COAST LIFE SUPPORT DISTRICT

Finance Committee

AGENDA

Tuesday | August 18, 2026 | 2:00pm
Platt Training Center, CLSD | 38901 Ocean Dr., Gualala, CA

Teleconference Info
Web Access:
https://us06web.zoom.us/j/87117394941?pwd=tdhmSSRAIyLsI1MEbT1fzmbcOAzN88.1
Phone Access: 1-408-638-0968 **| Meeting code:** 871 1739 4941 **| Password:** 366982

Accessibility Notice

District meetings are accessible to people with disabilities. Individuals who need special assistance or a disability-related modification or accommodation (including auxiliary aids or services) to participate in this meeting, or who have a disability and wish to request an alternative format for the agenda, meeting notice, agenda packet or other writings that may be distributed at the meeting, should contact the EMS Chief, by 9:00 a.m. the day of the meeting at (707) 884-1829 and/or ems.chief@clsd.ca.gov. Notification in advance of the meeting will enable the District to make reasonable arrangements to ensure accessibility to this meeting and the materials related to it.

1. Call to Order — Tilles
2. Agenda Approval — Tilles
3. Minutes Approval: July 21, 2026 — Tilles
4. Privilege of the Floor — Tilles
5. New Business
   a. Review non-emergency rates — Golly
      Review stand-by rates and non-emergent transports
   b. Review AB 1383 — Golly
      Information on AB1383 – public employee retirement bill – and discuss potential impact
6. Old Business
   a. Review current Fiscal Management Policies — Golly
   b. Line of Credit update — Golly
7. Reports
   a. Financial Reports
   b. Ambulance Revenue—Wittman (YTD)

c. Ambulance Transport Data

8. Review and Approval of July 2026 Checks and Banking

9. Shout Out

10. Next Meetings
    September TBD, 2026 – Platt Training Center

    October 20, 2026 – Platt Training Center

11. Adjourn

Public Records
Public records that relate to any item on the agenda for a regular board meeting are available for public inspection. Those records distributed less than 72 hours prior to the meeting are available for public inspection at the same time they are distributed to all members, or a majority of the members of the Board at the office of Coast Life Support District, located at 38901 Ocean Drive, Gualala, CA, for the purpose of making those public records available for inspection. The documents are also available on the District's Internet Web site. The website is located at www.clsd.ca.gov.

COAST LIFE SUPPORT DISTRICT

Finance Committee

MINUTES

Tuesday, July 21, 2026 | 2pm

The Platt Center | CLSD | 38901 Ocean Dr, Gualala, CA

Teleconference Info
Web Access:
https://us06web.zoom.us/j/87117394941?pwd=tdhmSSRAIyLsI1MEbT1fzmbcOAzN88.1
Phone Access: 1-408-638-0968 **| Meeting code:** 871 1739 4941 **| Password:** 366982

BOD Present: Michael Tilles, Treasurer (teleconference) | Julia Damasco | Naomi Schwartz, Director
Staff Present: Bronwyn Golly, EMS Chief | Cobre Hernandez, Executive Administrator
Guests: Winston Vickers, Director
Minutes by: EA Hernandez

1. **Call to Order**
   Treasurer Tilles called the meeting to order at 2pm.

2. **Agenda Approval**
   Director Schwartz made a motion to approve the agenda.
   President Damasco seconded the motion.
   The agenda was approved.

3. **Minutes Approval: June 16, 2026**
   Director Schwartz made a motion to approve the minutes as written.
   President Damasco seconded the motion.

   Treasurer Tilles requested that the minutes note the dollar amount of the Blue Shield audit issue of concern.

   The minutes were approved with the above change.

4. **Privilege of the Floor**
   Director Schwartz announced that she was resigning from the Finance Committee. She would like to recommend to the Board that Director Vickers replaces her on the Finance Committee.

5. **New Business**
   a. Resolution 2026-H Adoption of FY2026/2027 Ambulance Rates
   Chief Golly presented the new rates and discussed introducing this resolution to the full board at the July 27 Regular Board Meeting. Chief Golly expressed frustration with Wittman, the billing company, about the delay in raising the rates, which was supposed to be raised

July 1 at the start of the fiscal year. The Wittman rep first informed us that no extra paperwork was needed. We were only informed after the June board meeting had taken place that CLSD needs a Board of Directors resolution on the rate increase in order to satisfy Medicare and Medicaid requirements.

Director Schwartz made a motion to recommend the resolution for adoption.
Treasurer Tilles seconded the motion.
The motion was passed unanimously.

b. FY25/26 Audit
The financial audit for the 25/26 fiscal year has been scheduled for November 18-20. We are continuing with Larry Bain, for at least another year, given the current staffing bandwidth and the time needed to organize an RFP. Director Vickers asked if we are complying with submitting the annual financial transactions report to the state. Chief Golly replied that the auditor submits it on our behalf and that CLSD has been compliant.

c. Review current Fiscal Management Policies
There was a brief discussion about the current policies and the need for a more comprehensive set of policies. Chief Golly talked about the Sample Policy Manual that had been purchased from CSDA, and the committee reviewed the list of sample policies. President Damasco volunteered to work with EA Hernandez on getting a draft of policies together. It is likely that many of these policies will only require minor personalization to fit CLSD's needs. President Damasco added that it would be good for the district to have these policies in place since we are asking the voters for an increase and may be exposed to more financial scrutiny

6. Old Business
There was no old business this month.

7. Reports
a. Financial Reports
Chief Golly provided an overview of the June financial reports. The following questions were discussed and the committee would like a response from the accountant Andrea Drew:

- Why are we only adjusting for liabilities at the end of the year? Can we have a monthly estimate of liabilities?
- The narrative includes a "Financial Reporting Note" in the blue box. There was confusion about the following sentence: **"Accordingly, monthly reports do not yet include certain year-end audit and Generally Accepted Accounting Principles (GAAP) adjustments, including depreciation expense, pension-related accounting entries, compensated absence accruals, receivable adjustments, and other year-end closing entries."** Are the current monthly reports that the committee is reviewing impacted by these year-end audit adjustments and how?
- At the end of the fiscal year, when there is a positive balance to an account (we underspent an expense category or brought in more than budgeted to an income account), why can't we just roll that amount over to the same account in the next fiscal year? The example used is Donations. We generated revenue that exceeded our budget. Can we just move the amount over budget to the FY26/27 donation account to more quickly meet that budget?

Director Vickers asked about text of the financial narrative that indicated that the transactions being uploaded to QuickBooks was accurate because there was an electronic transfer. He asked if there was oversight of that transfer. How do we know its accurate? EA Hernandez clarified that there is oversight, by several staff members. They will change the text of the narrative for clarity, including listing the controls that help back up our confidence in the accuracy of the transactions.

There was a discussion of cash flow and managing the gap before the parcel tax funds come in from the counties in December. President Damasco would like Chief Golly to work on an updated cash flow so that we have a more targeted idea of when our cash balance will drop very low and need a cash influx.

There was a discussion about the private loan that CLSD received last year from Bill Osterland. President Damasco would like Chief Golly to reach out to counsel to discuss whether this type of private loan is permissible for the district. It would be good to know this as soon as possible because there might be load options available from private foundations.

b. Ambulance Revenue—Wittman (YTD)
Ambulance billing receipts dropped low in June to $52,776. Chief Golly has a meeting scheduled with the Wittman rep Jen Gentry in order to discuss a number of items, including why our monthly numbers are so much lower the past few months and why our Percentage of Net Revenue has dropped from 101% in June 2025 to only 88% in June 2026.

c. Ambulance Transport Data
Our most frequent category of call last month was Abdominal pain, followed by Traffic Incidents, and then Falls. There were 73 runs.

8. Review and Approval of June 2025 Checks and Banking
The statements and checks were reviewed and the Check Review form was signed by the Committee members.

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9. Shout Out
Treasurer Tilles would like to give a shout out to Director Schwartz for her years of service on the CLSD Board of Directors.

10. Next Meetings
August 18, 2026, 2pm
September 14, 2026, 2pm

11. Adjourn
The meeting was adjourned at 3:45pm.

Finance Committee August 18, 2026

Due to our standby at the Woodside Fire it brought to the front that we don't have any official rates for non-emergency events and requests. The below rates were used to invoice CalFire for the medical standby based off of past requests.

Stand By Rates FY 2026-27 – DRAFT

- ALS Ambulance Standby: $232.53/hour
  - Ambulance: $105/hour
  - Paramedic: $74/hour
  - EMT $53.53/hour
- BLS Ambulance Standby: $212.06
  - Ambulance: $105/hour
  - EMT (2): $107.06

For comparison

Sonoma County Fire EMS

ALS Ambulance Standby: $248.29/hour

BLS Ambulance Standby: $229.49/hour

Sonoma Valley Fire EMS

ALS Ambulance Standby: $184/hour

BLS Ambulance Standby: $166/hour

Both Petaluma Fire Department and Ukiah Valley Fire Authority base their standbys on a case-by-case request.

Non-Emergency Transports

CLSD occasionally has been requested to do private transports for individuals that cannot ride in a car and need BLS level care to get them to and from appointments. We have provided these before but have been unable to get Medicare/Medi-Cal reimbursement and the cost of the transport then rests on the individual and their family.

In order to participate CLSD would have to register with Partnership HealthPlan of California to provide these transports outside of the 911 system.

Areas to investigate:

Are there different rates associated with these transports?

If so do the rates cover the costs of staffing a BLS unit to provide the transport?

Is billing handled separately from EMS billing through EMS|MC?

ACTUARIAL COST ANALYSIS
Assembly Bill 1383

I. Executive Summary

This is an actuarial cost analysis of Assembly Bill 1383.

This cost analysis was prepared by CalPERS as part of its assessment of AB 1383 in its current version as of May 13, 2026. If an amended version of AB1383 is passed, this cost analysis is subject to change. Further, this cost analysis does not attempt to address design, implementation, administration or legal issues that may exist. It only attempts to estimate the financial impact for employers whose pension plans are currently administered by CalPERS i.e. the State of California plans, the Schools Pool for non-teaching school employees and the more than 3,000 local agency plans.

The proposed changes lower the maximum retirement benefit factor age from age 57 to age 55 for all Safety PEPRA retirement formulas and also redefine the compensation cap established under PEPRA for Miscellaneous and Safety PEPRA members. The new proposed PEPRA cap is increased to the amount specified in Section 430(b) of Title 42 of the United States Code (i.e. $184,500 for those whose service is included in the federal system and $249,075 for those whose service is not included in the federal system for 2026). Per Section 7522.44 Prohibition of Retroactive Benefit Increases, these changes can only be applied prospectively. AB 1383 specifies that these changes would apply to service earned on or after January 1, 2027. All PEPRA benefits earned from January 1, 2013 through December 31, 2026 would be based on current benefit provisions.

As these changes will increase the total normal cost for the affected plans, it is likely that PEPRA employee contribution rates would need to increase to reach half of the new normal cost. However, this cost analysis only provides an estimate of the change in the total normal cost and does not split the cost between the employer and employee portions.

Overall, AB 1383 is expected to increase the required contributions of employers and some PEPRA members by varying degrees. The increase to the present value of future benefits (PVB) is estimated at $4.8 billion for all State, Schools, and Local Agency plans. This disclosure models prospective only benefit enhancements. However, due to the nature of the amendment involved and CalPERS actuarial cost methods, there is also an impact to the portion of the PVB allocated to past service or accrued liability. We estimate the change to the accrued liability to be $233 million for all State, Schools, and Local Agency plans. As a result, this $4.8 billion increase to the PVB would be funded through a combination of increased annual normal cost contributions for future service over the remaining future working lifetime of the employees who were active as of June 30, 2024, and increased amortization payments to pay down the resulting increase in unfunded accrued liability. Consistent with the normal cost sharing provisions, these additional contributions would be shared between employers and PEPRA employees. This is modeled in scenario 3 of this disclosure.

II. Valuation Basis

Valuation Date: 06/30/2024

Valuation Group:

	State				Public Agencies
X	Miscellaneous Tier 1	X	Schools	X	Miscellaneous
X	Miscellaneous Tier 2		JRS I	X	Safety
X	Industrial		JRS II	X	Fire
X	Safety		LRS	X	Police
X	POFF			X	County Peace Officers
X	CHP			X	Lifeguards
	Other (Specify)				Other (Specify)

Data used: This cost analysis was based on data used for the June 30, 2024 actuarial valuations.

Methods and Assumption: This cost analysis uses the methods described in Appendix A of the June 30, 2024 actuarial valuation and assumptions included in the November 2025 CalPERS Experience Study and Review of Actuarial Assumptions. Please see calpers.ca.gov for more details.

III. Results and Analysis

The proposed changes in AB 1383 are intended to improve retirement benefits for current active and future PEPRA members. It is expected that these improvements will increase costs to CalPERS employers and likely PEPRA employees in order to fund the improved benefits.

We have performed individual costings for the four following scenarios:

1. Increase to the PEPRA compensation limit for all plans to the amount specified in Section 430(b) of Title 42 of the United States Code for 2026
    a. One hundred percent for a member whose service is included in the federal system, $184,500
    b. One hundred thirty-five percent for a member whose service is not included in the federal system, $249,075
2. Improve benefit formula for PEPRA Safety members
    a. 2% at age 57 to 2% at age 55
    b. 2.5% at age 57 to 2.5% at age 55
    c. 2.7% at age 57 to 2.7% at age 55
3. Scenarios 1 and 2 combined, i.e. increase the compensation cap for all PEPRA members and improve benefit formula for PEPRA Safety members
4. In addition to scenario 3, further improve benefit formula for PEPRA Safety members to 3% at age 55 and the benefit limit shall be 90 percent of final compensation

As specified in AB 1383, the 3% at age 55 formula is a further improvement that can only be achieved through collective bargaining and would not become automatically effective January 1, 2027.

Scenario 1

AB 1383 proposes in Section 7522.10(c)(2) that the pensionable compensation limit will be increased to the dollar limit established by Section 430(b) of Title 42 of the United States Code (i.e. $184,500 for those whose service is included in the federal system and $249,075 for those whose service is not included in the federal system for 2026). For reference, the 2026 compensation cap for PEPRA members is $159,733 for members whose service is included in the federal system and $191,679 for those whose service is not included in the federal system. Increasing the compensation cap ultimately increases the future retirement benefit for PEPRA members who earn more than the existing cap. An estimate of the impact of this change to the normal cost, the present value of benefits and accrued liability is displayed in the tables below.

State & Schools Plans

Plan	Estimated Increase to Total Normal Cost for PEPRA Members Only	Estimated Increase to Total Normal Cost for Entire Plan	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
State Miscellaneous	0.41%	0.21%	$914.9	$36.6
State Industrial	0.20%	0.10%	22.5	(0.3)
State Safety	0.23%	0.10%	136.6	15.0
State Peace Officers & Firefighters	0.19%	0.09%	82.9	7.2
California Highway Patrol	3.79%	1.36%	309.5	6.9
Schools	0.11%	0.06%	284.7	35.6

Local Agency Pooled Plans

Plan	Estimated Increase to Total Normal Cost	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
Miscellaneous Pool – 2% at age 62	0.31%	$159.4	$8.5
Safety Pool – 2% at age 57	0.70%	6.5	0.2
Safety Pool – 2.5% at age 57	1.66%	3.8	0.0
Safety Pool – 2.7% at age 57	1.61%	362.1	9.2

Scenario 1 (cont'd)

Local Agency Non-Pooled Plans (>100 active members)

Plan		Estimated Increase to Total Normal Cost for PEPRA Members Only	Estimated Increase to Total Normal Cost for Entire Plan	Total Increase to Present Value of Future Benefits (millions)	Total Increase to Accrued Liabilities (millions)
Miscellaneous	Low	0.00%	0.00%	$925.6	$58.2
	Median	0.22%	0.11%		
	High	1.16%	0.65%		
Safety – 2% at age 57	Low	0.17%	0.00%	6.3	0.3
	Median	0.42%	0.09%		
	High	0.89%	0.43%		
Safety – 2.5% at age 57	Low	N/A	N/A	10.6	0.5
	Median	2.43%	1.35%		
	High	N/A	N/A		
Safety – 2.7% at age 57	Low	0.01%	0.01%	991.3	22.8
	Median	2.24%	0.95%		
	High	3.30%	1.62%		

The increase in the normal cost due to increasing the compensation limit would result in an increase to annual normal cost contributions of $241 million in the first year and increase the present value of future benefits by $4.2 billion.

There are plans where the estimated impact to the normal cost is zero. The reason for this is that there are plans which currently do not have any active members near or above the current PEPRA compensation limit and increasing the limit would not impact their future benefit.

Scenario 2

AB 1383 proposes in Section 7522.26 that on or after January 1, 2027 Safety Plans will offer new formulas which lower their current maximum benefit factor age from age 57 to age 55. Lowering the maximum benefit factor age means that employees will be able to retire with the same benefit factor two years earlier than they are currently able. The tables below provide an estimate of the increase to normal cost, present value of benefits and accrued liabilities associated with the formula change only.

State Plans

Plan	Estimated Increase to Total Normal Cost for PEPRA Members Only	Estimated Increase to Total Normal Cost for Entire Plan	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
State Safety	0.22%	0.12%	$42.0	$1.1
State Peace Officers & Firefighters	0.45%	0.22%	153.9	7.5
California Highway Patrol	0.67%	0.24%	40.6	2.4

Local Agency Pooled Plans

Plan	Estimated Increase to Total Normal Cost	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
Safety Pool – 2% at age 57	0.33%	$2.2	$0.0
Safety Pool – 2.5% at age 57	0.51%	0.8	0.0
Safety Pool – 2.7% at age 57	0.66%	101.3	6.1

Local Agency Non-Pooled Plans (>100 active members)

<table>
<tr><th>Plan</th><th></th><th>Estimated Increase to Total Normal Cost for PEPRA Members Only</th><th>Estimated Increase to Total Normal Cost for Entire Plan</th><th>Increase to Present Value of Future Benefits (millions)</th><th>Increase to Accrued Liabilities (millions)</th></tr>
<tr><td rowspan="3">Safety – 2% at age 57</td><td>Low</td><td>0.32%</td><td>0.00%</td><td rowspan="3">$3.4</td><td rowspan="3">$0.2</td></tr>
<tr><td>Median</td><td>0.46%</td><td>0.22%</td></tr>
<tr><td>High</td><td>0.56%</td><td>0.30%</td></tr>
<tr><td rowspan="3">Safety – 2.5% at age 57</td><td>Low</td><td>N/A</td><td>N/A</td><td rowspan="3">1.8</td><td rowspan="3">0.1</td></tr>
<tr><td>Median</td><td>0.52%</td><td>0.29%</td></tr>
<tr><td>High</td><td>N/A</td><td>N/A</td></tr>
<tr><td rowspan="3">Safety – 2.7% at age 57</td><td>Low</td><td>0.55%</td><td>0.20%</td><td rowspan="3">214.2</td><td rowspan="3">16.0</td></tr>
<tr><td>Median</td><td>0.69%</td><td>0.31%</td></tr>
<tr><td>High</td><td>0.81%</td><td>0.42%</td></tr>
</table>

The increase in the normal cost due to the formula change would result in an increase to annual normal cost contributions of $38 million in the first year and increase the present value of future benefits by $560 million.

Scenario 3

The tables below provide an estimate of the increased normal cost, present value of benefits and accrued liabilities associated with the formula change and increase in compensation cap.

State Plans

Plan	Estimated Increase to Total Normal Cost for PEPRA Members Only	Estimated Increase to Total Normal Cost for Entire Plan	Increase to Annual Normal Cost Contributions (millions)	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
State Miscellaneous	0.41%	0.21%	$48.1	$914.9	$36.6
State Industrial	0.20%	0.10%	1.5	22.5	(0.3)
State Safety	0.45%	0.22%	15.5	$179.6	$16.0
State Peace Officers & Firefighters	0.64%	0.31%	14.5	237.2	14.7
California Highway Patrol	4.56%	1.64%	18.2	358.7	9.1
Schools	0.11%	0.06%	19.0	284.7	35.6

Local Agency Pooled Plans

Plan	Estimated Increase to Total Normal Cost	Increase to Annual Normal Cost Contributions (millions)	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
Miscellaneous Pool – 2% at age 62	0.31%	$11.5	$159.4	$8.5
Safety Pool – 2% at age 57	1.03%	0.5	$8.8	$0.2
Safety Pool – 2.5% at age 57	2.20%	0.2	4.7	0.1
Safety Pool – 2.7% at age 57	2.31%	24.9	473.6	15.1

Scenario 3 (cont'd)

Local Agency Non-Pooled Plans (>100 active members)

Plan		Estimated Increase to Total Normal Cost for PEPRA Members Only	Estimated Increase to Total Normal Cost for Entire Plan	Increase to Annual Normal Cost Contributions (millions)	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
Miscellaneous	Low	0.00%	0.00%	$63.9	$925.6	$58.2
	Median	0.22%	0.11%			
	High	1.16%	0.65%			
Safety – 2% at age 57	Low	0.73%	0.01%	0.6	9.8	0.5
	Median	0.75%	0.40%			
	High	1.38%	0.66%			
Safety – 2.5% at age 57	Low	N/A	N/A	0.7	12.6	0.7
	Median	3.01%	1.68%			
	High	N/A	N/A			
Safety – 2.7% at age 57	Low	0.71%	0.33%	62.4	1,234.3	38.1
	Median	3.01%	1.27%			
	High	4.00%	2.02%			

The increase in the normal cost due to the increasing the compensation limit and improved benefit formula would result in an increase to annual normal cost contributions of $282 million in the first year and increase the present value of future benefits by $4.8 billion.

Scenario 4

AB 1383 further proposes that employers may increase their PEPRA formula to 3% at age 55 through individual agency collective bargaining. The benefit for this formula will be limited to 90 percent of final compensation. The tables below provide an estimate of the increased normal cost, present value of benefits and accrued liabilities associated with further increasing the retirement formula to 3% at age 55 for Safety Plans.

State Plans

Plan	Estimated Increase to Total Normal Cost for PEPRA Members Only	Estimated Increase to Total Normal Cost for Entire Plan	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
State Safety	10.02%	5.51%	$1,136.3	$200.5
State Peace Officers & Firefighters	4.50%	2.18%	846.7	159.7
California Highway Patrol	3.17%	1.14%	130.0	14.6

Local Agency Pooled Plans

Plan	Estimated Increase to Total Normal Cost	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
Safety Pool – 2% at age 57	8.72%	$48.0	$4.6
Safety Pool – 2.5% at age 57	3.71%	6.4	1.1
Safety Pool – 2.7% at age 57	2.22%	371.0	79.5

Local Agency Non-Pooled Plans (>100 active members)

Plan		Estimated Increase to Total Normal Cost for PEPRA Members Only	Estimated Increase to Total Normal Cost for Entire Plan	Increase to Present Value of Future Benefits (millions)	Increase to Accrued Liabilities (millions)
Safety – 2% at age 57	Low	5.80%	0.09%	$41.7	$7.9
	Median	6.59%	3.14%		
	High	7.65%	3.18%		
Safety – 2.5% at age 57	Low	N/A	N/A	11.5	2.0
	Median	3.12%	1.74%		
	High	N/A	N/A		
Safety – 2.7% at age 57	Low	1.76%	0.62%	775.5	193.1
	Median	2.13%	0.96%		
	High	2.58%	1.44%		

The increase in the normal cost due to the formula change to 3% at age 55 and 90% benefit limit would result in an increase to annual normal cost contributions of $353 million in the first year and increase the present value of future benefits by $3.4 billion.

Notes:

- **All estimated costs were calculated using CalPERS current actuarial assumptions and methods that were approved by the Board in November 2025.**
- In cases where the estimated impact to the normal cost is zero, this is due to the fact that these plans currently do not have any active members near or above the current PEPRA compensation limit and increasing the limit would not impact their future benefit. Actual costs could occur in these cases should compensation for future active members exceed the current compensation limit.
- Retirement assumptions for these proposed formulas were left identical to the retirement assumptions for existing PEPRA formulas. To the extent these proposed changes alter retirement patterns, actual costs would vary from those provided.
- Altering the compensation limit only benefits employees who are currently above the cap or will potentially be above the cap in the future. However, all employees will share the cost of increasing the compensation limit through higher member contributions.
- Increasing the compensation limit will increase the pensionable payroll for employers and employees who are earning more than the current compensation limit. For employers, not only is the normal cost increasing, but so is the total payroll to which the normal cost rate will be applied. For members earning above the current compensation limit this means that a larger portion of their wages will be subject to member contributions. Additionally, the PEPRA member contribution rate in some cases will increase to reach half of the new normal cost.
- The impact to plans that have blended normal cost rates (a blend of normal cost rates for Classic and PEPRA members) will depend on the plan's composition of active Classic and PEPRA members. Plans with larger PEPRA populations may see a larger impact to their normal cost compared to plans with lower PEPRA populations.
- Future actuarial measurements may differ significantly from the current measurements presented in this document due to such factors as the following: plan experience differing from that anticipated by the economic or demographic assumptions; changes in economic or demographic assumptions; changes in actuarial policies; changes in plan provisions or applicable law; and differences between the required contributions determined by the valuation and the actual contributions made by the agency.
- Examination of the impact of possible alternate future scenarios on results, such as variations in future investment returns, demographic experience, or changes in actuarial assumptions is provided in Attachment 1 of this document. This information provides a more complete assessment of the possible financial implications of this Bill.
- With this proposed amendment, a greater number of PEPRA members could potentially be impacted by the IRC Section 415 limit. While a member's retirement benefit may be subject to limitation under their individualized IRC Section 415 limit, members who first become CalPERS members on or after January 1, 2013 are not eligible to receive a replacement benefit.

Certification

The actuarial cost analysis of the impact of AB 1383 was based on data extracted from the my|CalPERS database as of June 30, 2024. The analysis has been performed in accordance with standards of practice prescribed by the Actuarial Standards Board, and the assumptions and methods are internally consistent and reasonable for this analysis. The undersigned include actuaries who satisfy the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States with regard to pensions.

Attachments

Attachment 1 – Sensitivity Analysis
Attachment 2 – Estimated Impact to Normal Cost

NINA RAMSEY, ASA, MAAA
Supervising Actuary
CalPERS Actuarial Office

DAVID CLEMENT, ASA, MAAA
Supervising Actuary
CalPERS Actuarial Office

SCOTT TERANDO, ASA, EA, MAAA, FCA, CFA
Chief Actuary
CalPERS Actuarial Office

GLOSSARY OF ACTUARIAL TERMS

Accrued Liability *(Actuarial Accrued Liability)***:** The portion of the Present Value of Benefits allocated to prior years. Based on CalPERS funding policies, the accrued liability is the target level of assets on any valuation date.

Actuarial Assumptions: Assumptions made about certain events that will affect pension costs. Assumptions generally can be broken down into two categories: demographic and economic. Demographic assumptions include such things as mortality, disability, and retirement rates. Economic assumptions include discount rate, salary growth and inflation.

Actuarial Methods: Procedures employed by actuaries to achieve certain funding goals of a pension plan. Actuarial methods include cost method, amortization policy and asset valuation method.

Actuarial Valuation: The determination as of a valuation date of the Normal Cost, Accrued Liability, and related actuarial present values for a pension plan. These valuations are performed annually or when an employer is contemplating a change to their plan provisions.

Amortization Bases: Separate payment schedules for different portions of the Unfunded Accrued Liability. The total Unfunded Accrued Liability of a rate plan can be segregated by cause. The impact of such individual causes on the UAL are quantified at the time of their occurrence, resulting in new amortization bases. Each base is separately amortized and paid for over a specific period of time. Generally, in an actuarial valuation, the separate bases consist of changes in UAL due to contract amendments, actuarial assumption changes, method changes, and/or gains and losses.

Amortization Period: The number of years required to pay off an Amortization Base.

Classic Member (under PEPRA): A classic member is a member who joined CalPERS prior to January 1, 2013, and who is not defined as a new member under PEPRA. (See definition of new member below.)

Discount Rate: This is the rate used to discount the expected future benefit payments to the valuation date to determine the Projected Value of Benefits. The discount rate is based on the assumed long-term rate of return on plan assets, net of investment and administrative expenses. This rate is called the "actuarial interest rate" in Section 20014 of the California Public Employees' Retirement Law.

Entry Age: The earliest age at which a plan member begins to accrue benefits under a defined benefit pension plan. In most cases, this is the age of the member on their date of hire.

Entry Age Actuarial Cost Method: An actuarial cost method designed to fund a member's total plan benefit in a level manner over the course of his or her career. This method yields a total normal cost rate, expressed as a percentage of payroll, which is designed to remain level throughout the member's career.

Fresh Start: A Fresh Start is when multiple Amortization Bases are combined into a single base and amortized over a new Amortization Period.

Funded Ratio: Defined as Market Value of Assets divided by Accrued Liability. It is a measure of how well funded a rate plan is. A ratio greater than 100% means the rate plan has more assets than the target established by CalPERS funding policies on the valuation date and the employer need only contribute the Normal Cost. A ratio less than 100% means assets are less than the funding target and contributions in addition to Normal Cost are required.

GASB 68: Statement No. 68 of the Governmental Accounting Standards Board, the accounting standard governing a state or local governmental employer's accounting and financial reporting for pensions.

New Member (under PEPRA): A new member is an individual who becomes a member of a public retirement system in the State of California for the first time on or after January 1, 2013, was not a member of another public retirement system prior to that date and is not subject to reciprocity with another public retirement system.

Normal Cost: The portion of the Present Value of Benefits allocated to the upcoming fiscal year for active employees. The normal cost plus the required amortization of the UAL, if any, make up the required contributions.

Pension Actuary: A business professional proficient in mathematics and statistics who performs the calculations necessary to properly fund a pension plan and allow the plan sponsor to disclose its liabilities. A pension actuary must satisfy the Qualification Standards for Actuaries Issuing Statements of Actuarial Opinion in the United States regarding pensions.

PEPRA: The California Public Employees' Pension Reform Act of 2013.

Present Value of Benefits (PVB): The total dollars needed as of the valuation date to fund all benefits earned in the past and expected to be earned in the future for *current* members.

Unfunded Accrued Liability (UAL): The Accrued Liability minus the Market Value of Assets. If the UAL for a rate plan is positive, the employer is required to make contributions in excess of the Normal Cost. A UAL that is negative is also called the surplus.

Estimated Impact to Normal Cost

This attachment provides a list of the estimated impact to the normal cost for Local Agency Plans due to AB 1383. Consistent with the normal cost sharing provisions, these additional contributions would be shared between employers and PEPRA employees.

As stated below, this cost analysis is based on data as of June 30, 2024. If passed, AB 1383 will become effective January 1, 2027. The actual change to the normal cost will be calculated based on the most recent available data which could be significantly different from the data used in this cost analysis which will impact these normal cost changes.

The listing below corresponds with Scenario 3 of the actuarial cost analysis. The following date, methods and assumptions were also used:

Valuation Date: 06/30/2024

Data used: This cost analysis was based on the data used in the June 30, 2024 actuarial valuations.

Methods and Assumption: This cost analysis uses the methods described in Appendix A of the June 30, 2024 actuarial valuation and assumptions included in the November 2025 CalPERS Experience Study and Review of Actuarial Assumptions. Please see calpers.ca.gov for more details.

Estimated Impact to Total Normal Cost for Pooled Plans	
Pool	**Change to Total Normal Cost**
Miscellaneous Pool – 2% at age 62	0.3%
Safety Pool – 2% at age 57	1.0%
Safety Pool – 2.5% at age 57	2.2%
Safety Pool – 2.7% at age 57	2.3%

Estimated Impact to Normal Cost for Non-Pooled Plans			
Employer	**Plan Name**	**Change to PEPRA Normal Cost**	**Change to Total Normal Cost**
Alameda Alliance for Health	Miscellaneous	0.6%	0.5%
Alameda County Fire Department	Safety	3.7%	1.3%
Alameda County Water District	Miscellaneous	1.0%	0.5%
Alta California Regional Center, Inc.	Miscellaneous	0.0%	0.0%
Antelope Valley Schools Transportation Agency	Miscellaneous	0.0%	0.0%
Bay Area Air Quality Management District	Miscellaneous	1.0%	0.6%
Cal Poly Corporation	Miscellaneous	0.2%	0.2%
Central Contra Costa Transit Authority	Miscellaneous	0.0%	0.0%

COAST LIFE SUPPORT DISTRICT
Finance Committee Financial Report
Month July 2026 of Fiscal Year 2027

July 2026 Financial Overview

July represents the first month of FY2027 and, accordingly, several budget-to-actual relationships are influenced by the timing of annual revenues and expenditures rather than a straight-line 1/12th realization of the annual budget.

For the month of July, the District recognized $100,491 in operating revenue and $345,289 in operating expenditures, resulting in a preliminary net operating loss of $244,798 for the month. These results are unaudited and presented before year-end government-wide GAAP adjustments.

Revenue Activity

July revenue totaled approximately $100,491, representing approximately 2.5% of the $4.015 million FY2027 annual revenue budget. The timing is not unexpected at this early stage of the fiscal year because several of the District's significant revenue sources are not realized evenly throughout the year. Ambulance transport revenue totaled approximately $68,744 for July, representing 6.03% of the $1.14 million annual budget. Sonoma County tax revenue contributed approximately $28,428, while interest income contributed approximately $2,105. Mendocino County property tax revenue and IGT contract revenue had not yet been recognized during July.

Accordingly, the July operating result should not be interpreted as a stand-alone indicator of the District's projected full-year financial position. Revenue realization, particularly property taxes and certain program revenues, will occur at different points throughout the fiscal year.

Expenditure and Budget-to-Actual Activity

Total July expenditures were approximately $345,289, or 8.60% of the $4.015 million annual expenditure budget.

Payroll and benefit-related expenditures totaled approximately $208,466, representing 9.11% of the annual payroll and benefit budget. July includes approximately $156,160 of wage and benefit expense together with a significant $46,362 workers' compensation expenditure, which represents 46.36% of that particular annual budget line and therefore contributes to July appearing comparatively expense-heavy.

Professional services totaled approximately $93,848 for July. A significant portion relates to the UC Contract at $66,667, which represents 8.33% of its annual budget and therefore tracks directly with a one-month allocation of the annual amount. GEMT contract expense totaled approximately $20,104 for the month.

Several other expenditure categories remain relatively close to or below an 8.33% straight-line monthly benchmark. However, the Finance Committee should continue to evaluate expenditures based upon the actual timing and nature of each cost rather than assuming all annual budget categories should occur evenly over twelve months.

Cash Position

As of July 31, 2026, the District reported approximately $728,435 in total bank balances. This consisted primarily of approximately $586,240 in the Five Star Money Market account, $67,969 in Five Star checking, approximately $66,250 associated with the Exchange Bank checking/capital replacement accounts, and $7,960 in the Five Star payroll checking account.

Cash and liquidity remain important measures for the Finance Committee to monitor alongside the Profit & Loss and Budget-to-Actual reports. This is particularly important because the timing of property tax receipts, ambulance collections, contract activity, payroll, and other expenditures can create significant fluctuations during individual months.

Basis of Monthly Financial Reporting

As part of the District's broader accounting and financial reporting improvements, an important distinction has been established between ongoing governmental fund-level accounting used for operational and budgetary oversight and the government-wide accrual reporting required for annual GAAP financial statements.

This distinction is intentional.

California's State Controller prescribes uniform accounting and reporting procedures for special districts under Government Code section 53891. The State Controller's Special District Uniform Accounting and Reporting Procedures are designed to conform with GAAP as established by the Governmental Accounting Standards Board.

Under the governmental reporting model, governmental fund financial statements focus on current financial resources and utilize the modified accrual basis of accounting. Government-wide financial statements, by comparison, utilize the economic resources measurement focus and accrual basis of accounting.

For monthly operational reporting, the District therefore focuses its QuickBooks accounting and Board reporting on the transactions, current assets and liabilities, revenues, expenditures, and budget activity relevant to current-period financial management.

This does **not** mean that appropriate receivables, accounts payable, accrued payroll, or other current-period obligations are excluded merely because cash has not yet changed hands. Rather, fund-level reporting applies the recognition requirements appropriate to governmental funds.

Government-Wide Year-End Adjustments

Government-wide reporting introduces a broader, long-term financial perspective. Examples of items that may require conversion or year-end adjustment include:

- capital assets and depreciation;
- long-term pension liabilities and related deferred inflows/outflows;
- OPEB liabilities, where applicable;
- long-term portions of compensated absence liabilities;
- long-term debt and related government-wide activity; and
- other applicable long-term assets, liabilities, and accrual adjustments required under GASB.

These items are important to the District's annual audited financial statements and are not being disregarded. Rather, they are addressed through the appropriate year-end close and audit preparation process so that the District's annual financial statements can be presented in accordance with applicable GAAP/GASB requirements.

The District's July Balance Sheet therefore specifically identifies itself as **"Unaudited and Before Year End GAAP Adjustments."** Certain historical government-wide balances remain visible on the Balance Sheet, including accumulated depreciation and pension-related balances, but these are not being routinely remeasured through the monthly operational Profit & Loss reporting process.

Why the Reporting Structure Was Changed

Historically, Coast Life's QuickBooks environment incorporated elements of both operational/fund accounting and government-wide reporting within the same accounting structure. This made it considerably more difficult for management and the Board to distinguish current operating activity and cash-flow trends from longer-term GAAP reporting adjustments.

During FY2025 and FY2026, the District undertook a significant accounting system and Chart of Accounts redesign. The objective was to create a reporting structure better aligned with California special district accounting practices while providing management, the Board, and Finance Committee with clearer visibility into:

- actual operating revenues and expenditures;
- budget-to-actual performance;
- cash and liquidity;
- current receivables and payables;
- operational cost trends; and
- the District's developing financial position throughout the fiscal year.

The preliminary June reporting and the July FY2027 reports continue this approach.

Importantly, this transition does not remove the District's responsibility for government-wide reporting.

Instead, it creates a clearer separation between financial information used throughout the year to manage current resources and the operating budget and the additional conversion entries required to prepare annual government-wide GAAP financial statements.

FY2025 Audit as an Initial Measure of the Transition

The FY2025 audit provides an important early measure of the effectiveness of this transition.

Following the accounting cleanup and system restructuring undertaken by the District, only two fund-level audit adjustments totaling less than approximately $5,000 were ultimately required to the QuickBooks accounts for FY2025.

While accounting processes will continue to be refined, the limited nature of those fund-level adjustments provides meaningful support that the District's revised approach is improving transaction-level accounting accuracy while allowing the annual audit process to address the separate government-wide reporting requirements.

Moving Forward

The District will continue to use monthly financial reporting primarily as a tool for fiscal accountability, budget monitoring, liquidity management, and operational decision-making.

Government-wide GAAP adjustments will continue to be evaluated and recorded as part of year-end close and audit preparation, together with any fund-level accruals or adjustments required under the modified accrual basis.

This approach allows the Board and Finance Committee to receive financial information that is useful for current operational decision-making throughout the year while ensuring that the District's annual audited financial statements continue to address the broader government-wide reporting requirements established under GASB and California special district accounting guidance.

For July specifically, the Finance Committee should therefore focus primarily on the timing of revenue realization, expenditure trends against the FY2027 budget, and the District's approximately $728,000 cash position, rather than viewing the preliminary July operating loss in isolation.

Coast Life Support District
Budget vs. Actuals: Month of July 2026
(Unaudited and Before Year End GAAP Adjustments)

	Total			
	Actual	Total Budget FY2027	Over/(Under) Budget	% of Budget
Income				
1100.00 Mendocino County Taxes	-	1,216,374.96	(1,216,374.96)	0.00%
1200.00 Sonoma County Taxes	28,428.25	907,509.96	(879,081.71)	3.13%
1300.00 Other "County" Taxes	-	5,765.04	(5,765.04)	0.00%
1400.00 Ambulance Transport Billings	68,743.72	1,140,000.00	(1,071,256.28)	6.03%
1510.00 IGT Contract Revenue	-	510,000.00	(510,000.00)	0.00%
1900.00 Misc Income - General	-	5,000.04	(5,000.04)	0.00%
1910.00 Misc Rev - Interest Income	2,104.73	17,000.04	(14,895.31)	12.38%
1920.00 Misc Rev - Donations (Unrestricted)	864.37	191,763.96	(190,899.59)	0.45%
1930.00 Misc Rev - CPR and Training Classes	350.00	16,500.00	(16,150.00)	2.12%
2000.00 Grant Revenue	-	5,000.04	(5,000.04)	0.00%
Total Income	**100,491.07**	**4,014,914.04**	**(3,914,422.97)**	**2.50%**
Gross Profit	**100,491.07**	**4,014,914.04**	**(3,914,422.97)**	**2.50%**
Expenses				
3000.00 Wage + Benefit Expense	156,160.33	1,410,624.00	(1,254,463.67)	11.07%
3030.00 CalPERS Unfunded	-	123,459.96	(123,459.96)	0.00%
3040.00 CalPERS Employer Portion	-	163,025.04	(163,025.04)	0.00%
3050.00 Healthcare Stipend	-	180,000.00	(180,000.00)	0.00%
3060.00 Payroll Taxes	2,684.73	309,999.96	(307,315.23)	0.87%
3080.00 Workers Compensation	46,362.00	100,007.04	(53,645.04)	46.36%
3090.00 Payroll Processing Costs	3,258.68	-	3,258.68	
Total 3000.00 Wage + Benefit Expense	**208,465.74**	**2,287,116.00**	**(2,078,650.26)**	**9.11%**
4020.00 Clothing and Personal	-	5,000.04	(5,000.04)	0.00%
4040.00 Communications	-	-	-	
4041.00 Comm - Cell Phone/Telephone	576.05	7,200.00	(6,623.95)	8.00%
4042.00 Comm - Dispatch	21,968.10	62,775.96	(40,807.86)	34.99%
Total 4040.00 Communications	**22,544.15**	**69,975.96**	**(47,431.81)**	**32.22%**
4080.00 Household and Supplies Exp	516.26	4,800.00	(4,283.74)	10.76%
4110.00 Insurance Expense	-	-	-	
4112.00 General Liab Ins	6,208.50	25,032.00	(18,823.50)	24.80%
Total 4110.00 Insurance Expense	**6,208.50**	**25,032.00**	**(18,823.50)**	**24.80%**
4140.00 Maintenance Expense	-	-	-	
4141.00 Maint - Equipment	-	1,899.96	(1,899.96)	0.00%
4142.00 Maint - Vehicles	1,127.72	35,000.04	(33,872.32)	3.22%
4143.00 Maint - Buildings	-	3,500.04	(3,500.04)	0.00%
Total 4140.00 Maintenance Expense	**1,127.72**	**40,400.04**	**(39,272.32)**	**2.79%**
4220.00 Dues, Subscriptions and Memberships	-	16,800.00	(16,800.00)	0.00%
4250.00 Misc Expenses	-	249.96	(249.96)	0.00%
4260.00 Office Expense	-	-	-	
4261.00 Office Exp - General	739.93	4,299.96	(3,560.03)	17.21%
4262.00 Office Exp - Software	77.57	6,000.00	(5,922.43)	1.29%
Total 4260.00 Office Expense	**817.50**	**10,299.96**	**(9,482.46)**	**7.94%**
4290.00 Bank Charges and Int Expense	-	-	-	

Coast Life Support District
Budget vs. Actuals: Month of July 2026
(Unaudited and Before Year End GAAP Adjustments)

	Total			
	Actual	Total Budget FY2027	Over/(Under) Budget	% of Budget
4291.00 Bank Charges	404.36	6,099.96	(5,695.60)	6.63%
4292.00 Interest Expense	-	5,049.96	(5,049.96)	0.00%
Total 4290.00 Bank Charges and Int Expense	**404.36**	**11,149.92**	**(10,745.56)**	**3.63%**
4310.00 Professional Services	-	-	-	
4311.00 Accounting	4,888.75	33,999.96	(29,111.21)	14.38%
4312.00 Audit	-	13,899.96	(13,899.96)	0.00%
4313.00 Ambulance Billing	3,890.20	68,400.00	(64,509.80)	5.69%
4314.00 Information Tech Services	(1,701.66)	17,000.04	(18,701.70)	-10.01%
4315.00 IGT Contract	-	249,999.96	(249,999.96)	0.00%
4316.00 GEMT Contract	20,104.33	99,999.96	(79,895.63)	20.10%
4317.00 Legal	-	9,999.96	(9,999.96)	0.00%
4317.10 Legal – Special Purpose	-	30,000.00	(30,000.00)	0.00%
4318.00 Tax Admin - NBS Contract	-	12,000.00	(12,000.00)	0.00%
4319.00 UC Contract	66,666.66	800,000.04	(733,333.38)	8.33%
4320.00 Ppty Tax Admin - Counties	-	24,000.00	(24,000.00)	0.00%
Total 4310.00 Professional Services	**93,848.28**	**1,359,299.88**	**(1,265,451.60)**	**6.90%**
4460.00 Minor Equipment (<$5,000 per Unit)	-	-	-	
4461.00 Maint Equip - Office Equipment	-	999.96	(999.96)	0.00%
4462.00 Minor Equip - Computer Equipment	-	6,999.96	(6,999.96)	0.00%
4463.00 Minor Equip - Radio Equipment	-	500.04	(500.04)	0.00%
4464.00 Minor Equip - Medical Equip and Supplies	4,923.92	54,000.00	(49,076.08)	9.12%
Total 4460.00 Minor Equipment (<$5,000 per Unit)	**4,923.92**	**62,499.96**	**(57,576.04)**	**7.88%**
4500.00 Special Department Expenses	-	-	-	
4511.00 Medical Director Fee-non AHUC	2,500.00	30,000.00	(27,500.00)	8.33%
4512.00 Training and Development - Staff	(320.27)	20,000.28	(20,320.55)	-1.60%
4513.00 Training and Development - Community	-	5,000.04	(5,000.04)	0.00%
4514.00 Board Expenses	-	3,000.00	(3,000.00)	0.00%
4515.00 Employee Assistance Program	-	3,500.04	(3,500.04)	0.00%
Total 4500.00 Special Department Expenses	**2,179.73**	**61,500.36**	**(59,320.63)**	**3.54%**
4610.00 Transportation and Travel	-	39,999.96	(39,999.96)	0.00%
4611.00 Transportation and Travel - Fuel	2,562.33	-	2,562.33	
Total 4610.00 Transportation and Travel	**2,562.33**	**39,999.96**	**(37,437.63)**	**6.41%**
4710.00 Utilities	802.49	12,000.00	(11,197.51)	6.69%
4711.00 Utilities - Water	392.42	2,214.96	(1,822.54)	17.72%
4712.00 Utilities - Electricity	496.06	6,575.04	(6,078.98)	7.54%
Total 4710.00 Utilities	**1,690.97**	**20,790.00**	**(19,099.03)**	**8.13%**
Total Expenses	**345,289.46**	**4,014,914.04**	**(3,669,624.58)**	**8.60%**
Net Operating Income	**(244,798.39)**	**-**	**(244,798.39)**	
Net Income	**(244,798.39)**	**-**	**(244,798.39)**	

Coast Life Support District

Profit and Loss, Unaudited and Before Year End GAAP Adjustments

Month of July 2026

	Total
Income	
1200.00 Sonoma County Taxes	28,428.25
1400.00 Ambulance Transport Billings	68,743.72
1910.00 Misc Rev - Interest Income	2,104.73
1920.00 Misc Rev - Donations (Unrestricted)	864.37
1930.00 Misc Rev - CPR and Training Classes	350.00
Total for Income	**100,491.07**
Gross Profit	**100,491.07**
Expenses	
3000.00 Wage + Benefit Expense	156,160.33
3060.00 Payroll Taxes	2,684.73
3080.00 Workers Compensation	46,362.00
3090.00 Payroll Processing Costs	3,258.68
Total for 3000.00 Wage + Benefit Expense	**208,465.74**
4040.00 Communications	
4041.00 Comm - Cell Phone/Telephone	576.05
4042.00 Comm - Dispatch	21,968.10
Total for 4040.00 Communications	**22,544.15**
4080.00 Household and Supplies Exp	516.26
4110.00 Insurance Expense	
4112.00 General Liab Ins	6,208.50
Total for 4110.00 Insurance Expense	**6,208.50**
4140.00 Maintenance Expense	
4142.00 Maint - Vehicles	1,127.72
Total for 4140.00 Maintenance Expense	**1,127.72**
4260.00 Office Expense	
4261.00 Office Exp - General	739.93
4262.00 Office Exp - Software	77.57
Total for 4260.00 Office Expense	**817.50**
4290.00 Bank Charges and Int Expense	
4291.00 Bank Charges	404.36
Total for 4290.00 Bank Charges and Int Expense	**404.36**
4310.00 Professional Services	
4311.00 Accounting	4,888.75
4313.00 Ambulance Billing	3,890.20
4314.00 Information Tech Services	(1,701.66)
4316.00 GEMT Contract	20,104.33
4319.00 UC Contract	66,666.66

Coast Life Support District
Profit and Loss, Unaudited and Before Year End GAAP Adjustments
Month of July 2026

	Total
Total for 4310.00 Professional Services	**93,848.28**
4460.00 Minor Equipment (<$5,000 per Unit)	
4464.00 Minor Equip - Medical Equip and Supplies	4,923.92
Total for 4460.00 Minor Equipment (<$5,000 per Unit)	**4,923.92**
4500.00 Special Department Expenses	
4511.00 Medical Director Fee-non AHUC	2,500.00
4512.00 Training and Development - Staff	(320.27)
Total for 4500.00 Special Department Expenses	**2,179.73**
4610.00 Transportation and Travel	
4611.00 Transportation and Travel - Fuel	2,562.33
Total for 4610.00 Transportation and Travel	**2,562.33**
4710.00 Utilities	802.49
4711.00 Utilities - Water	392.42
4712.00 Utilities - Electricity	496.06
Total for 4710.00 Utilities	**1,690.97**
Total for Expenses	**345,289.46**
Net Operating Income	**(244,798.39)**
Net Income/(Loss) for Month of July 2026	**(244,798.39)**

Coast Life Support District
Balance Sheet, Unaudited and Before Year End GAAP Adjustments
As of Jul 31, 2026

	Total
Assets	
Current Assets	
Bank Accounts	
1000 Petty Cash	15.00
1001 Exchange Bank Checking (7798)	30,832.47
7800 Capital Replacement	35,417.15
Total for 1001 Exchange Bank Checking (7798)	**66,249.62**
1004 Investment Charles Schwab	1.14
Five Star Bank Checking (4299)	67,969.19
Five Star Money Market (4329)	586,239.76
Five Star Payroll Checking (4280)	7,960.05
Total for Bank Accounts	**728,434.76**
Accounts Receivable	
1095 Misc Other A/R	10,202.40
1109 IGT Receivable	517,553.97
Total for Accounts Receivable	**527,756.37**
Other Current Assets	
1099 Tax Receivable	
1099-04 Mendo Cty	85,025.21
1099-24 Sonoma Cty	24,095.09
Total for 1099 Tax Receivable	**109,120.30**
1100 Ambulance AR	-
1101 Ambulance Patient's A/R	448,806.36
1102 Allow. for Uncollectibles	(272,363.12)
Total for 1100 Ambulance AR	**176,443.24**
1145 Prepaid - Other Exps	668.75
Total for Other Current Assets	**286,232.29**
Total for Current Assets	**1,542,423.42**
Fixed Assets	
1400 Fixed Assets	
1401 Amb & Medical Equip Cost	1,009,351.61
1421 Communication System Cost	19,426.52
1451 Building Cost	777,262.20
1460 Land	76,500.00
1470 Office Furniture & Equip	10,790.16
Total for 1400 Fixed Assets	**1,893,330.49**
1490 Less Accum Depreciation	(1,495,608.51)
Total for Fixed Assets	**397,721.98**

Coast Life Support District
Balance Sheet, Unaudited and Before Year End GAAP Adjustments
As of Jul 31, 2026

	Total
Other Assets	
1109.1 IGT Receivable Long-term	258,776.98
1755 Deferred Outflows-Pension	596,227.63
Total for Other Assets	**855,004.61**
Total for Assets	**2,795,150.01**
Liabilities and Equity	
Liabilities	
Current Liabilities	
Accounts Payable	
2000 Accounts Payable	47,963.80
Total for Accounts Payable	**47,963.80**
Credit Cards	
2052 Citi Visa (4861)	1,788.03
Five Star Bank Credit Card	917.95
Total for Credit Cards	**2,705.98**
Other Current Liabilities	
2009 IGT Payable	230,360.00
2100.12 CalPERS Unfunded Liab	9,180.00
2100.13 CalPERS Safety Classic	854.33
2100.15 PERS Survivor Benefit	-
2100.18 CalPERS Admin PEPRA	220.36
2100.19 CalPers Safety PEPRA	4,422.00
Total for 2100*OE Payroll Liabilities	**14,676.69**
2105 Accrued Payroll	39,723.16
2110 Accrued PTO Payable	90,555.96
2610 NEST/CERT Payable	3,305.85
2699 LT Debt-short term portion	34,230.78
Total for Other Current Liabilities	**412,852.44**
Total for Current Liabilities	**463,522.22**
Long-term Liabilities	
2009.1 IGT Payable Long-Term	115,180.00
2750 PERS Pension Liability	1,039,166.60
2755 Deferred Inflows-Pensions	3,055.99
2805 Cap Lease Ambulance	36,368.15
Total for Long-term Liabilities	**1,193,770.74**
Total for Liabilities	**1,657,292.96**
Equity	
32001 Prior Period Adjustments	1,558.48

Coast Life Support District
Balance Sheet, Unaudited and Before Year End GAAP Adjustments
As of Jul 31, 2026

	Total
32000 Retained Earnings	1,381,096.96
Net Income	(244,798.39)
Total for Equity	**1,137,857.05**
Total for Liabilities and Equity	**2,795,150.01**

Coast Life Support District
Year to Date Report

	CHARGES	MCARE WRITE DOWNS	MCAL WRITE DOWNS	OTHER CONTRACTUAL WRITE DOWNS	AB 716	NET CHARGES	PAYMENTS	REFUNDS	NET PAYMENTS	BAD DEBT WRITE OFFS	OTHER WRITE OFFS	ADJUSTMENTS	NEW A/R BALANCE
AUGUST '25	$ 249,365.00	$ 91,647.39	$ 39,190.26	$ 3,986.86	$ 4,762.93	$ 109,777.56	$ 68,847.55	$ -	$ 68,847.55	$ -	$ (3.00)	$ (53.94)	$ 527,144.98
SEPTEMBER '25	$ 317,266.80	$ 127,360.21	$ 73,396.46	$ 5,417.49	$ 12,525.54	$ 98,567.10	$ 115,551.61	$ -	$ 115,551.61	$ -	$ -	$ -	$ 510,160.47
OCTOBER '25	$ 332,717.00	$ 153,297.28	$ 50,463.60	$ 10,466.10	$ 33,231.43	$ 85,258.59	$ 99,700.64	$ -	$ 99,700.64	$ -	$ -	$ 0.66	$ 495,719.08
NOVEMBER '25	$ 274,239.00	$ 104,246.33	$ 37,962.99	$ 5,030.70	$ 23,323.44	$ 103,675.54	$ 92,530.82	$ -	$ 92,530.82	$ -	$ 843.20	$ 51.72	$ 506,072.32
DECEMBER '25	$ 378,231.80	$ 204,902.99	$ 45,825.91	$ 8,195.74	$ 13,965.33	$ 105,341.83	$ 101,025.10	$ 130.09	$ 100,895.01	$ -	$ -	$ 2.97	$ 510,522.11
JANUARY '26	$ 363,891.00	$ 195,065.96	$ 46,926.73	$ 10,565.55	$ (13,349.38)	$ 124,682.14	$ 59,008.90	$ 4,298.41	$ 54,710.49	$ -	$ -	$ -	$ 580,493.76
FEBRUARY '26	$ 172,101.80	$ 48,369.51	$ 21,968.12	$ 18,138.43	$ 2,340.42	$ 81,285.32	$ 130,554.61	$ 993.32	$ 129,561.29	$ -	$ -	$ -	$ 532,217.79
MARCH '26	$ 289,368.00	$ 145,848.71	$ 44,945.76	$ 15,621.84	$ 16,292.48	$ 66,659.21	$ 72,348.43	$ 8,052.86	$ 64,295.57	$ -	$ 477.00	$ 0.30	$ 534,104.73
APRIL '26	$ 287,141.00	$ 129,661.48	$ 27,486.28	$ 781.99	$ 18,819.34	$ 110,391.91	$ 74,364.82	$ -	$ 74,364.82	$ -	$ -	$ 0.14	$ 570,131.96
MAY '26	$ 230,241.00	$ 90,007.89	$ 17,982.41	$ 15,103.10	$ 31,435.60	$ 75,712.00	$ 86,686.68	$ -	$ 86,686.68	$ -	$ 918.39	$ 2.26	$ 558,241.15
JUNE '26	$ 214,963.60	$ 94,552.84	$ 12,652.65	$ 6,422.02	$ 23,843.45	$ 77,492.64	$ 52,776.90	$ -	$ 52,776.90	$ -	$ 500.00	$ (175.00)	$ 582,281.89
JULY '26	$ 355,246.00	$ 154,873.51	$ 47,516.48	$ 22,813.24	$ 39,398.72	$ 90,644.05	$ 65,498.43	$ 661.90	$ 64,836.53	$ -	$ -	$ 2.95	$ 608,092.36
YEAR TO DATE TOTALS	$ 3,464,772.00	$ 1,539,834.10	$ 466,317.65	$ 122,543.06	$ 206,589.30	$ 1,129,487.89	$ 1,018,894.49	$ 14,136.58	$ 1,004,757.91	$ -	$ 2,735.59	$ (167.94)	
YTD PERCENTAGE OF REVENUE		44.44%	13.46%	3.54%	5.96%	32.60%	29.41%	1.39%	29.00%	0.00%	0.08%	-0.01%	
YTD PERCENTAGE OF NET REVENUE									88.96%				
Average Charges per month	**$ 288,731.00**												
Average Payments per month	**$ 84,907.87**												

Runs by Response Request

Response Type Of Service Requested (eResponse.05)	Number of Runs	Percent of Total Runs
911 Response (Scene)	91	95.79%
Interfacility Transport	2	2.11%
Standby	2	2.11%
	Total: 95	Total: 100.00%

Runs by Dispatch Reason

Incident Complaint Reported By Dispatch (eDispatch.01)	Number of Runs	Percent of Total Runs
Falls	13	13.68%
Abdominal Pain/Problems	9	9.47%
Traffic/Transportation Incident	9	9.47%
Sick Person	8	8.42%
Breathing Problem	6	6.32%
Hemorrhage/Laceration	6	6.32%
Traumatic Injury	6	6.32%
Unknown Problem/Person Down	5	5.26%
Interfacility Transfer	4	4.21%
Stroke/CVA	4	4.21%
Allergic Reaction/Stings	3	3.16%
Chest Pain (Non-Traumatic)	3	3.16%
Medical Alarm	3	3.16%
Automated Crash Notification	2	2.11%
Cardiac Arrest/Death	2	2.11%
Heart Problems/AICD	2	2.11%
Other	2	2.11%
Standby	2	2.11%
Unconscious/Fainting/Near-Fainting	2	2.11%
Animal Bite	1	1.05%
Back Pain (Non-Traumatic)	1	1.05%
Fire	1	1.05%
Well Person Check	1	1.05%
	Total: 95	Total: 100.00%

Runs by Provider Impression

Situation Provider Primary Impression (eSituation.11)	Number of Runs	Percent of Total Runs
	23	24.21%
Traumatic Injury (T14.90)	17	17.89%
Abdominal Pain / Problems (R10.84)	10	10.53%
Pain (G89.1)	10	10.53%
Chest Pain - Suspected Cardiac (I20.9)	4	4.21%
Syncope/Near Syncope (R55)	4	4.21%
Altered Level of Consciousness (R41.82)	3	3.16%
Nausea / Vomiting (R11.2)	3	3.16%
Respiratory Distress - Unspecified (J80)	3	3.16%
Allergic Reaction (T78.40)	2	2.11%
Dizziness / Vertigo (R42)	2	2.11%
Obvious Death (R99)	2	2.11%
Respiratory Distress - Bronchospasm (J98.01)	2	2.11%
Weakness (General) (R53.1)	2	2.11%
Chest Pain - Non-cardiac (R07.89)	1	1.05%
Diabetic - Hypoglycemia (E13.64)	1	1.05%
Environment - Hyperthermia / Heat Injury (T67.0)	1	1.05%
Environment - Hypothermia/Cold Injury (T68)	1	1.05%
Headache (R51)	1	1.05%
No Apparent Illness/Injury (Z00.00)	1	1.05%
Stings/ Venomous Bites (T63)	1	1.05%
Stroke/CVA (I63.9)	1	1.05%
	Total: 95	Total: 100.00%

3.5 Runs by Response Disposition

Unit Disposition (3.4=itDisposition.099/3.5=eDisposition.27)	Patient Evaluation/Care (3.4=itDisposition.100/3.5=eDisposition.28)	Crew Disposition (3.4=itDisposition.101/3.5=eDisposition.29)	Transport Disposition (3.4=itDisposition.102/3.5=eDisposition.30)	Reason for Refusal/Release (3.4=itDisposition.103/3.5=eDisposition.31)	Number of Runs	Percent of Total Runs
Patient Contact Made	Patient Evaluated and Care Provided	Initiated and Continued Primary Care	Transport by This EMS Unit (This Crew Only)		51	53.68%
Cancelled Prior to Arrival at Scene	Not Applicable	Available, No Care Required	No Transport		19	20.00%
Patient Contact Made	Patient Evaluated and Refused Care (AMA)	Available, Care Refused (AMA/RAS)	Patient Refused Transport	Against Medical Advice	15	15.79%
Cancelled on Scene	Not Applicable	Available, No Care Required	No Transport		4	4.21%
Patient Contact Made	Patient Evaluated and Care Provided	Initiated Primary Care and Transferred to Another EMS Crew	Transport by Another EMS Unit/Agency		2	2.11%
Non-Patient Incident (Not Otherwise Listed)		Incident Support Services Provided (Including Standby)			1	1.05%
Patient Contact Made	Patient Evaluated and Care Provided	Available, No Care Required	No Transport		1	1.05%
Patient Contact Made	Patient Evaluated and Refused Care (AMA)	Available, Care Refused (AMA/RAS)			1	1.05%
Patient Contact Made	Patient Support Services Provided	Available, No Care Required	No Transport		1	1.05%
					Total: 95	Total: 100.00%

3.5 Transported by Destination Report

Disposition Destination Name Delivered Transferred To (eDisposition.01)	Number of Runs	Percent of Total Runs
	43	45.26%
Sutter Santa Rosa Regional Hospital	20	21.05%
Adventist Health Mendocino Coast	13	13.68%
Landing Zone	10	10.53%
Kaiser Permanente - Santa Rosa	4	4.21%
Santa Rosa Memorial Hospital, Montgomery	3	3.16%
Adventist Health Ukiah Valley	2	2.11%
	Total: 95	Total: 100.00%

Call Volumes by Day and Hour Report

Incident Day Name	Number of Runs	Percent of Total Runs
Incident Three Hour Range Of Day 24: 00:00:00 - 02:59:59		
Monday	2	2.11%
Tuesday	2	2.11%
Saturday	1	1.05%

Incident Day Name	Number of Runs	Percent of Total Runs
	Total: 5	**Total: 5.26%**
	Avg: 1.67	
Incident Three Hour Range Of Day 24: 03:00:00 - 05:59:59		
Tuesday	1	1.05%
Thursday	1	1.05%
Friday	1	1.05%
	Total: 3	**Total: 3.16%**
	Avg: 1.00	
Incident Three Hour Range Of Day 24: 06:00:00 - 08:59:59		
Sunday	2	2.11%
Wednesday	4	4.21%
Thursday	3	3.16%
Friday	1	1.05%
Saturday	3	3.16%
	Total: 13	**Total: 13.68%**
	Avg: 2.60	
Incident Three Hour Range Of Day 24: 09:00:00 - 11:59:59		
Sunday	1	1.05%
Monday	3	3.16%
Tuesday	2	2.11%
Wednesday	1	1.05%
Thursday	4	4.21%
Friday	7	7.37%
Saturday	2	2.11%
	Total: 20	**Total: 21.05%**
	Avg: 2.86	
Incident Three Hour Range Of Day 24: 12:00:00 - 14:59:59		
Sunday	3	3.16%
Monday	1	1.05%
Tuesday	1	1.05%
Wednesday	1	1.05%
Thursday	2	2.11%
Friday	2	2.11%
Saturday	2	2.11%
	Total: 12	**Total: 12.63%**
	Avg: 1.71	
Incident Three Hour Range Of Day 24: 15:00:00 - 17:59:59		
Sunday	2	2.11%
Tuesday	2	2.11%
Wednesday	3	3.16%
Thursday	1	1.05%
Friday	3	3.16%
Saturday	2	2.11%
	Total: 13	**Total: 13.68%**
	Avg: 2.17	
Incident Three Hour Range Of Day 24: 18:00:00 - 20:59:59		
Sunday	1	1.05%
Monday	1	1.05%
Wednesday	4	4.21%
Thursday	5	5.26%
Friday	2	2.11%
	Total: 13	**Total: 13.68%**
	Avg: 2.60	
Incident Three Hour Range Of Day 24: 21:00:00 - 23:59:59		
Monday	1	1.05%
Tuesday	4	4.21%
Wednesday	3	3.16%
Thursday	2	2.11%
Friday	3	3.16%
Saturday	3	3.16%
	Total: 16	**Total: 16.84%**
	Avg: 2.67	
	Total: 95	**Total: 100.00%**
	Avg: 2.26	

Report Criteria

Agency Name (Dagency.03):	Is In Coast Life Support District Ambulance
Incident Date:	Is Between 07/1/2026 and 07/31/2026