



**Board of Directors Meeting  
Agenda**

**April 20<sup>th</sup>, 2026  
10:00 a.m.**

**Embassy Suites by Hilton Monterey Bay Seaside  
1441 Canyon Del Rey  
Seaside, CA 93955**

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In compliance with the Americans with Disabilities Act, if you need a disability-related modification or accommodation to participate in this meeting, please contact Amanda Bistolfo, [amanda.bistolfo@sedgwick.com](mailto:amanda.bistolfo@sedgwick.com). Requests must be made as early as possible, and at least one full business day before the start of the meeting.

Documents and materials relating to an open session agenda item that are provided less than 72 hours prior to a regular meeting will be available for public inspection at 1750 Creekside Oaks Dr., Suite 200, Sacramento, CA 95833.

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- 1. CALL MEETING TO ORDER; INTRODUCTIONS**
- 2. APPROVAL OF AGENDA AS POSTED OR AMENDED**
- 3. PUBLIC COMMENTS** – This time is reserved for members of the public to address the Board relative to matters of Fire Risk Management Services (FRMS) not on the agenda. No action may be taken on non-agenda items unless authorized by law. Comments will be limited to five minutes per person and twenty minutes in total.
- 4. CONSENT CALENDAR** – If a Board member would like to discuss any item listed, it may be pulled from the Consent Calendar.
  - 7** \*A. Minutes of the January 21, 2026, Board of Directors Meeting
  - 17** \*B. Treasurer’s Report for Quarter Ended December 31, 2025
  - 65** \*C. Interim Financial Statements for Quarter Ended December 31, 2026
  - 67** \*D. Check History Report from January 1, 2026 to March 31, 2026
  - 68** \*E. Worker’s Compensation Claims Lag Time Report for Quarter Ended December 31, 2025
  - 70** \*F. Workers’ Compensation Claims Oversight Summary Q4, 2025
  - 76** \*G. Workers’ Compensation Legislative and Industry Updates
  - 78** \*H. Board Document Review Schedule

*\* Reference materials enclosed with staff report.*

- 91 \*I. E-Brief, November 2025  
97 \*J. E-Brief, Q1 - March 2026  
99 \*K. PFMAM Quarterly Investment Report through December 31, 2025  
160 \*L. IBNR Reserve Report as of December 31, 2025, for Medical, Prescription, Vision & Dental Plans  
162 \*M. WC Claims – Legal Defense Panel Performance Review  
166 \*N. 2025/26 Safety & Risk Control Service Plan Status Update  
170 \*O. Wellness Initiatives Update  
**Recommendation: Approval of the Consent Calendar.**

**5. GENERAL ADMINISTRATIVE MATTERS**

- 172 A. Executive Director’s Report  
**Recommendation: None.**
- 173 \*B. FRMS Meeting Dates for the 2026/27 Fiscal Year and Conference Attendance  
**Recommendation: Review and approve Resolution 2026-01, Establishing Board of Directors and Benefits & Wellness Committee meeting dates for the 2026/27 Fiscal Year; and provide direction to staff regarding conference attendance.**
- 175 C. Consideration of Authorization Parameters for Mental Health Treatment Programs  
**Approve conservative treatment may be bypassed when clinically indicated, or when previously UR authorized conservative treatment for PTSD or trauma related psychological injury has been exhausted, for a duration of up to 14 days and costs of up to \$20,000.**
- 179 \*D. Amendment to Sedgwick Contract  
**Recommendation: Review and approve amendments to the Sedgwick Pool Administration Services Agreement.**

**6. CLOSED SESSION**

Pursuant to Government Code Section 54956.95(a) and 54956.9(b)(3)(C), the Board of Directors will recess to closed session to discuss stop loss communication.

- A. Stop Loss Communication

**7. REPORT FROM CLOSED SESSION**

The Board will reconvene into open session and report on any action(s), or lack thereof, taken with regard to the claim(s) discussed under agenda item 12. Closed Session.

**8. BENEFITS PROGRAM**

- 182 \*A. Benefits Program Performance Update  
**Recommendation: None.**
- 186 B. Update on Special Assessment Imposition  
**Recommendation: None.**

\* Reference materials enclosed with staff report.

- 188 \*C. Update to COBRA and Retiree Direct Billing Administration RFP  
**Recommendation: Enter into a contract for COBRA and Retiree Direct Billing Administration services with Navia Effective July 1, 2026, to replace the current administrator, ThrivePass.**
- 195 D. Gold Ridge FPD Retroactive Withdrawal from Benefits Program  
**Recommendation: Approve the early withdrawal of Gold Ridge from the FRMS Benefits program retroactive to last month of actual usage by member after 01/01/26.**
- 197 \*E. Consulting for Benefits Administration RFP  
**Recommendation: Approve contract with Muchmore Consulting for assistance with the Health Benefits Consulting & Administration Services RFP released in February 2026 for a price not to exceed \$17,000.00.**
- 201 \*F. Benefits Administration RFP  
**Recommendation: Move to authorize the Executive Director, or designee, to enter into a contract with the selected winning respondent of the Benefits Administration Services RFP, based on the evaluation process conducted with the assistance of Muchmore Consulting, for an initial three year term with optional renewals, subject to final contract execution and legal review.**

9. WELLNESS MATTERS

- 217 \*A. Cancer, Cardiac, & Mental Health Screening  
**Recommendation: Authorize that any Cancer, Cardiac, and Mental Health screening recommended by Dr. Patel at the January 21, 2026, meeting of the FRMS Board of Directors be eligible for additional reimbursement subject to a not-to-exceed limit of \$300 per annual physical, per year, when performed as part of the FRMS annual medical physical by one of the FRMS-approved annual physical providers**

10. FINANCIAL MATTERS

- 230 A. Review of Member Contingency Fund  
**Recommendation: None.**
- 232 \*B. Equity Calculation as of June 30, 2025  
**Recommendation: Review the Program Year Equity Calculation as of June 30, 2025, and continue monitoring the equity position annually with no disbursement at this time.**
- 251 C. Workers' Compensation LAWCX Estimate Update  
**Recommendation: Accept the Workers' Compensation LAWCX Estimate.**
- 252 \*D. Preliminary Operating Draft Budget for 2026/27 Program Year  
**Recommendation: Review the preliminary budget for the 2026/27 Program Year and provide direction to staff.**

- 272      **11. WORKERS' COMPENSATION PROGRAM**  
          A. Athens Board Report  
              *Recommendation: None.*

- 12. CLOSING COMMENTS**  
          A. Board of Directors  
          B. Staff

**13. ADJOURNMENT**

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➤ The next regular meeting of the Board of Directors will be held on Monday, June 22, 2026.