



# TRUCKEE MEADOWS FIRE PROTECTION DISTRICT

## STAFF REPORT

Board Meeting Date: June 18, 2019

**DATE:** June 1, 2019  
**TO:** Truckee Meadows Fire Protection District Board of Fire Commissioners  
**FROM:** Charles A. Moore, Fire Chief  
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**SUBJECT:** Recommendation to approve the addition of a voluntary term life insurance plan option under the Truckee Meadows Fire Protection District Health Benefits Program arranged and serviced by Western Insurance Specialties, Inc. for eligible employees and their dependents effective pay period encompassing August 1, 2019. (All Commission Districts) FOR POSSIBLE ACTION

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### **SUMMARY**

Recommendation to approve the addition of a voluntary term life insurance plan option under the Truckee Meadows Fire Protection District Health Benefits Program arranged and serviced by Western Insurance Specialties, Inc. for eligible employees and their dependents effective pay period encompassing August 1, 2019.

### **PREVIOUS ACTION**

November 27, 2018, the Board approved a Health Benefits Program for District employees, dependents and retirees for 2019.

### **BACKGROUND**

Currently, the District provides life insurance coverage of up to \$25,000 for all benefitted active employees. Employees have the option to purchase voluntary term and whole life insurance with American Fidelity. We are requesting the addition of Western Insurance Specialties, Inc. policies for employees to have the option of additional term life insurance coverage.

Western Insurance Specialties has been servicing the Group Voluntary Term Life Insurance needs of public employees in Nevada since 1983. Policies with Western Insurance Specialty Inc. are specific to Nevada public employees, are not available to the general public, and are guaranteed issued to new employees. Western Insurance Specialties will act as an additional resource for life insurance policies for District employees.

### **FISCAL IMPACT**

No fiscal impact.

### **RECOMMENDATION**

It is recommended that the Board approve the addition of a voluntary term life insurance plan option under the Truckee Meadows Fire Protection District Health Benefits Program arranged and serviced by

Western Insurance Specialties, Inc. for eligible employees and their dependents effective pay period encompassing August 1, 2019.

**POSSIBLE MOTION**

Should the Board agree with staff's recommendation, a possible motion would be:

*“Move to approve the addition of a voluntary term life insurance plan option under the Truckee Meadows Fire Protection District Health Benefits Program arranged and serviced by Western Insurance Specialties, Inc. for eligible employees and their dependents effective pay period encompassing August 1, 2019.”*