BOARD OF DIRECTORS

Kentfield Fire Protection District

Mark Pomi
Fire Chief

1004 Sir Francis Drake Boulevard
Kentfield, CA 94904

Phone : (415) 453-7464
Fax : (415) 453-4578

Regular Meeting Agenda
March 13, 2024
Kentfield Fire District Office, Conference Room, 1st Floor

ATTENTION: This will be an in-person meeting of the Board of Directors due to the expiration of Executive Order N-29-20 on February 28, 2023, but any interested member of the public can participate virtually and/or telephonically by utilizing the Zoom meeting information and/or the dial-in information printed on this agenda.

Zoom Video Conference link: https://us02web.zoom.us/j/9459048313?omn=88281398893

Meeting ID: 945 904 8313
Call in Line: 1 (669) 900-6833, when prompted, enter meeting ID: 945 904 8313-#

Time: 5:30 p.m. For clarity of discussion, the Public is requested to MUTE except:
1. During Open Time for public expression item.
2. Public comment period on agenda items.
3. If there are any members of the public who wish to speak, please raise your hand in the actions, and those joining us by phone, STAR* 9 to raise your hand and Star* 6 to unmute yourself.
NOTE: The meeting will be recorded.

1. CALL TO ORDER 5:30 p.m. Agenda available on the KFD website.

2. PLEDGE OF ALLEGIANCE

3. ROLL CALL

4. APPROVAL OF MINUTES
   The Board may choose to approve the minutes of the February 14, 2024 meeting.
   Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote

5. AGENDA ADJUSTMENTS

6. SPECIAL ANNOUNCEMENTS/PRESENTATIONS

7. UNFINISHED BUSINESS

*District facilities comply with the Americans with Disabilities Act. If special accommodations are needed, please contact the District Administrative Office as soon as possible (415-453-7464).

8. NEW BUSINESS
   A. KAPF Labor Contract Negotiation Process – Negotiation Ground Rules Agreement
   Board Action: 1. Discussion 2. Motion 3. Public Comment 4. BOD Roll Call Vote
   CLOSED SESSION - pursuant to Government Code §54957.6 for Public Labor Negotiation and Government Code §54957.6(a) for Public Employee Benefit Negotiation

   B. Ross Valley Paramedic Tax Rate Renewal F/Y 2024-2025 – Chief Pomi
   Resolution 3-2024 Kentfield Fire District Board of Directors in Support of the Ross Valley Paramedic Tax Rate for Fiscal Year 2024-2025
   Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote

   C. Service Agreement with Nelson Connects for Temporary Services - New Fire Dispatch– Chief Pomi
   Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote

   D. Kentfield Fire Protection District OPEB Actuarial Valuation Calculated Fiscal Year Ending June 30, 2023 – Chief Pomi
   Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote

   E. Fire Chief Performance and Contract Review – Chief Pomi
   CLOSED SESSION - pursuant to Gov't Code §54957 for Public Employment and Public Employee Performance Evaluations – Annual Fire Chief Review
   Board Action: 1. Discussion 2. Motion 3. Public Comment 4. BOD Roll Call Vote

9. CHIEF'S REPORT – Verbal

10. DIRECTOR MATTERS – Directors may report on their activities and meetings.

11. CORRESPONDENCE: MERA Next Generation Project, MWPA Executive Officer Report, MWPA Chipper Day Annual Report, AlertMarin Notification Test, Letter to California Public Utilities Commission, SRA Fire Hazardous Zone Letter

12. REPORTS
    A. Overtime, Incident – February 2024

13. APPROVAL OF MONTHLY EXPENSES
    Approval of February warrant 805305387 to and including 805305429 for $399,845.16
    Board Action: 1. Discussion 2. Motion 3. Public Comment 4. Vote

14. ORAL COMMUNICATION
    This time is provided for the public or Board Members to address the Board on matters not on the agenda. The Board of Directors has limited the total amount of time allocated for public testimony for each individual speaker to three (3) minutes. Any request that requires Board action may be set by the Board for a future agenda or referred to staff.

    CONFIRM NEXT MEETING DATE: April 10, 2024

15. MOMENT OF SILENCE

16. ADJOURNMENT

*District facilities comply with the Americans with Disabilities Act. If special accommodations are needed, please contact the District Administrative Office as soon as possible (415-453-7464).

KENTFIELD FIRE PROTECTION DISTRICT
BOARD OF DIRECTORS MEETING

MEETING TYPE: Regular

DATE: Wednesday, February 14, 2024

CALL TO ORDER: 5:30 p.m. by Chairman Corbet. Director Naso led the assembly in the Pledge of Allegiance.

ROLL CALL: Corbet-present; Evergettis-absent; Gerbsman-absent; Murray-present; Naso-present. Also in attendance were Chief Pomi, Battalion Chief Glenn, Deputy Fire Marshal Pasero, Accountant Hom, Engineer Neve, A-Shift, and Recording Secretary Wilson.

APPROVAL OF PRIOR MONTH'S MINUTES: M/S Murray/Naso to approve the minutes of January 10, 2024.
Roll Call Vote: Corbet-Aye; Evergettis-Absent; Gerbsman-Absent; Murray-Aye; Naso-Aye
Ayes: 3; Noes: 0; Absent: 2
Motion passes

ORAL COMMUNICATION: None

AGENDA ADJUSTMENTS: None

SPECIAL ANNOUNCEMENTS/PRESENTATIONS:

a. ***Year-End 2023 KFD Training Review Presentation*** – Battalion Chief Glenn provided a presentation on the 2023 Kentfield Fire District training program. Referring to the *Annual Training Report*, he stated the overall training hours were 3093 hours, or 237 hours per person. The EMS total training hours were 281 or 23.4 hours per person and included the Fire Chief. Driver's training made up 181 hours of the program and included the Fire Chief and Deputy Fire Marshal.

BC Glenn added there are a lot of company drills, independent engine company drills, and battalion drills which involve Kentfield Fire along with Central Marin Fire. There have been officer development trainings and a few of the staff attended an academy last year in Southern Marin. BC Glenn stated there was a leadership academy he attended at Central Marin Fire. The Vector Solutions trainings includes the anti-harassment trainings which are required for SB1343, AB1825, and California Ethics. The Wildland Fire Safety Training Annual Refresher "RT 130" is a regional training that all members need to complete in order to go out of county. Strike team leaders and many of the single resource personnel took a strike team leader refresher, which is done every year as well. The usual Special Operations training USAR/Water Rescue, Investigation Team and Hazardous Materials Team training were completed as well. Regional Truck training with Novato Fire, San Rafael Fire, Southern Marin Fire, and Kentfield Fire were performed together. BC Glenn provided a list for the 368 hours of Independent/Outside training, which included when staff signed up for trainings from other instructors or class offerings. Courses such as Company Officer 2A and 2C, Ethical Leadership for Instructors, Fire Instructor, Fire Mechanics, Electric Vehicles, Wildland Ops S270, the Bay Area Firefighters Conference, and FEMA L-954 All Hazardous Safety Officer class are examples.

BC Glenn announced that this year, all staff will complete the required trainings and even explore additional trainings. Trainings are usually done with surrounding agencies, mainly Central Marin Fire and Ross Valley Fire. Auto Extrication and Buildings trainings are done as they become available to do so. Chief Pomi stated BC Glenn has connected with San Quentin's Fire Chief. Crews have been going to the San Quentin facility for training with their fire department; they have inmates that serve as their firefighters. There is a building onsite used for trainings, providing even more familiarity for the communications with the MERA radio systems. The Board and Chief Pomi thanked BC Glenn for his presentation.

UNFINISHED BUSINESS:

a. ***Statement of Economic Interest/ Form 700*** – The Annual Form 700 Statement of Economic Interests is required for filing every year. Chief Pomi explained this form is regarding any economic interest covering 2023 that may pertain to any of the Board positions held, not only with Kentfield Fire District, but on any additional Boards like MERA or the RVPA. Chief Pomi announced the District has prepared the forms for each filer to review and sign. These forms are due to the County of Marin Elections Department by April 2, 2024.

NEW BUSINESS:

a. ***Assigned and Unassigned Fund Balances Ending F/Y 22-23*** – During the FY 22-23 audit, Maze & Associates identified Kentfield Fire District had roughly $3m in unassigned funds as of June 30, 2023. Chief Pomi explained assigning funds to specific accounts is for District's planning purposes such as financial security of departmental growth, stability during economic downturns, and budgeting. He referenced a worksheet provided in the Board packet and suggested the following re-allocations:

Category 6910/Apparatus Replacement – Allocate $705k into this account for a total of $2,725,572. This is for future planning, should there be the need to purchase some vehicles.

Category 6915/Building Replacement/Renovation – Requesting to allocate $166,730k into this category. This fund is designed to prepare for any type of catastrophic failure or the need to replace and/or fix the building. Such needs for example could be a roof replacement, a new HVAC system, or a downpayment towards a renovation of the firehouse.

Category 6920/Compensation Absences – Allocate $10k into this account for a total of $330,973. This category is defined as what the District owes when it comes to vacation, sick, comp, or any payouts. While this fund doesn't cover all the compensated absences amount, it does cover about 50% of the number reflected from the audit, in the event the District needs to pay an employee out for time off.

Category 6940/PERS Unfunded Liability – There is a policy in place that states the District will have one years' worth of the PERS unfunded liability. Increasing the account by $114k will satisfy that policy.

Category 6945/SCBA Replacement – This was the final year of having air packs under warranty and the life expectancy has been reached. Allocating an additional $70k for the $250k needed to pay for the replacements.

Category 6960/Hydrants and Mains – Requesting to allocate $10k as it is ideal to have at least two fire hydrants stored at the firehouse in case one is damaged or is needed to be replaced.

Category 6970/Heavy Rescue Equipment – Allocate $100k to this account to help replace rescue equipment items such as airbags, lifting, stabilization equipment, saws, tools, battery powered rescue equipment, etc.

Category 6975/Debt Service Sinking Fund – In December the District made its final payment for the building renovation. The debt no longer exists and it's time to remove the remaining $54,730 from that account and re-allocate the monies where needed.

Category 6980/Health and Wellness – Proposing an additional $60k into this fund for a total of 160k. In the event a staff member needs a program to help cope with PTSD or something tragic, this fund balance would grant the District security to be able to take care of its people.

Chief Pomi summed up the requested allocations of $1,181,000, with a new Total Assigned Fund Balance of $8,596,203. He asked if there were any comments or questions.

M/S Murray/Naso to approve the Assigned and Unassigned Fund Balances Ending FY 22-23

OPPORTUNITY FOR PUBLIC COMMENTS: There were no public comments made.

Roll Call Vote: Corbet-Aye; Evergettis-Absent; Gerbsman-Absent; Murray-Aye; Naso-Aye
Ayes: 3; Noes: 0; Absent: 2
Motion passes

b. ***Kentfield Fire Protection District Master Fee Schedule*** – DFM Pasero referred to a few documents he provided in the Board packet. These consisted of a staff report, the Kentfield Fire Protection District Fees and Charges, Exhibit "A" which is a schedule of fees, and Resolution No. 2-2024. He explained in 2019 the District established a policy for recovering the cost of providing special services of a voluntary and or limited nature. These services include plan review, building and fire prevention inspection fees, California Fire Code inspections, and enforcement inspections. The intent is to recover costs for services not required by all members of the community, so the general taxes are not diverted from general services of a broad nature and thereby utilize to subsidized unfairly or inequitably such special services. California Health & Safety Code 13916 (b) allows the District to recover a reasonable fee to pay for those services. It provides a mechanism to ensure the District is capturing fees properly and requires to recover a reasonable expected cost to provide those special services. The 2019 master fee study utilized a calculated process to study the process and equation of those numbers. DFM Pasero stated during the COVID-19 pandemic, the District completed a review of fees but chose not to increase fees in the master fee schedule. In May of 2021, the fee schedule was reviewed and revised. In January of 2024, the fee schedule was once again reviewed utilizing the fully incumbered personnel rates from FY 23-24 contracts. The fee schedule was also reviewed to confirm time studies were accurate. Much of the data that goes into that fee study includes how long it takes to do complete prevention related processes. Through continued efficiencies developed and built into the District's processes, the fees for actual cost of services are adjusted. For this update, the average proposed increase for each fee is about 5.7%. DFM Pasero believes the District has a fair representation of how to address the need to recover fees, and provides a fair opportunity for people to pay for these fees. He stated with Board approval, the 2024 Kentfield Fire Protection District fee schedule will be applied to all projects and permits starting on or after April 1, 2024. DFM Pasero asked if there were any questions. Director Murray thanked DFM Pasero for the presentation.

M/S Naso/Murray to accept the Resolution 2-2024: Resolution of the Board of Directors of the Kentfield Fire Protection District adopting the updated Master Fee Schedule for services provided by the District

OPPORTUNITY FOR PUBLIC COMMENTS: There were no public comments made.

Roll Call Vote: Corbet-Aye; Evergettis-Absent; Gerbsman-Absent; Murray-Aye; Naso-Aye
Ayes: 3; Noes: 0; Absent: 0
Motion passes

CHIEF'S REPORT:

a. ***Weather Update*** – The last several weeks have been very busy. Kentfield Fire District has made sure notifications regarding any rapid rising creeks, potential flooding, sandbag locations, etc. have been communicated. Marin County has deployed a preposition of the Water and Rescue Team 11, with a few of our KFD members on that team: BC Glenn, Captain Viau, and Engineer Bridges.
b. ***Planning and Goals*** – January was a busy month for planning and goals. Chief Pomi had the opportunity to meet with all the shifts to discussed goals and projects accomplished last year. He also discussed ideas and goals for this year regarding work and personal life. He felt it was great to sit down with each shift and have those types of discussions.
c. ***Dispatch Update*** – There have been numerous Dispatch presentations discussed, the District signed the agreement to be a participating member, and everything appears to be on track. Chief Pomi had the

opportunity to go on a tour last Thursday with Chief Weber at 1600 Los Gamos. He reported the metal studs are up, they're starting to put the sheetrock up, and they are on track for that new dispatch center to be completed in May and the IT and consoles moved in this June. The new dispatchers are being hired and the on-boarding is going to start very soon with a go-live date of July 1, 2024.

d. ***Board Policy and Procedures*** – Chief Pomi handed out an updated Policies and Procedures manual to the Board of Directors. The manual reviews Kentfield Fire District's existence, job descriptions, and Brown Act Rules, etc.

e. ***Equipment Update*** – Some good news, the Type III Fire Engine is going to be at High-Tech sometime in March. There will be an opportunity to go inspect it and check in on its condition. Once the apparatus has arrived at the station, KFD staff will then be able to go through and get all the equipment on it. The plan is to have the Type III ready for the upcoming fire season; however, the OES 2615 rig is available in the meantime.

   Chief Pomi added that during one of the monthly checks there was a large pop from the underneath side of Truck 17. Through investigation, there appeared to be a tear in the torque box where it was bolted to the frame. Golden State, a Pierce dealer, was contacted and Truck 17 was taken there for an inspection. There is significant breakage from the torque box and through the frame. For proper repair, Truck 17 is going to additional shops to have the ladder, the whole rear end of the vehicle, and the box removed. Truck 17 is a 2002 model, and the intention is to have it fully repaired at a reasonable cost. Currently, the lag time for a new truck is somewhere around 40 months. Chief Pomi stated a discussion will need to be had about what would be best for the KFD community, and what would the cost of a new ladder truck be. Truck17 needs to be repaired and a part of the fleet, while something else is being built.

DIRECTOR MATTERS: None

CORRESPONDENCE: Were reviewed.

DISTRICT OPERATIONS: January Incident Logs and Overtime Reports were reviewed.

APPROVAL OF WARRANTS:
M/S Murray/Naso to approve January warrant 805305329 to and including 805305386 for $572,187.85

OPPORTUNITY FOR PUBLIC COMMENTS: There were no public comments made.

Roll Call Vote: Corbet-Aye; Evergettis-Absent; Gerbsman-Absent; Murray-Aye; Naso-Aye
Ayes: 3; Noes: 0; Absent: 2
Motion passes

NEXT MEETING: The next regular meeting will be held on March 13, 2024.

ADDITIONAL ACTIONS: Chairman Corbet asked for a moment of silence.

ADJOURNMENT: M/S Corbet/Naso to adjourn meeting at 6:36 p.m. All ayes.

Respectfully submitted,
Jena Wilson
Recording Secretary

KENTFIELD ASSOCIATION OF PROFESSIONAL FIREFIGHTERS

3/1/2024

TO: Bruce Corbet, Chairman, Board of Director

FROM: Tony Tescallo, Association President

SUBJECT: 2024-2025 Contract

On June 30, 2024, our current contract will expire. At this time, we would like to request a meeting in April to begin the negotiation process.

We look forward to a pleasant and productive negotiation process.

MOU 2023-2024
Article XXIII – Duration of Agreement

This Agreement shall be effective as of the first day of July 2023 and shall remain in full force and effect until the thirtieth day of June 2024.

This agreement shall be automatically renewed from year to year; thereafter unless either party shall have notified the other, in writing, at least ninety (90) days prior to the expiration date that it desires to modify the Agreement. In the event that such notice is given, negotiations shall begin no later than sixty (60) days prior to the expiration date of the Agreement.

Signature: ____________ Date: 3 · 1 · 24

Negotiation Ground Rules agreement between the
Kentfield Fire District and Kentfield Association of Professional Firefighters

These are the Proposed Ground Rules for conducting contract negotiations.

PURPOSE: To provide for mutual understanding and cooperation while striving to reach an agreement satisfactory to the parties involved, the parties agree:

1) Both parties shall work towards an agreement while acknowledging that it is all right to disagree.

2) Both parties agree to present reasonable requests in a timely manner.

3) Both parties agree to avoid purposely deceiving each other during the negotiations.

4) All meeting times will be agreed upon by both parties.

5) Meetings will last no longer than 2 hours unless otherwise agreed upon.

6) Either party may caucus as necessary during the negotiations.

7) Time limits for caucus not to exceed 45 minutes. If more time is needed, the caucusing party shall inform the other party.

8) Tentative agreements are to be in writing by both parties.

9) Both parties have the right to call an impasse* and then may call for mediation. Both parties will split the cost of any mediation 50/50.

10) Both parties agree that Central Marin, Marin County, Novato, San Rafael, Southern Marin, and Tiburon, may be some of the guideline agencies used for gathering information.

11) All agreed items will be retroactive to July 1st of the 2024-2025 contract year.

12) If the Board of Directors has a quorum, and the association has at least two negotiators, the negotiation meeting will proceed as scheduled.

13) Members of the Association may attend negotiation meetings for training purposes with the consent of the Chairman of the Board.

* Impasse - A position or situation from which there is no escape; deadlock (Webster's)

____________________	____________________
Lead Negotiator	Chairperson of Board of Directors
____________________	____________________
Date	Date

Mark Pomi - Chief

KENTFIELD FIRE PROTECTION DISTRICT

Phone (415) 453-7464
Fax (415) 453-4578

1004 SIR FRANCIS DRAKE BOULEVARD

KENTFIELD CA. 94904

TO: Board of Directors

FROM: Mark Pomi, Fire Chief

SUBJECT: Ross Valley Paramedic Tax Rate Renewal F/Y 2024-2025

DATE: 2/20/2024

Please review Resolution No. 3-2024. It is recommended that the Kentfield Fire Protection District support the continuation of the existing RVPA tax at the new rate structure approved by the voters on June 7, 2022. For fiscal year 24/25 the tax levy will be **$97.50** per taxable living unit.

Please refer to the enclosed proposed Resolution 3-2024.

Mark Pomi
Fire Chief

Phone: (415) 453-7464
Fax: (415) 453-4578

Kentfield Fire Protection District

1004 SIR FRANCIS DRAKE BOULEVARD
KENTFIELD, CALIFORNIA 94904-1468
www.kentfieldfire.org

RESOLUTION NO. 3-2024
RESOLUTION OF THE KENTFIELD FIRE DISTRICT BOARD OF DIRECTORS IN SUPPORT OF THE ROSS VALLEY PARAMEDIC TAX RATE FOR FISCAL YEAR 2024-2025

WHEREAS, the voters of the Kentfield Fire District and the Ross Valley have approved the Paramedic Tax extensions and increases since its inception in 1982; and

WHEREAS, prior to July 1st, the Board of Directors of the Ross Valley Paramedic Authority will approve and adopt a status quo operating budget for the 2024-25 fiscal year; and

WHEREAS, the Kentfield Fire District supports the continuation of the existing tax at the new rate structure approved by the voters on June 7, 2022 for paramedic services for an additional four years beginning at $94.50 in the first year and raising the tax $3 annually to a maximum amount of $103.50 per taxable living unit in the fourth year, or $94.50 per 1,500 square feet of structure developed parcel in non-residential use in the first year and raising the tax $3 annually to a maximum of $103.50 in the fourth year.

NOW, THEREFORE BE IT RESOLVED, that the Kentfield Fire District does hereby confirm and levy a tax of **$97.50** per taxable living unit or per 1,500 square feet of structure developed parcel in non-residential use for Ross Valley Paramedic Authority services during the fiscal year 2024-25.

PASSED AND ADOPTED at a regular meeting of the Board of Directors of the Kentfield Fire Protection District on the 13th day of March 2024 by the following vote:

AYES:

NOES:

ABSENT:

ABSTAIN:

____
Bruce Corbet, Chairman, Board of Directors

ATTEST:

____
Steven Gerbsman, Secretary, Board of Directors

Mark Pomi - Chief

KENTFIELD FIRE PROTECTION DISTRICT

1004 SIR FRANCIS DRAKE BOULEVARD
KENTFIELD CA. 94904

Phone (415) 453-7464
Fax (415) 453-4578

TO: Board of Directors

FROM: Mark Pomi, Fire Chief

SUBJECT: Service Agreement with Nelson Connects for Temporary Services

DATE: 3/4/2024

Topic: Marin County Fire Dispatch Policy and Training manual development.

Kentfield Fire will retain the services of Temp work through Nelson Connects to work on dispatch policies and training manuals. Kentfields contribution towards implementation costs will be reduced by the same amount (minus KFDs 2.31% share of said cost).

Attached: Service Agreement

Recommended Action: Review and Approve.

Nelson Connects®

Service Agreement

This Agreement is made and entered into on March 1, 2024, by and between Gary D. Nelson Associates, Inc., dba Nelson Connects ("Nelson Connects") located at 100 Smith Ranch Road, Suite 309, San Rafael, CA 94903 and Kentfield Fire Protection District ("Client"), located at 1004 Sir Francis Drake Blvd, Kentfield, CA 94904, and is subject to the Agreement Terms and Conditions below. Nelson Connects will provide services under this Agreement to Client effective March 1, 2024 and remain in effect until March 1, 2025. Unless terminated by either party upon thirty (30) days written notice, this Agreement shall be automatically renewed for succeeding terms of one year each. Nelson Connects and Client shall be referred to collectively as the "Parties," or individually as a "Party."

Compliance with the Law. The Parties agree to comply with all applicable federal, state, and local laws relating to employment matters including, but not limited to, Title VII of the Civil Rights Act of 1964, as amended, the Americans with Disabilities Act of 1990, the Age Discrimination in Employment Act of 1967, and the Civil Rights Acts of 1966, 1970, and 1971.

Nature of Relationship. The services that Nelson Connects will render to Client under this Agreement will be as a vendor. Nothing contained in this Agreement will be construed to create the relationship of principal and agent, or employer and employee, between Nelson Connects and Client.

Pricing and Terms for Services Provided by Business Professionals by Nelson Connects, a specialty division of Nelson Connects. This pricing does not apply to any other divisions of Nelson Connects.

- Bill rates to be mutually determined on a case by case basis between the Client and Nelson Connects based upon position requirements.
- In California, any hours worked in excess of 8 hour per day or 40 hours per week will be billed at time and one-half (1 ½) the hourly bill rate. All Nelson Connects temporary associates ("associates") will be paid overtime as required by state and federal wage and hour laws.
- A Statutory Surcharge will be added to each invoice for costs relating to local, city, state, and/or federally mandated employee benefits and/or training.
- Nelson Connects will bill back to Client the cost of sick leave at the regular hourly rate.
- Nelson Connects will bill back to Client any premiums incurred resulting from meal and rest break requirement violations.
- Nelson Connects reserves the right to request from the Client an increased markup and may adjust the Statutory Surcharge due to changes to the mandated employee benefits and/or training.
- **Temporary-to-Hire Fee Terms:** The fee to hire our associates full-time is as follows. The fee will be 25% of the associates' expected base salary based on the schedule below. Part-time roles have a minimum fee of $5,500. Note there is no guarantee for temporary-to-hire placements.

Hours	Fee
0 – 240	25% of annual salary
241 – 480	20% of annual salary
481 – 720	15% of annual salary
721 – 960	10% of annual salary
961+	5% of annual salary

- **Temporary Services Guarantee:** Nelson Connects offers an 8-hour guarantee for all associate positions. If for any reason the associate does not meet your expectations and you are not completely satisfied, you have no obligation to pay for the first 8 hours of service.
- **Screening:** Client has indicated that pre-employment drug and background screening is not required under this Agreement.

  Nelson Connects adheres to all Federal, State, and Local regulations. As the employer of record, Nelson Connects shall remain responsible for eligibility determination.
- **Direct Hire Fee:** It has been agreed between the parties that there will be a fee equal to 25% of the candidate's first year's salary during the candidate's first year of employment.

- **Direct Hire Guarantee:** Each candidate is guaranteed for ninety (90) calendar days, effective the day the candidate begins. If the employer terminates for cause or the candidate voluntarily resigns during the first 90 calendar days, the fee will be prorated at 1/90th of the original fee for each consecutive calendar day employed, and the portion of the fee that exceeds that amount will be promptly refunded. This guarantee is only valid if the invoice is paid within ten (10) days of candidate start date and void in the case of company downsizing, reorganization, sale, merger, relocation or other significant changes in the conditions of the role or agreed upon compensation provided to the candidate.
- **Payment Terms:** Payment is due ten (10) days from the date of invoice. Direct Hire placement invoices are submitted on the start date of the candidate. Temporary associate and consulting services invoices are processed weekly and are generated from the associate's timecard. If it becomes necessary to file suit for collection purposes, attorney's fees shall be paid to the prevailing party. Any amounts not paid within thirty (30) days of the due date shall be subject to a finance charge of 1.5% per month (18% per annum).
- **Indemnification:** Each party agrees to indemnify, defend and hold the other, and its officers, directors, employees and agents harmless from any claim which arises out of the indemnifying party's failure to comply with the terms of this Agreement; violation of applicable federal, state or local law; or negligence. Promptly upon becoming aware of a claim subject to indemnification under this Agreement, the indemnified party must give notice of the claim to the indemnifying party, accompanied by a copy of any written documentation regarding the claim received by the indemnified party. The indemnifying party will, at its option, settle or defend, at its own expense and with its own counsel, the claim. The indemnified party will have the right, at its option, to participate in the settlement or defense of the claim, with its own counsel and at its own expense; however, the indemnifying party will have the right to control the settlement or defense of the claim. The indemnifying party will not enter into any settlement that imposes any liability or obligation on the indemnified party without the indemnified party's prior written consent. The parties will cooperate in the settlement or defense and give each other full access to all relevant information.

Client Responsibilities:

- **Confidentiality:** The candidates whom Nelson Connects presents to Client are obtained as a result of Nelson Connects' work and reputation and the candidates may want their job search to be kept confidential. Client and its agents agree to keep confidential the identities and related information concerning Nelson Connects candidates. The information is to be used solely for the purpose of Client considering these candidates for employment by Client and with Client agreeing to not contact candidate or any related references without Nelson Connects' prior permission.
- **Cash and Valuables:** Client shall not entrust Nelson Connects associates with unattended premises, or give access to Nelson Connects employees any cash, cash negotiables, or other valuables, without Nelson Connects' prior written consent. Client agrees to waive any claim against Nelson Connects and to hold Nelson Connects harmless and to indemnify Nelson Connects from any costs, claims or losses which occur in whole or in part from Client's failure to comply with this provision.
- **Training and Supervision:** Client agrees that Nelson Connects associates will be adequately protected, trained and supervised and provided with the equipment and supervisorial protection necessary to the preservation of their right of privacy, their ability to perform their assignment, and their safety, as required by law. Client shall comply with its legal obligations to protecting Nelson Connects associates from harassment, or any improper interference with their ability to perform their work.
- **Notification of Changes to Personnel's Job Duties:** Client agrees upon any change in job duties from those for which associate was initially placed, to obtain written agreement from Nelson Connects. This is necessary to ensure that Nelson Connects is properly informed in order to assess the risk of the duties and responsibilities of Nelson Connects associates. If Client makes a change without Nelson Connects' written consent, then Client agrees to reimburse Nelson Connects for any additional cost incurred, including, without limitation, the increased cost of insurance premiums for Worker's Compensation coverage.
- If Nelson's candidate is presented to Client and is not hired, but Client refers the candidate to another division of Client Company, or a different company resulting in the candidate hiring, Client is liable for the direct hire fee above.
- Should Client decide to hire or contract with any associate that was placed at Client Company through Nelson Connects, or a candidate that was presented to Client by Nelson Connects, and do so without Nelson Connects' written consent, Client agrees, even if the associate or candidate was referred to a position by another agency, to pay Nelson Connects a placement fee equal to 25% of the first year's salary effective as of the date of Client hiring contract. This obligation continues for 365 days from the day Nelson Connects presented the candidate or the last day the associate was on Nelson Connects payroll.

- Client agrees that should they, their subsidiary, or any related company, decide to hire or contract with a Nelson Connects internal employee for any position, and do so without Nelson Connects' written consent, to pay Nelson Connects a placement fee in the amount of 25% of the employee's base salary due and payable within ten (10) days. This obligation continues for 365 days from the last day that Nelson Connects is responsible to pay employee.
- Client warrants that the approval of timecards certifies that the hours worked are correct and acceptable to Client for billing purposes, and that the work was performed in a satisfactory manner.
- Timecards which are not approved by Nelson Connects deadlines, unless otherwise agreed to in writing, will be sent to Nelson Connects' Bill Pay team for processing. Adjustments made to timecards after the payroll cut-off may be subject to delayed processing and/or waiting time penalties. Client is responsible for all related penalties and charges if a delay in timecard review is due to the Client and/or Client Supervisor not meeting the NelsonTime deadline.
- Non-exempt employees furnished by Nelson Connects to Client shall submit timecards to Client each week recording the number of hours worked in the preceding calendar week. Client shall review and approve those timecards, which accurately state the number of hours worked. The timecards approved by Client shall be the basis of the amounts billed to Client by Nelson Connects for the services of its employee. Client approved timecards must be submitted to Nelson Connects electronically through NelsonTime by 2:00 pm Monday.

The individual signing this Agreement on behalf of Client represents and warrants that they have the authority to enter into this Agreement on behalf of Client and to bind Client to the terms hereof.

Kentfield Fire Protection District	**Gary D. Nelson Associates, Inc.**
Signature:	Signature:
Print Name:	Print Name: Joseph T. Prusko
Title:	Title: Chief Financial Officer
Date:	Date:

Mark Pomi - Chief

KENTFIELD FIRE PROTECTION DISTRICT

Phone (415) 453-7464
Fax (415) 453-4578

I004 SIR FRANCIS DRAKE BOULEVARD

KENTFIELD CA. 94904

TO: Board of Directors

FROM: Mark Pomi, Fire Chief

SUBJECT: MacLead Watts OPEB (Other Post Employment Benefits) Actuarial Valuation

DATE: 2/28/2024

Please find attached a *draft copy* of the District's OPEB Actuarial with a valuation calculated June 30, 2023. OPEB valuation reports are completed and reported biannually. The primary purposes of the report is to develop the value of future OPEB expected to be provided by the District and to develop annual amounts to be contributed by the District for the fiscal years ending June 30, 2025 and June 30, 2026 toward pre funding the OPEB plan liability. This report is required to be submitted to the California Employers' Retiree Benefit Trust (CERBT) to satisfy filing requirements for the trust.

This report places a dollar valuation on future subsidies of retiree medical premiums. The District has continued to contribute to the Trust in excess of the annual required contribution ADC.

Items of note in this valuation are:

The Actuarially Determined Contribution (ADC).
The District's OPEB Funding Policy is to contribute 100% or more of the ADC each year.

OPEB trust assets are assumed to remain in CERBT Asset Allocation Strategy 2. The assumed future long term rate of return on trust assets is 5.65%.

Information presented in this report is not considered suitable for satisfying the District's financial reporting requirements under GASB 75. That information will be developed and presented in a separate report.

Recommendation is the Board review, discuss, and consider approving.

MacLeod Watts

February 21, 2024

Mark Pomi
Fire Chief
Kentfield Fire Protection District
1004 Sir Francis Drake Boulevard
Kentfield, CA 94904

DRAFT

Re: Kentfield Fire Protection District Other Post-Employment Benefits Actuarial Valuation and GASB 75 Report for Fiscal Year Ending June 30, 2024

Dear Chief Pomi:

We are pleased to enclose our actuarial report providing financial information about the other post-employment benefit (OPEB) liabilities of the Kentfield Fire Protection District. The primary purposes of this report are to:

1) Remeasure plan liabilities as of June 30, 2023, in accordance with GASB 75's biennial valuation requirement,
2) Develop Actuarially Determined Contributions levels for prefunding plan benefits,
3) Provide information to be submitted to the California Employers' Retiree Benefit Trust (CERBT) to satisfy filing requirements for the trust, and
4) Provide information required by GASB 75 ("Accounting and Financial Reporting for Postemployment Benefits Other Than Pension") to be reported in the District's financial statements for the fiscal year ending June 30, 2024.

The information included in this report reflects our understanding that the District will contribute 100% or more of the Actuarially Determined Contributions each year. We assumed that OPEB trust assets remain in CERBT Asset Allocation Strategy 2. We based the valuation on the employee data, details on plan benefits and retiree benefit payments reported to us by the District. Please review our summary of this information confirm that it is consistent with your records. **Note that contributions and payroll for fiscal year 2023/24 shown in this report are estimates** and should be updated once final amounts are known after the close of the year.

We appreciate the opportunity to work on this analysis and acknowledge the efforts of District staff who provided valuable time and information to enable us to prepare this report. Please let us know if we can be of further assistance.

Sincerely,

Catherine L. MacLeod, FSA, FCA, EA, MAAA
Principal & Consulting Actuary

Enclosure

Table of Contents

A. Executive Summary

This report presents the results of the June 30, 2023, actuarial valuation and accounting information regarding the other post-employment benefit (OPEB) program of the Kentfield Fire Protection District (the District). The purposes of this report are to: 1) summarize the results of the valuation; 2) develop Actuarially Determined Contribution (ADC) levels for prefunding plan benefits; 3) provide information required by the California Employers' Retiree Benefit Trust (CERBT); and 4) provide disclosure information as required by Statement No. 75 of the Governmental Accounting Standards Board (GASB 75) for the fiscal year ending June 30, 2024.

Important background information regarding the valuation process can be found in Appendix 1. We recommend users of the report read this information to familiarize themselves with the process and context of actuarial valuations, including the requirements of GASB 75. The pages following this executive summary present exhibits and other information relevant for disclosures under GASB 75.

Results of the June 30, 2023, valuation may be applied to prepare the District's GASB 75 report for the fiscal year ending June 30, 2025. If there are any significant changes in plan members, plan benefits or eligibility and/or OPEB funding policy, an earlier valuation might be required or appropriate.

OPEB Obligations of the District

The District offers continuation of medical, dental, and vision coverage to retiring employees. This benefit creates one or more of the following types of OPEB liabilities:

- **Explicit subsidy liabilities**: An "explicit subsidy" exists when the employer contributes directly toward the cost of retiree healthcare. In this program, the District contributes a portion of medical premiums for qualifying retirees. These benefits are described in Section 2.
- **Implicit subsidy liabilities**: An "implicit subsidy" exists when premiums are developed using blended active and retiree claims experience. In this situation, premiums charged for retirees may not be sufficient to cover expected medical claims[1] and the premiums charged for active employees are said to "implicitly subsidize" retirees. This OPEB program includes implicit subsidy liabilities for retiree coverage prior to coverage under Medicare.
- **Other subsidy liabilities**: In the CalPERS medical program, the premium rates for Medicare-covered retirees are based only on retiree claims experience of the pool. Pooled plans that do not blend active and retiree premiums likely generate subsidies between employers and retirees within the pool. An actuarial practice note indicates these subsidies should be included in plan liabilities to the extent they are paid by the employer.[2] We generally expect these subsidies to be small and included any such liability with the implicit subsidy liability in this report.

We determine explicit subsidy liabilities using the expected direct payments promised by the plan toward retiree coverage. We determine the implicit and other subsidy liabilities as the projected difference between (a) estimated retiree medical claim costs by age and (b) premiums charged for retiree coverage. See Appendix 2 for a description of MacLeod Watts' age rating methodology.

[1] In rare situations, premiums for retiree coverage may be high enough that they subsidize active employees' claims.

[2] Exceptions exist for: 1) Medicare Advantage Plans: these plans are treated as if their premiums are age-based due to the nature of the Federal subsidies paid to these plans. 2) Plans with low explicit subsidies to Medicare-covered retirees: in these plans no part of any potential pool subsidy is expected to be paid by the employer.

Executive Summary
(Continued)

OPEB Funding Policy

The District's OPEB funding policy affects the calculation of liabilities by impacting the discount rate that is used to develop the plan liability and expense. "Prefunding" is the term used when an agency consistently contributes an amount based on an actuarially determined contribution (ADC) each year. GASB 75 allows prefunded plans to use a discount rate that reflects the expected earnings on trust assets. Pay-as-you-go, or "PAYGO", is the term used when an agency only contributes the required retiree benefits when due. When an agency finances retiree benefits on a pay-as-you-go basis, GASB 75 requires the use of a discount rate equal to a 20-year high grade municipal bond rate.

The District continues to prefund its OPEB liability, consistently contributing 100% or more of the Actuarially Determined Contributions each year. With the District's approval, the discount rate used for accounting purposes and to develop Actuarially Determined Contributions for plan funding is 5.65%. This rate reflects the current expectation of the long-term return on trust assets for this plan. For more information, see Expected Return on Trust Assets on page 12.

Actuarial Assumptions

The actuarial "demographic" assumptions (i.e., rates of retirement, death, disability or other termination of employment) used in this report were chosen, for the most part, to be the same as the actuarial demographic assumptions used for the most recent valuation of the retirement plan(s) covering District employees. Other assumptions, such as age-related healthcare claims, healthcare trend, retiree participation rates and spouse coverage, were selected based on demonstrated plan experience and/or our best estimate of expected future experience. All these assumptions, and more, impact expected future benefits.

Please note that this valuation has been prepared on a closed group basis. This means that only employees and retirees present as of the valuation date are considered. We do not consider replacement employees for those we project to leave the current population of plan participants until the valuation date following their employment.

We emphasize that this actuarial valuation provides a projection of future results based on many assumptions. Actual results are likely to vary to some extent and we will continue to monitor these assumptions in future valuations. See Section 3 for a description of assumptions used in this valuation.

Important Dates for GASB 75 in this Report

GASB 75 allows reporting liabilities as of any fiscal year end based on: (1) a *valuation date* no more than 30 months plus 1 day prior to the close of the fiscal year end; and (2) a *measurement date* up to one year prior to the close of the fiscal year. The following dates were used for this report:

Fiscal Year End	June 30, 2024
Measurement Date	June 30, 2023
Measurement Period	June 30, 2022, to June 30, 2023
Valuation Date	June 30, 2023

Executive Summary
(Concluded)

Updates Since the Prior Report

No benefit changes were reported to MacLeod Watts relative to reported to us for the June 2021 valuation. We reviewed and updated certain assumptions used to project the OPEB liability. We also collected updated census and premium data and determined "plan experience", the differences between projected and actual liability results. Investment experience, the difference between actual and expected trust earnings, was also determined.

The Net OPEB Liability on the current measurement date is higher than that reported one year ago. Section C presents the new valuation results and provides additional information on the impact of the new assumptions and plan experience. See *Recognition Period for Deferred Resources* on page 13 for details on how these changes are recognized.

Impact on Statement of Net Position and OPEB Expense for Fiscal Year Ending 2024

The plan's impact on Net Position will be the sum of difference between assets and liabilities as of the measurement date plus the unrecognized net outflows and inflows of resources. Different recognition periods apply to deferred resources depending on their origin.

Items		For Reporting At Fiscal Year Ending June 30, 2024
Total OPEB Liability	$	5,818,802
Fiduciary Net Position		(4,406,771)
Net OPEB Liability	**$**	**1,412,031**
Adjustment for Deferred Resources:		
Deferred (Outflows)		(1,413,649)
Deferred Inflows		543,202
Impact on Statement of Net Position	**$**	**541,584**
OPEB Expense, FYE 6/30/2024	**$**	**441,639**

Important Notices

This report is intended to be used only to present the actuarial information relating to other postemployment benefits for the District's financial statements. The results of this report may not be appropriate for other purposes, where other assumptions, methodology and/or actuarial standards of practice may be required or more suitable. We note that various issues in this report may involve legal analysis of applicable law or regulations. The District should consult counsel on these matters; MacLeod Watts does not practice law and does not intend anything in this report to constitute legal advice. In addition, we recommend the District consult with their internal accounting staff or external auditor or accounting firm about the accounting treatment of OPEB liabilities.

B. Valuation Process

This valuation is based on employee census data and benefits initially submitted by the District and clarified in various related communications. A summary of the employee data is provided in Section 1 and a summary of the plan benefits is provided in Section 2. While individual employee records have been reviewed to verify that they are reasonable in various respects, the data has not been audited and we have otherwise relied on the District as to its accuracy. The valuation has been performed in accordance with the process described below using the actuarial methods and assumptions described in Section 3 and is consistent with our understanding of Actuarial Standards of Practice.

In projecting benefit values and liabilities, we first determine an expected premium or benefit stream over each current retiree's or active employee's future retirement. Benefits may include both direct employer payments (explicit subsidies) and any implicit subsidies arising when retiree premiums are expected to be partially subsidized by premiums paid for active employees. The projected benefit streams reflect assumed trends in the cost of those benefits and assumptions as to the expected dates when benefits will end. Assumptions regarding the probability that each employee will remain in service to receive benefits and the likelihood that employees will elect coverage for themselves and their dependents are also applied.

We then calculate the present value of these future benefit streams by discounting the value of each future expected employer payment back to the valuation date using the valuation discount rate. This present value is called the **Present Value of Projected Benefits (PVPB)** and represents the current value of all expected future plan payments to current retirees and current active employees. Note that this long-term projection does not anticipate entry of future employees.

Valuation Date

Benefits earned by prior service | **Benefits earned by future service**

Present Value of Projected Benefit (PVPB)
Present value as of the valuation date of all future benefits expected to be paid to current and former employees

Actuarial Accrued Liability (AAL)
Present value as of the valuation date of all benefits deemed earned by prior service of current employees and retirees.

* **Future Earned Benefits**
Present value of benefits expected to be earned by future service of current employees

Actuarial Value of Assets (AVA)
Value of assets set aside to pay future benefits

* **Unfunded Actuarial Accrued Liability (UAAL):** *Prior service benefits requiring future funding*

* **Normal Cost** -- value of benefits earned by active employees in the year following the valuation date. This amount is part of each year's contribution.

* **Amortization Payment** -- amount added to the annual contribution to pay down the UAAL that exists on the valuation date.

The next step in the valuation process splits the Present Value of Projected Benefits into 1) the value of benefits already earned by prior service of current employees and retirees and 2) the value of benefits expected to be earned by future service of current employees. Actuaries employ an "attribution method" to divide the PVPB into prior service liabilities and future service liabilities. For this valuation we used the **Entry Age Normal** attribution method. This method is the most commonly used for government funding purposes and the only attribution method allowed for financial reporting under GASB 75.

We call the value of benefits deemed earned by prior service the **Actuarial Accrued Liability (AAL)**. Benefits deemed earned by service of active employees in a single year is called the **Normal Cost** of

Valuation Process
(Concluded)

benefits. The present value of all future normal costs (PVFNC) plus the Actuarial Accrued Liability will equal the Present Value of Projected Benefits (i.e., PVPB = AAL + PVFNC).

The difference between the value of trust assets (i.e., the Market Value of Assets), or a smoothed asset value (i.e., the Actuarial Value of Assets), and the Actuarial Accrued Liability yields the **Unfunded Actuarial Accrued Liability (UAAL)**. The UAAL represents, as of the valuation date, the present value of benefits already earned by past service that remain unfunded. A plan is generally considered "fully funded" when the UAAL is zero. The plan sponsor of a fully funded plan will still need to make future contributions for benefits earned by future service of actives employees. But in a fully funded plan, the plan sponsor has set aside sufficient assets to pay for benefits that have been earned by past service of current retirees and active employees if all valuation assumptions are realized.

Future contributions by the District will fund 1) the remaining part of OPEB benefits earned by past service (the Unfunded Actuarial Accrued Liability) and 2) the value of benefits earned each year by service of active employees. Various strategies might be employed to pay down the UAAL such as longer or shorter amortization payments, and flat or escalating payments depending on the plan sponsors goals and funding philosophy.

Variation in Future Results

Please note that projections of future benefits over such long periods (frequently 70 or more years) which are dependent on numerous assumptions regarding future economic and demographic variables are subject to substantial revision as future events unfold. While we believe that the assumptions and methods used in this valuation are reasonable for the purposes of this report, the costs to the District reflected in this report are subject to future revision, perhaps materially. Demonstrating the range of potential future plan costs was beyond the scope of our assignment except to the limited extent of providing liability information at various discount rates.

Certain actuarial terms and GASB 75 terms may be used interchangeably, as shown below. Specific results from this valuation are provided in the following Section C.

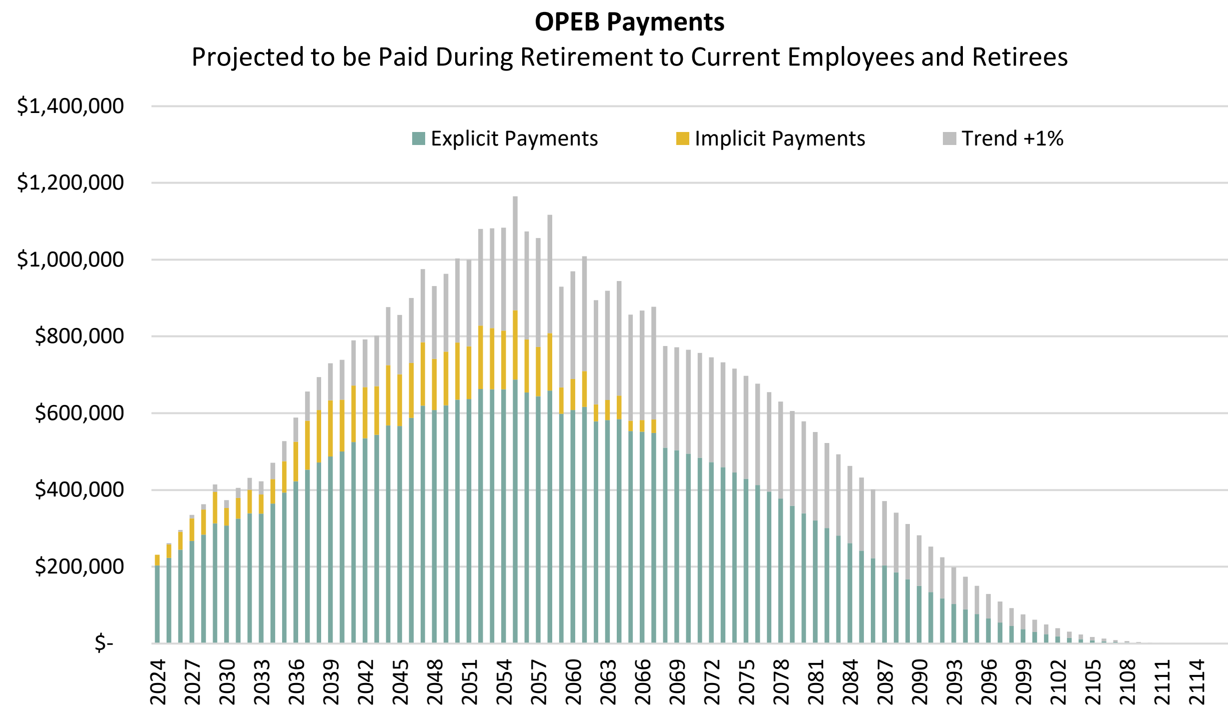
Actuarial Terminology	GASB 75 Terminology
Present Value of Projected Benefits (PVPB)	*No equivalent term*
Actuarial Accrued Liability (AAL)	Total OPEB Liability (TOL)
Market Value of Assets (MVA)	Fiduciary Net Position
Actuarial Value of Assets (AVA)	*No equivalent term*
Unfunded Actuarial Accrued Liability (UAAL)	Net OPEB Liability
Normal Cost	Service Cost

C. Valuation Results as of June 30, 2023

This Section presents the basic results of our recalculation of the OPEB liability using the updated employee data, plan provisions and asset information provided to us for the June 30, 2023, valuation. We described the general process for projecting all future benefits to be paid to retirees and current employees in the preceding Section. Expected annual benefits have been projected on the basis of the actuarial assumptions outlined in Supporting Information, Section 3.

Healthcare benefits are paid for qualifying District retirees. Please see Supporting Information, Section 2 for details.

The following graph illustrates the annual other post-employment benefits projected to be paid on behalf of current retirees and current employees expected to retire from the District.



The amounts shown in green reflect the expected payment by the District toward retiree medical premiums while those in yellow reflect the implicit subsidy benefits (i.e., the excess of estimated retiree medical and prescription drug claims over the premiums expected to be charged during the year for retirees' coverage). The projections in gray reflect increases in benefit levels if healthcare trend were 1% higher.

The first 15 years of benefit payments from the graph above are shown in tabular form on page 20.

Liabilities relating to these projected benefits are shown beginning on the following page.

Valuation Results as of June 30, 2023
(Continued)

This chart compares the results measured as of June 30, 2022, based on the prior valuation, with the results measured as of June 30, 2023, based on the current valuation.

Valuation Date		**6/30/2021**			**6/30/2023**	
Fiscal Year Ending		**6/30/2023**			**6/30/2024**	
Measurement Date		**6/30/2022**			**6/30/2023**	
Discount rate		5.65%			5.65%	
Number of Covered Employees						
Actives		18			20	
Retirees		17			16	
Total Participants		35			36	
OPEB Subsidy Type	Explicit	Implicit	Total	Explicit	Implicit	Total
Actuarial Present Value of Projected Benefits						
Actives	$ 4,231,902	$ 1,124,582	$ 5,356,484	$ 4,998,570	$ 1,266,366	$ 6,264,936
Retirees	2,389,775	232,988	2,622,763	2,376,754	220,633	2,597,387
Total APVPB	6,621,676	1,357,570	7,979,247	7,375,324	1,486,999	8,862,323
Total OPEB Liability (TOL)						
Actives	2,252,576	583,659	2,836,236	2,588,295	633,120	3,221,415
Retirees	2,389,775	232,988	2,622,763	2,376,754	220,633	2,597,387
TOL	4,642,351	816,647	5,458,999	4,965,049	853,753	5,818,802
Fiduciary Net Position			4,113,931			4,406,771
Net OPEB Liability			1,345,068			1,412,031
Service Cost For the period following the measurement date	193,710	53,049	246,759	218,629	55,312	273,941

The Net OPEB Liability has increased by $66,963 from that reported one year ago. Some of this change was expected and some was unexpected. Reasons for the change in the TOL are discussed on the following page.

Valuation Results as of June 30, 2023
(Concluded)

Expected NOL changes: The NOL was expected to decrease by $50,554. The expected change reflects additional service and interest costs accruing for the period, reduced by benefits paid to retirees.

Unexpected NOL changes increased the NOL by $117,517 and fall into one of these categories:

- *Plan experience* recognizes results which are different than expected based on the prior valuation data and assumptions. Plan experience increased the TOL by $88,916 from what was previously projected. The primary reasons are shown in the chart below.
- *Assumption changes* collectively decreased the TOL by $56,600. These changes are listed below, with additional information provided on the last page in Supporting Information, Section 3.
- *Investment experience:* Trust asset return was lower than expected by $85,201.

This chart reconciles results measured as of June 30, 2022, to results measured as of June 30, 2023.

Reconciliation of Changes During Measurement Period	Total OPEB Liability (a)	Fiduciary Net Position (b)	Net OPEB Liability (c) = (a) - (b)
Balance at Fiscal Year Ending 6/30/2023 *Measurement Date 6/30/2022*	$ 5,458,999	$ 4,113,931	$ 1,345,068
Expected Changes During the Period:			
Service Cost	246,759		246,759
Interest Cost	315,736		315,736
Expected Investment Income		236,437	(236,437)
Employer Contributions		377,808	(377,808)
Administrative Expenses		(1,196)	1,196
Benefit Payments	(235,008)	(235,008)	-
Total Expected Changes During the Period	327,487	378,041	(50,554)
Expected at Fiscal Year Ending 6/30/2024 *Measurement Date 6/30/2023*	$ 5,786,486	$ 4,491,972	$ 1,294,514
Unexpected Changes During the Period:			
Change Due to Investment Experience		(85,201)	85,201
Plan Experience:			
Premiums and Estimated Claims Other Than Expected	248,724		
Census Changes Other Than Expected	(31,124)		
Employee & Retiree Coverage Changes	(139,958)		
Other Plan Experience	11,274		
Change Due to Plan Experience			88,916
Assumption Changes:			
Change in Healthcare Trend	(70,541)		
Updated Demographic Assumptions	13,941		
Change Due to Assumption Changes			(56,600)
Total Unexpected Changes During the Period	32,316	(85,201)	117,517
Balance at Fiscal Year Ending 6/30/2024 *Measurement Date 6/30/2023*	$ 5,818,802	$ 4,406,771	$ 1,412,031

D. Accounting Information (GASB 75)

The following exhibits are designed to satisfy the reporting and disclosure requirements of GASB 75 for the fiscal year ending June 30, 2024. The District is classified for GASB 75 purposes as a single employer.

Deferred Contributions and covered payroll for fiscal year 2023/24 shown in this Section are estimates subject to change based on the final reported amounts.

Components of Net Position and Expense

The exhibit below shows the development of Net Position and Expense as of the Measurement Date.

Plan Summary Information for FYE June 30, 2024 *Measurement Date is June 30, 2023*	**Kentfield FPD**
Items Impacting Net Position:	
Total OPEB Liability	$ 5,818,802
Fiduciary Net Position	(4,406,771)
Net OPEB Liability (Asset)	1,412,031
Deferred (Outflows) Due to:	
Assumption Changes	(354,449)
Plan Experience	(73,896)
Investment Experience	(604,230)
Deferred Contributions	(381,074)
Deferred Inflows Due to:	
Assumption Changes	47,039
Plan Experience	307,019
Investment Experience	189,144
Impact on Statement of Net Position, FYE 6/30/2024	**$ 541,584**
Items Impacting OPEB Expense:	
Service Cost	$ 246,759
Cost of Plan Changes	-
Interest Cost	315,736
Expected Earnings on Assets	(236,437)
Administrative Expenses	1,196
Recognition of Deferred Outflows:	
Assumption Changes	150,484
Plan Experience	15,020
Investment Experience	198,907
Recognition of Deferred (Inflows):	
Assumption Changes	(9,561)
Plan Experience	(141,034)
Investment Experience	(99,431)
OPEB Expense, FYE 6/30/2024	**$ 441,639**

Accounting Information
(Continued)

Change in Net Position During the Fiscal Year

The exhibit below shows the year-to-year changes in the components of Net Position.

For Reporting at Fiscal Year End *Measurement Date*	**6/30/2023** *6/30/2022*	**6/30/2024** *6/30/2023*	**Change During Period**
Total OPEB Liability	$ 5,458,999	$ 5,818,802	$ 359,803
Fiduciary Net Position	(4,113,931)	(4,406,771)	(292,840)
Net OPEB Liability (Asset)	1,345,068	1,412,031	66,963
Deferred (Outflows) Due to:			
Assumption Changes	(504,933)	(354,449)	150,484
Plan Experience	-	(73,896)	(73,896)
Investment Experience	(717,936)	(604,230)	113,706
Deferred Contributions	(377,808)	(381,074)	(3,266)
Deferred Inflows Due to:			
Assumption Changes	-	47,039	47,039
Plan Experience	448,053	307,019	(141,034)
Investment Experience	288,575	189,144	(99,431)
Impact on Statement of Net Position	$ 481,019	$ 541,584	$ 60,565

Change in Net Position During the Fiscal Year	
Impact on Statement of Net Position, FYE 6/30/2023	$ 481,019
OPEB Expense (Income)	441,639
Employer Contributions During Fiscal Year	(381,074)
Impact on Statement of Net Position, FYE 6/30/2024	$ 541,584

OPEB Expense	
Employer Contributions During Fiscal Year	$ 381,074
Deterioration (Improvement) in Net Position	60,565
OPEB Expense (Income), FYE 6/30/2024	$ 441,639

Accounting Information
(Continued)

Change in Fiduciary Net Position During the Measurement Period

	Kentfield FPD
Fiduciary Net Position at Fiscal Year Ending 6/30/2023 *Measurement Date 6/30/2022*	**$ 4,113,931**
Changes During the Period:	
Investment Income	151,236
Employer Contributions	377,808
Administrative Expenses	(1,196)
Benefit Payments	(235,008)
Net Changes During the Period	292,840
Fiduciary Net Position at Fiscal Year Ending 6/30/2024 *Measurement Date 6/30/2023*	**$ 4,406,771**

Expected Long-term Return on Trust Assets

CalPERS last updated the projected future investment returns for CERBT Strategy 2 in March 2022. The returns were determined using a building-block method and best-estimate ranges of expected future real rates of return for each major asset class (expected returns, net of OPEB plan investment expense and inflation). The target allocation and best estimates of geometric real rates of return published by CalPERS for each major class are split for years 1-5 and years 6 -20. We assumed that the returns for years 6 through 20 would continue in later years.

CERBT Strategy 2		Years 1-5			Years 6-20		
Major Asset Classification	**Target Allocation**	**General Inflation Rate Assumption**	**1-5 Year Expected Real Rate of Return**	**Compound Return Yrs 1-5**	**General Inflation Rate Assumption**	**6-20 Year Expected Real Rate of Return**	**Compound Return Years 6-20**
Global Equity	34%	2.40%	4.40%	6.80%	2.30%	4.50%	6.80%
Fixed Income	41%	2.40%	-1.00%	1.40%	2.30%	2.20%	4.50%
Global Real Estate(REITs)	17%	2.40%	3.00%	5.40%	2.30%	3.90%	6.20%
Treasury Inflation Protected Securiti	5%	2.40%	-1.80%	0.60%	2.30%	1.30%	3.60%
Commodities	3%	2.40%	0.80%	3.20%	2.30%	1.20%	3.50%
Volatility	9.9%		weighted	4.2%		weighted	5.9%

To derive the expected future trust return specifically for the District, we first adjusted CalPERS' future return expectations to align with the 2.5% general inflation assumption used in this report. Then applying the plan specific benefit payments to CalPERS' bifurcated return expectations, we determined the single equivalent long-term rate of return to be 5.65%.

Accounting Information
(Continued)

Recognition Period for Deferred Resources

Liability changes due to plan experience which differs from what was assumed in the prior measurement period and/or from assumption changes during the period are recognized over the plan's Expected Average Remaining Service Life ("EARSL"). The EARSL of 5.92 years is the period used to recognize such changes in the OPEB Liability arising during the current measurement period.

When applicable, changes in the Fiduciary Net Position due to investment performance different from the assumed earnings rate are always recognized over 5 years.

Liability changes attributable to benefit changes occurring during the period, if any, are recognized immediately.

Deferred Resources as of Fiscal Year End and Expected Future Recognition

The exhibit below shows deferred resources as of the fiscal year end June 30, 2024.

Kentfield FPD	Deferred Outflows of Resources	Deferred Inflows of Resources
Changes of Assumptions	$ 354,449	$ 47,039
Differences Between Expected and Actual Experience	73,896	307,019
Net Difference Between Projected and Actual Earnings on Investments	415,086	-
Deferred Contributions	381,074	-
Total	$ 1,224,505	$ 354,058

In addition, future recognition of these deferred resources is shown below.

For the Fiscal Year Ending June 30	Recognized Net Deferred Outflows (Inflows) of Resources
2025	$ 111,309
2026	95,644
2027	215,846
2028	61,553
2029	5,021
Thereafter	-

Accounting Information
(Continued)

Sensitivity of Liabilities to Changes in the Discount Rate and Healthcare Cost Trend Rate

The discount rate used for accounting purposes for the fiscal year end 2023 is 5.65%. Healthcare Cost Trend Rate was assumed to start at 6.5% (increase effective January 1, 2025) and grade down to 3.9% for years 2075 and later. The impact of a 1% increase or decrease in these assumptions is shown in the chart below.

Sensitivity to:			
Change in Discount Rate	**Current - 1% 4.65%**	**Current 5.65%**	**Current + 1% 6.65%**
Total OPEB Liability	6,604,577	5,818,802	5,170,955
Increase (Decrease)	785,775		(647,847)
% Increase (Decrease)	13.5%		-11.1%
Net OPEB Liability (Asset)	2,197,806	1,412,031	764,184
Increase (Decrease)	785,775		(647,847)
% Increase (Decrease)	55.6%		-45.9%
Change in Healthcare Cost Trend Rate	**Current Trend - 1%**	**Current Trend**	**Current Trend + 1%**
Total OPEB Liability	5,073,855	5,818,802	6,746,937
Increase (Decrease)	(744,947)		928,135
% Increase (Decrease)	-12.8%		16.0%
Net OPEB Liability (Asset)	667,084	1,412,031	2,340,166
Increase (Decrease)	(744,947)		928,135
% Increase (Decrease)	-52.8%		65.7%

Accounting Information
(Continued)

Schedule of Changes in the District's Net OPEB Liability and Related Ratios

GASB 75 requires presentation of the 10-year history of changes in the Net OPEB Liability. Results for years since GASB 75 was implemented are shown.

Fiscal Year Ending June 30	**2024**	**2023**	**2022**	**2021**	**2020**	**2019**	**2018**
Measurement Date	*6/30/2023*	*6/30/2022*	*6/30/2021*	*6/30/2020*	*6/30/2019*	*6/30/2018*	*6/30/2017*
Discount Rate on Measurement Date	*5.65%*	*5.65%*	*6.40%*	*6.55%*	*6.55%*	*6.45%*	*6.73%*
Total OPEB liability							
Service Cost	$ 246,759	$ 204,152	$ 242,343	$ 235,284	$ 203,194	$ 184,205	$ 181,363
Interest	315,736	307,112	300,937	279,934	295,122	277,065	260,866
Changes of benefit terms	-	-	-	-	-	-	-
Differences between expected and actual experience	88,916	-	(145,362)	-	(674,783)	-	(393,980)
Changes of assumptions	(56,600)	472,963	58,337	-	50,053	156,157	317,659
Benefit payments	(235,008)	(239,414)	(188,377)	(214,868)	(199,934)	(155,559)	(100,539)
Net change in total OPEB liability	359,803	744,813	267,878	300,350	(326,348)	461,868	265,369
Total OPEB liability - beginning	5,458,999	4,714,186	4,446,308	4,145,958	4,472,306	4,010,438	3,745,069
Total OPEB liability - ending (a)	$ 5,818,802	$ 5,458,999	$ 4,714,186	$ 4,446,308	$ 4,145,958	$ 4,472,306	$ 4,010,438
Plan fiduciary net position							
Contributions - employer	$ 377,808	$ 375,414	$ 524,377	$ 573,868	$ 555,934	$ 500,559	$ 375,539
Net investment income	151,236	(588,835)	714,233	182,800	192,378	125,053	121,132
Benefit payments	(235,008)	(239,414)	(188,377)	(214,868)	(199,934)	(155,559)	(100,539)
Administrative expenses	(1,196)	(1,169)	1,330	(1,544)	(556)	(1,106)	-
Other expenses	-	-	-	-	-	(2,597)	-
Net change in plan fiduciary net position	292,840	(454,004)	1,051,563	540,256	547,822	466,350	396,132
Plan fiduciary net position - beginning	4,113,931	4,567,935	3,516,372	2,976,116	2,428,294	1,961,944	1,565,812
Plan fiduciary net position - ending (b)	$ 4,406,771	$ 4,113,931	$ 4,567,935	$ 3,516,372	$ 2,976,116	$ 2,428,294	$ 1,961,944
Net OPEB liability - ending (a) - (b)	$ 1,412,031	$ 1,345,068	$ 146,251	$ 929,936	$ 1,169,842	$ 2,044,012	$ 2,048,494
Covered-employee payroll	$ 2,846,986	$ 2,763,960	$ 1,994,952	$ 1,979,856	$ 1,917,536	$ 1,821,232	$ 1,721,047
Net OPEB liability as % of covered payroll	49.60%	48.66%	7.33%	46.97%	61.01%	112.23%	119.03%

Accounting Information
(Continued)

Schedule of Changes in the District's Net OPEB Liability and Related Ratios
(concluded)

Fiscal Year Ending June 30	2024	2023	2022	2021	2020	2019	2018
Measurement Date	*6/30/2023*	*6/30/2022*	*6/30/2021*	*6/30/2020*	*6/30/2019*	*6/30/2018*	*6/30/2017*
Discount Rate on Measurement Date	*5.65%*	*5.65%*	*6.40%*	*6.55%*	*6.55%*	*6.45%*	*6.73%*

Notes regarding the development of the results shown above

Valuation Date	6/30/2021	6/30/2021	6/30/2019	7/1/2017
Inflation	2.50%	2.50%	2.50%	2.75%
Salary increases	3.00%	3.00%	3.00%	3.25%
Healthcare cost trend rates	6.5% in 2025, fluctuates to 3.9% ultimate in 2075	5.7% in 2022, fluctuates to 4% ultimate in 2076	5.4% in 2021, fluctuates to 4% ultimate in 2076	8% in 2018 to 5% in steps of 0.5%
Retirement age	from 50 to 75	from 50 to 75	from 50 to 75	from 50 to 75
Mortality	CalPERS 2021 Experience Study	CalPERS 2017 Experience Study	CalPERS 2017 Experience Study	CalPERS 2014 Experience Study
Mortality Improvement (generational)	MW Scale 2022	MacLeod Watts Scale 2020	MacLeod Watts Scale 2018	MacLeod Watts Scale 2017

Accounting Information
(Continued)

Schedule of Contributions
The chart below shows the Actuarially Determined Contribution (ADC), the District's contribution, and the excess or shortfall. *Contributions and covered employee payroll for the fiscal year ending 2024 are estimates* and should be updated when known.

Fiscal Year Ending June 30	2024	2023	2022	2021	2020	2019	2018
Actuarially Determined Contribution (ADC)	$ 223,574	$ 232,026	$ 326,821	$ 335,922	$ 357,689	$ 356,323	$ 345,459
Contributions in relation to the ADC	*381,074*	377,808	375,414	524,377	573,868	555,934	500,559
Contribution deficiency (excess)	*$ (157,500)*	$ (145,782)	$ (48,593)	$ (188,455)	$ (216,179)	$ (199,611)	$ (155,100)
Covered employee payroll	*$ 2,749,414*	$ 2,846,986	$ 2,763,960	$ 1,994,952	$ 1,979,856	$ 1,917,536	$ 1,821,232
Contributions as % of covered payroll	*13.86%*	13.27%	13.58%	26.29%	28.99%	28.99%	27.48%
Percent of ADC contributed	*170.45%*	162.83%	114.87%	156.10%	160.44%	156.02%	144.90%

Notes Regarding the Development of Actuarially Determined Contributions

Valuation Date applied	6/30/2021		6/30/2019		7/1/2017	7/1/2015	
Actuarial cost method	Entry Age Normal Level % pay		Entry Age Normal Level % of pay		Entry Age Normal Level % pay	Entry Age Normal Level % of pay	
Amortization method	Level % Pay 30 yrs closed		Level % of Pay 30 yrs closed		Level % Pay 30 yrs closed	Level % of Pay 30 yrs closed	
Amortization period	16 Yrs remain	17 Yrs remain	18 Yrs remain	19 Yrs remain	20 Yrs remain	21 Yrs remain	22 Yrs remain
Asset valuation method	Market Value		Market Value		Market Value	Market Value	
Inflation	2.50%		2.50%		2.75%	2.75%	
Healthcare cost trend rates	5.7% in 2022, fluctuates to 4% ultimate in 2076		5.7% in 2022 to 4% by 2076 in periodic steps of 0.1%		8% in 2018 to 5% in steps of 0.5%	7.5% in 2017 to 4.5% in 0.5% steps	
Salary increases	3.00%		3.00%		3.25%	3.25%	
Investment rate of return	6.30%		6.45%		6.73%	6.73%	
Retirement age	from 50 to 75		from 50 to 75		from 50 to 75	from 50 to 75	
Mortality	CalPERS 2017 Experience Study		CalPERS 2017 Experience Study		CalPERS 2014 Experience Study	CalPERS 2014 Experience Study	
Mortality Improvement	MW Scale 2020 generational		MW Scale 2018 generational		MW Scale 2017 generational	MW Scale 2014 generational	

Accounting Information
(Continued)

Detail of Changes to Net Position

The chart below details changes to all components of Net Position.

Kentfield FPD	Total OPEB Liability (a)	Fiduciary Net Position (b)	Net OPEB Liability (c) = (a) - (b)	(d) Deferred Outflows: Assumption Changes	Plan Experience	Investment Experience	Deferred Contributions	(e) Deferred Inflows: Assumption Changes	Plan Experience	Investment Experience	Impact on Statement of Net Position (f) = (c) - (d) + (e)
Balance at Fiscal Year Ending 6/30/2023 *Measurement Date 6/30/2022*	$ 5,458,999	$ 4,113,931	$ 1,345,068	$ 504,933	$ -	$ 717,936	$ 377,808	$ -	$ 448,053	$ 288,575	$ 481,019
Changes During the Period:											
Service Cost	246,759		246,759								246,759
Interest Cost	315,736		315,736								315,736
Expected Investment Income		236,437	(236,437)								(236,437)
Employer Contributions		377,808	(377,808)								(377,808)
Changes of Benefit Terms	-		-								-
Administrative Expenses		(1,196)	1,196								1,196
Benefit Payments	(235,008)	(235,008)	-								-
Assumption Changes	(56,600)		(56,600)					56,600			-
Plan Experience	88,916		88,916		88,916						-
Investment Experience		(85,201)	85,201			85,201					-
Recognized Deferred Resources				(150,484)	(15,020)	(198,907)	(377,808)	(9,561)	(141,034)	(99,431)	492,193
Contributions After Measurement Date							381,074				(381,074)
Net Changes in Fiscal Year 2023-2024	359,803	292,840	66,963	(150,484)	73,896	(113,706)	3,266	47,039	(141,034)	(99,431)	60,565
Balance at Fiscal Year Ending 6/30/2024 *Measurement Date 6/30/2023*	$ 5,818,802	$ 4,406,771	$ 1,412,031	$ 354,449	$ 73,896	$ 604,230	$ 381,074	$ 47,039	$ 307,019	$ 189,144	$ 541,584

Accounting Information
(Continued)

Schedule of Deferred Outflows and Inflows of Resources

A listing of all deferred resource bases used to develop the Net Position and OPEB Expense is shown below. Deferred Contributions are not shown.

Measurement Date: June 30, 2023

Deferred Outflow or (Inflow)							Recognition of Deferred Outflow or Deferred (Inflow) in Measurement Period:						
Date Created	Source	Impact on Net OPEB Liability (NOL)	Initial Amount	Period (Yrs)	Annual Recognition	Balance as of Jun 30, 2023	2022-23 (FYE 2024)	2023-24 (FYE 2025)	2024-25 (FYE 2026)	2025-26 (FYE 2027)	2026-27 (FYE 2028)	2027-28 (FYE 2029)	Thereafter
6/30/2017	AssumptionChanges	IncreasedNOL	$ 317,659	6.45	$ 49,216	$ -	$ 22,363	$ -	$ -	$ -	$ -	$ -	$ -
6/30/2017	PlanExperience	DecreasedNOL	(393,980)	6.45	(61,040)	-	(27,740)	-	-	-	-	-	-
6/30/2018	AssumptionChanges	IncreasedNOL	156,157	6.45	24,210	10,897	24,210	10,897	-	-	-	-	-
6/30/2019	PlanExperience	DecreasedNOL	(674,783)	7.79	(86,622)	(241,673)	(86,622)	(86,622)	(86,622)	(68,429)	-	-	-
6/30/2019	AssumptionChanges	IncreasedNOL	50,053	7.79	6,425	17,928	6,425	6,425	6,425	5,078	-	-	-
6/30/2019	InvestmentEarnings	DecreasedNOL	(24,290)	5.00	(4,858)	-	(4,858)	-	-	-	-	-	-
6/30/2020	InvestmentEarnings	IncreasedNOL	23,842	5.00	4,768	4,770	4,768	4,770	-	-	-	-	-
6/30/2021	PlanExperience	DecreasedNOL	(145,362)	5.45	(26,672)	(65,346)	(26,672)	(26,672)	(26,672)	(12,002)	-	-	-
6/30/2021	AssumptionChanges	IncreasedNOL	58,337	5.45	10,704	26,225	10,704	10,704	10,704	4,817	-	-	-
6/30/2021	InvestmentEarnings	DecreasedNOL	(472,863)	5.00	(94,573)	(189,144)	(94,573)	(94,573)	(94,571)	-	-	-	-
6/30/2022	AssumptionChanges	IncreasedNOL	472,963	5.45	86,782	299,399	86,782	86,782	86,782	86,782	39,053	-	-
6/30/2022	InvestmentEarnings	IncreasedNOL	885,497	5.00	177,099	531,299	177,099	177,099	177,099	177,101	-	-	-
6/30/2023	PlanExperience	IncreasedNOL	88,916	5.92	15,020	73,896	15,020	15,020	15,020	15,020	15,020	13,816	-
6/30/2023	AssumptionChanges	DecreasedNOL	(56,600)	5.92	(9,561)	(47,039)	(9,561)	(9,561)	(9,561)	(9,561)	(9,561)	(8,795)	-
6/30/2023	InvestmentEarnings	IncreasedNOL	85,201	5.00	17,040	68,161	17,040	17,040	17,040	17,040	17,041	-	-

Accounting Information
(Continued)

Detail of District Contributions to the Plan

District contributions to the Plan occur as benefits are paid to or on behalf of retirees and/or as contributions are made to the OPEB trust. Benefit payments may occur in the form of direct payments for premiums ("explicit subsidies") and/or indirect payments to retirees in the form of higher premiums for active employees ("implicit subsidies"). Note that the implicit subsidy contribution does not represent cash payments to retirees, but rather the reclassification of a portion of active healthcare expense to be recognized as a retiree healthcare cost. For details, see Appendices for a description of implicit subsidy plan contributions.

The District reported the following OPEB contributions paid during the measurement period.

For the Measurement Period, Jul 1, 2022 thru Jun 30, 2023	**Kentfield FPD**
Employer	
(a) Contribution To Trust	$ 142,800
(b) Benefits Paid Directly To or On Behalf of Retirees	190,859
(c) Implicit Subsidy Payment	44,149
Trust	
(d) Benefits Paid Directly To or On Behalf of Retirees	-
(e) Reimbursements to Employer	-
Total Benefits Paid During the MP, (b)+(c)+(d)	235,008
Employer Contribution During the MP, (a)+(b)+(c)-(e)	377,808

We *estimate* the District's OPEB contributions made after the measurement date but prior to the current fiscal year end in the chart below. *These estimates should be updated with the actual amounts once known after the close of the year.*

For the Fiscal Year, Jul 1, 2023 thru Jun 30, 2024	**Kentfield FPD**
Employer	
(f) Contribution To Trust	*$ 149,940*
(g) Benefits Paid Directly To or On Behalf of Retirees	*203,773*
(h) Implicit Subsidy Payment	27,361
Trust	
(i) Benefits Paid Directly To or On Behalf of Retirees	-
(j) Reimbursements to Employer	-
Total Benefits Paid During the Current FY, (g)+(h)+(i)	*231,134*
Employer Contribution During the Current FY, (f)+(g)+(h)-(j)	*381,074*

Accounting Information

(Continued)

Projected Benefit Payments (15-year projection)

The following is an estimate of other post-employment benefits to be paid on behalf of current retirees and current employees expected to retire from the District. Expected annual benefits have been projected on the basis of the actuarial assumptions outlined in Section 3.

Projected Annual Benefit Payments							
Fiscal Year Ending June 30	Explicit Subsidy			Implicit Subsidy			Total
	Current Retirees	Future Retirees	Total	Current Retirees	Future Retirees	Total	
2024	$ 180,498	$ 23,275	$ 203,773	$ 27,361	$ -	$ 27,361	$ 231,134
2025	183,018	40,362	223,380	28,612	6,594	35,206	258,586
2026	189,617	55,011	244,628	34,600	11,303	45,903	290,531
2027	196,362	71,171	267,533	41,234	17,025	58,259	325,792
2028	191,552	91,676	283,228	41,431	24,429	65,860	349,088
2029	196,905	115,805	312,710	48,267	34,021	82,288	394,998
2030	170,461	136,413	306,874	16,365	29,914	46,279	353,153
2031	162,374	163,173	325,547	12,651	41,180	53,831	379,378
2032	152,846	186,152	338,998	7,635	53,612	61,247	400,245
2033	142,058	196,525	338,583	-	49,230	49,230	387,813
2034	142,948	221,407	364,355	-	64,143	64,143	428,498
2035	143,470	249,623	393,093	-	81,898	81,898	474,991
2036	143,623	279,159	422,782	-	102,730	102,730	525,512
2037	143,419	309,594	453,013	-	127,259	127,259	580,272
2038	142,816	328,490	471,306	-	136,748	136,748	608,054

The amounts shown in the Explicit Subsidy section of the table reflect the expected payment by the District toward retiree medical premiums in each of the years shown. The amounts are shown separately, and in total, for those retired on the valuation date ("current retirees") and those expected to retire after the valuation date ("future retirees"). **The explicit subsidy benefit amount shown for FYE 2024 is currently an estimate and will be replaced with the actual amount, once known**.

The amounts shown in the Implicit Subsidy section reflect the estimated excess of retiree medical and prescription drug claims over the premiums expected to be charged during the year for retirees' coverage. These amounts are also shown separately and in total for those currently retired on the valuation date and for those expected to retire in the future.

These projections do not include any benefits expected to be paid on behalf of current active employees *prior to* retirement, nor do they include any benefits for potential *future employees* (i.e., those who might be hired in future years).

Accounting Information

(Concluded)

Sample Journal Entries

OPEB Accounts at Beginning of Fiscal Year	By Source Debit	By Source Credit	Sources Combined Debit	Sources Combined Credit
Net OPEB Liability		1,345,068		1,345,068
Deferred Outflow:				
Assumption Changes	504,933			
Plan Experience	-			
Investment Experience	717,936			
Contribution Subsequent to MD	377,808			
Deferred Outflows			1,600,677	
Deferred Inflow:				
Assumption Changes		-		
Plan Experience		448,053		
Investment Experience		288,575		
Deferred Inflows				736,628

Record Benefits Paid to Retirees	Debit	Credit
Net OPEB Liability	203,773	
Cash		203,773

Record Contributions to the Trust	Debit	Credit
Net OPEB Liability	149,940	
Cash		149,940

Record Implicit Subsidy Payment	Debit	Credit
Net OPEB Liability	27,361	
Premium Expense		27,361

Record End of Year Updates to OPEB Accounts	By Source Debit	By Source Credit	Sources Combined Debit	Sources Combined Credit
Net OPEB Liability		448,037		448,037
Deferred Outflow:				
Assumption Changes		150,484		
Plan Experience	73,896			
Investment Experience		113,706		
Contribution Subsequent to MD	3,266			
Deferred Outflows				187,028
Deferred Inflow:				
Assumption Changes		47,039		
Plan Experience	141,034			
Investment Experience	99,431			
Deferred Inflows			193,426	
OPEB Expense	441,639		441,639	

E. Funding Information

The employer's OPEB funding policy and level of contributions to an irrevocable OPEB trust directly affects the discount rate which is used to calculate the OPEB liability to be reported in the employer's financial statements. Prefunding (setting aside funds to accumulate in an irrevocable OPEB trust) has certain advantages, one of which is the ability to (potentially) use a higher discount rate in the determination of liabilities for GASB 75 reporting purposes. Prefunding also improves the security of benefits for current and potential future recipients and contributes to intergenerational taxpayer equity by better matching the cost of the benefits to the service years in which they are "earned" and which correspond to years in which taxpayers benefit from those services.

Paying Down the UAAL

Once an employer decides to prefund, a decision must be made about how to pay for benefits related to accumulated prior service that have not yet been funded (the Unfunded Actuarial Accrued Liability, or UAAL[3]). This is most often, though not always, handled through structured amortization payments. The period and method chosen for amortizing this unfunded liability can significantly affect the Actuarially Determined Contribution (ADC) or other basis selected for funding the OPEB program.

Much like paying off a mortgage, when the Actuarial Accrued Liability (AAL) exceeds plan assets, choosing a longer amortization period to pay off the UAAL means smaller payments, but the payments will be required for more years; plan investments will have less time to work toward helping reduce required contribution levels. When the plan is in a surplus position, the reverse is true, and a longer amortization period is usually preferable.

There are several ways the amortization payment can be determined. The most common methods are calculating the amortization payment as a level dollar amount or as a level percentage of payroll. The employer might also choose to apply a shorter period when the UAAL only when it is positive, i.e., when trust assets are lower than the AAL, but opt for a longer period or to exclude amortization of a negative UAAL, when assets exceed the AAL. The entire UAAL may be amortized as one single component or may be broken into multiple components reflecting the timing and source of each change, such as those arising from assumption changes, benefit changes and/or liability or investment experience.

The amortization period(s) should not exceed the number of years which would allow current trust assets plus future contributions and earnings to be sufficient to pay all future benefits and trust expenses each year. Prefunding of OPEB is optional and contributions at any level are permitted. However, if trust sufficiency is not expected, a discount rate other than the assumed trust return will likely be required for accounting purposes.

Funding and Prefunding of the Implicit Subsidy

An implicit subsidy liability is created when retiree medical claims are expected to exceed the premiums charged for retiree coverage. Recognition of the estimated implicit subsidy each year is handled by an accounting entry, reducing the amount paid for active employees and shifting that amount to be treated as a retiree healthcare expense/contribution (see Sample Journal Entries). The implicit subsidy is a true benefit to the retiree but can be difficult to see when medical premiums are set as a flat rate for both actives and pre-Medicare retirees.

[3] We use actuarial, rather than accounting, terminology to describe the components used to develop the ADCs.

Funding Information
(Continued)

This might lead some employers to believe the benefit is not real or is merely an accounting construct, and thus to forgo prefunding of retiree implicit benefits.

Consider what would happen if the retiree premiums were based only on expected retiree claims experience. Almost certainly, retiree premiums would increase while premiums for active employees would go down if the active premiums no longer had to help support the higher retiree claims. *Who would pay the increases in retiree premiums*? Current plan documents and bargaining agreements would have to be consulted. Depending on circumstances, the increase in retiree premiums might remain the responsibility of the employer, pass entirely to the retirees, or some blending of the two. The answer would determine whether separate retiree-only premium rates would result in a higher or lower employer OPEB liability. In the current premium structure, with blended active and pre-Medicare retiree premiums, the employer is clearly, though indirectly, paying the implicit retiree cost.

The prefunding decision is complex. OPEB materiality, budgetary concerns, desire to use the full trust rate in developing the liability for GASB 75, and other factors must be weighed by each employer. Since prefunding OPEB benefits is not required, each employer's OPEB prefunding strategy will depend on how they balance these competing perspectives.

Development of the Actuarially Determined Contributions

The District has approved development of ADCs based on the following two components, which are then adjusted with interest to each fiscal year end:

- The amounts attributed to service performed in the current fiscal year (the normal cost) and
- Amortization of the unfunded actuarial accrued liability (UAAL) over a closed 30-year period. Amortization payments are determined on a level % of pay basis; 15 years remain for FYE 2025.

Actuarially Determined Contributions, developed as described above for the District's fiscal years ending June 30, 2025, and 2026 are shown in the exhibit on the next page. These ADCs incorporate both explicit (cash benefit) and implicit subsidy benefit liabilities. Contributions credited toward meeting the ADC will be comprised of:

1) direct payments to insurers toward retiree premiums, to the extent not reimbursed to the District by the trust; plus
2) each year's implicit subsidy payment; and
3) contributions to the OPEB trust.

ADCs determined on this basis should provide for trust sufficiency, based on the current plan provisions and census data, provided all assumptions are exactly realized and if the District contributes 100% or more of the ADC each year. When an agency commits to funding the trust at or above the ADC, the expected long-term trust return may be used as the discount rate in determining the plan liability for accounting purposes. Trust sufficiency cannot be guaranteed to a certainty, however, because of the non-trivial risk that the assumptions used to project future benefit liabilities may not be realized.

Funding Information
(Continued)

We develop the Actuarially Determined Contributions (ADCs) for fiscal years ending June 30, 2025, and June 30, 2026, from the results of this valuation. The ADC for fiscal year end June 30, 2024, was developed from the prior (2021) valuation and we have included this for reference as well. The ADCs for fiscal years ending 2025 and 2026 are higher than from the prior valuation because (1) the assumed future trust rate of return is lower and (2) because trust assets lost value during FYE 2022.

Valuation date	**6/30/2021**	**6/30/2023**	
Discount rate	6.30%	5.65%	
Number of Covered Employees			
Actives	18	20	
Retirees	17	16	
Total Participants	35	36	
For fiscal year ending	6/30/2024	6/30/2025	6/30/2026
Actuarial Present Value of Projected Benefits	$ 7,304,910	$ 9,125,739	$ 9,375,451
Actuarial Accrued Liability (AAL)			
Actives	2,915,285	3,665,873	4,122,815
Retirees	2,404,137	2,533,807	2,459,358
Total AAL	5,319,422	6,199,680	6,582,173
Actuarial Value of Assets	5,458,045	4,805,694	5,233,319
Unfunded AAL (UAAL)	(138,623)	1,393,986	1,348,854
UAAL Amortization method	Level % of Pay	Level % of Pay	Level % of Pay
Remaining amortization period (years)	16	15	14
Amortization Factor	12.7638	12.6322	11.9314
Actuarially Determined Contribution (ADC)			
Normal Cost	$ 221,185	$ 282,160	$ 290,625
Amortization of UAAL	(10,861)	110,352	113,050
Interest to fiscal year end	13,250	22,177	22,807
Total ADC	**223,574**	**414,689**	**426,482**

As described on the prior page, OPEB funding consists of 3 different sources. The chart below estimates how these 3 contribution sources would apply toward satisfying the ADC for each of these years.

1 Implicit subsidy contribution	$ 27,361	$ 35,206	$ 45,903
Additional payments needed to meet ADC	196,213	379,483	380,579
2 *Estimated agency paid premiums for retirees*	*203,773*	*223,380*	*244,628*
3 *Estimated agency contribution to OPEB trust*	*149,940*	*156,103*	*135,951*
Total Expected Employer Contributions (1+2+3)	**381,074**	**$ 414,689**	**$ 426,482**

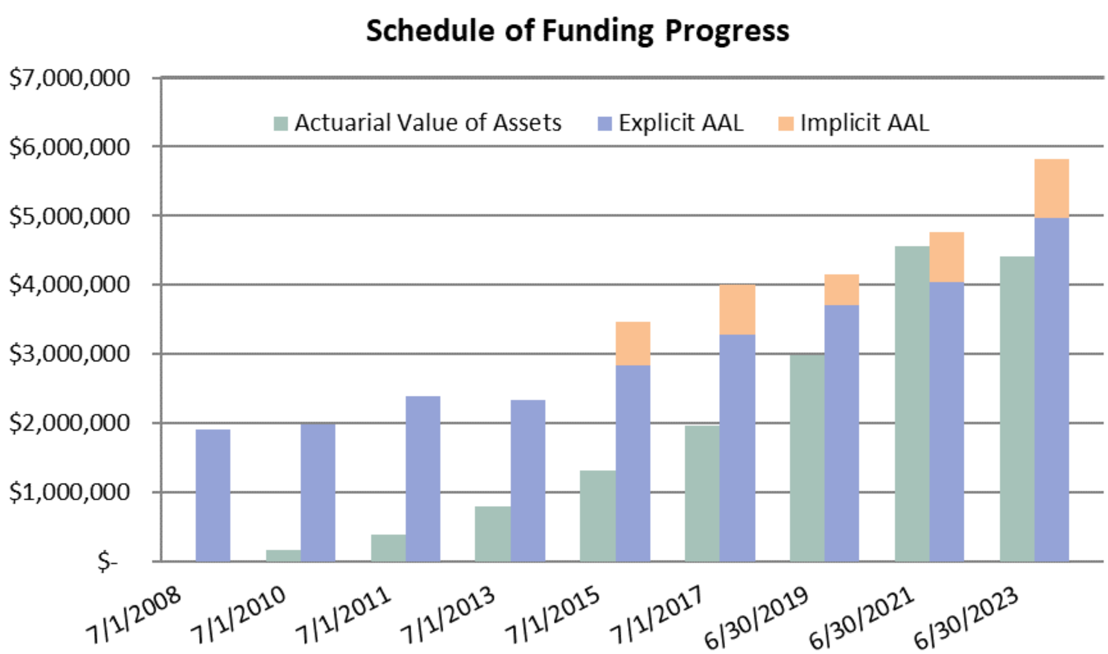
Planned contributions are shown for FYE 2024. Estimated contributions are illustrated for FYEs 2025 and 2026. If retiree benefit payments for those years are lower than our projection, the contribution to the trust should be increased to balance so that total contributions equal or exceed the ADC each year, if the District's intent is to fully fund the ADC each year.

Funding Information
(Concluded)

In this section, we provide a review of key components of valuation results from 2008 through 2023.

Schedule of Funding Progress

Actuarial Valuation Date	Actuarial Value of Assets (a)	Actuarial Accrued Liability (b)	Unfunded Actuarial Accrued Liability (b-a)	Funded Ratio (a/b)	Covered Payroll (c)	UAAL as a Percentage of Covered Payroll ((b-a)/c)	Discount Rate
7/1/2008	$ -	$ 1,904,321	$ 1,904,321	0.0%	$ 1,158,833	164.3%	7.75%
7/1/2010	$ 169,093	$ 1,984,568	$ 1,815,475	8.5%	$ 1,293,127	140.4%	7.75%
7/1/2011	$ 387,297	$ 2,392,071	$ 2,004,774	16.2%	$ 1,280,984	156.5%	7.06%
7/1/2013	$ 789,594	$ 2,329,746	$ 1,540,152	33.9%	$ 1,298,131	118.6%	7.06%
7/1/2015	$ 1,319,299	$ 3,465,711	$ 2,146,412	38.1%	$ 1,418,642	151.3%	6.73%
7/1/2017	$ 1,961,944	$ 4,010,438	$ 2,048,494	48.9%	$ 1,721,047	119.0%	6.73%
6/30/2019	$ 2,976,116	$ 4,145,958	$ 1,169,842	71.8%	$ 1,917,536	61.0%	6.55%
6/30/2021	$ 4,567,935	$ 4,769,990	$ 202,055	95.8%	$ 1,994,952	10.1%	6.30%
6/30/2023	$ 4,406,771	$ 5,818,802	$ 1,412,031	75.7%	$ 2,846,986	49.6%	5.65%



Significant changes during this period include:

- **July 1, 2015:** Eligible Board members were re-added to the valuation; the implicit subsidy liability was recognized for the 1st time; the discount rate decreased by 33 basis points.
- **June 30, 2019**: Lower medical premiums than expected and repeal of the ACA “Cadillac Tax” slowed the growth in the AAL. Trust assets continued to grow from accelerated District contributions.
- **June 30, 2021**: Substantially higher than expected earnings on CERBT trust assets and continued accelerated District contributions brought the funded ratio to almost 96%. Future trust return decreased 25 basis points.
- **June 30, 2023:** Liability increasing more than expected from higher medical premium increases and a substantial loss in trust value during FY 2021/22 together reduced the funded ratio to about 76%.

F. Certification

The primary purposes of this report are: (1) to provide actuarial information of the other postemployment benefits (OPEB) provided by the Kentfield Fire Protection District (the District) in compliance with Statement 75 of the Governmental Accounting Standards Board (GASB 75); and (2) to provide Actuarially Determined Contributions for prefunding of this program in conformity with the District's OPEB funding policy. The District is not required to contribute the ADC shown in this report and we make no representation that it will, in fact, fund the OPEB trust at any particular level.

In preparing this report we relied without audit on information provided by the District. This information includes, but is not limited to, plan provisions, census data, and financial information. We performed a limited review of this data and found the information to be reasonably consistent. The accuracy of this report is dependent on this information and if any of the information we relied on is incomplete or inaccurate, then the results reported herein will be different from any report relying on more accurate information.

We consider the actuarial assumptions and methods used in this report to be individually reasonable under the requirements imposed by GASB 75 and taking into consideration reasonable expectations of plan experience. The results provide an estimate of the plan's financial condition at one point in time. Future actuarial results may be significantly different due to a variety of reasons including, but not limited to, demographic and economic assumptions differing from future plan experience, changes in plan provisions, changes in applicable law, or changes in the value of plan benefits relative to other alternatives available to plan members.

Alternative assumptions may also be reasonable; however, demonstrating the range of potential plan results based on alternative assumptions was beyond the scope of our assignment except to the limited extent required by GASB 75 and in accordance with the District's stated OPEB funding policy. Results for accounting purposes may be materially different than results obtained for other purposes such as plan termination, liability settlement, or underlying economic value of the promises made by the plan.

This report is prepared solely for the use and benefit of the District and may not be provided to third parties without prior written consent of MacLeod Watts. Exceptions: the District may provide copies of this report to their professional accounting and legal advisors who are subject to a duty of confidentiality, and the District may provide this work to any party if required by law or court order. No part of this report should be used as the basis for any representations or warranties in any contract or agreement without the written consent of MacLeod Watts.

The undersigned are unaware of any relationship that might impair the objectivity of this work. Nothing within this report is intended to be a substitute for qualified legal or accounting counsel. The signing actuaries are members of the American Academy of Actuaries and meet the qualification standards for rendering this opinion.

Signed: February 21, 2024

Catherine L. MacLeod, FSA, FCA, EA, MAAA	J. Kevin Watts, FSA. FCA, MAAA

G. Supporting Information

Section 1 - Summary of Employee Data

Active employees: The District reported 20 active members in the data provided to us for the June 30, 2023, valuation. Of these, 14 were enrolled in the medical program, with 1 waiving coverage, and 5 were board members.

Distribution of Benefits-Eligible Active Employees								
	Years of Service							
Current Age	Under 1	1 to 4	5 to 9	10 to 14	15 to 19	20 & Up	Total	Percent
Under 25	1						1	5%
25 to 29							0	0%
30 to 34		1	1				2	10%
35 to 39		2	1				3	15%
40 to 44		1		2			3	15%
45 to 49			1			2	3	15%
50 to 54			1			1	2	10%
55 to 59						1	1	5%
60 to 64							0	0%
65 to 69						1	1	5%
70 & Up			1	1	2		4	20%
Total	1	4	5	3	2	5	**20**	**100%**
Percent	5%	20%	25%	15%	10%	25%	**100%**	

Valuation	June 2021	June 2023
Average Attained Age for Actives	51.4	51.0
Average Years of Service	11.4	13.2

Retirees: There are also 16 retirees receiving benefits under this program on the valuation date. Their current ages are summarized in the chart at right, as well as the average age at retirement.

Retirees by Age				
Current Age	Misc	Fire	Total	Percent
Below 50	0	0	0	0%
50 to 54	0	0	0	0%
55 to 59	0	2	2	13%
60 to 64	1	1	2	13%
65 to 69	0	4	4	25%
70 to 74	1	1	2	13%
75 to 79	0	3	3	19%
80 & up	1	2	3	19%
Total	**3**	**13**	**16**	**100%**
Average Age:				
On 6/30/2023	73.7	70.5	71.1	
At retirement	66.1	54.1	56.4	

Supporting Information
(Continued)

Section 1 - Summary of Employee Data
(continued)

The chart below reconciles the number of actives and retirees included in the June 2021 valuation of the District plan with those included in the June 2023 valuation:

Reconciliation of District Plan Members Between Valuation Dates							
	Active			Receiving Benefits			
Status	Enrolled Employee	Waiving Employee	Board Members	Retired Employee	Retired Board	Surviving Spouses	Total
Number reported June 30, 2021	13	0	5	13	1	3	35
New employees	1	1					2
Deceased						(1)	(1)
Number reported June 30, 2023	**14**	**1**	**5**	**13**	**1**	**2**	**36**

The number of active plan members was a net increase of 2, or about 15%. There were no retiree changes; one surviving spouse passed away during this time.

The level of coverage selected (e.g., single, two-party) impacts the District's OPEB liability. This chart summarizes the enrollment elections for all current active and retired members:

Participants by Group			
Group	**Actives**	**Retired**	**Total**
Employee Only		6	6
Employee + Spouse	1	6	7
Employee + Child(ren)			0
Employee + Family	14	4	18
Waived	5		5
Total	**20**	**16**	**36**

Summary of Plan Member Counts: The numbers of those members currently or potentially eligible to receive benefits under the OPEB plan are required to be reported in the notes to the financial statements.

Summary of Plan Member Counts	
Number of active plan members	20
Number of inactive plan members currently receiving benefits	16
Number of inactive plan members entitled to but not receiving benefits	0

Supporting Information
(Continued)

Section 2 - Summary of Retiree Benefit Provisions

OPEB provided: The District reported the following OPEB: medical, dental, and vision plan coverage. Only retiree medical premiums are subsidized by the District, however.

Access to coverage: Medical coverage is currently provided through CalPERS as permitted under the Public Employees' Medical and Hospital Care Act (PEMHCA). This coverage requires the employee to satisfy the requirements for retirement under CalPERS: either (a) attainment of age 50 (age 52, if a miscellaneous PEPRA employee) with 5 years of State or public agency service or (b) an approved disability retirement.

The employee must begin his or her retirement (pension) benefit within 120 days of terminating employment with the District to be eligible to continue medical coverage through the District and be entitled to the employer subsidy described below. If an eligible employee is not already enrolled in the medical plan, he or she may enroll within 60 days of retirement or during any future open enrollment period. Coverage may be continued at the retiree's option for his or her lifetime. A surviving spouse and other eligible dependents may also continue coverage and receive benefits.

Benefits provided: The District currently pays 100% of the monthly medical premium for ***active employees***, their spouses and other eligible dependents up to the PERS Platinum Basic premium rates (i.e., the pre-Medicare premium rates) for Region 1. The maximum amounts paid by the District are determined for the coverage level selected (i.e., single, two party or family).

The District's contribution toward medical coverage for its ***retired employees*** was defined on an "unequal contribution" basis which uses this formula:

- The contribution the employer makes toward active employee medical benefits *multiplied by*
- 5% *multiplied by*
- The number of prior years the employer has been contracted with PEMHCA

However, until benefits become equal to those for active employees, the maximum increase per calendar year in the District's subsidy on behalf of each retiree (including dependents) is $100 per month.

Since the PEMHCA resolution was passed over 20 years ago, one might expect the District's payment toward retiree medical benefits to now be equal to that provided for active employees in the same plan at the same coverage levels. However, the $100 per month maximum increase (described above) causes the benefit for family coverage to remain below the benefits provided to active employees, until the retiree becomes eligible for Medicare and the premium rates decrease.

Board members: To be eligible for subsidized retiree medical benefits, members of the Board of Directors (who are not also retired employees) must serve at least two, four-year terms on the Board. For retired Board members completing this service, the District contributes 100% of employee only premiums, not to exceed the PERS Choice premium for employee only coverage.

Supporting Information
(Continued)

Section 2 - Summary of Retiree Benefit Provisions

Current medical premium rates: The 2024 CalPERS monthly medical plan rates in the Region 1 rate group are shown in the table below. If different rates apply where the member resides outside of this area, those rates are reflected in the valuation, but not listed here. The additional CalPERS administration fee is assumed to be separately expensed each year and has not been projected as an OPEB liability in this valuation.

Region 1 2024 Health Plan Rates						
	Actives and Pre-Med Retirees			Medicare Eligible Retirees		
Plan	Ee Only	Ee & 1	Ee & 2+	Ee Only	Ee & 1	Ee & 2+
Blue Shield Access+ HMO & EPO	1,076.84	2,153.68	2,799.78	392.68	785.36	1,178.04
Kaiser HMO*	1,021.41	2,042.82	2,655.67	386.55	773.10	1,159.65
PERS Platinum PPO	1,314.27	2,628.54	3,417.10	448.15	896.30	1,344.45
United Healthcare HMO**	1,091.13	2,182.26	2,836.94	366.01	732.02	1,098.03
Western Health Advantage HMO	807.23	1,614.46	2,098.80	268.62	537.24	805.86
2024 maximum District-paid share of premium						
Retired Non-Board Members	1,314.27	2,628.54	2,255.01	1,314.27	2,628.54	2,255.01
Retired Board Members	1314.27					

**Medicare rates shown are for Kaiser Medcare Advantage Summit*

***Medicare rates shown are for UHC Medicare Advantage Edge*

Benefits excluded from this valuation: If dental and/or vision coverage is selected, the retiree must pay 100% of the premiums. Since no OPEB liability is expected with respect to dental or vision coverage for retirees, neither is considered in this valuation.

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

The ultimate real cost of an employee benefit plan is the value of all benefits and other expenses of the plan over its lifetime. These payments depend only on the terms of the plan and the administrative arrangements adopted. Actuarial assumptions are used to estimate the cost of these benefits; the funding method spreads the expected costs on a level basis over the life of the plan.

Important Dates

Valuation Date	June 30, 2023
Fiscal Year End	June 30, 2024
GASB 75 Measurement Date	June 30, 2023 (last day of the prior fiscal year)

Valuation Methods

Funding Method	Entry Age Normal Cost, level percent of pay
Asset Valuation Method	Market value of assets
Participants Valued	Only current active employees and retired participants and covered dependents are valued. No future entrants are considered in this valuation.

Development of Age-related Medical Premiums

Actual premium rates for retirees and their spouses were adjusted to an age-related basis by applying medical claim cost factors developed from the data presented in the report, "Health Care Costs – From Birth to Death", sponsored by the Society of Actuaries. A description of the use of claims cost curves can be found in MacLeod Watts's Age Rating Methodology (see Appendices).

Pre-Medicare retiree premiums are blended with premiums for active members. Medicare-eligible retirees are covered by plans which are rated solely on the experience of Medicare retirees with no subsidy by active employee premiums.

Monthly baseline premium costs were set equal to the active single premiums shown in the chart in Section 2. Representative claims costs derived from the dataset provided by CalPERS are shown in the chart on the following page. Estimated age-based claims were applied (a) for all retirees not yet eligible for Medicare and (b) for Medicare retirees covered by Medicare Supplement plans.

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Development of Age-related
Medical Premiums (continued)

Region	Medical Plan	Expected Monthly Claims by Medical Plan for Selected Ages - Male											
		Non-Medicare Retirees					Medicare Retirees						
Region	**Medical Plan**	50	53	56	59	62	65	70	75	80	85	90	95
Region 1	Blue Shield Access+ HMO & Blue Shield EPO	1,186	1,398	1,624	1,861	2,116	*Claims not developed for Medicare Advantage plans*						
	Kaiser HMO	934	1,102	1,280	1,467	1,667	*Claims not developed for Medicare Advantage plans*						
	PERS Platinum PPO	1,299	1,531	1,779	2,039	2,318	381	427	464	486	480	458	454
	Western Health Advantage HMO	835	984	1,143	1,310	1,490	*Claims not developed for Medicare Advantage plans*						
Out of State	PERS Platinum	819	965	1,121	1,285	1,461	381	427	464	486	480	458	454
		Expected Monthly Claims by Medical Plan for Selected Ages - Female											
		Non-Medicare Retirees					**Medicare Retirees**						
Region	**Medical Plan**	50	53	56	59	62	65	70	75	80	85	90	95
Region 1	Blue Shield Access+ HMO & Blue Shield EPO	1,469	1,614	1,736	1,876	2,068	*Claims not developed for Medicare Advantage plans*						
	Kaiser HMO	1,158	1,272	1,368	1,479	1,630	*Claims not developed for Medicare Advantage plans*						
	PERS Platinum PPO	1,609	1,768	1,902	2,055	2,266	365	413	447	467	471	462	454
	Western Health Advantage HMO	1,035	1,136	1,223	1,321	1,456	*Claims not developed for Medicare Advantage plans*						
Out of State	PERS Platinum	1,014	1,114	1,199	1,295	1,428	365	413	447	467	471	462	454

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Economic Assumptions

Long Term Return on Assets: 5.65% as of June 30, 2023, and 5.65% as of June 30, 2022, net of plan investment-related expenses

Discount Rate: *For accounting*: 5.65% on June 30, 2023, and on June 30, 2022
For funding: 5.65% on June 30, 2023; 6.30% on June 30, 2021

General Inflation Rate: 2.5% per year

Salary Increase: 3.0% per year. Since benefits do not depend on salary, this is used to allocate the cost of benefits between service years and to determine the amortization payment component of the Actuarially Determined Contributions.

Healthcare Trend: Medical plan premiums and estimated claims costs by age are assumed to increase once each year. Increases over the prior year's levels are assumed to be effective on the dates shown in the chart below.

Effective January 1	Premium Increase	Effective January 1	Premium Increase
2024	Actual	2040-2043	4.8%
2025	6.5%	2044-2049	4.7%
2026	6.0%	2050-2059	4.6%
2027	5.5%	2060-2065	4.5%
2028	5.4%	2066-2067	4.4%
2029	5.3%	2068-2069	4.3%
2030	5.2%	2070	4.2%
2031	5.1%	2071-2072	4.1%
2032-2037	5.0%	2073-2074	4.0%
2038-2039	4.9%	2075 & Later	3.9%

The healthcare trend shown above was developed using the Getzen Model 2023 published by the Society of Actuaries using the following settings: CPI 2.5%; Real GDP Growth 1.4%; Excess Medical Growth 1.0%; Expected Health Share of GDP in 2032 20%; Resistance Point 21%; Year after which medical growth is limited to growth in GDP 2075.

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Participant Election Assumptions

Participation rate	*Active employees:* 100% are assumed to continue their current plan election in retirement. If not currently covered, we assumed the employee would elect coverage in the Kaiser HMO Region 1 plan at or before retirement. *Retired participants*: Existing medical plan elections are assumed to be continued until the retiree's death.
Spouse Coverage	*Active employees:* 85% are assumed to be married and elect coverage for their spouse in retirement. Surviving spouses are assumed to retain coverage until their death. Husbands are assumed to be 3 years older than their wives. *Retired participants*: Existing elections for spouse coverage are assumed to continue until the spouse's death. Actual spouse ages are used; if unknown, husbands are assumed to be 3 years older than their wives. Spouse gender is assumed to be the opposite of the employee.
Dependent Coverage	*Active employees and retired participants* covering dependent children are assumed to end such coverage when the youngest currently covered dependent reaches age 26.
Medicare Eligibility	Absent contrary data, all individuals are assumed to be eligible for Medicare Parts A and B at age 65.

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Demographic Assumptions

Demographic actuarial assumptions used in this valuation are based on the 2021 experience study of the California Public Employees Retirement System using data from 1997 to 2019, except for a different basis used to project future mortality improvements. Rates for selected age and service are shown below and on the following pages. The representative mortality rates were the published CalPERS rates, then projected as described below.

Mortality Before Retirement

CalPERS Public Agency Miscellaneous Non-Industrial Deaths		
Age	Male	Female
15	0.00018	0.00010
20	0.00039	0.00014
30	0.00044	0.00019
40	0.00075	0.00039
50	0.00134	0.00081
60	0.00287	0.00179
70	0.00594	0.00404
80	0.01515	0.01149

CalPERS Public Agency Police & Fire Combined Industrial & Non-Industrial		
Age	Male	Female
15	0.00018	0.00010
20	0.00042	0.00016
30	0.00047	0.00028
40	0.00061	0.00047
50	0.00102	0.00081
60	0.00246	0.00168
70	0.00673	0.00398
80	0.02247	0.01565

Mortality After Retirement
(before improvement applied)

Healthy Lives

CalPERS Public Agency Miscellaneous, Police & Fire Post Retirement Mortality		
Age	Male	Female
40	0.00075	0.00039
50	0.00271	0.00199
60	0.00575	0.00455
70	0.01340	0.00996
80	0.04380	0.03403
90	0.14539	0.11086
100	0.36198	0.31582
110	1.00000	1.00000

Disabled Miscellaneous

CalPERS Public Agency Disabled Miscellaneous Post-Retirement Mortality		
Age	Male	Female
20	0.00411	0.00233
30	0.00452	0.00301
40	0.00779	0.00730
50	0.01727	0.01439
60	0.02681	0.01962
70	0.04056	0.02910
80	0.08044	0.06112
90	0.16770	0.14396

Disabled Fire

CalPERS Public Agency Disabled Fire Post-Retirement Mortality		
Age	Male	Female
20	0.00173	0.00071
30	0.00243	0.00144
40	0.00331	0.00267
50	0.00602	0.00456
60	0.01117	0.00982
70	0.02352	0.01950
80	0.06090	0.05252
90	0.16745	0.12819

Mortality Improvement — MacLeod Watts Scale 2022 applied generationally from 2017 (see Appendices)

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Termination Rates

These rates reflect the assumed probability that an employee will leave the agency in the next 12 months for reasons other than a service or disability retirement or death.

Male Miscellaneous Employees: Sum of Vested Terminated & Refund Rates From CalPERS Experience Study Report Issued November 2021						
Attained Age	Years of Service					
	0	3	5	10	15	20
15	0.1851	0.0000	0.0000	0.0000	0.0000	0.0000
20	0.1851	0.0927	0.0843	0.0000	0.0000	0.0000
25	0.1769	0.0927	0.0843	0.0377	0.0000	0.0000
30	0.1631	0.0802	0.0804	0.0377	0.0180	0.0000
35	0.1493	0.0677	0.0715	0.0366	0.0180	0.0141
40	0.1490	0.0583	0.0627	0.0337	0.0180	0.0141
45	0.1487	0.0538	0.0562	0.0309	0.0166	0.0141

Female Miscellaneous Employees: Sum of Vested Terminated & Refund Rates From CalPERS Experience Study Report Issued November 2021						
Attained Age	Years of Service					
	0	3	5	10	15	20
15	0.1944	0.0000	0.0000	0.0000	0.0000	0.0000
20	0.1944	0.1085	0.1074	0.0000	0.0000	0.0000
25	0.1899	0.1085	0.1074	0.0502	0.0000	0.0000
30	0.1824	0.0977	0.1041	0.0502	0.0252	0.0000
35	0.1749	0.0869	0.0925	0.0491	0.0252	0.0175
40	0.1731	0.0777	0.0809	0.0446	0.0252	0.0175
45	0.1713	0.0710	0.0730	0.0401	0.0213	0.0175

Male Fire Safety Employees: Sum of Vested Terminated & Refund Rates From CalPERS Experience Study Report Issued November 2021						
Attained Age	Years of Service					
	0	3	5	10	15	20
15	0.1022	0.0000	0.0000	0.0000	0.0000	0.0000
20	0.1022	0.0272	0.0181	0.0000	0.0000	0.0000
25	0.1022	0.0272	0.0181	0.0081	0.0000	0.0000
30	0.1022	0.0272	0.0181	0.0081	0.0048	0.0000
35	0.1022	0.0272	0.0181	0.0081	0.0048	0.0035
40	0.1022	0.0272	0.0181	0.0081	0.0048	0.0035
45	0.1022	0.0272	0.0181	0.0081	0.0048	0.0035

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Termination Rates (continued)

Female Fire Safety Employees: Sum of Vested Terminated & Refund Rates From CalPERS Experience Study Report Issued November 2021						
Attained Age	Years of Service					
	0	3	5	10	15	20
15	0.1317	0.0000	0.0000	0.0000	0.0000	0.0000
20	0.1317	0.0524	0.0438	0.0000	0.0000	0.0000
25	0.1317	0.0524	0.0438	0.0164	0.0000	0.0000
30	0.1317	0.0524	0.0438	0.0164	0.0120	0.0000
35	0.1317	0.0524	0.0438	0.0164	0.0120	0.0088
40	0.1317	0.0524	0.0438	0.0164	0.0120	0.0088
45	0.1317	0.0524	0.0438	0.0164	0.0120	0.0088

Service Retirement Rates

The following miscellaneous retirement formulas apply:

	Misc.
Hired before 8/1/2011:	3.0% @ 60
Hired on or after 8/1/2011:	2.5% @ 55
PEPRA:	2.0% @ 62

	Safety
Hired before 1/1/2013:	3.0% @ 55
Hired on or after 1/1/2013 with prior CalPERS:	3.0% @ 55
PEPRA:	2.7% @ 57

Sample rates of assumed future retirements applicable to each of these retirement benefit formulas are shown in tables on the following page. Each rate reflects the probability that an employee at that age and service will take a service retirement in the next 12 months.

Miscellaneous Employees: 3.0% at 60 formula From CalPERS Experience Study Report Issued November 2021						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0150	0.0200	0.0250	0.0390	0.0400	0.0440
55	0.1370	0.0430	0.0510	0.0650	0.0760	0.1080
60	0.0810	0.0850	0.1330	0.2150	0.2800	0.3330
65	0.1520	0.2010	0.2620	0.2990	0.3230	0.3230
70	0.2450	0.2450	0.2450	0.2450	0.2450	0.2450
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Service Retirement Rates
(continued)

Miscellaneous Employees: 2.5% at 55 formula From CalPERS Experience Study Report Issued November 2021						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0140	0.0170	0.0270	0.0350	0.0460	0.0500
55	0.0290	0.0420	0.0640	0.1090	0.1500	0.2250
60	0.0390	0.0690	0.0940	0.1570	0.1770	0.2210
65	0.1120	0.1740	0.2220	0.2090	0.2680	0.2730
70	0.2290	0.2290	0.2290	0.2290	0.2290	0.2290
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Miscellaneous "PEPRA" Employees: 2% at 62 formula From CalPERS Experience Study Report Issued November 2021						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0000	0.0000	0.0000	0.0000	0.0000	0.0000
55	0.0100	0.0190	0.0280	0.0360	0.0610	0.0960
60	0.0310	0.0510	0.0710	0.0910	0.1110	0.1380
65	0.1080	0.1410	0.1730	0.2060	0.2390	0.3000
70	0.1200	0.1560	0.1930	0.2290	0.2650	0.3330
75 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Fire Safety Employees: 3.0% at 55 formula From CalPERS Experience Study Report Issued November 2021						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0030	0.0060	0.0130	0.0190	0.0250	0.0280
53	0.0050	0.0340	0.0240	0.0380	0.0690	0.1380
56	0.0100	0.0630	0.0440	0.0690	0.1270	0.2530
59	0.1370	0.0530	0.0840	0.1460	0.1770	0.1770
62	0.6210	0.2400	0.2400	0.2400	0.2400	0.2400
65 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Fire Safety Employees: 2.7% at 57 formula From CalPERS Experience Study Report Issued November 2021						
Current Age	Years of Service					
	5	10	15	20	25	30
50	0.0070	0.0070	0.0070	0.0070	0.0100	0.0150
53	0.0440	0.0440	0.0440	0.0440	0.0680	0.1020
56	0.0740	0.0740	0.0740	0.0740	0.1140	0.1710
59	0.0730	0.0730	0.0730	0.0730	0.1120	0.1680
62	0.1140	0.1140	0.1140	0.1140	0.1750	0.2620
65 & over	1.0000	1.0000	1.0000	1.0000	1.0000	1.0000

Supporting Information
(Continued)

Section 3 - Actuarial Methods and Assumptions

Disability Retirement Rates

CalPERS Public Agency Miscellaneous Disability From Nov 2021 Experience Study Report		
Age	Male	Female
20	0.00007	0.00004
25	0.00007	0.00009
30	0.00017	0.00033
35	0.00035	0.00065
40	0.00091	0.00119
45	0.00149	0.00185
50	0.00154	0.00193
55	0.00139	0.00129
60	0.00124	0.00094

CalPERS Public Agency Fire Combined Disability From Nov 2021 Experience Study Report	
Age	Unisex
20	0.00013
25	0.00027
30	0.00064
35	0.00127
40	0.00233
45	0.00414
50	0.02118
55	0.03120
60	0.04429

Software and Models Used in the Valuation

ProVal - MacLeod Watts utilizes ProVal, a licensed actuarial valuation software product from Winklevoss Technologies (WinTech) to project future retiree benefit payments and develop the OPEB liabilities presented in this report. ProVal is widely used by the actuarial community. We review results at the plan level and for individual sample lives and find them to be reasonable and consistent with the results we expect. We are not aware of any material inconsistencies or limitations in the software that would affect this actuarial valuation.

Age-based premiums model – developed internally and reviewed by an external consultant at the time it was developed. See discussion on Development of Age-Related Medical Premiums in Appendices.

Getzen model – published by the Society of Actuaries; used to derive medical trend assumptions described earlier in this section.

Changes in assumptions or methods since the prior Measurement Date

Discount rate for plan funding	Decreased from 6.3% to 5.65%, based on updated projected annual benefits applied to March 2022 CERBT expected return
Demographic Assumptions	Updated demographic assumptions from those in the 2017 CalPERS experience study to those recommended in the CalPERS 2021 Experience Study report issued November 2021 The mortality improvement scale was updated from MacLeod Watts Scale 2020 to MacLeod Watts Scale 2022, reflecting continued updates in available information (see Appendices).
Healthcare Trend	Updated the base healthcare trend scale from Getzen Model 2021_b to Getzen Model 2023, as published by the Society of Actuaries

Appendix 1: Important Background Information

General Types of Other Post-Employment Benefits (OPEB)

Post-employment benefits other than pensions (OPEB) comprise a part of compensation that employers offer for services received. The most common OPEB are medical, prescription drug, dental, vision, and/or life insurance coverage. Other OPEB may include outside group legal, long-term care, or disability benefits outside of a pension plan. OPEB does not generally include COBRA, vacation, sick leave (unless converted to defined benefit OPEB), or other direct retiree payments.

A direct employer payment toward the cost of OPEB benefits is referred to as an “explicit subsidy”. In addition, if claims experience of employees and retirees are pooled when determining premiums, retiree premiums are based on a pool of members which, on average, are younger and healthier. For certain types of coverage such as medical insurance, this results in an “implicit subsidy” of retiree premiums by active employee premiums since the retiree premiums are lower than they would have been if retirees were insured separately. GASB 75 and Actuarial Standards of Practice generally require that an implicit subsidy of retiree premium rates be valued as an OPEB liability.

Expected retiree claims		
Premium charged for retiree coverage		*Covered by higher active premiums*
Retiree portion of premium	Agency portion of premium Explicit subsidy	Implicit subsidy

This chart shows the sources of funds needed to cover expected medical claims for pre-Medicare retirees. The portion of the premium paid by the Agency does not impact the amount of the implicit subsidy.

Valuation Process

The valuation was based on employee census data and benefits provided by the District. A summary of the employee data is provided in Section 1 and a summary of the benefits provided under the Plan is provided in Section 2. While individual employee records have been reviewed to verify that they are reasonable in various respects, the data has not been audited and we have otherwise relied on the District as to its accuracy. The valuation was also based on the actuarial methods and assumptions described in Section 3.

In developing the projected benefit values and liabilities, we first determine an expected premium or benefit stream over the employee’s future retirement. Benefits may include both direct employer payments (explicit subsidies) and/or an implicit subsidy, arising when retiree premiums are expected to be subsidized by active employee premiums. The projected benefit streams reflect assumed trends in the cost of those benefits and assumptions as to the expected date(s) when benefits will end. We then apply assumptions regarding:

- The probability that each individual employee will or will not continue in service to receive benefits.
- The probability of when such retirement will occur for each retiree, based on current age, service and employee type; and

Important Background Information
(Continued)

- The likelihood that future retirees will or will not elect retiree coverage (and benefits) for themselves and/or their dependents.

We then calculate a present value of these benefits by discounting the value of each future expected benefit payment, multiplied by the assumed expectation that it will be paid, back to the valuation date using the discount rate. These benefit projections and liabilities have a very long time horizon. The final payments for currently active employees may not be made for many decades.

The resulting present value for each employee is allocated as a level percent of payroll each year over the employee's career using the entry age normal cost method and the amounts for each individual are then summed to get the results for the entire plan. This creates a cost expected to increase each year as payroll increases. Amounts attributed to prior fiscal years form the "Total OPEB Liability". The OPEB cost allocated for active employees in the current year is referred to as "Service Cost".

Where contributions have been made to an irrevocable OPEB trust, the accumulated value of trust assets ("Fiduciary Net Position") is applied to offset the "Total OPEB Liability", resulting in the "Net OPEB Liability". If a plan is not being funded, then the Net OPEB Liability is equal to the Total OPEB Liability.

It is important to remember that an actuarial valuation is, by its nature, a projection of one possible future outcome based on many assumptions. To the extent that actual experience is not what we assumed, future results will differ. Some possible sources of future differences may include:

- A significant change in the number of covered or eligible plan members
- A significant increase or decrease in the future premium rates
- A change in the subsidy provided by the Agency toward retiree premiums
- Longer life expectancies of retirees
- Significant changes in estimated retiree healthcare claims by age, relative to healthcare claims for active employees and their dependents
- Higher or lower returns on plan assets or contribution levels other than were assumed, and/or
- Changes in the discount rate used to value the OPEB liability

Important Background Information
(Continued)

Requirements of GASB 75

The Governmental Accounting Standards Board (GASB) issued GASB Statement No. 75, *Accounting and Financial Reporting by Employers for Postemployment Benefits Other Than Pensions*. This Statement establishes standards for the measurement, recognition, and disclosure of OPEB expense and related liabilities (assets), note disclosures, and required supplementary information (RSI) in the financial reports of state and local governmental employers.

Important Dates

GASB 75 requires that the information used for financial reporting falls within prescribed timeframes. Actuarial valuations of the total OPEB liability are generally required at least every two years. If a valuation is not performed as of the Measurement Date, then liabilities are required to be based on roll forward procedures from a prior valuation performed no more than 30 months and 1 day prior to the most recent year-end. In addition, the net OPEB liability is required to be measured as of a date no earlier than the end of the prior fiscal year (the "Measurement Date").

Recognition of Plan Changes and Gains and Losses

Under GASB 75, gains and losses related to changes in Total OPEB Liability and Fiduciary Net Position are recognized in OPEB expense systematically over time.

- *Timing of recognition*: Changes in the Total OPEB Liability relating to changes in plan benefits are recognized immediately (fully expensed) in the year in which the change occurs. Gains and Losses are amortized, with the applicable period based on the type of gain or loss. The first amortized amounts are recognized in OPEB expense for the year the gain or loss occurs. The remaining amounts are categorized as deferred outflows and deferred inflows of resources related to OPEB and are to be recognized in future OPEB expense.

- *Deferred recognition periods:* These periods differ depending on the source of the gain or loss.

Difference between projected and actual trust earnings:	5 year straight-line recognition
All other amounts:	Straight-line recognition over the expected average remaining service lifetime (EARSL) of all members that are provided with benefits, determined as of the beginning of the Measurement Period. In determining the EARSL, all active, retired and inactive (vested) members are counted, with the latter two groups having 0 remaining service years.

Important Background Information
(Continued)

Implicit Subsidy Plan Contributions

An implicit subsidy occurs when estimated retiree claims exceed the premiums charged for retiree coverage. When this occurs, we expect part of the premiums paid for active employees to cover a portion of retiree claims. This transfer represents the current year's "implicit subsidy". Because GASB 75 treats payments to an irrevocable trust *or directly to the insurer* as employer contributions, each year's implicit subsidy is treated as a contribution toward the payment of retiree benefits.

The following hypothetical example illustrates this treatment:

Hypothetical Illustration of Implicit Subsidy Recognition	For Active Employees	For Retired Employees
Prior to Implicit Subsidy Adjustment		
Premiums Paid by Agency During Fiscal Year	$ 411,000	$ 48,000
Accounting Treatment	Compensation Cost for Active Employees	Contribution to Plan & Benefits Paid from Plan
After Implicit Subsidy Adjustment		
Premiums Paid by Agency During Fiscal Year	$ 411,000	$ 48,000
Implicit Subsidy Adjustment	(23,000)	23,000
Accounting Cost of Premiums Paid	$ 388,000	$ 71,000
Accounting Treatment Impact	Reduces Compensation Cost for Active Employees	Increases Contributions to Plan & Benefits Paid from Plan

The example above shows that total payments toward active and retired employee healthcare premiums is the same, but for accounting purposes part of the total is shifted from actives to retirees. This shifted amount is recognized as an OPEB contribution and reduces the current year's premium expense for active employees.

Important Background Information
(Concluded)

Discount Rate

When the financing of OPEB liabilities is on a pay-as-you-go basis, GASB 75 requires that the discount rate used for valuing liabilities be based on the yield or index rate for 20-year, tax-exempt general obligation municipal bonds with an average rating of AA/Aa or higher (or equivalent quality on another rating scale). When a plan sponsor makes regular, sufficient contributions to a trust in order to prefund the OPEB liabilities, GASB 75 allows use of a rate up to the expected rate of return of the trust. Therefore, prefunding has an advantage of potentially being able to report overall lower liabilities due to future expected benefits being discounted at a higher rate.

Actuarial Funding Method and Assumptions

The “ultimate real cost” of an employee benefit plan is the value of all benefits and other expenses of the plan over its lifetime. These expenditures are dependent only on the terms of the plan and the administrative arrangements adopted, and as such are not affected by the actuarial funding method.

The actuarial funding method attempts to spread recognition of these expected costs on a level basis over the life of the plan, and as such sets the “incidence of cost”. GASB 75 specifically requires that the actuarial present value of projected benefit payments be attributed to periods of employee service using the Entry Age Actuarial Cost Method, with each period’s service cost determined as a level percentage of pay.

The results of this report may not be appropriate for other purposes, where other assumptions, methodology and/or actuarial standards of practice may be required or more suitable.

Appendix 2: MacLeod Watts Age Rating Methodology

Both accounting standards (e.g., GASB 75) and actuarial standards (e.g., ASOP 6) require that expected retiree claims, not just premiums paid, be reflected in most situations where an actuary is calculating retiree healthcare liabilities. Unfortunately, the actuary is often required to perform these calculations without any underlying claims information. In most situations, the information is not available, but even when available, the information may not be credible due to the size of the group being considered.

Actuaries have developed methodologies to approximate healthcare claims from the premiums being paid by the plan sponsor. Any methodology requires adopting certain assumptions and using general studies of healthcare costs as substitutes when there is a lack of credible claims information for the specific plan being reviewed.

Premiums paid by sponsors are often uniform for all employee and retiree ages and genders, with a drop in premiums for those participants who are Medicare-eligible. While the total premiums are expected to pay for the total claims for the insured group, on average, the premiums charged would not be sufficient to pay for the claims of older insureds and would be expected to exceed the expected claims of younger insureds. An age-rating methodology takes the typically uniform premiums paid by plan sponsors and spreads the total premium dollars to each age and gender intended to better approximate what the insurer might be expecting in actual claims costs at each age and gender.

The process of translating premiums into expected claims by age and gender generally follows the steps below.

1. *Obtain or Develop Relative Medical Claims Costs by Age, Gender, or other categories that are deemed significant*. For example, a claims cost curve might show that, if a 50 year old male has $1 in claims, then on average a 50 year old female has claims of $1.25, a 30 year male has claims of $0.40, and an 8 year old female has claims of $0.20. The claims cost curve provides such relative costs for each age, gender, or any other significant factor the curve might have been developed to reflect. Section 3 provides the source of information used to develop such a curve and shows sample relative claims costs developed for the plan under consideration.
2. *Obtain a census of participants, their chosen medical coverage, and the premium charged for their coverage.* An attempt is made to find the group of participants that the insurer considered in setting the premiums they charge for coverage. That group includes the participant and any covered spouses and children. When information about dependents is unavailable, assumptions must be made about spouse age and the number and age of children represented in the population. These assumptions are provided in Section 3.
3. *Spread the total premium paid by the group to each covered participant or dependent based on expected claims.* The medical claims cost curve is used to spread the total premium dollars paid by the group to each participant reflecting their age, gender, or other relevant category. After this step, the actuary has a schedule of expected claims costs for each age and gender for the current premium year. It is these claims costs that are projected into the future by medical cost inflation assumptions when valuing expected future retiree claims.

The methodology described above is dependent on the data and methodologies used in whatever study might be used to develop claims cost curves for any given plan sponsor. These methodologies and assumptions can be found in the referenced paper cited as a source in the valuation report.

Appendix 3: MacLeod Watts Mortality Projection Methodology

Actuarial standards of practice (e.g., ASOP 35, Selection of Demographic and Other Noneconomic Assumptions for Measuring Pension Obligations, and ASOP 6, Measuring Retiree Group Benefits Obligations) indicate that the actuary should reflect the effect of mortality improvement (i.e., longer life expectancies in the future), both before and after the measurement date. The development of credible mortality improvement rates requires the analysis of large quantities of data over long periods of time. Because it would be extremely difficult for an individual actuary or firm to acquire and process such extensive amounts of data, actuaries typically rely on large studies published periodically by organizations such as the Society of Actuaries or Social Security Administration.

As noted in a recent actuarial study on mortality improvement, key principles in developing a credible mortality improvement model would include the following:

(1) Short-term mortality improvement rates should be based on recent experience.
(2) Long-term mortality improvement rates should be based on expert opinion.
(3) Short-term mortality improvement rates should blend smoothly into the assumed long-term rates over an appropriate transition period.

The **MacLeod Watts Scale 2022** was developed from a blending of data and methodologies found in two published sources: (1) the Society of Actuaries Mortality Improvement Scale MP-2021 Report, published in October 2021 and (2) the demographic assumptions used in the 2021 Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance and Federal Disability Insurance Trust Funds, published August 2021.

MacLeod Watts Scale 2022 is a two-dimensional mortality improvement scale reflecting both age and year of mortality improvement. The underlying base scale is Scale MP-2021 which has two segments – (1) historical improvement rates for the period 1951-2017 and (2) an estimate of future mortality improvement for years 2018-2020 using the Scale MP-2021 methodology but utilizing the assumptions used in generating Scale MP-2015. The MacLeod Watts scale then transitions from the 2020 improvement rate to the Social Security Administration (SSA) Intermediate Scale linearly over the 10-year period 2021-2030. After this transition period, the MacLeod Watts Scale uses the constant mortality improvement rate from the SSA Intermediate Scale from 2030-2044. The SSA's Intermediate Scale has a final step in 2045 which is reflected in the MacLeod Watts scale for years 2045 and thereafter. Over the ages 95 to 117, the age 95 improvement rate is graded to zero.

Scale MP-2021 can be found at the SOA website and the projection scales used in the 2021 Social Security Administrations Trustees Report at the Social Security Administration website.

Glossary

Actuarial Funding Method – A procedure which calculates the actuarial present value of plan benefits and expenses, and allocates these expenses to time periods, typically as a normal cost and an actuarial accrued liability

Actuarial Present Value of Projected Benefits (APVPB) – The amount presently required to fund all projected plan benefits in the future. This value is determined by discounting the future payments by an appropriate interest rate and the probability of nonpayment.

CalPERS – Many state governments maintain a public employee retirement system; CalPERS is the California program, covering all eligible state government employees as well as other employees of other governments within California who have elected to join the system

Defined Benefit (DB) – A pension or OPEB plan which defines the monthly income or other benefit which the plan member receives at or after separation from employment

Deferred Contributions – When an employer makes contributions after the measurement date and prior to the fiscal year end, recognition of these contributions is deferred to a subsequent accounting period by creating a deferred resource. We refer to these contributions as Deferred Contributions.

Defined Contribution (DC) – A pension or OPEB plan which establishes an individual account for each member and specifies how contributions to each active member's account are determined and the terms of distribution of the account after separation from employment

Discount Rate – Interest rate used to discount future potential benefit payments to the valuation date. Under GASB 75, if a plan is prefunded, then the discount rate is equal to the expected trust return. If a plan is not prefunded (pay-as-you-go), then the rate of return is based on a yield or index rate for 20-year, tax-exempt general obligation municipal bonds with an average rating of AA/Aa or higher.

Expected Average Remaining Service Lifetime (EARSL) – Average of the expected remaining service lives of all employees that are provided with benefits through the OPEB plan (active employees and inactive employees), beginning in the current period

Entry Age Actuarial Cost Method – An actuarial funding method where, for each individual, the actuarial present value of benefits is levelly spread over the individual's projected earnings or service from entry age to the last age at which benefits can be paid

Explicit Subsidy – The projected dollar value of future retiree healthcare costs expected to be paid directly by the Employer, e.g., the Employer's payment of all or a portion of the monthly retiree premium billed by the insurer for the retiree's coverage

Fiduciary Net Position –The value of trust assets used to offset the Total OPEB Liability to determine the Net OPEB Liability.

Government Accounting Standards Board (GASB) – A private, not-for-profit organization which develops generally accepted accounting principles (GAAP) for U.S. state and local governments.

Health Care Trend – The assumed rate(s) of increase in future dollar values of premiums or healthcare claims, attributable to increases in the cost of healthcare; contributing factors include medical inflation, frequency or extent of utilization of services and technological developments.

Glossary
(Continued)

Implicit Subsidy – The projected difference between future retiree claims and the premiums to be charged for retiree coverage; this difference results when the claims experience of active and retired employees are pooled together and a ‘blended’ group premium rate is charged for both actives and retirees; a portion of the active employee premiums subsidizes the retiree premiums.

Net OPEB Liability (NOL) – The liability to employees for benefits provided through a defined benefit OPEB. Only assets administered through a trust that meet certain criteria may be used to reduce the Total OPEB Liability.

Net Position – The Impact on Statement of Net Position is the Net OPEB Liability adjusted for deferred resource items

OPEB Expense – The OPEB expense reported in the Agency’s financial statement. OPEB expense is the annual cost of the plan recognized in the financial statements.

Other Post-Employment Benefits (OPEB) – Post-employment benefits other than pension benefits, most commonly healthcare benefits but also including life insurance if provided separately from a pension plan

Pay-As-You-Go (PAYGO) – Contributions to the plan are made at about the same time and in about the same amount as benefit payments and expenses coming due

PEMHCA – The Public Employees’ Medical and Hospital Care Act, established by the California legislature in 1961, provides community-rated medical benefits to participating public employers. Among its extensive regulations are the requirements that a contracting Agency contribute toward medical insurance premiums for retired annuitants and that a contracting Agency file a resolution, adopted by its governing body, with the CalPERS Board establishing any new contribution.

Plan Assets – The value of cash and investments considered as ‘belonging’ to the plan and permitted to be used to offset the AAL for valuation purposes. To be considered a plan asset, GASB 75 requires (a) contributions to the OPEB plan be irrevocable, (b) OPEB assets to dedicated to providing OPEB benefit to plan members in accordance with the benefit terms of the plan, and (c) plan assets be legally protected from creditors, the OPEB plan administrator and the plan members.

Public Agency Miscellaneous (PAM) – Non-safety public employees.

Select and Ultimate – Actuarial assumptions which contemplate rates which differ by year initially (the select period) and then stabilize at a constant long-term rate (the ultimate rate)

Service Cost – Total dollar value of benefits expected to be earned by plan members in the current year, as assigned by the actuarial funding method; also called normal cost

Total OPEB Liability (TOL) – Total dollars required to fund all plan benefits attributable to service rendered as of the valuation date for current plan members and vested prior plan members; a subset of “Actuarial Present Value”

Vesting – As defined by the plan, requirements which when met make a plan benefit nonforfeitable on separation of service before retirement eligibility

Mark Pomi
Fire Chief

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Kentfield Fire Protection District

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March 1, 2024

Mr. Bruce Corbet
Chairperson, Kentfield Fire District
PO Box 493
Kentfield, CA 94914

Dear Chairman Corbet,

As detailed in our agreement, I am required to advise the Board of my desire to extend my contract as your Fire Chief. It is indeed my desire to extend the agreement. It has been a pleasure serving the Board and the Fire District as Chief for the past 8 years. Over the past year, we have experienced departmental growth and some extreme challenges, but together we have been successful. I cannot express how much I have appreciated your support and that of the entire Board.

Sincerely,

Mark Pomi
Fire Chief

Cc: Kentfield Fire Board of Directors
Jena Wilson – KFD administrative assistant

Next Generation Project

February 2024 Governing Board UPDATE:

Construction:
Construction is completing in the next week on all MERA sites, with focus moving to punch list items.

Network:
Motorola continues to install their network equipment at the 9 sites in Bid Package #3 and #4.

Microwave:
Nokia crews are busy installing microwave equipment at all 18 sites.

Training:
Marin County DPW staff from the Communications Division attended technician training, with more on the way. Public Safety Dispatch Center Staff attended Motorola training on dispatch console administration and operations. Staff from several MERA agencies attended Motorola subscriber (End User) training on the new mobile and portable radios.

Connectivity:
Connectivity for the Public Safety Dispatch Centers outside of the EOF has been completed and being tested this week.

Cutover:
Next Gen radios from MERA's final order have begun to arrive. MERA and Motorola staff met on Monday to work on a Cutover Plan for later this year that will include:

- Mobile and Portable radios (Approx. 3,000 radios)
- Dispatch Centers
- Fire Station Alerting
- Volunteer Pagers
- Providing new Next Gen radio programming.

Muir Beach shelter being lifted into place.

GPS antennas at Coyote Peak.

Train the Trainer underway.

Questions? Please direct all inquiries to MERA's Deputy Executive Officer of the Next Gen Project, Dave Jeffries at dave@jeffriespsc.com.

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EXECUTIVE OFFICER'S REPORT

Issue 15

FEBRUARY 2024

PROJECT UPDATES

CHIPPER DAY - 2023 HIGHLIGHTS

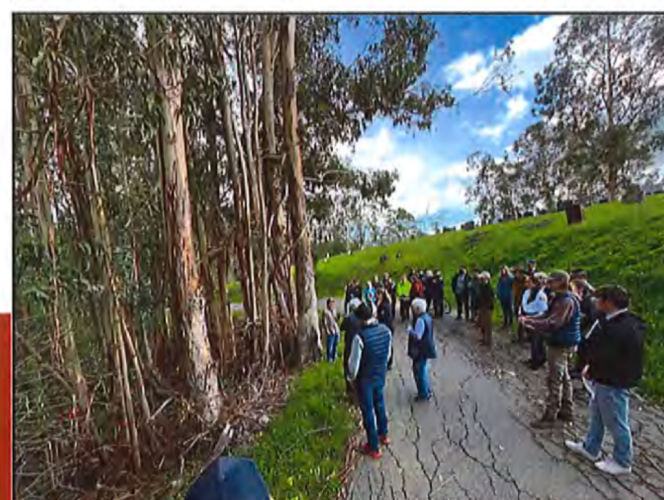
- 14,253 cubic yards of flammable material removed.
- Average of 2.83 yards/pickup.
- 4,454 completed pickups county-wide - a 35% increase over last year.
- 18% increase in new participants to the program.
- Estimated 24,100 kg of CO_2 eliminated from roadways.
- 90% of residents rate the program a 5/5 stars.
- The full report can be found here.

SENIOR WILDFIRE MITIGATION SPECIALISTS

The Central, Southern and West Marin Zones have pooled their resources into a single evaluation program dubbed the Marin Defensible Space Alliance (MDSA). The fire departments represented by the MDSA have approached the MWPA to request the recruitment and employment of two Senior Wildfire Mitigation Specialists to oversee the MDSA program through the MWPA. The MWPA Board of Directors approved the positions and recruitment at its February meeting. Recruitment will begin February 19, 2024.

RECENT BOARD ACTIONS

- Authorized the Executive Officer to release a Request for Proposals (RFP) for Environmental Consulting Services.
- Authorized the Executive Officer to sign the San Rafael-San Anselmo Fuel Reduction Zone (SRSAFRZ) Task Order (TO) with a value not to exceed $400,000 to perform work in the pilot project area.
- Authorized the Executive Officer to sign a Memorandum of Agreement with the Marin County Fire Department (MCFD) related to vegetation management services.
- Approved the creation of the two Senior Wildfire Mitigation Specialists FTEs and authorized the Executive Officer to sign the memorandum of understanding and begin recruitment.
- Approved the first amendment to the professional services agreement with Sonoma Technology for the Marin County Evacuation Risk Assessment Tool.



PROJECT SITE VISITS

We continue to get great participation during our site visits. On February 13th we had a very well attended site visit in the pilot project area of the San Rafael/San Anselmo Fuel Reduction Zone. Additionally, we live streamed the event in order to increase accessibility. Many people "attended" through the live stream and many more have been watching after the fact. We intend to continue to live stream for increased accessibility.

Thank You,

Mark Brown
Executive Officer
Marin Wildfire Prevention Authority

MARIN WILDFIRE
PREVENTION AUTHORITY
Chipper Day Annual Report
2023
Delivered on 1/29/2024

2023 Highlights

14,253 cubic yards of flammable material removed

Average of 2.83 cubic yards per pickup

4,454 completed pickups county-wide

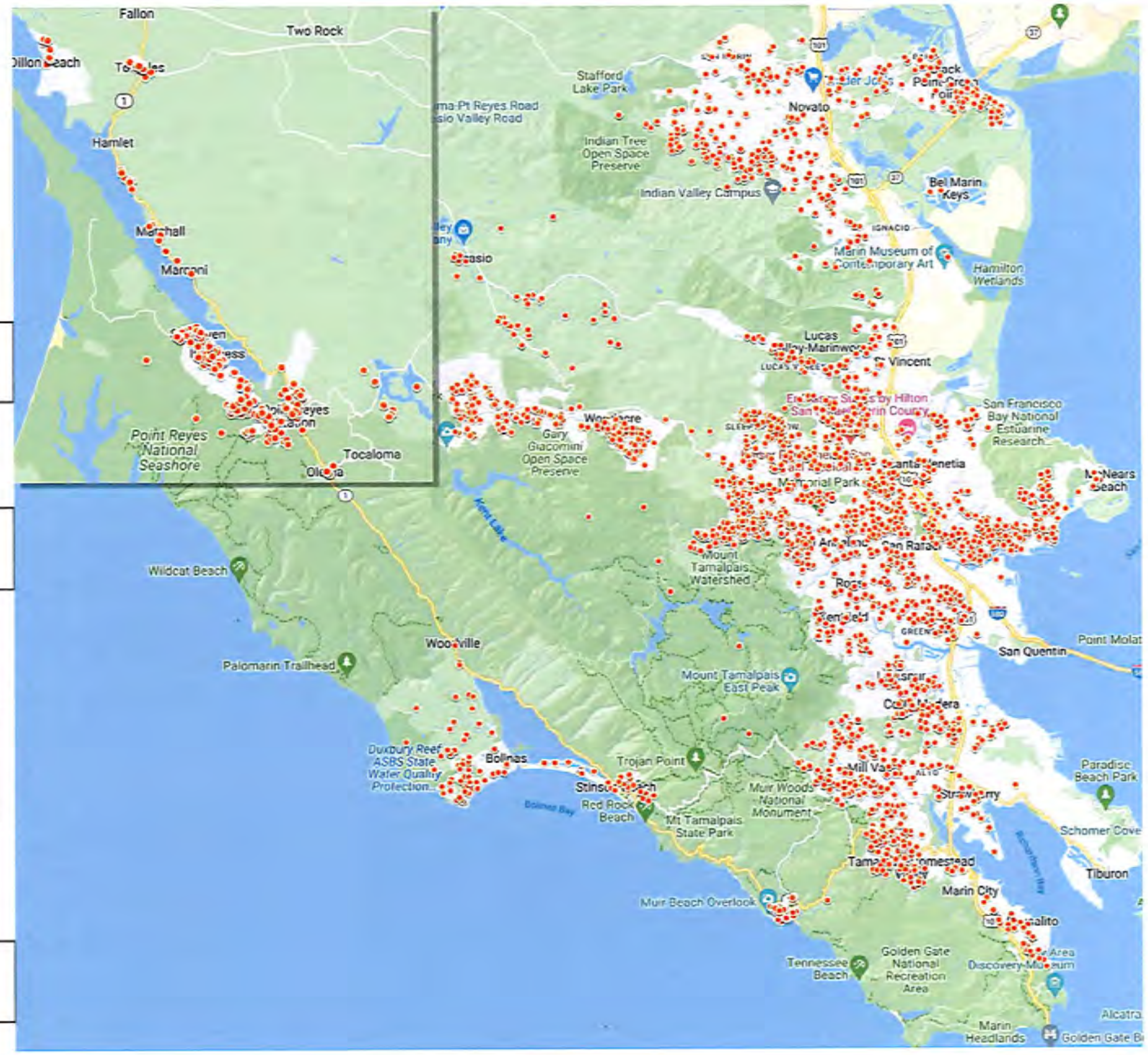
A 35% increase from last season

18% increase in new participants to the program

Targeted marketing campaign throughout the season helps raise awareness of the program around Marin.

More opportunities to participate

Each JPA Zone received 5 weeks of chipping in 2023; a 67% increase from 2022



MARIN WILDFIRE
PREVENTION AUTHORITY

What is the Marin Chipper Program?

The Marin Chipper Program, also known as Marin Chipper Day, is a vegetation management program run by the Marin Wildfire Prevention Authority (MWPA). The program provides for the curbside pickup, chipping, and disposal of vegetation material from residential properties located within the five MWPA Zones..

Purpose

Removal and disposal of vegetation is time consuming and costly. The purpose of the Chipper program is to assist Marin residents with their efforts to create and maintain Defensible Space around their homes by providing a free and convenient service for the disposal of their excess vegetation.

Impact

Curbside pickup programs, like the Marin Chipper Program, generate a wide array of positive outcomes, including:

1) Reduction of Hazardous Vegetation & Creation of Defensible Space

In a 2021 survey of residents who participated in similar program in another county, 87.1% of respondents cited the curbside chipper program as the reason for removing excess vegetation on their property. Additionally, jurisdictions that coordinate chipping services with Defensible Space inspections show marked increases in the amount of hazardous vegetation removed from their communities.

2) Improved Community Preparedness

The event-based structure of the Marin Chipper Program strengthens communication and cooperation between neighbors as they work to remove fuels in preparation for their chipping event. It also increases knowledge of fire-smart landscaping techniques among residents. This enhanced neighborhood coordination is a hallmark of fire-adapted communities.

3) Minimizing Emissions

Event-based chipper programs, like the Marin Chipper Program, use large "chipper trucks" that follow optimized routes. One Chipper Truck is equivalent to seventeen small landscaper trucks in terms of volume of material that can be transported to disposal sites. The bottom line? Fewer trucks on the street and a reduction in CO2 emissions.

2023 Chipper Program

The 2023 program provided 5 scheduled events for all communities within the MWPA. Additionally, MWPA Member Agencies utilized the program on an ad hoc basis for special events. As was the case with the first two years of the program, the program aims to offer vegetation removal services equitably to all residents regardless of their location in the county in order to reduce fuel loads and regional fire risks.

2023 saw no significant Wildfire events in the Northern Bay Area. However, some areas of Marin experienced smaller grass fires during the summer months. Throughout the season, the Marin Chipper Day Program continued to support residents with their efforts to reduce their fuel loads and maintain Defensible Space..

The program continued to utilize software developed by Fire Aside Inc., a Marin based company. The ability of the software to manage and track reservations, plan the most efficient routes, and allow crews to input pile size estimates along with pile photographs was invaluable to the success of the season.

Chipper crews working on piles in West Marin

New schedule offers more pickup opportunities with less wait time between events

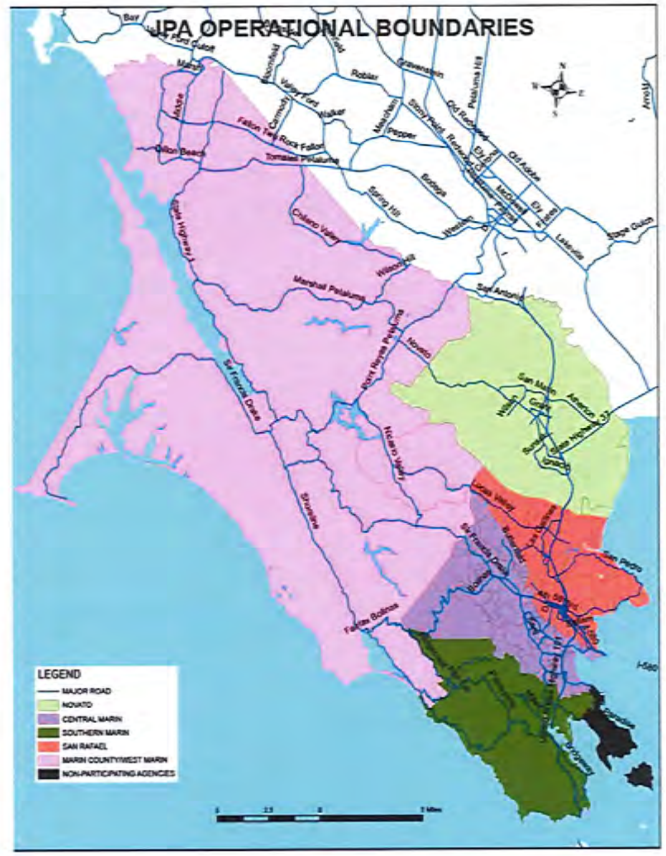
Past seasons of the Chipper Day program have centered around a schedule that was broken into two identical rounds of chipping - one in late spring/early summer and one in late summer/early fall. This left a service gap of roughly 11 weeks in between pickup opportunities and only a maximum of three pickups per season when including the extra chipping event that took place in November 2022.

After reading through resident feedback at the end of the 2022 season, it became clear that residents desired more service opportunities. Staff worked during the off season to develop a new schedule structure to increase pickup opportunities for all residents while decreasing the wait time between each event. The schedule developed was based on the model used for the 2022 extra chipping events, focusing all crews in one of the 5 MWPA zones each week and rotating zones every week. The resulting 25-week schedule resulted in five pickup opportunities for all residents within the JPA, with events occurring roughly every five weeks. Within each MWPA zone, subzones were created to ensure all communities within the zone had equal opportunities to participate in each event. The implementation of the new schedule continued the program's trend of increased service opportunities each season while reducing the wait between events by more than 50%.

New for 2023

For the 2023 season, the program schedule was restructured so that all crews focused one one of the 5 MWPA zones each week, rotating around the JPA throughout the season. This new schedule resulted in 5 events during the season for all residents. With all crews dedicated to working in a single zone each week, they were able to better support each other when encountering larger piles and/or handling complex situations.

In addition to the restructured schedule, an updated online reservation portal was built and text message reminders were added prior to the launch of the 2023 season. Both of these updates helped improve the overall user experience and were applauded by the public.



PROGRAM GOALS

Over the years, the residential chipping programs throughout the County have subscribed to a static and recurring list of goals. Not least of which is simply the removal of hazardous vegetation and the dissemination of prevention and safety information.

The 2023 season saw the continued commitment to the goals laid out during the past seasons. MWPA strives to provide the free services of the Chipper Day Program to all residents of Marin in an equitable fashion as well as to assist in lowering the carbon footprint associated with residential cleanup and vegetation removal.

- Equitable distribution of services and provide opportunity for more low income and aging residents to access the program
- Reduce hazardous vegetation on residential property
- Increase program participation with curbside service
- Reduce environmental impact by greatly decreasing number of trips to pick up and dispose of material
- Increase program visibility with improved advertising
- Educate the public about the need to maintain defensible space on private property

MARIN WILDFIRE
PREVENTION AUTHORITY

Program Management

What does it take to operate a curbside chipping program that covers 90% of Marin & serves thousands of residents throughout the year?

Staff

The 2023 program was managed by Steven Peters and Brendan Devlin, two Marin County residents who are passionate about serving the community and mitigating wildfire risk. Here's a "behind the scenes" peak at what is involved in planning and operating such a large and complex program.

Pre-season planning

Program planning begins in January and involves the creation of a detailed plan outlining the size, scope, and design of the upcoming year's program. Program Managers meet with local government representatives, fire officials, and members of the public to discuss logistics, answer questions, and solicit feedback.

Once the plan is finalized, an RFP is published and the contractor selection process begins. Program Managers collaborate with partners to review and analyze all bids, vet the finalists, and make recommendations.

Chipping season activities

Operating the program is a 7 day a week job from mid-May until the beginning of December. In addition to supervising 4 chipper crews every day during the week, Program Managers respond to thousands of inquiries from the public throughout the season. Answering questions, handling logistical "curveballs," and solving complex problems, are all in a day's work. Behind the scenes, Program Managers handle all the necessary Finance, Compliance, and Reporting functions that come with running a public program with a $1.25 MM+ budget. Detailed reports are created and presented at monthly meetings of the MWPA Board. Coordinating services with MWPA Member Agencies to support the overall mission of fuel reduction and marketing the program to Marin County residents are also key responsibilities handled by the Program Managers.

Partnership with Fire Aside generates positive results

The end of the 2022 season saw Program Staff focused on reducing the number of "Could Not Finds"(CNFs) in order to improve overall efficiency. Staff met with Fire Aside leaders extensively during the off season to discuss ideas and develop new solutions. Fire Aside listened closely and took action. Prior to the start of the 2023 season, Fire Aside introduced text message reminders and a revamped reservation portal to allow for easier account management (i.e., adjusting and cancelling reservations). These enhancements helped participants plan for their chipper event and cancel if needed.

The offseason planning and hard work paid off. The goal for the 2023 season was to reduce the CNF rate from 20% to 10%. At the conclusion of the 2023 season the CNF rate was 9.8%.

Coordination with MCFD Fire Foundry Program

During the early stages of season planning, Program Staff met with Marin County Fire Department's Fire Foundry training program to discuss how Foundry crews could be utilized during the chipper season.

Early season coordination

Initially, Foundry crews were utilized to remove large piles that would otherwise overwhelm the standard program pile size and crew capacity. In this way, the program sought to address the concerns from residents with more significant vegetation management needs who require additional assistance .

FIRE FOUNDRY

Late season coordination

As the season progressed, the Foundry was also utilized to help with special events and ad hoc requests from Member Agencies. This included community "green waste drop off days," which allowed residents the opportunity to drop off large amounts of vegetation while also reducing the access challenges some large pile properties were presenting. In addition to staffing green waste drop off days, Foundry crews also assisted the main program during weeks when reservations were extremely high. In total, the Fire Foundry was responsible for removing 296.5 cubic yards of vegetation through its coordination with the Chipper Program.

MARIN WILDFIRE PREVENTION AUTHORITY

Continued public outreach in 2023

The 2023 season saw program staff continue to utilize local news outlets and social media to "spread the word" about the program

In order to reach additional portions of the population who may not have heard of the program before, program staff placed advertisements in the Marin Independent Journal in both a digital and print capacity. Additionally, picket-style yard signs were deployed in multiple locations throughout the county.

In addition to utilizing Member Agency social media channels and advertising in the Marin Independent Journal, ads were also placed in local town and community newsletters.

Targeted awareness campaigns using performance data

During the 2023 season, Program Staff and Fire Aside executed a pilot marketing campaign with the following goals:

1. Expand awareness by reaching residents who have not used the program previously.
2. Target neighborhoods where historical participation was lower than other areas.
3. Increase overall usage in the service by all residents.

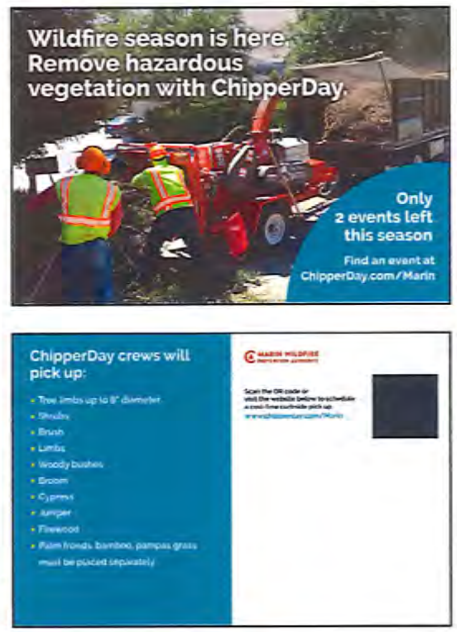
Marketing Pilot results

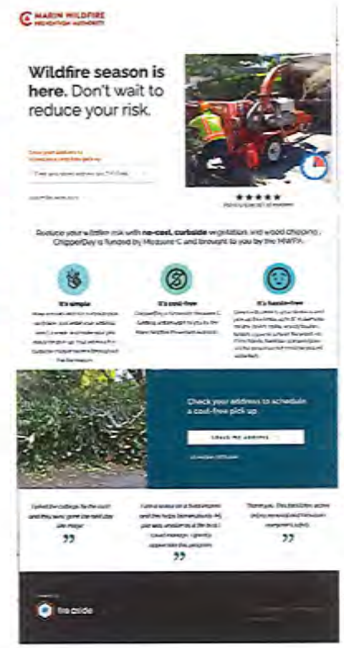
18% increase in first time chippers compared to 2022 (1,728 residents)

64% increase in first time chippers in communities with historical low participating. (113% increase in cubic yards chipped in same communities)

Pilot Conclusion:

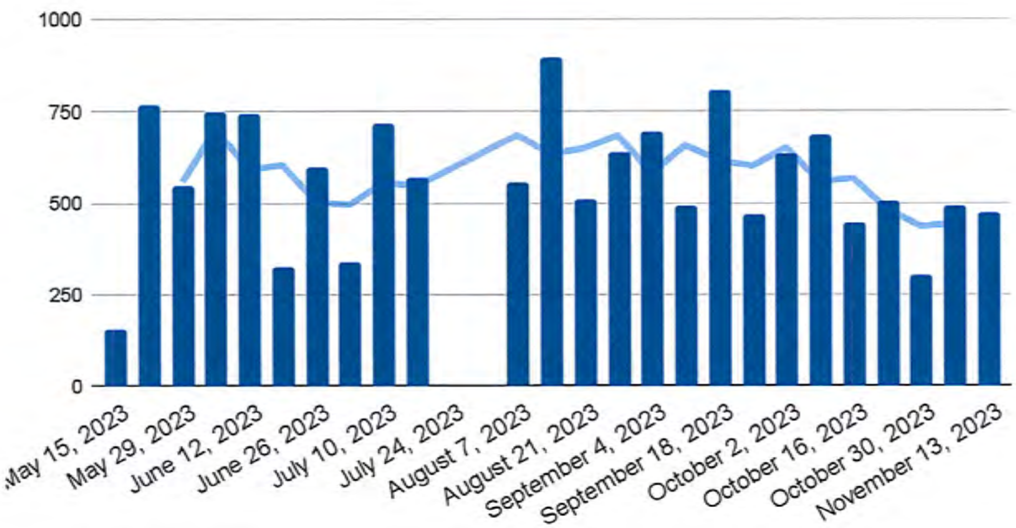
Through the use of targeted messages (direct mail, email, social) the program is able to expand participation. This includes new members of the community and the volume of hazards fuel removed.





MARIN WILDFIRE PREVENTION AUTHORITY

Cubic volume removed per event



	All County*	FireWise Communities
Cubic volume	14,253	6,932
Completed pickups	4,454	3,050

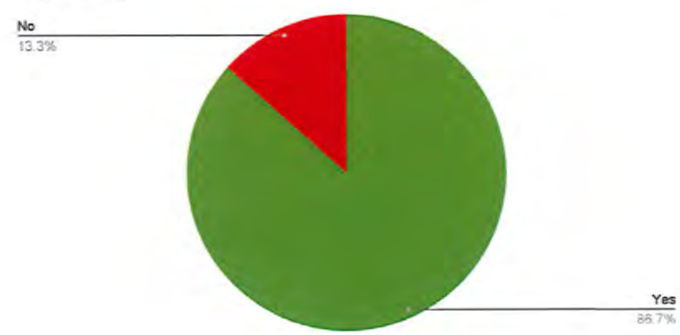
*All county refers to all MWPA participating jurisdictions (ie excludes Tiburon)

2023 Activity Summary

The program continued in its fourth year to provide service to the residents of Marin. The program followed a new schedule format with increased pickup opportunities for all residents within the JPA that ran from May to November.

The free curb pickup program continues to overwhelmingly drive resident behavior.

Did the free chipping program cause you to remove the vegetation?

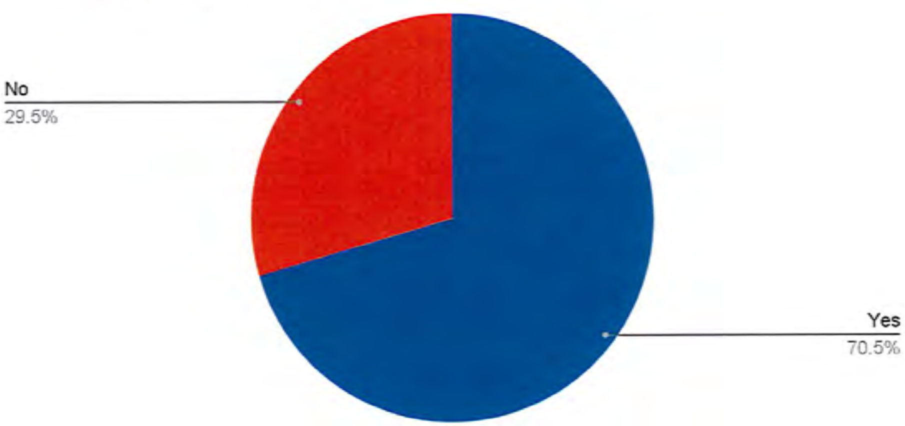


MARIN WILDFIRE PREVENTION AUTHORITY

The DSI program is helping drive removal of hazardous material

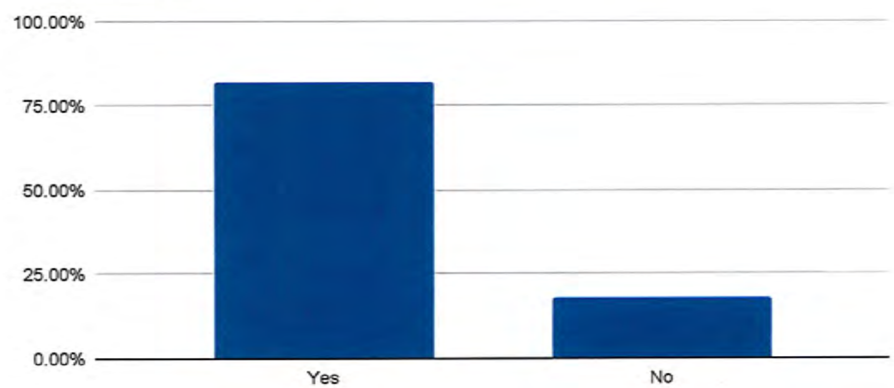
Did participants have their free Defensible Space and Home Hardening evaluation this year?

*Based on 1,954 participants who answered post pick up survey



Did the report help you identify fire hazardous vegetation to remove for this ChipperDay or your green waste bin?

n= 1368 out of 1954 people answered this question



MARIN WILDFIRE PREVENTION AUTHORITY

Curbside program eliminates 90% of the miles associated with removal of this material

1 Chipper Truck = 17+ small landscaper pickup trucks

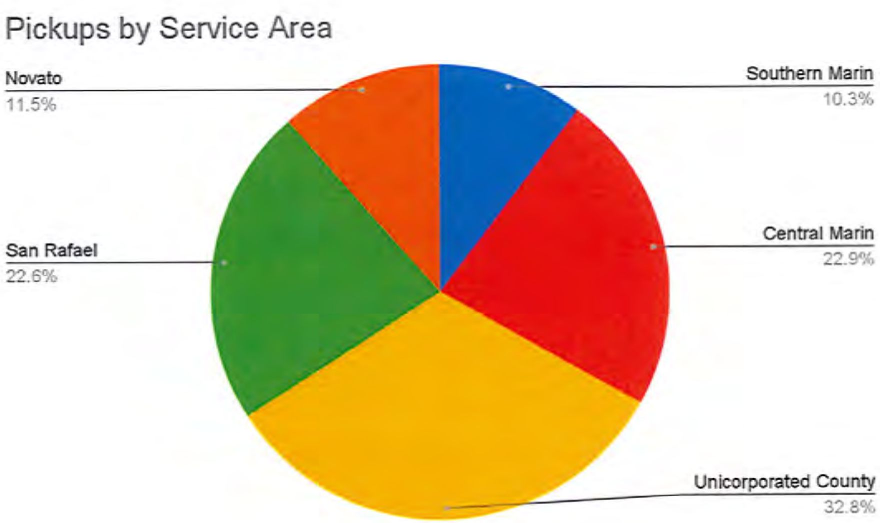
By chipping on site and using larger capacity trucks, the program is able to reduce thousands of small truck trips to the transfer station. This year we estimate[1] we eliminated over 24,100 kg of CO_2

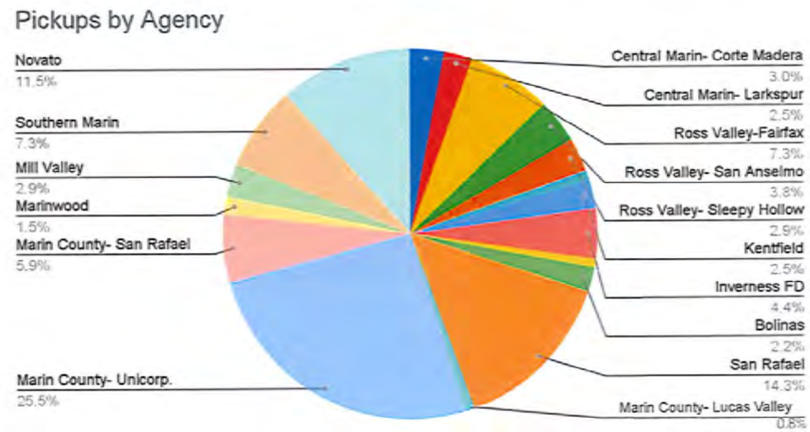
"We have a large wooded area on our property with redwood and bay trees. We continuously try to remove dead or fallen trees and Scotch Broom. We are very appreciative of the chipper program in helping to get rid of said trees and debris. In past years we've made numerous trips hauling the debris to the Nicasio dump site. The chipper program has saved us time, hauling, and money. The only improvement would be if it could be done twice a year. Thank you for this program.'

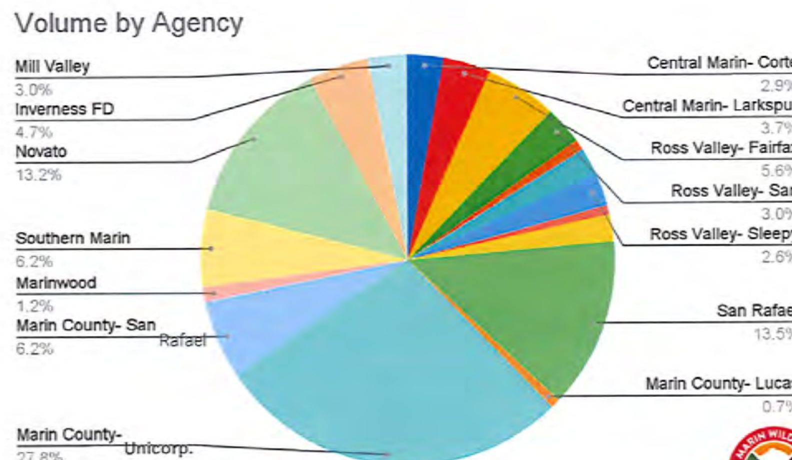
[1] Average of 7.2 miles from property to transfer station, uses EPA estimate of 400 grams CO2 per passenger vehicle, and each chipper truck eliminates trips by 17 small pickup trucks

Service Areas

Pickups were tracked both by area collected in and agency jurisdiction.







Spending by zone for FY23

The Chipper program functions on a calendar year format. Money allocated to the program must cover the latter portion of the current season and the beginning of the following season in order to be in line with the MWPA fiscal year.

At the conclusion of FY23 program spending was broken down to reflect the amount spent in each of the five MWPA JPA zones.

Central Marin	$218,996
West Marin	$184,158
Novato	$195,770
San Rafael	$218,996
Southern Marin	$218,996
Total	**$1,036,916**

Highlights from the public

"The program is a wonderful offering for the community and very much appreciated. It is run beautifully and I can't think of any improvements!"

"Just wanted to thank you for the excellent service! From the original email which was well designed and easy to use, to this morning's pick up, the entire process couldn't have been better. Please extend my appreciation to all involved."

"The program gets me energized to clear my defensible space throughout the year and still lots to do even in the rainy season, appreciate the program a lot!!!"

"Thanks to you we have made a lot of improvements to our property to make it more fire safe. The chipping crew did a fantastic job and left the area cleaner than when they arrived."

"We just hope it continues! So helpful and it actually gets our neighborhood talking about cleaning up. It's very positive and successful in our experience. Thank you!!"

"It's a great program and educates for defensible space and alerts community on fire prevention."

"It's a fantastic service. I will definitely use it again next time it's available. I love it and want to thank you for the great job the crew did."

"Great program, especially for new owners of neglected properties."

Looking Ahead

The Marin Chipper Program will continue to utilize the 5-zone approach and potentially add even more pickup opportunities in the 2024 season. Additionally, Program Staff will work closely with Defensible Space Inspection teams to provide a resource for residents looking to act on their inspection reports and help to increase resident engagement with their inspection reports.

The program also plans to take steps to reduce the stated service window for all 2024 events. More information on this will be released in the spring of 2024.

Finally, the Chipper Day Program will continue its work with the Fire Foundry program to create more chipping opportunities for residents living in high-risk areas of Marin and offer additional targeted services where they can have the largest impact.

Chipper crews working on piles in Novato

MARIN WILDFIRE
PREVENTION AUTHORITY

Thank You

MARIN WILDFIRE PREVENTION AUTHORITY

In partnership and support with:

Bolinas Fire District
City of Larkspur
City of Mill Valley
City of San Rafael
County of Marin
Fire Aside
Fire Safe Marin
Inverness Public Utility District
Kentfield Fire Protection District
Marinwood Community Services District
Muir Beach Community Services District
Novato Fire Protection District
Sleepy Hollow Fire Protection District
Southern Marin Fire Protection District
Stinson Beach Fire Protection District
Town of Corte Madera
Town of Fairfax
Town of Ross
Town of San Anselmo

ALERTMARIN

TEST ON MARCH 23 AT 10:00 AM

Those who work or live in Marin should register at AlertMarin.org.

OFFICE OF
EMERGENCY MANAGEMENT

Kentfield Fire Protection District

Mark Pomi
Fire Chief

1004 Sir Francis Drake Boulevard
Kentfield, CA 94904

Phone : (415) 453-7464
Fax : (415) 453-4578

March 4, 2024

California Public Utilities Commission
505 Van Ness Avenue
San Francisco, CA 94102

Re: AT&T Application Relief of Carrier of Last Resort Obligation – OPPOSE

Dear CPUC Commission,

On behalf of the Kentfield Fire Protection District, I write to join the growing chorus of concerned departments who request that the California Public Utilities Commission (CPUC) reject AT&T's application for targeted relief from its Carrier of Last Resort (COLR) legal obligations.

As the Carrier of Last Resort, AT&T must provide Plain Old Telephone Service (POTS) or landline phone service upon request to all residential and business customers within its service territory. AT&T is requesting that the CPUC relieve it of this obligation and allow it instead to decide whether to provide telephone service, even if no other telephone provider in the area is obligated to provide service.

For some of our most vulnerable residents, especially those in more geographically remote and rural areas without cell phone reception, approval of AT&T's application would result in them paying more for telephone service, receiving lower quality service, being required to purchase phone service as part of an expensive "bundle," or receiving no phone service at all.

AT&T's application requests COLR relief in providing landline service for over 99% of its service territory where it determines an alternative voice provider exists (VoIP, wireless, etc.) and does not request a replacement COLR. Since the definition of "alternative voice provider exists" is based on demonstration that a carrier's footprint covers only 50% of the census block, residents in the remaining 50% are in danger of having no phone service. Additionally, AT&T's application describes the COLR requirement as an "underutilized landline telephone network," however, in households with limited cell phone coverage, landlines are far from underutilized. Landlines provide essential communications, especially in emergencies, to households without cell coverage and/or other connectivity options.

AT&T's application also requests expedited approval for future COLR relief through a CPUC Tier 1 Advice Letter process that does not require CPUC approval. If the CPUC approves, AT&T could cancel service for its POTS customers in as little as six months.

Over 580,000 AT&T customers would be affected – including 28,800 households in Marin County – many of whom are senior citizens, live in low-income households, or reside in rural areas where other connectivity is not available to them, placing their lives in jeopardy in the event of an emergency. Approximately 23,000 residents in suburban and urban areas that currently subscribe to AT&T's plain landline service may have to select a different carrier and/or pay more if the application is approved.

Kentfield Fire Protection District opposes this AT&T application, as it will reduce access to essential communications services for our communities while increasing costs for those still covered. Much of rural Marin County is already under- or un-served, lacking universal access to reliable, secure, and open networks. This application does not address these inequities, but rather increases them.

Sincerely,

Mark Pomi

Mark Pomi
Fire Chief
Kentfield Fire Protection District

DEPARTMENT OF FORESTRY AND FIRE PROTECTION
OFFICE OF THE STATE FIRE MARSHAL
P.O. Box 944246
SACRAMENTO, CA 94244-2460
(916) 568-3800
Website: www.fire.ca.gov

February 7, 2024

Dear Wildfire Mitigation Stakeholder,

We are writing this letter to advise you that the Office of Administrative Law has approved the regulation for State Responsibility Area Fire Hazard Severity Zones.

The CAL FIRE - Office of the State Fire Marshal began the regulatory process for the State Responsibility Area (SRA) in December 2022. The CAL FIRE - Office of the State Fire Marshal held 59 public hearings and provided 174 days for public comment. After carefully reviewing more than thirteen hundred comments, adjustments were made to the map, which resulted in just over 123,000 acres receiving an updated designation. The final regulation and map were adopted on January 31, 2024, and will become effective April 1, 2024.

As we now finalize the State Responsibility Area Remap Project, we continue our efforts to develop a roll out plan for the Local Responsibility Area maps pursuit to the recent updates to Government Code 51178. We will continue to communicate updates as the plan is drafted.

We have updated our website and posted the adopted map. To view the changes and for more information about FHSZs, visit the following website: osfm.fire.ca.gov/FHSZ.

Sincerely,

Daniel Berlant
State Fire Marshal
CAL FIRE – Office of the State Fire Marshal

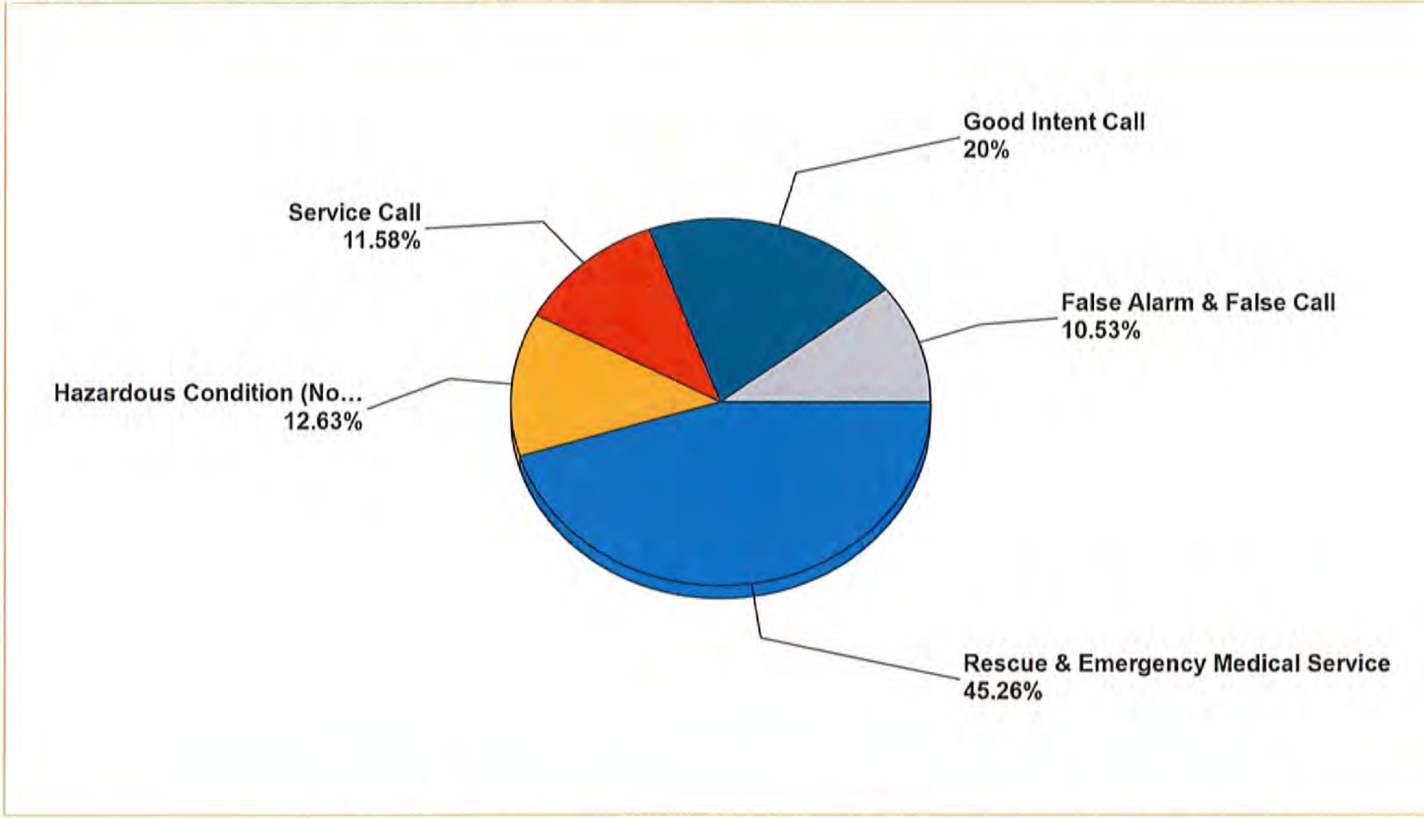
Kentfield FPD

Kentfield, CA

This report was generated on 3/1/2024 5:47:30 PM

Breakdown by Major Incident Types for Date Range

Zone(s): All Zones | Start Date: 02/01/2024 | End Date: 02/29/2024



MAJOR INCIDENT TYPE	# INCIDENTS	% of TOTAL
Rescue & Emergency Medical Service	43	45.26%
Hazardous Condition (No Fire)	12	12.63%
Service Call	11	11.58%
Good Intent Call	19	20%
False Alarm & False Call	10	10.53%
TOTAL	**95**	**100%**

Only REVIEWED and/or LOCKED IMPORTED incidents are included. Summary results for a major incident type are not displayed if the count is zero.

Detailed Breakdown by Incident Type		
INCIDENT TYPE	# INCIDENTS	% of TOTAL
311 - Medical assist, assist EMS crew	2	2.11%
320 - Emergency medical service, other	33	34.74%
321 - EMS call, excluding vehicle accident with injury	1	1.05%
322 - Motor vehicle accident with injuries	2	2.11%
324 - Motor vehicle accident with no injuries.	4	4.21%
342 - Search for person in water	1	1.05%
400 - Hazardous condition, other	1	1.05%
411 - Gasoline or other flammable liquid spill	1	1.05%
412 - Gas leak (natural gas or LPG)	2	2.11%
440 - Electrical wiring/equipment problem, other	1	1.05%
444 - Power line down	5	5.26%
445 - Arcing, shorted electrical equipment	1	1.05%
462 - Aircraft standby	1	1.05%
500 - Service Call, other	1	1.05%
531 - Smoke or odor removal	1	1.05%
550 - Public service assistance, other	4	4.21%
553 - Public service	4	4.21%
571 - Cover assignment, standby, moveup	1	1.05%
611 - Dispatched & cancelled en route	18	18.95%
651 - Smoke scare, odor of smoke	1	1.05%
700 - False alarm or false call, other	3	3.16%
733 - Smoke detector activation due to malfunction	1	1.05%
743 - Smoke detector activation, no fire - unintentional	2	2.11%
745 - Alarm system activation, no fire - unintentional	4	4.21%
TOTAL INCIDENTS:	**95**	**100%**

Kentfield FPD

Kentfield, CA

This report was generated on 3/5/2024 1:57:32 PM

Hours Worked per Activity Code for Personnel for Date Range

Personnel: All Personnel | Roster Activity Code(s): OT - Overtime, OT - ACP - Overtime - Acting Captain, OT - ACP - SEPARATE CHECK - OT-ACP-Overtime Acting Captain-Sep Check, OT - CM - OT-Central Marin, OT - CM SEPARATE CHECK - OT-Central Marin Separate Check and 7 more | Start Date: 02/01/2024 | End Date: 02/29/2024

ROSTER	STATION	APP.	BEGIN	END	TIME (HRS)	NOTES
Beltramo, Anthony	**ID: 3242**					
OT - Overtime						
A1	UNASSIGNED	UNASSIGNED	2/13/2024 08:30:00	2/13/2024 10:00:00	1.5	Mapping meeting
				[Beltramo, Anthony] OT - Overtime	1.5	
				[Beltramo, Anthony] Total Hours Worked:	**1.5**	
Bridges, Bryan	**ID: 1115**					
OT - Overtime						
A1	UNASSIGNED	UNASSIGNED	2/1/2024 07:00:00	2/1/2024 18:00:00	11	OES Pre-deployment XMR240016
C1	UNASSIGNED	UNASSIGNED	2/5/2024 07:00:00	2/6/2024 07:00:00	24	OES / USAR - Water Team 11 Storm / Weather Pre-Deployment
C2	UNASSIGNED	UNASSIGNED	2/6/2024 07:00:00	2/6/2024 08:00:00	1	OES / USAR - Water Team 11 Storm / Weather Pre-Deployment
A2	UNASSIGNED	UNASSIGNED	2/26/2024 09:00:00	2/26/2024 15:00:00	6	
				[Bridges, Bryan] OT - Overtime	42	
OT - ACP - Overtime - Acting Captain						
C2	17 - Head Quarters	E17	2/18/2024 07:00:00	2/19/2024 07:00:00	24	Cover Garcia
				[Bridges, Bryan] OT - ACP - Overtime - Acting Captain	24	
				[Bridges, Bryan] Total Hours Worked:	**66**	
Garcia , Anthony	**ID: 1362**					
OT - Overtime						
A1	17 - Head Quarters	E17	2/7/2024 07:00:00	2/7/2024 16:15:00	9.25	Cover Viau

Hours are calculated from Begin and End times in the Roster. Archived Rosters are not included.

ROSTER	STATION	APP.	BEGIN	END	TIME (HRS)	NOTES
A1	17 - Head Quarters	E17	2/13/2024 07:00:00	2/14/2024 07:00:00	24	Cover Viau's vacation
B2	17 - Head Quarters	E17	2/22/2024 07:00:00	2/23/2024 07:00:00	24	Cover Marty's vacation

[Garcia , Anthony] OT - Overtime 57.25

[Garcia , Anthony] Total Hours Worked: 57.25

Glenn , David	**ID: 1390**					
OT - Overtime						
A1	UNASSIGNED	UNASSIGNED	2/1/2024 07:00:00	2/1/2024 18:00:00	11	OES Pre-deployment XMR240016
C1	17 - Head Quarters	B17	2/5/2024 07:00:00	2/6/2024 07:00:00	24	OES / USAR - Water Team 11 Storm / Weather Pre-Deployment
C2	17 - Head Quarters	B17	2/6/2024 07:00:00	2/6/2024 08:00:00	1	OES / USAR - Water Team 11 Storm / Weather Pre-Deployment
A1	UNASSIGNED	UNASSIGNED	2/13/2024 09:00:00	2/13/2024 10:00:00	1	Marin County Training Officers Meeting Via Zoom: 0900-1000
A2	UNASSIGNED	UNASSIGNED	2/14/2024 09:30:00	2/14/2024 12:00:00	2.5	Double Guard Presentation: 0930-1100 1.5hr Board of Directors Meeting Annual Training Report: 1730-1830 1hr

[Glenn , David] OT - Overtime 39.5

OT - CM - OT-Central Marin						
A1	UNASSIGNED	UNASSIGNED	2/7/2024 09:00:00	2/7/2024 13:00:00	4	Training w/San Quentin Fire: 0900-1300 4hr
C1	17 - Head Quarters	B17	2/17/2024 07:00:00	2/18/2024 07:00:00	24	Cover BC Gabbard vacation.
C1	UNASSIGNED	UNASSIGNED	2/23/2024 07:00:00	2/23/2024 15:00:00	8	Cover Gabbard

[Glenn , David] OT - CM - OT-Central Marin 36

[Glenn , David] Total Hours Worked: 75.5

Gutierrez, Mike	**ID: 5116**					
OT - Overtime						
B2	17 - Head Quarters	E17	2/4/2024 07:00:00	2/5/2024 07:00:00	24	Cover Bridges for Water Team 11 Pre-Po.
B2	17 - Head Quarters	E17	2/22/2024 07:00:00	2/23/2024 07:00:00	24	Cover Neve's vacation

Hours are calculated from Begin and End times in the Roster. Archived Rosters are not included.

ROSTER	STATION	APP.	BEGIN	END	TIME (HRS)	NOTES
B1	UNASSIGNED	UNASSIGNED	2/27/2024 09:30:00	2/27/2024 14:00:00	4.5	Drop off E17 to Golden State.
				[Gutierrez, Mike] OT - Overtime	52.5	
OT - COMP - Overtime - To Comp. Time						
B1	UNASSIGNED	UNASSIGNED	2/15/2024 09:00:00	2/15/2024 18:00:00	9	0900-1500=6 OT Hours * 1.5= 9 Comp Time Hours; Fire Mechanics training class.
				[Gutierrez, Mike] OT - COMP - Overtime - To Comp. Time	9	
				[Gutierrez, Mike] Total Hours Worked:	**61.5**	
Marty , Andrew	**ID: 1675**					
OT - Overtime						
A2	17 - Head Quarters	E17	2/14/2024 07:00:00	2/15/2024 07:00:00	24	Cover Viau vacation.
C1	17 - Head Quarters	E17	2/17/2024 07:00:00	2/18/2024 07:00:00	24	Cover Captain Garcia vacation.
C1	17 - Head Quarters	E17	2/29/2024 09:00:00	3/1/2024 07:00:00	22	Cover Garcia sick.
				[Marty , Andrew] OT - Overtime	70	
				[Marty , Andrew] Total Hours Worked:	**70**	
McKnight , Christopher	**ID: 1713**					
OT - Overtime						
B1	UNASSIGNED	UNASSIGNED	2/9/2024 07:00:00	2/9/2024 11:00:00	4	Budget committee meeting.
A1	UNASSIGNED	UNASSIGNED	2/13/2024 08:30:00	2/13/2024 10:00:00	1.5	Mapping meeting
B2	UNASSIGNED	UNASSIGNED	2/22/2024 08:00:00	2/22/2024 12:00:00	4	MERA train the trainer class
A2	UNASSIGNED	UNASSIGNED	2/26/2024 09:00:00	2/26/2024 15:00:00	6	
				[McKnight , Christopher] OT - Overtime	15.5	
				[McKnight , Christopher] Total Hours Worked:	**15.5**	

Hours are calculated from Begin and End times in the Roster. Archived Rosters are not included.

ROSTER	STATION	APP.	BEGIN	END	TIME (HRS)	NOTES
Nelson, Zachary	**ID: 1782**					
OT - Overtime						
B1	UNASSIGNED	UNASSIGNED	2/27/2024 09:30:00	2/27/2024 14:00:00	4.5	Drop of E17 to Golden State.
				[Nelson, Zachary] OT - Overtime	4.5	
				[Nelson, Zachary] Total Hours Worked:	**4.5**	
Neve, Mitch	**ID: 3243**					
OT - Overtime						
A2	UNASSIGNED	UNASSIGNED	2/26/2024 09:00:00	2/26/2024 15:00:00	6	
				[Neve, Mitch] OT - Overtime	6	
				[Neve, Mitch] Total Hours Worked:	**6**	
Tescallo, Anthony	**ID: 2081**					
OT - COMP - Overtime - To Comp. Time						
B1	17 - Head Quarters	E17	2/3/2024 07:00:00	2/4/2024 19:00:00	36	24 Hours OT * 1.5 = 36 Comp Time Hours; Cover Bridges
B1	UNASSIGNED	UNASSIGNED	2/9/2024 07:00:00	2/9/2024 13:00:00	6	0700-1100 = 4 Hours * 1.5= 6 OT Hours; Budget committee meeting.
				[Tescallo, Anthony] OT - COMP - Overtime - To Comp. Time	42	
OT - Overtime						
C2	UNASSIGNED	UNASSIGNED	2/6/2024 09:00:00	2/6/2024 17:00:00	8	Cashing in 12 Hours of Comp time: 12/1.5= 8 OT Hours
				[Tescallo, Anthony] OT - Overtime	8	
				[Tescallo, Anthony] Total Hours Worked:	**50**	
Viau , Kris	**ID: 2133**					
OT - Overtime						
B2	UNASSIGNED	UNASSIGNED	2/4/2024 08:00:00	2/5/2024 07:00:00	23	Assigned to Water Team 11 Pre-Po
C1	UNASSIGNED	UNASSIGNED	2/5/2024 07:00:00	2/6/2024 07:00:00	24	OES / USAR - Water Team 11 Storm / Weather Pre-Deployment
C2	UNASSIGNED	UNASSIGNED	2/6/2024 07:00:00	2/6/2024 08:00:00	1	OES / USAR - Water Team 11 Storm / Weather Pre-Deployment

Hours are calculated from Begin and End times in the Roster. Archived Rosters are not included.

ROSTER	STATION	APP.	BEGIN	END	TIME (HRS)	NOTES
B1	17 - Head Quarters	E17	2/21/2024 07:00:00	2/22/2024 07:00:00	24	CPT Marty vacation - CPT Viau cover OT
				[Viau , Kris] OT - Overtime	72	
				[Viau , Kris] Total Hours Worked:	**72**	

Wilson, Jena	**ID:**					
OT - Overtime						
A2	UNASSIGNED	UNASSIGNED	2/14/2024 18:00:00	2/14/2024 19:00:00	1	February Board Meeting
				[Wilson, Jena] OT - Overtime	1	
				[Wilson, Jena] Total Hours Worked:	**1**	

GRAND TOTAL OF ALL HOURS WORKED: 480.75

Hours are calculated from Begin and End times in the Roster. Archived Rosters are not included.

Kentfield Fire Protection District
Warrant List
February 2024

Type	Date	Num	Name	Memo	Split	Amount	Balance
437 · Cash-Gen Ckg							
Check	02/13/2024	805305387	American Messaging	A/C #W4-106070/Inv #W4106070YB February 2024	2145 · Pager System	-24.92	-24.92
Check	02/13/2024	805305388	AT&T 415 453 0214	BAN #9391080558 / Inv #21200964 Future	2300 · Telephone	-59.43	-84.35
Check	02/13/2024	805305389	Banner Life Insurance Company	181443467 - Bridges	1515 · Health Insurance	-38.48	-122.83
Check	02/13/2024	805305390	Banner Life Insurance Company	180933000 - Marty	1515 · Health Insurance	-44.20	-167.03
Check	02/13/2024	805305391	Banner Life Insurance Company	180503273- Viau	1515 · Health Insurance	-52.52	-219.55
Check	02/13/2024	805305392	Business Card	1/5/24 - 2/4/24: Pomi 7901	-SPLIT-	-1,353.35	-1,572.90
Check	02/13/2024	805305393	California Department of Tax & Fee Admin	Acct #211-629056/Use Tax Account Type-Period End Date 12/31/23	-SPLIT-	-596.00	-2,168.90
Check	02/13/2024	805305394	Corbet's	(A/C #4675)	2055 · Building Repair	-52.16	-2,221.06
Check	02/13/2024	805305395	Jackson's Hardware	(a/c #4538) Statement 1/31/24	2205 · S/S-Fire Equipment	-120.16	-2,341.22
Check	02/13/2024	805305396	Kentfield Assn. Firefighters	Chief's California State FF Assoc. Dues (CSFA) - Chief Pomi	2015 · Dues & Publications	-85.00	-2,426.22
Check	02/13/2024	805305397	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-138,958.83	-141,385.05
Check	02/13/2024	805305398	Curtis, L.N. & Sons	Customer No. C34022	4041 · C/O - PPE	-14,383.98	-155,769.03
Check	02/13/2024	805305399	Marin County Tax Collector	2nd QTR: Sept- Dec FY 2023/24, Customer # 22777	2007 · Legal Fees	-1,315.00	-157,084.03
Check	02/13/2024	805305400	Marin County Tax Collector	Print Shop Services 2023-900	2150 · Prevention	-160.00	-157,244.03
Check	02/13/2024	805305401	Marin County Sheriff's Office	Inv #12446	2105 · Dispatch	-8,123.66	-165,367.69
Check	02/13/2024	805305402	Marin Garden Solutions, Inc.	Invoice # 4508	2055 · Building Repair	-308.00	-165,675.69
Check	02/13/2024	805305403	Marin Sanitary Service	Inv #2955812	2125 · Garbage	-823.11	-166,498.80
Check	02/13/2024	805305404	NPFBA	March 2024 Billing	1515 · Health Insurance	-900.96	-167,399.76
Check	02/13/2024	805305405	Office Depot	Acct# 6011 5661 8341 8338	2215 · S/S-Office	-10.83	-167,410.59
Check	02/13/2024	805305406	Southern Marin Fire Protection District	Inv #23-24-44	2006 · Consulting Fees	-420.02	-167,830.61
Check	02/13/2024	805305407	Tescallo, Anthony	Reimb PO 9844	2305 · Training	-400.00	-168,230.61
Check	02/13/2024	805305408	TK Elevator Corporation	Cust # 144933	2055 · Building Repair	-142.01	-168,372.62
Check	02/13/2024	805305409	Garrett Hardware of Windsor	Statememt 1/31/24_ Void & Re-issue Payment	-SPLIT-	-471.65	-168,844.27
Check	02/27/2024	805305410	Aramark Uniform Services	(a/c #792113681) Inv #5080387246	2050 · Auto/Equipment Repair	-71.11	-168,915.38
Check	02/27/2024	805305411	AT&T 415 453 1064 204 1	BAN #9391050060/ Inv #21262405- Elevator	2300 · Telephone	-29.39	-168,944.77
Check	02/27/2024	805305412	Banner Life Insurance Company	181190074 - Nelson	1515 · Health Insurance	-48.88	-168,993.65
Check	02/27/2024	805305413	Banshee Networks, Inc.	Invoice # 16152	2200 · S/S-Computer	-1,288.02	-170,281.67
Check	02/27/2024	805305414	C.A.P.F.	March 2024 Billing	1515 · Health Insurance	-354.00	-170,635.67
Check	02/27/2024	805305415	Comcast Business	Account # 934487985; Invoice # 194008288	2300 · Telephone	-705.00	-171,340.67
Check	02/27/2024	805305416	Delta Dental of California	Account #05-0190901009: Kentfield Fire District - March 2024 Coverage	1515 · Health Insurance	-3,890.56	-175,231.23
Check	02/27/2024	805305417	Ferguson Waterworks	Invoice # 1840339; Customer # 425633	4035 · C/O-Hydrant & Mains	-4,902.51	-180,133.74
Check	02/27/2024	805305418	GG Fitness Repair	Invoice # 58; PO# 9862	2315 · Wellness Fitness	-373.00	-180,506.74
Check	02/27/2024	805305419	Kentfield Fire District Payroll Account	A/C #0507976165 - March 2024 CEPPT Contributions	1565 · Retirement Prefunding Contrib	-18,750.00	-199,256.74
Check	02/27/2024	805305420	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-57,956.52	-257,213.26
Check	02/27/2024	805305421	Kentfield Fire District Payroll Account	A/C #0507976165	-SPLIT-	-129,120.25	-386,333.51
Check	02/27/2024	805305422	Kentfield Prof. FF #1775	Dues: 1/10/2024 - 2/6/2024	610 · Union Dues	-1,518.90	-387,852.41
Check	02/27/2024	805305423	RelaDyne	Invoice # 0092104-IN	2135 · Gas & Oil	-1,224.69	-389,077.10
Check	02/27/2024	805305424	Connect Your Care	Delta Dental COBRA Coverage: Invoice # 508024465	1515 · Health Insurance	-5.18	-389,082.28
Check	02/27/2024	805305425	Pacific Gas & Electric	Acct 1176933549-5 - Statement 2/22/24	2130 · Gas & Electric	-1,305.98	-390,388.26
Check	02/27/2024	805305426	Ricoh USA, Inc.	Acct #1374116-1034296USC / Inv # 107872364 (Lease 12/04/2024-03/3/2024)	2215 · S/S-Office	-230.78	-390,619.04
Check	02/27/2024	805305427	Roy's Sewer Service, Inc.	Inv.# 226734	2055 · Building Repair	-281.25	-390,900.29
Check	02/27/2024	805305428	Vision Service Plan	Client ID #00106116- March 2024	1515 · Health Insurance	-834.50	-391,734.79
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	-SPLIT-	-8,110.37	-399,845.16
Total 437 · Cash-Gen Ckg						-399,845.16	-399,845.16
439 · Cash-Payroll							
Check	02/09/2024	Debit	IBS		2005 · Administrative Expense	-271.90	-271.90
Check	02/23/2024	Debit	IBS		2005 · Administrative Expense	-124.05	-395.95
Total 439 · Cash-Payroll						-395.95	-395.95
Liabilities							
557 · Use Tax Payable							
Check	02/13/2024	805305393	California Department of Tax & Fee Admin	Acct #211-629056/Use Tax Account Type-Period End Date 12/31/23	437 · Cash-Gen Ckg	596.00	596.00
Check	02/13/2024	805305393	California Department of Tax & Fee Admin	Rounding	437 · Cash-Gen Ckg	0.54	596.54
Total 557 · Use Tax Payable						596.54	596.54
565 · Amer Fnds-Invest Def							
Check	02/13/2024	805305397	Kentfield Fire District Payroll Account	457 Payroll Biweekly Deduction	437 · Cash-Gen Ckg	3,968.16	3,968.16
Check	02/27/2024	805305421	Kentfield Fire District Payroll Account	457 Payroll Biweekly Deduction	437 · Cash-Gen Ckg	3,968.16	7,936.32
Total 565 · Amer Fnds-Invest Def						7,936.32	7,936.32
610 · Union Dues							
Check	02/27/2024	805305422	Kentfield Prof. FF #1775	Dues: 1/10/2024 - 2/6/2024	437 · Cash-Gen Ckg	1,518.90	1,518.90
Total 610 · Union Dues						1,518.90	1,518.90
Total Liabilities						10,051.76	10,051.76
Expenses							
Salaries & Employee Benefits							
1040 · Personnel Serv-Suspense							

Kentfield Fire Protection District
Warrant List
February 2024

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	02/13/2024	805305397	Kentfield Fire District Payroll Account	For Payroll 2/07/2024 - 2/20/2024	437 · Cash-Gen Ckg	104,650.32	104,650.32
Check	02/27/2024	805305421	Kentfield Fire District Payroll Account	For Payroll 2/21/2024 - 3/05/2024	437 · Cash-Gen Ckg	94,903.91	199,554.23
Total 1040 · Personnel Serv-Suspense						199,554.23	199,554.23
1515 · Health Insurance							
Check	02/13/2024	805305389	Banner Life Insurance Company	181443467 - Bridges	437 · Cash-Gen Ckg	38.48	38.48
Check	02/13/2024	805305390	Banner Life Insurance Company	180933000 - Marty	437 · Cash-Gen Ckg	44.20	82.68
Check	02/13/2024	805305391	Banner Life Insurance Company	180503273- Viau	437 · Cash-Gen Ckg	52.52	135.20
Check	02/13/2024	805305404	NPFBA	March 2024 Billing	437 · Cash-Gen Ckg	900.96	1,036.16
Check	02/27/2024	805305412	Banner Life Insurance Company	181190074 - Nelson	437 · Cash-Gen Ckg	48.88	1,085.04
Check	02/27/2024	805305414	C.A.P.F.	March 2024 Billing	437 · Cash-Gen Ckg	354.00	1,439.04
Check	02/27/2024	805305416	Delta Dental of California	Account #05-0190901009: Kentfield Fire District - March 2024 Coverage	437 · Cash-Gen Ckg	3,890.56	5,329.60
Check	02/27/2024	805305420	Kentfield Fire District Payroll Account	PERS Active & Retired Health Premium March 2024	437 · Cash-Gen Ckg	55,007.99	60,337.59
Check	02/27/2024	805305420	Kentfield Fire District Payroll Account	Non-PERS Health Premium March 2024	437 · Cash-Gen Ckg	2,948.53	63,286.12
Check	02/27/2024	805305424	Connect Your Care	Delta Dental COBRA Coverage: Invoice # 508024465	437 · Cash-Gen Ckg	5.18	63,291.30
Check	02/27/2024	805305428	Vision Service Plan	Client ID #00106116- March 2024	437 · Cash-Gen Ckg	834.50	64,125.80
Total 1515 · Health Insurance						64,125.80	64,125.80
1530 · Retire Employer							
Check	02/13/2024	805305397	Kentfield Fire District Payroll Account	Safety (Classic / PEPRA) & Misc. EE/ER	437 · Cash-Gen Ckg	30,068.45	30,068.45
Check	02/27/2024	805305421	Kentfield Fire District Payroll Account	Safety (Classic / PEPRA) & Misc. EE/ER	437 · Cash-Gen Ckg	30,124.13	60,192.58
Total 1530 · Retire Employer						60,192.58	60,192.58
1565 · Retirement Prefunding Contrib							
Check	02/27/2024	805305419	Kentfield Fire District Payroll Account	A/C #0507976165 - March 2024 CEPPT Contributions	437 · Cash-Gen Ckg	18,750.00	18,750.00
Total 1565 · Retirement Prefunding Contrib						18,750.00	18,750.00
Total Salaries & Employee Benefits						342,622.61	342,622.61
Services & Supplies							
2005 · Administrative Expense							
Check	02/09/2024	Debit	IBS		439 · Cash-Payroll	271.90	271.90
Check	02/13/2024	805305392	Business Card	1/5/24 - 2/4/24: Pomi 7901	437 · Cash-Gen Ckg	28.98	300.88
Check	02/13/2024	805305397	Kentfield Fire District Payroll Account	IBS Invoice Fee	437 · Cash-Gen Ckg	271.90	572.78
Check	02/23/2024	Debit	IBS		439 · Cash-Payroll	124.05	696.83
Check	02/27/2024	805305421	Kentfield Fire District Payroll Account	IBS Invoice Fee	437 · Cash-Gen Ckg	124.05	820.88
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	247.72	1,068.60
Total 2005 · Administrative Expense						1,068.60	1,068.60
2006 · Consulting Fees							
Check	02/13/2024	805305406	Southern Marin Fire Protection District	Inv #23-24-44	437 · Cash-Gen Ckg	420.02	420.02
Total 2006 · Consulting Fees						420.02	420.02
2007 · Legal Fees							
Check	02/13/2024	805305399	Marin County Tax Collector	2nd QTR: Sept- Dec FY 2023/24, Customer # 22777	437 · Cash-Gen Ckg	1,315.00	1,315.00
Total 2007 · Legal Fees						1,315.00	1,315.00
2015 · Dues & Publications							
Check	02/13/2024	805305392	Business Card	1/5/24 - 2/4/24: Pomi 7901	437 · Cash-Gen Ckg	28.79	28.79
Check	02/13/2024	805305396	Kentfield Assn. Firefighters	Chief's California State FF Assoc. Dues (CSFA) - Chief Pomi	437 · Cash-Gen Ckg	85.00	113.79
Total 2015 · Dues & Publications						113.79	113.79
2050 · Auto/Equipment Repair							
Check	02/13/2024	805305393	California Department of Tax & Fee Admin	Rounding	437 · Cash-Gen Ckg	-0.54	-0.54
Check	02/27/2024	805305410	Aramark Uniform Services	(a/c #792113681) Inv #5080387246	437 · Cash-Gen Ckg	71.11	70.57
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	417.96	488.53
Total 2050 · Auto/Equipment Repair						488.53	488.53
2055 · Building Repair							
Check	02/13/2024	805305394	Corbet's	(A/C #4675)	437 · Cash-Gen Ckg	52.16	52.16
Check	02/13/2024	805305402	Marin Garden Solutions, Inc.	Invoice # 4508	437 · Cash-Gen Ckg	308.00	360.16
Check	02/13/2024	805305408	TK Elevator Corporation	Cust #144933 / Inv #3007728503	437 · Cash-Gen Ckg	142.01	502.17
Check	02/27/2024	805305427	Roy's Sewer Service, Inc.	Inv.# 226734	437 · Cash-Gen Ckg	281.25	783.42
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	576.86	1,360.28
Total 2055 · Building Repair						1,360.28	1,360.28
2105 · Dispatch							

Kentfield Fire Protection District
Warrant List
February 2024

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	02/13/2024	805305401	Marin County Sheriff's Office	Inv #12446; MDC Support & Maintenance	437 · Cash-Gen Ckg	8,123.66	8,123.66
Total 2105 · Dispatch						8,123.66	8,123.66
2120 · Fire Conferences							
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	345.00	345.00
Total 2120 · Fire Conferences						345.00	345.00
2125 · Garbage							
Check	02/13/2024	805305403	Marin Sanitary Service	Inv #2955812_January 2024 Service	437 · Cash-Gen Ckg	823.11	823.11
Total 2125 · Garbage						823.11	823.11
2130 · Gas & Electric							
Check	02/27/2024	805305425	Pacific Gas & Electric	Acct 1176933549-5 - Statement 2/22/24	437 · Cash-Gen Ckg	1,305.98	1,305.98
Total 2130 · Gas & Electric						1,305.98	1,305.98
2135 · Gas & Oil							
Check	02/27/2024	805305423	RelaDyne	Invoice # 0092104-IN	437 · Cash-Gen Ckg	1,224.69	1,224.69
Total 2135 · Gas & Oil						1,224.69	1,224.69
2145 · Pager System							
Check	02/13/2024	805305387	American Messaging	A/C #W4-106070/Inv #W4106070YB February 2024	437 · Cash-Gen Ckg	24.92	24.92
Total 2145 · Pager System						24.92	24.92
2150 · Prevention							
Check	02/13/2024	805305400	Marin County Tax Collector	Print Shop Services 2023-900; PO#9831	437 · Cash-Gen Ckg	160.00	160.00
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	949.37	1,109.37
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	648.53	1,757.90
Total 2150 · Prevention						1,757.90	1,757.90
2200 · S/S-Computer							
Check	02/27/2024	805305413	Banshee Networks, Inc.	Invoice # 16152	437 · Cash-Gen Ckg	1,288.02	1,288.02
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	61.15	1,349.17
Total 2200 · S/S-Computer						1,349.17	1,349.17
2205 · S/S-Fire Equipment							
Check	02/13/2024	805305395	Jackson's Hardware	(a/c #4538) Statement 1/31/24	437 · Cash-Gen Ckg	120.16	120.16
Check	02/13/2024	805305409	Garrett Hardware of Windsor	Invoice # 885863/2	437 · Cash-Gen Ckg	79.68	199.84
Check	02/13/2024	805305409	Garrett Hardware of Windsor	Invoice # 43063/1	437 · Cash-Gen Ckg	391.97	591.81
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	1,009.11	1,600.92
Total 2205 · S/S-Fire Equipment						1,600.92	1,600.92
2215 · S/S-Office							
Check	02/13/2024	805305405	Office Depot	Acct# 6011 5661 8341 8338	437 · Cash-Gen Ckg	10.83	10.83
Check	02/27/2024	805305426	Ricoh USA, Inc.	Acct #1374116-1034296USC / Inv # 107872364 (Lease 12/04/2024-03/3/2024)	437 · Cash-Gen Ckg	230.78	241.61
Total 2215 · S/S-Office						241.61	241.61
2220 · S/S-Station							
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	502.44	502.44
Total 2220 · S/S-Station						502.44	502.44
2300 · Telephone							
Check	02/13/2024	805305388	AT&T 415 453 0214	BAN #9391080558 / Inv #21200964 Future	437 · Cash-Gen Ckg	59.43	59.43
Check	02/13/2024	805305392	Business Card	1/5/24 - 2/4/24: Pomi 7901	437 · Cash-Gen Ckg	1,295.58	1,355.01
Check	02/27/2024	805305411	AT&T 415 453 1064 204 1	BAN #9391050060/ Inv #21262405- Elevator	437 · Cash-Gen Ckg	29.39	1,384.40
Check	02/27/2024	805305415	Comcast Business	Account # 934487985; Invoice # 194008288	437 · Cash-Gen Ckg	705.00	2,089.40
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	165.67	2,255.07
Total 2300 · Telephone						2,255.07	2,255.07
2305 · Training							
Check	02/13/2024	805305407	Tescallo, Anthony	Reimb PO 9844	437 · Cash-Gen Ckg	400.00	400.00
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	450.00	850.00
Total 2305 · Training						850.00	850.00
2315 · Wellness Fitness							
Check	02/27/2024	805305418	GG Fitness Repair	Invoice # 58; PO# 9862	437 · Cash-Gen Ckg	373.00	373.00

Kentfield Fire Protection District
Warrant List
February 2024

Type	Date	Num	Name	Memo	Split	Amount	Balance
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	396.00	769.00
Total 2315 · Wellness Fitness						769.00	769.00
Total Services & Supplies						25,939.69	25,939.69
Capital Outlay							
4035 · C/O-Hydrant & Mains							
Check	02/27/2024	805305417	Ferguson Waterworks	Invoice # 1840339; Customer # 425633	437 · Cash-Gen Ckg	4,902.51	4,902.51
Total 4035 · C/O-Hydrant & Mains						4,902.51	4,902.51
4041 · C/O - PPE							
Check	02/13/2024	805305398	Curtis, L.N. & Sons	INV786186, PO#9694	437 · Cash-Gen Ckg	14,383.98	14,383.98
Total 4041 · C/O - PPE						14,383.98	14,383.98
4070 · C/O-Apparatus Rplcmt							
Check	02/27/2024	805305429	U.S. Bank	Kentfield Fire District Acct #: 4866 9145 5553 8443	437 · Cash-Gen Ckg	2,340.56	2,340.56
Total 4070 · C/O-Apparatus Rplcmt						2,340.56	2,340.56
Total Capital Outlay						21,627.05	21,627.05
Total Expenses						390,189.35	390,189.35
TOTAL						0.00	0.00