

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!



PBC Fire Fighters Employee Benefits Fund
7240 7th Place N
West Palm Beach, FL 33411-3801

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FALL 2017 NEWSLETTER

OPEN ENROLLMENT

NOVEMBER 1st - NOVEMBER 30th, 2017

OPEN ENROLLMENT (CON'T)

Forms necessary to make any changes are located online at www.MyFFBenefits.com at the top of the page under the header titled "Forms". It is important that you take your time and complete the form carefully. Please make sure to include your cell phone number and email address so that we may contact you in the event that we need additional information or forms. Once the forms are completed you may fax or email them to the Fund.

Like October is the month that everyone should check their smoke detectors, November is the month when everyone should confirm their beneficiaries on their Life Insurance policies. If you haven't confirmed lately who is your beneficiary, take a moment to email us or call and let us check on that for you. Life Insurance is provided for all bargaining unit employees (whether covered for medical or not) and all other employees that are participants in the Benefits Fund. Coverages provided are \$100,000 for active employees, \$50,000 for retirees, and \$25,000 for retirees over the age of 70.

Should you have any questions please call Rick Rhodes or Tamara Fitzpatrick at the Fund office Mon - Fri 8:00 a.m. - 4:30 p.m.

MEDICAL & DENTAL INSURANCES for coverage beginning January 1st, 2018

All employees of Palm Beach County Fire Rescue are eligible to participate in the Palm Beach County Firefighters Employee Benefits Plan. Once a year the Board of Trustee's sets a period of time during which any eligible person may elect to start, end or change coverages and which dependents shall be covered under the plan without the need of a qualifying event. A qualifying event is defined as marriage, divorce, birth, and certain changes to coverage through a spouse's employer or death. Changes to enrollment status in the plan may take place at any time during the year with a qualifying event, but only during Open Enrollment without a qualifying event.

The reason that changes to coverage without a qualifying event are limited to one specific time period per year is to maintain our IRS cafeteria plan status (pre-tax premium status). During Open Enrollment participants of the Fund, or eligible participants, may make changes to enrollment status in either the Medical or Dental Plans or both.

(Open Enrollment continued on back page.)

FREE APP REC. - COUCH 2 5K TRAINER
Even couch potatoes can work up to running a 5K with this realistic, well-paced program. The app offers an 8-week training schedule that's designed specifically for non-runners.



*** If nothing has changed with you or your dependents, then no actions are required of you. Existing coverage will remain the same.

GET YOUR FLU VACCINE



Flu Vaccines are now in stock for the 2017/2018 Flu season.

All of our vaccines are preservative free. For ages 6 months to 65 we are stocking the quadrivalent vaccine.

The Quadrivalent flu vaccine is designed to protect against four different flu viruses; two influenza A viruses and two influenza B viruses.

We are also stocking the 'high dose' for ages 65+.

We do not carry the live vaccine nasal spray.

Dr. Villa recommends everyone receive a flu vaccine. Flu season officially starts October 1st and the vaccine takes about 2 weeks to become fully functional.

700 doses of regular vaccines have been ordered, 50 doses of pediatric (ages 6 months - 36 months) and only 30 doses of the 65+.

Please call the front desk at 561-969-6663 to schedule a time for you to receive your vaccination. It only takes about 10 minutes of your time to take a set of vitals and give you an injection.

MEDICAL PLAN CHANGES FOR 2018

The Board of Trustees for the Palm Beach County Firefighters Employee Benefits Fund met during August for their annual review of the budget and Insurance Plans. The Boards review of the budget and finances for the Benefits Fund determined that at present time the Fund was stable and no significant changes were warranted.

The Board did make some minor changes to the premium structure, mainly in the area of retiree premiums with an increase of 2-2.5% across the board depending on specific tier. There was also a \$10 per paycheck (pretax) increase to the active employee rate in the "employee +3 or more dependents" tier. The last premium change is directed towards Medicare participants that also have non-Medicare dependents on their plan, the discount given for being on Medicare will be reduced by 25% until such time that non-Medicare dependents are no longer on their plan.

There is no change to Dental Insurance Premiums.

The Medical Insurance Plan was left unchanged for 2018 except for the addition of one area of coverage. The Board has decided to allow up to 90 visits lifetime for the treatment of speech therapy for those children only diagnosed as having a speech problem related to developmental delay. The additional benefit will have no effect on speech therapy for other conditions currently covered under the Plan. The Board is also considering the removal of applying the annual deductible to MRI's, but is awaiting further impact reports before finalizing that decision.

EMPLOYEE SPOTLIGHT Heather Eilberg



Many of you have met or spoken to Heather through her first role with our facility, Front Desk Receptionist. Today, you will likely communicate with Heather in her current position as Pharmacy Technician. Heather is instrumental in receiving and fulfilling the ever-increasing prescriptions that come into our pharmacy. This is her fourth year with us and we are beyond pleased with her performance and diligence!

2018 MEDICAL PLAN PREMIUMS

Coverage Type	2017 Premium	2018 Premium
Active Employees	per paycheck	per paycheck
Employee	\$97.55	\$97.55
Employee + 1	\$195.10	\$195.10
Employee + 2	\$223.18	\$223.18
Employee + 3(+)	\$251.26	\$261.26
Retiree	per month	per month
Retiree only	\$678.41	\$695.37
Retiree + 1	\$984.36	\$1,007.00
Retiree + 2	\$1,045.20	\$1,067.15
Retiree + 3(+)	\$1,106.04	\$1,128.16
Retiree with 1 on Medicare		
Retiree only	\$573.51	\$590.47
Retiree + 1	\$879.46	\$902.10
Retiree + 2	\$940.30	\$988.47
Retiree + 3(+)	\$1,001.14	\$1,049.48
Retiree with 2 on Medicare		
Retiree + 1	\$774.56	\$797.20
Retiree + 2	\$835.40	\$909.79
Retiree + 3(+)	\$896.24	\$970.80

HAPPY HALLOWEEN



Halloween is a great holiday for children and adults alike. Here are a few tips from our Medical Director so that you can have a safe Halloween: Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible. Children should walk on direct routes with the fewest street crossings. Decorate costumes and bags with reflective tape or stickers and, if possible, choose light colors. Have kids carry glow sticks or flashlights to help them see and be seen by drivers. When selecting a costume, make sure it is the right size to prevent trips and falls. Have parents inspect treats prior to children eating.

Popular trick-or-treating hours are 5:30 p.m. to 9:30 p.m. so be especially alert for kids during those hours. Teens should also stick to these hours to avoid disturbing households late at night.

Discover more at: www.myffbenefits.com

Or give us a call: 561-969-6663