

Fire GUARD

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A Publication of the Northern Illinois Alliance of Fire Protection Districts

Summer 2021

Tribute to William "Bill" Hoffmeister on His Retirement from the NIAFPD Board Trustee of Frankfort FPD, NIAFPD Past-President and Family Friend

Written by James Grady, Executive Director of the Illinois Fire Chiefs Association

I have known Bill for many years, perhaps too many to count, and I am honored to have this opportunity to share a little bit about him. Bill is not only a Trustee for Frankfort FPD and Past President of the NIAFPD, but he is also a dear family friend.

While short in stature, he is a true giant in terms of personality, intelligence and wit. Bill actually knew my Dad before I met him. Back in the early 1980's, Bill, like my Dad, worked in the shipping/navigation business world dealing with international trade.

Bill has always been known as a professional and fair man. He managed with a style of expectation but with reality of knowing that "people will be people," so he looked for the best and worked to improve the flaws.

As a Trustee for the Frankfort FPD, he has always been a natural leader of the district's personnel committee. While I was working with Bill at Frankfort FPD, we made many changes going from all volunteers to career firefighters. Bill was also involved with the NIAFPD as a director, then President of the NIAFPD. To this day, I am still not sure how he became President, but it must have been his personality and charm!

Bill relied on the members of the NIAFPD Board to set a course and then follow through with it, always supporting the direction and beliefs of the NIAFPD. He was also supportive of the key alliances that the NIAFPD has with the IAFF, IFCA, IFSI and the State Fire Service Association.

Bill, the "family man," has always been like the great uncle you love to have around. My grandchildren affectionately call him "Whizzo" and to this day love the man and his big heart!

For me, Bill has always been more than just a "boss and supporter of my career." He was, is and will always be a good friend. I can say that I do love this little guy (shorter than all politicians)! You know, one day he actually had me sign for his power of medical procedures -- so I think we are good for life! So, Billy, be careful I just might have to sign again!

Love you, Pal.

The NIAFPD Board of Directors also all wish to thank Bill Hoffmeister for his many years of service.



Letter from President Nick Kosiara



Happy summer, everyone. The weather is, well, absolutely Northern Illinois. You know, continuous drought and heat with what seems like unending rain coming next. But gardens are flourishing, people are getting back out into the world and events where we can gather together are returning.

Speaking of events coming back, the NIAFPD Annual Conference will return as an in-person experience in 2022! We have secured a commitment and contract to return to the Oakbrook Hills Resort once again. This has been a wonderful venue in past years and the OB Hills facility and staff have been incredibly accommodating for our conference and attendees. Note that the conference will be reduced to only two days this year. Due to the state mandated Pension Trustee CEU annual training requirement being reduced from 16 to 8 hours we found no need to extend to a third day, but we are still committed to providing as many of those CEUs as possible in a single local conference. Plus, of course, you will have no problem getting 3 CEUs for your Essential Trustee Training certification. Just as you have found over the past 27 years, the 28th annual conference will prove to be very educational, timely, engaging and fun. Due to availability of the facility, the conference will be taking place a week earlier than normal on Friday, January 21st and Saturday, January 22nd.

Now, some sad news for the NIAFPD – Denise Kauffman has informed us that she will be resigning from her role as Executive Director. That will leave the Alliance with a very large and hard to fill hole. Denise, in the 2+ years she has been with us, has brought the NIAFPD well into the present and changed our focus to one that looks excitedly to the future. She will be sorely missed, and her talents, creativity and organizational skills will be a tough act to follow. Even though many of her efforts may have been transparent to the general membership, understand that she has made an enormous difference in our organization. Denise, thank you for all you have done for this organization, for the Board of Directors, for the membership and for me as President.

We are conducting a search to recruit a new Executive Director. Please check out our website, niafpd.org, to view the job posting, job description and instructions on where to send your letter of interest and resume.

Letter from Executive Director Denise Kauffman



It has been my honor and pleasure for the past 2 1/2 years to work with all of the fire district members, the associate members, the fire chiefs, the Board of Directors, sponsors and friends of the NIAFPD. Thank you for that opportunity.

Please continue to share the news of your fire district to admin@niafpd.org so that the organization can continue to build your NIAFPD community.

Have a great rest of the summer.

The Illinois Firefighters Pension Investment Fund (FPIF) is once again electing Executive Trustees to its Board. Two positions are open. At the time of printing of this newsletter, John Perry, Trustee/Treasurer of the Lisle-Woodridge Fire District, is submitting a petition to get on the ballot for a term ending in 2023. Please vote for John Perry when you receive your ballots. Thank you.



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Legislature Expands Presumptive Illnesses for Firefighter Workers' Compensation Claims

by Michael Castaldo III, Ottosen DiNolfo Hasenbalg & Castaldo, Ltd.

When an employee gets injured at work they are entitled to certain benefits provided under the Workers' Compensation Act (805 ILCS 305/) (the "Act") after filing a proper claim with the Illinois Workers Compensation Commission ("IWCC"). The IWCC is responsible for handling all workers' compensation claims within the State by acting as an impartial court to answer such claims. Once a claim gets filed, the employee must prove their case in order to receive any benefits. Aiding the employees in these matters, however, exists the rebuttable presumptions that may be applied and assist their pursuit for benefits. A rebuttable presumption relieves an employee of having to prove that his injury "arose out of" and "in the course of" his employment. Pre-COVID-19, the Worker's Compensation Act provided that "Any condition or impairment of health of an employee employed as a firefighter, emergency medical technician (EMT), emergency medical technician-intermediate (EMT-I), advanced emergency medical technician (A-EMT), or paramedic which results directly or indirectly from any bloodborne pathogen, lung or respiratory disease or condition, heart or vascular disease or condition, hypertension, tuberculosis, or cancer resulting in any disability (temporary, permanent, total, or partial) to the employee shall be rebuttably presumed to arise out of and in the course of the employee's firefighting, EMT, or paramedic employment and, further, shall be rebuttably presumed to be causally connected to the hazards or exposures of the employment. This presumption shall also apply to any hernia or hearing loss suffered by an employee employed as a firefighter, EMT, EMT-I, A-EMT, or paramedic." (805 ILCS 305/6(f))

When one of these presumptions are applicable, the burden is shifted to the employer to affirmatively prove that the employee did not suffer the "injury" in the workplace. By way of example, the Claimant in *Johnston v. Illinois Workers' Compen. Commn.*, 80 N.E.3d 573, 577 (Ill. App. 2d Dist. 2017) filed an application for adjustment of claim pursuant to the Illinois Workers' Compensation Act, seeking benefits from East Dundee Fire Protection District ("employer"). He alleged he suffered injuries to his person in the form of a heart attack while shoveling snow in the fire department parking lot. Claimant argued that a presumption that occupational exposure as a firefighter is responsible for the cardiovascular disease that led to the cardiac event. The Employer rebutted this presumption by proving that Claimant had multiple risk factors – including the fact that he was obese, had a family history of coronary artery disease, was a long-term and heavy smoker, and was possibly diabetic or prediabetic as well as hypertensive. Following a hearing, the arbitrator denied benefits under the Act, finding the employer had successfully rebutted the presumption under section 6(f) of the Act that claimant's heart or vascular disease or condition arose out of his employment as a firefighter and further, that claimant did not suffer accidental injuries which arose out of his employment nor was his current condition of ill-being causally related

to the alleged accident. This finding was then challenged whereby the circuit court affirmed denial of benefits, and on appeal, the appellate court affirmed the circuit court's judgement confirming the Commission's decision.

Despite the existing presumptions, the outbreak of COVID-19 caused further health related concerns for our first responders. On Friday, June 5, 2020, Governor Pritzker signed into law Public Act 101-0633, which creates a rebuttable presumption that a first-responder or essential worker who contracts COVID-19 did so in the course of his/her employment and would be entitled to workers' compensation benefits. The Act went into effect immediately and creates two temporary presumptions specific to COVID-19. First, the legislation creates, for the purpose of death benefits, a rebuttable presumption that a police officer or firefighter who dies as a result of COVID-19 contracted the virus on the job. The officer or firefighter must have contracted the virus between March 9 and Dec. 31, 2020. Second, the legislation creates an injury/occupational disease presumption that "COVID-19 first responders or front-line workers" who contract COVID-19 did so in the course of their employment. Thus, the presumption applies not only to traditional first responders such as police and firefighters, but also to "front line workers" who work in one of the "essential businesses" listed in Governor Pritzker's Stay at Home Order issued on March 20, 2020. However, for the presumption to apply, the employee must "encounter members of the general public" or "work in employment locations of more than 15 employees." Therefore, the presumption does not apply to employees who do not interact with the general public, or who work at home or in locations with 15 or fewer employees. For the employees the presumption does apply to, and further, those that file a claim for benefits however, employers do maintain the ability to submit evidence to rebut this presumption. Such evidence can range from proving workplace compliance with the Center for Disease Control guidelines to proving the employee contracted COVID-19 from a different source.

In addition, currently pending before the Governor, is House Bill 3662. This Illinois staph infection bill amends the state's Workers' Compensation Act to create a rebuttable presumption that firefighters, paramedics, and emergency medical technicians who contract a "contagious staph infection, including methicillin-resistant *Staphylococcus aureus* (MRSA)" did so in the course and scope of their employment. This rebuttable presumption would make it easier for qualified first responders to obtain workers' compensation benefits for staph infections. However, similar to the other rebuttable presumptions, only workers who have held their positions for at least five years would be eligible to file such a claim. If signed into law, this change would take effect immediately.



Springfield Legislative Update



By: Liz Brown-Reeves, NIAFPD Lobbyist

The Illinois General Assembly has wrapped up its' work for the summer (unless there is a special session for energy legislation). The Governor's team continues to review legislation passed by the General Assembly this spring. At present, the Governor has 616 bills (324 House Bills/292 Senate Bills) pending on his desk. Pursuant to Article IV, Section 9 of the Illinois Constitution, the Governor has 60 days to act on legislation once he receives it from the General Assembly. If the Governor fails to act during that time, the bill becomes law.

The General Assembly has scheduled Veto Session for October 19-21 and October 26-28.

Below please find legislation that is still being monitored. At this point, the majority of the bills have returned to the House Rules and Senate Assignments Committees.

HB 51 (Andrade)

Amends the Smoke Detector Act. Removes language providing that specified smoke detector requirements shall not apply to dwelling units and hotels within municipalities with a population over 1,000,000 inhabitants. **Governor's Desk**

HB 351 (Yednock)

Amends the Downstate Firefighter Article of the Illinois Pension Code. Requires the fire chief of a secondary employer to report any injury, illness, or exposure incurred by a secondary employee during his or her employment to the Department of Insurance. Requires secondary employers to transmit to the Department of Insurance a certified copy of its report accounting for all hours worked by secondary employees. Effective immediately. **Governor's Desk**

HB 381 (Ugaste)

Provides that at any time during the 6 months following the effective date of the amendatory Act, an active member of a downstate firefighters' pension fund may apply for transfer to that fund of up to 8 years of his or her creditable service accumulated in a police pension fund that is administered by another unit of local government if that active member was not subject to disciplinary action when he or she terminated employment with that police department. Makes conforming changes. Amends the State Mandates Act to require implementation without reimbursement by the State. Effective January 1, 2022. **Governor's Desk**

HB 2408 (Evans)

Creates the Fire and Smoke Damper Inspection Act. Requires inspections and testing of HVAC fire dampers and smoke dampers to be conducted by individuals certified by the International Certification Board and Accredited to comply with specified requirements. Provides that (1) fire damper and smoke damper inspections and testing

shall be conducted by inspectors certified by the International Certification Board and accredited by specified entities and (2) inspectors shall certify that all fire and smoke dampers inspected meet the standards established in the current International Fire Code adopted by the State of Illinois and the authority having jurisdiction.

Governor's Desk

HB 2784 (Cassidy)

Creates the Community Emergency Services and Support Act. Provides that each 9-1-1 call center and provider of emergency services dispatched through a 9-1-1 system must coordinate with the mobile mental and behavioral health services established by the Division of Mental Health of the Department of Human Services so that the following State goals and State prohibitions are met whenever a person interacts with one of these entities for the purpose seeking emergency mental and behavioral health care or when one of these entities recognizes the appropriateness of providing mobile mental or behavioral health care to an individual with whom they have engaged. **Governor's Desk**

HB 2860 (Swanson)

Amends the Illinois Vehicle Code. Provides that vehicles of deputy fire chiefs and assistant fire chiefs may be equipped with a siren, whistle, or bell capable of emitting sound audible under normal conditions from a distance of not less than 500 feet. Provides that deputy fire chiefs and assistant fire chiefs are eligible for fire chief license plates. Provides that any fire chief, deputy fire chief, or assistant fire chief operating warning devices upon a vehicle not owned by a municipality or fire protection district shall display fire chief license plates. Provides that, with the exception of permanently issued license plates, upon the resignation, termination, or reassignment to a rank other than fire chief, deputy fire chief, or assistant fire chief, a person issued fire chief license plates shall immediately surrender the license plate to the Secretary of State. Provides that the Secretary of State shall have the ability to recover the license plates. **Governor's Desk**

HB 3763 (Swanson)

Provides that, before a fire protection district may close a fire station or dissolve the district, a response-time study must be conducted that shows, at a minimum, estimated response times to the territory currently served by the fire station or district and estimated response times to that territory after closure of the fire station or district. Requires a response-time study before any territory may be involuntary disconnected or consolidated with another fire protection district or municipal fire department. **Governor's Desk**

SB 85 (Stoller)

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.

Governor's Desk

SB 121 (Anderson)

Provides that nothing in the Act shall be construed to prohibit an EMT, EMT-I, A-EMT, Paramedic, or PHRN (rather than an EMR, EMT, EMT-I, A-EMT, or Paramedic) from completing an initial Occupational Safety and Health Administration Respirator Medical Evaluation Questionnaire on behalf of fire service personnel, as permitted by his or her EMS System Medical Director (rather than his or her EMS Region's EMS Medical Directors Committee, Regional EMS Advisory Committee, or local EMS System). **Governor's Desk**

SB 521 (Munoz)

Allows raffle licenses to be issued to fire protection agencies and associations that represent fire protection officials. Defines "fire protection agency" to mean a State, local government, or inter-

governmental agency vested with the duty and authority to provide public fire suppression, rescue, or emergency medical services or an organization that provides support or assistance to such an agency.

Placed on Senate Concurrence Calendar – This bill has not received final action

SB 1575 (Martwick)

Provides that the Department of Human Services shall create and maintain an online database and resource page on its website. Provides that the database and resource page shall contain mental health resources specifically geared toward first responders with the goal of connecting those persons with mental health resources related to crisis services, wellness, trauma information, nutrition, stress reduction, anxiety, depression, violence prevention, suicide prevention, and substance use and of encouraging information sharing among families of first responders, first responder organizations, first responder professional organizations, and first responders. Effective immediately. **Governor's Desk**



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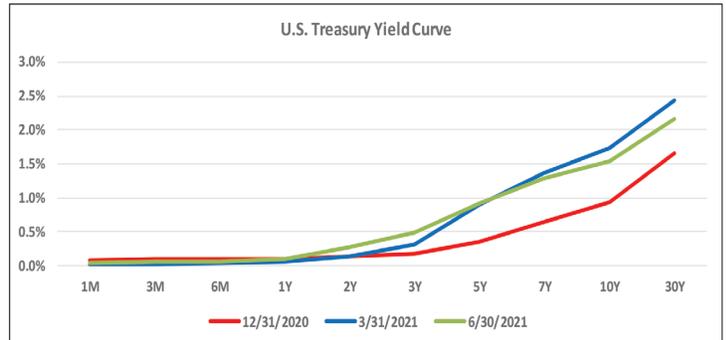
Growing Inflation Concerns and Interest Rates

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

Key Economic Observations

- **Positive Developments:** Pandemic restrictions continue to ease and economies reopen. The economic recovery continues fueling optimism for improved corporate earnings. The Federal Reserve remains committed to accommodative monetary policies.
- **Potential Headwinds:** Concerns that the recent uptick in inflation may not be transitory. Worker shortages and supply chain disruptions pose challenges for recovering businesses.
- **Bond Yields:** Longer-term Treasury yields fell somewhat during the quarter after inflation fears ebbed in the wake of Federal Reserve interest rate guidance.
- **Equity Markets:** U.S. domestic equity markets continue to outperform developed international markets. Volatility has declined from the high levels experienced during early months of the pandemic.

should the economic growth and inflation data warrant a change, current policy holds rates at near zero percent.



Looking Ahead

Sustained economic recovery will require continued improvements in the labor market. Whether or not inflation is “transitory,” as the Federal Reserve suggests, or has staying power will play out in the months ahead. At a global level, economic improvement will depend on the continued rollout of the Covid-19 vaccine.

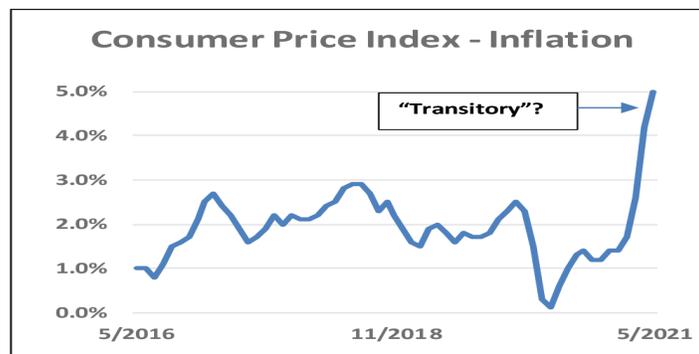
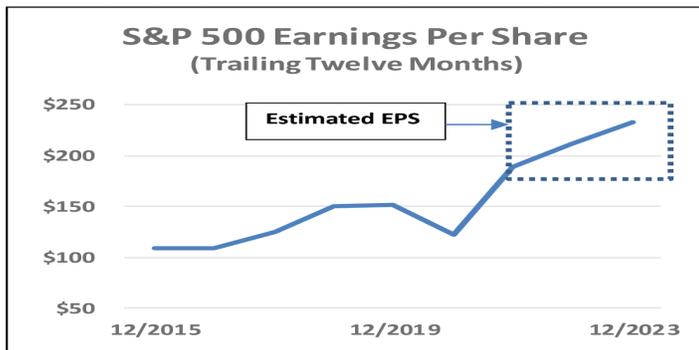
Portfolio Considerations

We continue to maintain a relatively conservative duration position to hedge against additional interest rates increases. Fixed income credit quality will continue to be an important point of emphasis. That said, as noted above the yield curve has steepened significantly out toward the 5-year maturity range. To the extent allowed by portfolio investment objectives and guidelines, this provides an opportunity to pick-up some excess yield over shorter-term alternatives.

We always finish with the reminder that most readers of the Fire Guard invest cash reserves in conservative portfolios with limited interest rate, credit and market risk guided by statute and investment policy. While statutory guidelines allow investment in corporate and municipal securities (within certain parameters), investment policy guidelines are the primary tool for managing risk across economic and interest rate cycles.

We welcome the opportunity to review your current portfolio structure with you. As always, portfolio diversification and sound policy guidelines provide the foundation for consistent long-term returns and risk management.

“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.”



Fixed Income Overview

Longer maturity U.S. Treasury yields decreased during the quarter but remain above year-end 2020 levels. Investor demand for U.S. Treasuries remains strong providing a ceiling for bond yields. That ceiling could be tested if inflation appears to be sustained rather than “transitory.” The Federal Reserve’s current guidance is that the current uptick in prices is likely to be short-lived.

As indicated in the U.S. Treasury Yield Curve below, short-term interest rates remain very low. While the Federal Reserve indicated that monetary policy may be adjusted to accelerate rate increases

Guest Column: Michael J. Fagel, PhD, CEM

By: Michael J. Fagel, Member of the Board of Trustees, Sugar Grove Fire Protection District



I share my 2021 remembrance coin with you, as I recall that fateful day when I was deployed to the Oklahoma City Bombing, 26 years ago.

I had joined the FEMA Reserve core on April 1, 1995.

On that day of April 19, our team was in Washington, DC at FEMA HQ getting briefings on our roles in the core. At 10:15 AM, 30 pagers went off in the classroom all at once.

Twelve of us went right to the scene, as we had first response experience (we thought).

Our commander said, "This is NOT A DRILL, let's ROLL." And we did!

We were deployed on transport to Tinker AFB by 13:00 hours and arrived at the site at 17:30 hours and trucked to the still smoking, smoldering scene.

Our teams split up and went in every direction.

I was sent to Fire Department Headquarters to meet up with staff.

It was total absolute chaos.

I met Lt. Lucky Wilson, the safety team LNO, and we shook hands and went right to work.

Our mission changed moment to moment. There were assets arriving from the Tinker Air Force base as well as the surrounding states.

In a rather hectic fashion, we began trying to control some CHAOS and started to coordinate shift change, safety operations and incident pre-briefings to the inbound crews.

This carried on into the next 36 hours with no let up. April 19th was a Tuesday.

We began to develop team capabilities and began to attempt to limit exposures to crew.

We built teams of seven members, from OKC fire, State and Military.

For us to become effective and remain coordinated, we both took several missions of rescue and recovery operations in the building in that 36-hour window so that we could effectively brief the teams that were not USAR.

There were not enough USAR members available, and several teams were moved in and left intact to operate should the need arise (and it did)

Wilson and Fagel were attached to team 586 and 590 for our operations.

We were not prepared for what we saw, touched, tasted and smelled. But we persevered.

There were ZERO live victims recovered after 22:30 hours, Tuesday, April 19, as the blast occurred at 9:02 AM that fateful day.

Sometime during Thursday, we were told that the state patrol had arrested a former service member heading out of town on that Tuesday morning.

We were shocked and decimated when it was announced that an American former service member was being investigated for the attack of the Murrah Federal Building.

Up to that point, we were laboring under the assumption that it was foreign based attack -- based on the 1993 World Trade Center Attack on February 26, 1993. (**That is where several foreign national from the mid-east drove a Urea Nitrate filled rental truck in to the North Tower intending to crash North into South. There were over 50,000 people evacuated, but sadly seven people were killed and thousands injured.*) Needless to say, we were appalled, but kept on doing what we could.

Our team briefed members before entering the rescue, and we told them what they would see, touch, taste, hear and smell. We gave them briefings and equipment.

I recall that we were scanning the team for signs of people not being ready for the mission – if we felt "Mr. X" was not deployable, and before the team left, we would say, "Oh, before you leave, Mr. X, please come on over and grab this list and take to logistics for us." That way Mr. X was given a different assignment and we could then insert "Mr. Y" from our pool, and the team went on to the task. We had several "Mr. X's" that we could not send in harm's way, as EVERY team member needed to be tightly focused, and each member had a tasking.

We saved lives, we think, by reallocating resources and dealing with that type of planning. It worked.



We made it up as we went along. We then defused the teams when they came out, they had to filter through us before they left the site. We took over the Bell Telephone building.

(Continued on Page 9)

Employee Benefits: 2021 Mid-Year Updates



By Kalli Ortega, Assured Partners of IL - Corkill Insurance

It is hard to believe we're already halfway through 2021! Over the past several months, there have been a lot of discussions around topics including the BCBS Antitrust Settlement, ARPA and related COBRA Subsidies, BCBS IL Network Updates, and release of the 2022 HSA Limits. Below are the highlights.

2022 HSA Limits: Each year the IRS announces the adjustments to limits on Health Savings Accounts (HSAs) and High Deductible Health Plans (HDHPs). If you currently offer an HSA option, or plan to in 2022, please note the changes below.

Contribution and Out-of-Pocket Limits for Health Savings Accounts and High-Deductible Health Plans			
	2022	2021	Change
HSA Contribution Limit (Employer + Employee)	Self-Only: \$3,650 Family: \$7,300	Self-Only: \$3,600 Family: \$7,200	Self-Only: +\$50 Family: +\$100
HSA Catch-Up Contributions (age 55+)	\$1,000	\$1,000	No Change
HDHP Minimum Deductibles	Self-Only: \$1,400 Family: \$2,800	Self-Only: \$1,400 Family: \$2,800	No Change
HDHP Maximum Out-of-Pocket Amounts (deductibles, co-payments and other amounts, but not premiums)	Self-Only: \$7,050 Family: \$14,100	Self-Only: \$7,000 Family: \$14,000	Self-Only: +50 Family: +\$100

American Rescue Plan Act (ARPA) & COBRA Subsidy

Provisions: On May 18, 2021, the IRS issued Notice 2021-31. This highly anticipated notice provides guidance on rules related to federal COBRA and similar state continuation programs applicable to smaller employers.

The Notice is divided into the following subject areas:

- Eligibility for COBRA Premium Assistance (Q&A-1 through Q&A-20)
- Reduction in Hours (Q&A-14 through Q&A-23)
- Involuntary Termination of Employment (Q&A-24- Q&A-34)
- Coverage Eligible for COBRA Premium Assistance (Q&A-35 through Q&A-42)
- Beginning of COBRA Premium Assistance Period (Q&A-43 through Q&A-46)
- End of COBRA Premium Assistance Period (Q&A-47 through Q&A-50)
- Extended Election Period (Q&A-51 through Q&A-55)
- Extensions Under the Emergency Relief Notices (Q&A-56 through Q&A-59)
- Payments to Insurers Under Federal COBRA (Q&A-60)
- Comparable State Continuation Coverage (Q&A-61 and Q&A-62)
- Calculation of COBRA Premium Assistance Credit (Q&A-63 through Q&A-70)
- Claiming the COBRA Premium Assistance Credit (Q&A-71 through Q&A-86)

The Treasury Department and IRS are continuing to consider the matters discussed in this recent Notice and may decide to issue additional guidance.

BCBS Antitrust Settlement: By now, most of you have received notice of the Blue Cross and Blue Shield (BCBS) agreement to settle a class action lawsuit related to licensing agreements within the BCBS system. Notices were sent to both employers and employees and these notices have raised a lot of questions.

- **What is the case about?** The case alleges that Blue Cross Blue Shield companies throughout the US colluded to carve up the United States into territories in which only one "Blue" can sell insurance and/or contract with healthcare providers and subscribers in violation of antitrust laws resulting in subscribers and providers paying more than they would have in a competitive market.

While the BCBS companies rejected these claims, they agreed to provide monetary payments to eligible individuals and employers and to make some operational changes to avoid the risk and cost of further litigation.

The gross settlement amount is \$2.67 billion, with \$667 million set aside for Plaintiff attorney fees and \$100 million allocated to settlement administration costs. This case has led to a Net Settlement Fund of approximately \$1.9 billion will be distributed to "Damages Class Members" (i.e. employers and individuals).

- **Does this apply to you?** This settlement applies to you if you were fully insured with BCBS at any time between 2008 – 2020 OR self-funded at any time between 2015 – 2020.

- o Reference to "Government Accounts" within the notice has been a source of confusion for Fire Protection Districts. It is important to note the clarification as to what is NOT considered a "Government Account" for purposes of this settlement:

*"Government Accounts" are excluded from the settlement. A government account includes a federal, state, county, or municipal entity, **but does not include** utilities, school districts, public libraries, port or transportation authorities, waste disposal districts, or police or fire departments.*

- **BCBS Settlement Website:** A special website was created to provide full details, key dates, documents, and FAQs. In addition, there is a settlement customer service line (888) 681-1142 and email at info@BCBSsettlement.com.

- **Key Dates:**
 - o Spring 2021: Notices started going out to individuals and employers.
 - o July 28, 2021: Objection deadline and last day to "opt out" of the damages class.
 - o October 20, 2021: The settlement terms will be reviewed by the Court on October 20, 2021 to determine if the settlement is fair, reasonable, and adequate.
 - o November 5, 2021: Deadline to file a claim for a settlement payment.

(Continued on Next Page)

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BCBS of IL – Network Update: BCBS IL recently sent out notifications of a correction to their “Blue Choice Select” and “Blue Choice Preferred” networks. Effective August 1, 2021, all Advocate Medical Group providers will be “out of network” for members with a Blue Choice Select or Blue Choice Preferred health plan. BCBS of IL sent notices directly to members enrolled in Blue Choice Select or Blue Choice Preferred plans who received services from an Advocate Medical Group provider, notifying them of this change. **Please note that this does NOT apply to the traditional BCBS PPO or Blue Choice Options (BCO) networks.**

Please continue to reach out to your trusted Advisors as questions arise. You have resources happy to help you. Cheers until next time!

Links referenced above:

2022 HSA Limits:

- <https://www.assuredpartners.com/blog/detail/bid/552/employee-benefits/irs-announces-hsa-limits-for-2022>

ARPA:

- <https://www.assuredpartners.com/blog/detail/bid/520/employee-benefits/arpa-the-american-rescue-plan-is-now-law>
- <https://www.assuredpartners.com/blog/detail/bid/559/employee-benefits/the-long-awaited-cobra-premium-subsidy-guidance-has-arrived>

BCBS Antitrust Settlement:

- <https://www.bcbssettlement.com/>
- <https://www.assuredpartners.com/blog/detail/bid/543/employee-benefits/blue-cross-blue-shield-class-action-lawsuit-settlement-overview-and-updates>
- https://www.assuredpartners.com/Portals/1/2020_Documents/Blog_Docs/BCBS_Association_Class_Action_Antitrust.pdf

BCBS IL Network Update:

- http://www.bcbsilcommunications.com/newsletters/bv/2021/0521/stories/NLT_EMPL_BV_IL_052121_NETWORK_UPDATE.html



Lauterbach & Amen, LLP

CERTIFIED PUBLIC ACCOUNTANTS

(Continued from Page 7)

We had logistics, cellphones as big as bricks, and supplies. I met some fine people there. We then started planning for the demobilizing while the scene was still hot. I was there for 21 days. I was part of the team, and when I came home, I was destroyed mentally.

BUT I did NOT need debriefing, I was too strong for that! After all, we were doing the debriefings.

One of my biggest mistakes was not recognizing my own torment. That changed in 1999 (but a bit too late)!

I met Assistant Chief Jon Hanson while there, as well, and we became great friends. We would only go to debriefing together! You may recall him as the voice of OKC Fire during the incident.

Jon and I stayed in touch, and we agreed to go to an FBI run weeklong debriefing on April 19, 1999.

Then on April 20, 1999, the Columbine attack occurred.

While we were together in Stillwater, Oklahoma for the much needed debrief, we went right to work on Columbine when the Fire Chief called Jon said, “let’s go!”

Jon and I stayed friends, and when I was deployed to the World Trade Center Attack in 2001, Jon and I spoke regularly as he helped me think through the unfolding events as I worked at the command post at 105 Duane Street in NYC. New York City and the Fire Department of New York (FDNY) was rocked by terror.

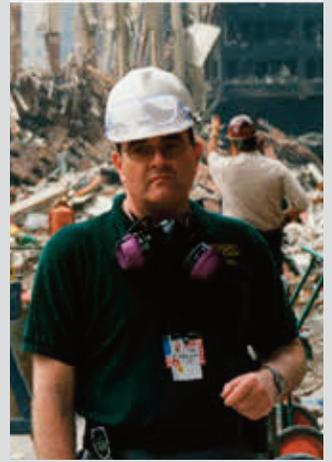
Please take a moment to remember those lives lost, the injured and the family’s torn apart from these heinous attacks.

(NOTE: Since submitting this article to the NIAFPD for publication, Michael Fagel has been in Florida where he spent four weeks at the condo building collapse.)

The views presented herein are those of the author alone, and do not represent the views or policy of any federal, state or local agency or institution. Fagel has published several textbooks on Crisis Management and Soft Targets, with his book "Crisis Management & Emergency Planning" earning the ASIS book of the year award.

Fagel may be reached at mjefagel@gmail.com

Michael J. Fagel, an emergency planner, was a scene-safety and logistics officer after both the bombing of the Alfred P. Murrah Federal Building in Oklahoma City in 1995 and the attacks on the World Trade Center on Sept. 11, 2001. Mr. Fagel teaches disaster management.



Have you updated your contact information with the NIAFPD?
Please forward all changes to admin@niafpd.org

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Member News

Please send news from your district to admin@niafpd.org for sharing on social media or in the Fire Guard.



Chief David Pilgard

The Village of Lake Zurich recently named David Pilgard as the new Fire Chief for the department. He has been with Lake Zurich for more than 32 years. Congrats, Chief Pilgard.

Best wishes to Bloomingdale Deputy Chief Rich Kurka. Deputy Chief Kurka recently retired after 26 years of service to the district.



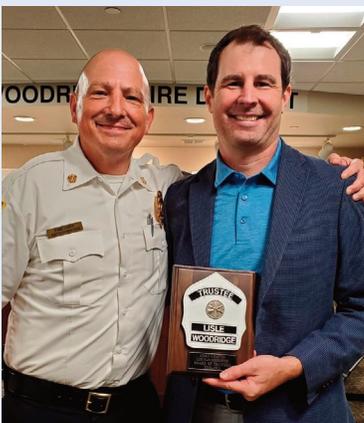
Chief Rich Kurka



Fire Chief Andy Bonomo

The York Center Fire Protection District will be celebrating Fire Chief Andy Bonomo's 49 years of service in August.

Best wishes in your retirement, Chief Bonomo.



Retired Trustee Chad Chaffin

Lisle Woodridge Board of Trustee member, Chad Chaffin, announced his resignation at the meeting on Tuesday, June 22, 2021.

Best wishes, Trustee Chaffin.

CHICAGOLAND 9/11 MEMORIAL STAIR CLIMB



SEPTEMBER 11, 2021
SOLDIER FIELD – CHICAGO, ILLINOIS

Honoring Our Fallen Heroes



This 9/11 Memorial Stair Climb is a way for the community to remember those who made the ultimate sacrifice on September 11, 2001.

Each participant climbs or walks the equivalent of the 110 stories of the World Trade Center carrying the name and photo of a fallen hero to symbolically complete their climb.

Your climb benefits the programs of the FDNY Counseling Services Unit and the programs of the National Fallen Firefighters Foundation that support the families of our nation's fallen firefighters.



DATE: September 11, 2021
TIME: 8:00 AM—1:00 PM
LOCATION: Soldier Field
1410 S. Museum Campus Dr.
Chicago, IL 60605

CONTACTS:
Laura Haiden (630) 668-5323
lhaiden@glensidefire.org
Roger Bayne (630) 628-3100
rbayne@addisonfire.org

COST: \$50 per climber/walker
Everyone is welcome to join!

REGISTER NOW!

<https://nfff.akaraisin.com/chicagoland>



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Nicholas Kosiara / 630-414-1674
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