

# YOUR FUND

The Firefighters Employee Benefits Fund is a self funded health plan and was established in 1984 at the inception of Palm Beach County Fire Rescue. Palm Beach County Fire Rescue, and active and retired members provide the funding for our inclusive network of medical, dental and vision coverage. Designed to meet the needs of active and retired members of Palm Beach County Fire Rescue your benefits plan has evolved into a comprehensive plan offering a broad range of services that are unique in the health care industry.

The Plan Document establishes the details of the benefits utilized by you the participant. UMR is a "Third Party Administrator" and adjudicates (pays) the claims according to the Plan Document. The Board of Trustees oversee all facets of the plan including benefit design, Third Party Administration, Consultants, Actuaries, Attorneys, and Fund staff.

PBC Fire Fighters Employee  
Benefits Fund  
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West Palm Beach, FL 33411-3801

NONPROFIT  
POSTAGE PD  
PERMIT NO 123  
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## FINANCIAL REPORT

Our fiscal year ended on 10/31/16 and I am happy to report that this year appears to be a turning point for the Fund from the past couple of years. Compared to our projections at the beginning of this past year, even with the changes the Trustees had implemented, we were still looking at a deficit. Fortunately, those changes and a reduction in claims proved to be what were necessary to reduce expenses by approximately 13% and to turn that deficit into positive net income for the Fund. We finished the fiscal year with approximately 53.6% in net assets vs. operating expenses, or about 6.5 months of operating expenses in reserves. The Board's goal is to have 12 months of operating expenses in reserves, which we are working towards achieving.

For 2017 the Trustees felt no premium changes were needed at this time and only minor changes were made to some of the benefits. We were also able to budget a positive net income for the year. One change that will happen which no one will notice is that we are changing our fiscal year to January 1, 2017 - December 31, 2017. This change will now have us budgeting for the same time frame as plan changes are implemented, UMR reporting cycles, investment reports, and when premium and contributions changes occur.

## DO YOU HEALOW?



Healow is the interactive online program that connects to your medical records at the clinic so that you can get lab results, diagnostic testing reports (CT, Ultrasound, X-ray) and best of all you can order refills of prescriptions you get from the clinic. Healow also comes in a convenient app for your smart phone. Make sure you get Healow on your next visit to the clinic!

Download the free app called "sleep cycle"  
(it is orange and looks like a clock).



### Holiday Closings 2017

#### President's Day

Monday, February 20th

#### Memorial Day

Monday, May 29th

#### Independence Day

Tuesday, July 4th

#### Labor Day

Monday, September 4th

#### Veterans Day Clinic

Saturday, November 11  
Fund Offices  
Friday, November 10th

#### Thanksgiving

Thursday, November 23rd  
Friday, November 24th

#### Christmas

Monday, December 25th  
Tuesday, December 26th

#### Clinic Closed

As a reminder the  
Clinic is closed, during  
non-peak hours, the 1st  
Wednesday of every  
month from 3pm-6pm

## SPRING 2017 NEWSLETTER

### FROM YOUR MEDICAL DIRECTOR



The end of this year, 2017, will mark five years that I have been serving as your medical director. It has certainly been a pleasure and honor to work here, and I am humbled to have been chosen to lead your Health and Wellness Center.

I feel that with the Board's support we have been able to provide top notch medical health care to a very deserving group of men and women, our Palm Beach County Firefighters and their families. My partner Dr. Desai and I are proud to work with the best medical staff in the world (I know that I am somewhat biased). Our Medical Assistants and staff are dedicated to your health.

Also, as this is the first newsletter, I thought it would be a good opportunity to give kudos and credit to those individuals who you all know are truly the brains behind the curtains, our PA's/ ARNP's: Brad, Sue, Lance, Kerri. Without them there is no PBCFF's Health and Wellness Center.

We have done a lot over the last 5 years and I hope that this newsletter, our website, Facebook page, etc. will help keep people up to speed with the exciting things that are happening at your Health and Wellness Center.

Thank you!

*Dr. John Villa*



# EMPLOYEE SPOTLIGHT



Lisa Beadle is one of our top Medical Assistants at the Health and Wellness Center. She is going into her 3rd year with our team. Lisa is a Dean's List graduate of Keiser University, where she earned her Medical Assistant certification. We look forward to Lisa continuing her exemplary care of our patients.



We are pleased to welcome Dr. Tarah Freyman to the Health & Wellness Center. Dr. Freyman specializes in Family Medicine and has spent the last four years at the Cleveland Clinic. We are excited to welcome Dr. Freyman as another high quality addition to our family of practitioners. You can expect to see Dr. Freyman in your medical facility beginning in April.

## SAYING GOODBYE

We will be saying goodbye to Kellie Collins, ARNP at the end of March. Kellie is moving back to Boston to be closer to family. 2016 was a hard year for Kellie as she lost her husband after an extended illness. We are going to be sad to see her go as she was a valued member of the team and the clinic family for many years.



With Kellie leaving we have invited Kerri Robertson, ARNP to join the team full-time. Kerri has been a familiar face in the clinic on a per-diem basis as she

helped cover vacations for us. Kerri is currently full-time at PBG Medical Center in the emergency room and she is as excited to join the team as we are to have her. Kerri will be joining us in March, about a week before Kellie leaves, to insure a smooth transition.

## FRIENDLY REMINDERS



1. Dirty bunker gear is **not** a good thing. If it smells like fire/smoke, it may very well have carcinogens. (Smell of smoke = carcinogen molecule = increased risk of cancer.)

2. Weight neutrality is the single best thing that you can do for yourself. Think about your weight when you were hired. Think about the last 90 year old that you transported. Was that individual thin or obese? Obese folks have a much higher long term morbidity/mortality than do non-obese folks. Staying thin **dramatically** increases your chances of a long, healthy life.

## MEDICARE

We have begun the process to enable us to bill Medicare for services the clinic provides to our Medicare patients. The 1st part of the process was getting the facility licensed as a medical facility on a State and Federal level. This was completed, and our license was issued on January 18, 2017. Concurrently we are in the process of becoming a Medicare provider. We expect that process to be completed shortly and we will begin filing claims with Medicare. While we don't expect the revenue from Medicare to be substantial at first, we do expect it to grow over time as more of our members become Medicare eligible.

## CASE STUDY



As many of you know, we have had many cases over the years that I could use to highlight the on-going benefit of your Health and Wellness Center. This quarters example highlights a young firefighter who came to the Health and Wellness Center with hypertension, weight gain and daytime fatigue. Patient denied shortness of breath, chest pain, thyroid problems, etc. We ordered a sleep study, which was positive. Sleep apnea is quite common among firefighters and **causes** hypertension, weight gain and fatigue. On follow up, with the help of the CPAP device, this firefighter was already losing weight, blood pressure was better controlled and he had much more energy and felt "like a new man".

## DID YOU KNOW?

Most brand name prescriptions have a co-pay savings card available. These co-pay savings cards can reduce your co-pay to as little as \$5 a month. We have links to these cards on the Benefits Fund website ([www.myffbenefits.com](http://www.myffbenefits.com)) for the most common ones. If you don't see your medications card, just google your medication and follow the links. If you need any assistance please feel free to call the Fund office.

# SERVICES OFFERED

### CT - Computed Tomography

Did you know we offer Computed Tomography, better known as CT, services on site? A couple of years back we installed GE's newest technology 64 slice CT. Besides being a state of the art machine, our interest was in the advanced radiation reduction capabilities of the equipment. It is capable of all normal CT services, contrasted or non-contrasted, including cardiac studies.



Naturally we do CT studies at the request of our providers, but we welcome outside orders from your specialists as well!!! You will be provided with the report and a CD of the study upon completion.

Additionally, we do all the full body scans here at the Health & Wellness Center. This service is available once every five years for employees, retirees and their spouses after a brief consultation.

### Medication Dispensary

The Health & Wellness Center has a very well stocked medication dispensary. Not only do we carry all the common urgent care medications, but we also stock the most commonly used maintenance medications. The medication that the dispensary stocks are generics, and there is no cost to you when you receive your

medication from our in-house dispensary. We generally stock 30 and 90 day supplies of the most common medications. At your request can mail the prescriptions to your home. While we cannot fill prescriptions written by outside doctors, the Health and Wellness Center providers will generally write you the same prescription after a brief visit.

Utilizing any of the above services will not only save you money in direct out-of-pocket expenses (co-pays), but in the long term save the Fund money which helps keep premiums lower. Please take advantage of all the services your Health and Wellness Center has to offer.

## CLINIC CLAIMS

On June 1, 2016 the clinic started filing claims through UMR for services provided in the clinic. This was put into place to help us develop a value for the services provided compared to what the same services would cost if received at outside providers. The claims are processed at an "in-network" level that closely resembles the average of contracted doctors and facilities in our area. Naturally, no money exchanges hands as the clinic is owned by the Benefits Fund and therefore we would just be taking money out of one pocket to put in the other.

For the eight month period of June 2016 - January 2017, UMR has processed \$2,621,917 in claims for the clinic, or an average of \$327,739 per month. Actual cost to operate the clinic for the same time period was \$1,978,501, or an average of \$247,312 per month.

From a purely financial standpoint, one could argue that the clinic is not only supporting itself, but is on track to make almost a \$1,000,000 profit on a yearly basis. At the same time, since there is no cost to our members when getting services done at the clinic, there is an additional savings to our members in the form of co-pays, deductibles and other expenses they would have incurred for these services being performed elsewhere that are not being taken into account.

Discover more at: [www.myffbenefits.com](http://www.myffbenefits.com)

Or give us a call: **561-969-6663**