



Department Source: Fire

To: City Council

From: City Manager & Staff

Council Meeting Date: October 21, 2024

Re: Trust and Pool Agreement for the Missouri Firefighter Critical Illness Trust and Pool (MFFCIT)

Executive Summary

The MFFCIT provides financial support for firefighters who are diagnosed with certain critical illnesses. The pool offers lump-sum payments to help cover medical expenses, lost wages, and other related costs associated with critical illnesses.

The trust is managed by a Board of Trustees, composed of representatives as designated by the Trust Agreement and operates under strict fiduciary standards to manage funds responsibly, with contributions specifically allocated to cancer and critical illness benefits.

Discussion

On 06.17.24 the City Council approved a collective bargaining agreement (CBA) amendment between the City and the Columbia Professional Firefighters I.A.F.F. Local 1055 authorizing the City to take steps to join MFFCIT at the \$200,000 level for the remainder of calendar year 2024 and calendar year 2025. Approval of the ordinance and the Trust and Pool Agreement is the next step in the process.

The ordinance authorizes the city to join the trust and authorizes the City Manager to execute all documents. The Trust and Pool agreement is attached.

Fiscal Impact

Short-Term Impact: Annual contributions of \$109 per eligible firefighter will be required from the city to participate in the trust. The estimated cost for participation for the remainder of calendar year 2024 and the full calendar year 2025 is projected at approximately \$25,000. The exact contribution rate will be based on the number of covered firefighters and can be adjusted based on actuarial assessments provided by the trust.

Long-Term Impact: The CBA amendment authorizes the City to join MFFCIT at the \$200,000 level for the remainder of calendar year 2024 and calendar year 2025. Participation in future years is subject to labor negotiations.

Strategic & Comprehensive Plan Impact

[Strategic Plan Impacts:](#)

Primary Impact: Organizational Excellence, Secondary Impact: Not Applicable, Tertiary Impact: Not Applicable

[Comprehensive Plan Impacts:](#)

Primary Impact: Not Applicable, Secondary Impact: Not applicable, Tertiary Impact: Not Applicable



City of Columbia

701 East Broadway, Columbia, Missouri 65201

Legislative History

Date	Action
06/17/2024	R-114-24 Authorizing a third amendment to the collective bargaining agreement with Columbia Professional Firefighters I.A.F.F. Local 1055

Suggested Council Action

Approve the ordinance and trust agreement to join the Missouri Fire Fighters Critical Illness Trust and Pool.