

## Accident Insurance & Critical Illness Insurance

Major changes have occurred to the Accident and Critical Illness Policies. First and foremost we have switched our supplemental policies from Reliance Standard Life (RSL) to United Health Care (UHC). With this change we are dropping the Critical Illness policy and adding a Hospital Indemnity Policy. The Critical Illness policy under RSL did not benefit many individuals other than the \$50 wellness benefit for getting a physical. The other nice benefit of moving these policies to UHC is that most claims are auto adjudicated. That means that the claim for benefits is automatic since the policies will be tied to our UMR claims processing account.

The new Hospital Indemnity policy is designed to cover your deductible in case of an admittance to the hospital and in addition will pay extra benefits for each day in the hospital, these extra benefits can help offset any co-insurance charges you may incur. In addition to coverage for any hospital stays the policy offers a \$75 cash incentive once per year to get a physical.

The Accident policy is very similar in design as the RSL policy it replaces. Except there is added benefits for organized sports and wellness. This policy also pays out a \$75 cash incentive once per year to get a physical. Get your annual physical, either at your Health & Wellness Center or at any physician's office, and you will receive a total of \$150 between the two policies (based on CPT codes submitted with claim by the provider). This is a 300% increase over the current benefit of \$50 to get your physical done annually.

Both of these policies will include all retirees in the Medical plan which is something the RSL policies fail to do, so this is a huge added benefit for our retirees.

The Board of Trustees has also decided that it is important for everyone to have these coverages. Effective January 1<sup>st</sup> when these policies go into effect the Insurance Fund will pay the premiums for both Employee/Retiree and their spouses to be covered on the Hospital Indemnity Plan. And, will pay the premiums for everyone's full family on the Accident Policy; employee/retiree, spouses and children. Like the Vision Plan, only those enrolled in the Medical Plan will have these added benefits.

The Trustees and staff are very excited about these new benefits and being able to extend these benefits out to many more of our participants and include the retirees. We are also excited about the new \$150 incentive to get that annual physical. While we all know the firefighters are required by contract to get an annual physical we want all of our retirees and spouses to be healthy and get their annual physical. ***Disclaimer, the \$75 incentive under the accident plan is limited to 4 family members per year.***

For more detailed information on these Plans and all they have to offer please visit our website at [Myffbenefits.com](http://Myffbenefits.com). [Click here for Flyer/detail of Plans](#)