take you away from those traumatic events and talk about the annual conference. First, I want to thank the conference committee for their time and effort that made this the best conference of all time. If not for their efforts and willingness to volunteer, you would not experience this great educational and social opportunity. It is important to point out that a significant amount of time and planning goes into executing a conference of this size and our committee does it without hesitation. I am so proud to be associated with these great people for over 25 years – all of us still loving what we do. I also want to thank the NIAFPD Board members who also work so hard at the conference to help make it great.

Thank you for completing the evaluations at each session during the conference –we read each sheet! After reviewing this year's evaluations and tallying the numbers, I am pleased to announce the 2020 event graded out as one of the highest rated conferences of all time. This means a lot to the committee and to the Board of Directors. We share the comments with the whole committee and we do our best to incorporate the suggestions and implement them whenever possible.

As mentioned by President Nick Kosiara in his column, the conference will move to the DoubleTree in Oak Brook next year. Save the date on your calendar for Friday, January 29 and Saturday, January 30<sup>th</sup>. Along with the venue change, the conference will only be for two days due to the decreased hours of pension training needed to meet the annual requirements. Looking further into the future, the committee will be putting together a RFP to determine the subsequent conference location. The committee will continue to meet throughout the summer and will work hard to incorporate the suggested topics. If you have not yet offered your thoughts on the conference content, please visit the website at [www.niafpd.org](http://www.niafpd.org) and fill out the questionnaire on the homepage.

In closing, I want to thank all of you for all you do to make the NIAFPD and the Fire Service in the State of Illinois one of the best in the country.

A big shout out to the Annual Conference Committee Members: my Co-Chair Chief James Grady and members Bill Hoffmeister, Denise Kauffman, Dick Swanson, Gina Degleffetti, Jeff Janus, Karl Ottosen, Michelle Buhr, Nick Kosiara, Shawn Flaherty, and Sue Huiner.

Ron Kubicki



## Welcome to New Associate Members!

We are pleased to welcome these new (and some returning) associate members to the NIAFPD. We look forward to getting to know you! Welcome!

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# Strategies and Risk Management for Working and Meeting Remotely

By David M. Broz, CLCS, CIC, President, Railside Citrus Insurance Agency, Inc.

In light of government mandates and other uncertainties brought about by the Coronavirus (COVID-19) pandemic, organizations around the world asked their employees to work from home. Business is now being conducted remotely on an unprecedented scale.

Faced with a rapidly evolving situation, many emergency service organizations quickly incorporated a variety of new, remote elements into their daily operations. These quick responses were widely viewed as necessary precautions to address safety and operational continuity concerns. However, many organizations moved forward into the remote workspace for the very first time, without sophisticated policies, procedures and critical infrastructure in place.

When your employees telecommute, or work from home, their home becomes an extension of the workplace. What concerns should leadership have about remote work? And what guidelines should be followed?

This article outlines strategic considerations for emergency services organizations who wish to utilize the remote workspace securely and efficiently, while maintaining compliance with legal standards.

## The Home Office and Telecommuting: When Employees Work from Home

The first question to ask when considering a work-at-home scenario: what tasks can an employee complete from home? Walk through the employee's regular assignments and see what can be accomplished remotely. Evaluate needs for:

- Office equipment such as computers, monitors, speakers, phones and scanners
- Information – files may be in paper or electronic form
- Communication with coworkers, vendors and others

The second question to ask: can the employee work safely and comfortably at home? Consider asking – privately and confidentially – if your employee feels safe working at home.

Occupational Safety and Health Administration (OSHA) regulations state that employers are responsible for providing a safe work environment for employees who work from home. Additionally, OSHA recordkeeping requirements still apply to employees who telecommute.

How has your organization addressed safety in the home office? The home office may or may not have the same hazards you have at your fire station. Take into consideration:

- Workspace location and environment: Is the home office in a basement, possibly susceptible to water backup issues? What are the lighting and noise conditions?
- Workspace ergonomics, including chairs, desks and other furniture
- Potential electrical issues – overloading circuits, extension cords, etc.
- Fire and carbon monoxide detectors/life safety
- User of portable heaters
- Other unsafe or unknown household hazards or conditions – ongoing remodeling or construction projects, for example

Another major consideration for remote offices: Network security and privacy issues, commonly referred to as “cyber” risks. At the fire station, there should be strict control of **physical access** to digital assets and equipment. At the home office, who will have direct physical access to your organization's equipment, files and even networks? Your employee's family members, roommates, neighbors, friends and even guests may now have direct physical access to your organization's assets and information.

In addition to physical access, the home network environment can create unsafe **digital access** to your organization's electronic information and physical assets. If your organization's devices are connected to your employee's home network, who else is on the network? And what other devices? Family members and others may be connected to the same network, providing their devices with access to your organization's devices and information. How much control does your organization have over these third parties and the security measures in place on their devices?

Consult with your organization's IT professional to ensure that the stringent security measures in place at the fire station are not compromised by the remote work environment.

## Video Conferencing and Remote Meetings

Video conferencing has already replaced many face-to-face meetings for emergency service organizations, up to and including trustee meetings.

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There are a wide variety of video conferencing platforms available today. It is important to carefully evaluate a video conferencing platform for usability and security.

From a risk management standpoint, the safest position is to assume that any information related to an online video conferencing meeting will be shared with a third party at some point, including the content.

As the saying goes, there is no such thing as free. Businesses require money to operate. Whether a software vendor offers free access to software/web sites, or charges users subscription fees for access, software vendors commonly make money through:

- Advertising directly to users
- Sharing user data with third parties, and/or
- Allowing third parties direct access to scan or view user data

It is extremely important to review a software vendor's corporate privacy policy and end-user license agreement (EULA) to understand how privacy is addressed and *what* information could be shared. Data that could be shared with third parties could be anything, such as chat logs and participant or caller lists. Software vendors have been known to grant third parties direct access to inboxes, messages, videos and more. At times employees of the software vendors have direct access to your data.

It may make sense to search newsfeeds to find out *if, how* and *with whom* a software vendor is sharing information. What are the ethics of the vendor's corporate leadership? If the public was alerted to questionable business practices, what was the corporate response? Keep in mind that product offerings, corporate leadership and policies can change over time. Saying "not now" to a software solution may be a prudent decision if the vendor is unable to meet your organization's security needs today. They may be a good fit tomorrow.

Keep in mind that even the most upstanding and security-conscious software vendors – and their users – may fall victim to security issues beyond their control. Again, remember that anything that goes into a video conference may become public at some point.

When evaluating a video conferencing platforms, it is important to understand how much control you have over the meeting before, during and after. Considerations for meeting security include:

- Generating unique meeting IDs for each meeting
- Password protecting meetings

- Disabling/muting participant screen sharing, audio and chat
- Utilizing a "waiting room" feature to allow screen participants before allowing them to join
- Locking the meeting after it starts

If you are planning a virtual trustee meeting, be sure to have a moderator in place to monitor the attendees. Remember to be professional and polite. Be prepared for public comments. Your organization's IT resource may have additional talking points. Be sure to consult with them when selecting a video conferencing platform.

### Compliance

Compliance requirements do not change when your employee works remotely. Be sure that remote employees have access to legal notices and other communications and that they are included in all communications that would otherwise be posted or distributed in person at the fire station.

If your organization will be sharing or transmitting content that falls subject to protection under Health Insurance and Portability Act (HIPAA), be sure you are HIPAA compliant. Not all video conferencing platforms or software solutions are HIPAA compliant.

The Illinois Open Meetings Act (OMA) was recently amended to accommodate virtual meetings. Understand how the video conferencing platform could accommodate needs for closed sessions.

Last but not least, how do you plan on archiving the meeting? If your organization would like a recording of the meeting, understand what elements of the meeting will be recorded and accessed.

### Last Thoughts for Management

Recognize that employees may not be as efficient when working from home. They will face many new challenges and distractions. Be sure that they are taking regular breaks. Encourage healthy eating and exercise. Keep in close contact with remote employees and ask them what they need from you. For a deeper dive into these topics, reach out to our office for more information.

**Visit [www.niafpd.org](http://www.niafpd.org)  
homepage to fill out the  
survey from the  
2020 Annual Conference.**



## Member News

Please send news from your district to [niafpd1@gmail.com](mailto:niafpd1@gmail.com) for sharing on social media or in the Fire Guard.



**Retiring Fire Chief:** Jeff Janus, Bloomingdale Fire Chief retired in January of 2020. Chief Janus has been very active with the NIAFPD and the Annual Conference Committee. We look forward to his continued support at the NIAFPD.



**New Fire Chief:** Lawrence Kane was sworn in as the new fire chief for the Harvard Fire Protection District in February of 2020. Congratulations!



**New Trustee:** Welcome to Michael Bersani, new Trustee for the Bartlett Fire Protection District as of February 2020. We look forward to meeting you soon!

## In Memoriam



**Mark Justen**, McHenry Township Fire Protection District Trustee, passed away suddenly on March 29, 2020. Trustee Justen was a firefighter and EMT at MTFPD for 29 years and continued his service to the District for 20 years as a member of the Board of Trustees. Mark was an active member of the NIAFPD. He will be missed.



**John Angerame**, Huntley Fire Protection District Fire Commissioner, passed away in February of 2020. John served the Huntley Fire Protection District for 14 years. He was a CPR instructor and volunteered on the local CERT Team. Rest in peace.



### Robert "Bob" Tinucci

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