



**Missouri Fire Fighters Critical Illness Pool
BOARD MINUTES
2:00 pm, November 4, 2025
Virtual**

Roll Call of Board for a Quorum

Greg Brown
Cory Hogan
Mike Snider
Scott Frandsen
Kirk Lair
Tom Vineyard

Support

Dan Greco
Carl Scarborough
Eric Rose
Sherry Sweet

Not Present

Dr. Sara Jahnke

1. Approve September 23, 2025 Board Meeting Minutes - Attached

Motion to Approve Minutes - Scott Frandsen

Seconded by Cory Hogan

All were in favor

2. Membership Update – Sherry Sweet reviewed the most recent membership information with the group.

- Membership Tracking Report – Detailed Report Attached
- New Members for Approval:
 - Big River Ambulance District

Motion to Approve New Members – Mike Snider

Seconded by Scott Frandsen

All were in favor

Total Pool Membership, with this approval, 148 member entities, representing 5,349 first responders.

Membership Annual Renewal Update – Dan Greco reported that his team continues to work through the renewal process. Once finalized, members will be sent an invoice for the 2026 calendar year.

3. FFAM Open Enrollment Reminder – Sherry Sweet continues to promote this opportunity.

We recently received a claim from an individual who joined during open enrollment last year, so this opportunity makes a difference to those who would otherwise not receive any service-related benefit.

- October 1 – December 31, 2025
- Documents available on website

4. Cancer Claims Activity – Dan Greco reviewed the update with the group.

- Claims Report - Detailed Report Attached
- Claims processed to date – 63 claims have been processed, totaling \$1,587,163.87 in benefits to MFFCIP member first responders.

5. Behavioral Health Program Update – Sherry Sweet provided the updated.

- BH Regional Budgets - Detailed Report Attached
 - 2025 Expended to Date: \$234,863.41
- PTE Response Tracking - Detailed Report Attached
 - 2025 Responses to Date: 14; 16 total since program inception in the fall of 2024
- Intro to Peer Support Classes:
 - Approved for State Contracted Training Funds. Request via: <https://dfs.dps.mo.gov/programs/training/contract-awarded.php>
 - Average cost per class - \$2500, to be paid by the State Fire Marshal's Office
 - 7 Classes Completed: Jefferson City, Joplin, West Plains, Blue Springs, Perryville, Waynesville, Bolivar
 - Future classes: Sullivan (01/12/26), Sunrise Beach (2/2026), working on St. Louis City
- MFFCIP's First Responder Wellness Symposia – Sherry received positive response from the attendees and the team members involved. The group would like to hold future similar events.
 - October 22 – St. Peters – 82 attendees, 1000+ attendees on livestream
 - October 23 – Blue Springs – 67 attendees
 - Final total cost of both events - \$18,197

6. Other Wellness Training: Sherry explained additional events for 2026

- ResponderStrong: Mental Health Awareness Train the Trainer
 - Winter Fire School, Friday, February 6th, 2026 – Sherry will forward the registration information for this training once received by MUFRTI.
 - This group will also be providing a LeadStrong event at Central Jackson County Fire Protection District on March 11, 2026
- DetecTogether: Early Cancer Detection Train the Trainer
 - KC area departments, March 17-20, 2026

7. Financial Update – Dan Greco reviewed the finances with the group.

- Third Quarter Budget Reconciliation – Detailed Report Attached

Motion to approve the third quarter budget report – Mike Snider

Seconded by – Scott Frandsen

All were in favor

- Proposed 2026 Budget – Detailed Report Attached. Dan reviewed this with the group and explained this was a very conservative budget.

Motion to approve the proposed budget – Tom Vineyard

Seconded by Kirk Lair

All were in favor

The group discussed reviewing the third-party administrator's contract and duties to ensure it was in line with the original agreement and related fees. Additionally, the Board discussed the review of the continuation of the Valornet contract prior to the third-year renewal.

8. Partnership Development – Crackyl Magazine. Greg Brown tagged Mike Snider to discuss this issue with the Board.

Mike explained the extensive health and wellness resources provided in the magazine. Cracklyl also offers a free app, as well as a free electronic version of the magazine.

Mike stated he would like MFFCIP to send a print subscription to every fire organization in the State. This would also provide an opportunity to market the MFFCIP to all current non-members. Cracklyl had indicated they would coordinate MFFCIP information to be included in each Missouri delivery. With over 800 fire departments in the State, the estimated cost will be \$21,000. A paid subscription to only MFFCIP members would cost approximately \$4,000. Sherry requested consideration of including the member EMS and telecom agencies. Mike stated the agreement with Cracklyl would include an article on the MFFCIP program and benefits in one edition.

Motion to create an MOU with Cracklyl to provide an annual print copy to all fire departments in the State for one year, up to \$25,000 – Mike Snider

Seconded the motion – Kirk Lair

All were in favor.

9. MFFCIP First Responder Wellness App Update – Sherry Sweet shared with the Board the recent glitches with the app. The tech team has been working to correct these issues.

- Current Users - 453

10. Marketing Initiatives – Sherry Sweet

- MFFCIP presence at 12 conferences and events to date in 2025
- Prospective Department Presentations -13, 1 scheduled
- Member Benefits Presentations - 14
- Facebook
- Video Proposal Attached – Sherry reviewed this with the group. The Board discussed getting a few more bids for comparison.

11. Legal Updates – Carl Scarborough

- Clarifying language in the Cancer Plan document regarding the level of benefit awarded to an individual should a department change coverage levels. Carl explained the question was presented by a member department that recently increased their coverage level. The group agreed that the individual would be awarded the level of coverage the department had at the time of the individual's retirement.
- Additionally, the benefit amount awarded at the time the claim is filed will not change should the member change coverage levels at a later date.
- Dan will also add the beneficiary information to the cancer claim form.

12. Other Discussion

Mike Snider mentioned that House Resolution 1269 and Senate Bill 237, for the Fallen Heroes Act, recognize three types of cancers that the MFFCIP does not currently cover – cervical, ovarian, and leukemia. While these bills have not passed yet, Mike suggested we confer with Dr. Jahnke and Mikayla with CFSI, on these as well as pancreatic cancer. Sherry stated that leukemia and pancreatic cancers are currently on the MFFCIP list for a supplemental benefit. Cory stated he would check with the IAFF on their list of occupationally related cancers. The actuary process will start in January.

Greg reminded the group that we need to explore other funding sources to keep the MFFCIP healthy for many years. Please keep your eyes out for grants and other funding opportunities.

13. Proposed Meeting Dates for 2026 – The Board approved the following dates for 2026:

- Board - Thursday, February 12, 2026, at 2:00 pm. - Virtual
- Board - Thursday, May 14, 2026, at 2:00 pm - Virtual
- Board - Thursday, November 12, 2026, at 2:00 pm – Virtual

Dates for the third quarter in-person meeting will be set at the next Board meeting.

Motion to Approve the above 2026 Meeting Dates – Mike Snider

Seconded by Scott Frandsen

All in favor

Motion to Adjourn – Kirk Lair

Seconded by Mike Snider

All in favor