



Dear Plan participants,

It is with great excitement that the Board of Trustees for your Employee Benefits Fund shares the following information with you. After a long period of decision making, planning and due diligence we are happy to report to you, that we have purchased a building just north of Fire Rescue HQ on 7th Place. This building will contain the administrative offices of the Fund as well as a first class, state of the art medical clinic and wellness center.

The administrative offices will move in on Monday, March 26th and by January 1, 2013, the Fund intends to start doing the annual medical physicals for Palm Beach County Fire Rescue employees at that facility. Then, by March 1, 2013 for all Fund participants and their families, the Fund will start providing services such as: routine check-ups, annual physicals, school and sports physicals, immunizations and walk in treatment for all illness and injuries that an urgent care facility can provide. In general, all primary care physician services, urgent care needs with an on-site pharmacy will be available for our Fire Rescue family. This will be a private concierge type service available only to its participants and families and any service or prescription provided by this facility will be at no charge.

Maybe you are wondering why we are headed in this direction and how can we afford to do so? Simply put, we have out grown our current office space to meet the needs of our participants. The Fund has been sharing space in the Union office for many years and during this time the Fund has grown in size and service requirements for its participants. At the same time, we have attempted to implement strict Federal HIPPA guidelines to protect the privacy and security of our participant's information. All this while there has been competing needs for additional space by the union officers and staff.

The Board of Trustees has always taken a proactive approach to the ever changing health care industry and the needs of its participants. We believe early detection and/or prevention is a most cost effective way for controlling health care expenses to you and the Fund in the long term. Your Fund, approximately fourteen years ago, became one of the first insurance providers to offer full coverage for annual physicals and still is one of the only providers to cover full body scans for the early detection of major health issues. Most recently, we began to offer cord blood and stem cell harvesting and storage for newborns, as well as adult stem cell harvesting and storage. And, while certainly not the first, we strongly understand the immense benefits of making sure that you get a proper and thorough annual medical physical for early detection and prevention of any major health issues. This is why we are assembling a team of highly qualified medical professionals with state of the art equipment and technology to meet your current and future needs with the personalized service and attention that seems to have been lost and forgotten in the medical industry as part of a comprehensive approach to your wellness and health. If your health needs and services extend beyond our facilities' capability, our medical staff will help you in selecting the right professionals to meet your needs and will work with these professionals to insure that you get the appropriate care and treatment. The medical staff of the clinic will be working exclusively for you, the participants of the Fund.

PROVIDING QUALITY BENEFITS FOR YOU AND YOUR FAMILY

7240 7th Place N West Palm Beach, FL 33411-3801 Telephone (561) 969-6663 Fax (561) 966-7760

Keeping you and your family healthy has always been one of the ultimate goals of the Trustees, the benefit of healthy participants is twofold, the participant's quality of life is better and it means lower costs to the Fund, as well as the participants. By controlling and stabilizing these ever escalating costs of medical care, it becomes even more important for us to re-emphasize our goals of keeping you healthy. But make no mistake about it, our goal is not to cut cost through cutting services, but to provide you better services and programs to keep you healthy.

A few of you have asked, maybe we should lower your premiums if we have this kind of money available for such a project. We believe investing in the Fund and its participants' health is a much better way to control escalating costs of health care and by doing so, provides long term protection of the fund and ensures you will have affordable health care in the future. We have been able to prevent premiums from increasing for its participants for the last ten years by being ahead of the industry's thinking with our innovative approaches to health care services. With Fire Rescue's rising budget deficits, we have proposed to take over providing the annual physicals required under the collective bargaining agreement. At this time when so many budget cuts are being made, if we can help with reducing some of that deficit, this will provide stabilization of the employer's contributions to the Fund in the future. Currently the Fund is healthy, but without proper fiscal responsibility that could change. The decision to move forward on this project involved a long period of study and consultation with experts.

Rest assured that all provisions of your insurance benefits will remain unchanged, your ability to use your own doctors and other providers will continue, the addition of the clinic will just be an enhancement to your current benefits package.

The Board of Trustees has and continues to work diligently to provide you with the best health, dental, vision and life insurance products and will continue with that tradition. If you have any questions about this project or any of your insurance needs, feel free to contact the Administrative Manager Mike Sedgwick at any time.

Thank you,
The Board of Trustees, Palm Beach County Firefighters Employee Benefits Fund