PALM BEACH COUNTY
FireFighters
EMPLOYEE BENEFITS FUND

FALL **2025**

FIREFIGHTERS BENEFITS FUND OPEN ENROLLMENT

For coverage beginning January 1, 2026
MEDICAL, VISION & DENTAL INSURANCES
WHEN: October 21, 2025 – November 3, 2025

All employees of Palm Beach County Fire Rescue are eligible to participate in the Palm Beach County Firefighters Employee Benefits Plan. Once each year, the Board of Trustees establishes a period, known as Open Enrollment, during which any eligible person may: 1) Start, end, or change coverage, or 2) Add or remove dependents without a qualifying event.

Qualifying events include birth, marriage, divorce, retirement, death, or certain changes in coverage through a spouse's employer. Changes outside of Open Enrollment may only be made with a qualifying event. This limitation preserves our IRS cafeteria plan status, which allows for pre-tax premium deductions. During Open Enrollment, eligible participants may make changes to enrollment in the Medical Plan, Dental Plan, or Vision Plan.

See 2026 Rates

Important Reminders

- There are many changes to the Medical and Vision Plans for 2026.
- There are no changes to the Dental Plan.
- Please review details in the newsletter or online at www.myffbenefits.com.
- If you do not wish to make changes, no action is required.

Changes for Active Fire Rescue Employees

All Open Enrollment changes must be completed online through the County's **MyBenefit Portal Link** at your work location. For benefit questions, call the Fund office (contact info below). For login issues, contact the **IT Helpline: 561-616-6940.**

Changes for Retirees

- Forms are available at www.myffbenefits.com.
- Complete forms carefully and provide your cell phone and email for follow-up if additional information is required.
- Forms may be returned by fax or email to the Fund office.

Firefighter Cancer Benefits

Under Florida law (2019), eligibility for the Firefighter Cancer Benefit requires that you be covered by your employer's health insurance. If you are currently covered under another plan, such as your spouse's employer or the military, you should strongly consider enrolling in the Employee Benefits Fund during Open Enrollment. Full details are available on our website.

Questions?

Palm Beach County Firefighters Employee Benefits Fund
561-969-6663 | 561-727-3709
Mon–Fri, 8:00 AM – 4:30 PM
Contacts: Tamara Fitzpatrick, Ed Morejon, or Rick Rhodes
www.myffbenefits.com

Response Times From the Clinics:

Routine questions: Within 72 hours
Prescription refills: Within 96 hours
Urgent needs: Call clinic directly, don't wait for a message
Emergency: CALL 911!

Clear timelines mean you get reliable answers, while providers can focus on giving each patient quality care.

QUESTIONS? CALL US: **561-969-6663**

Back on Time: Late Arrival Policy Reinstated

As our clinics continue to grow, we're seeing more patients than ever before. With that growth comes the responsibility to make sure every member receives the care and attention they deserve, without unnecessary delays.

We would like to remind you of the Clinic's Late Policy:

If you arrive more than 15 minutes late to your appointment, you may be asked to reschedule.

This policy isn't about being strict, it's about being fair. Late arrivals impact:

- Other patients who are waiting for their scheduled time
- Providers' ability to give each patient the full care they need
- The overall flow of the clinic day

Tip: Please plan to arrive a few minutes early. This gives you time to check in, complete paperwork, and be ready for your provider.

Life Insurance

Just like October is the month when we remind everyone to check their smoke detectors, November is the perfect time to review and confirm your Life Insurance beneficiaries. If you haven't checked yours recently, please take a moment to call or email us so we can verify your information together.

We emphasize this every year because, too often, we encounter difficult situations, someone marries but never updates their beneficiary from parents or siblings, or divorces but leaves an ex-spouse listed, sometimes even after remarrying. Once you pass away, we cannot make assumptions about your wishes, so it's critical to keep this information current.

If you have divorced and still wish to leave your ex-spouse as your beneficiary (perhaps due to children or other reasons), you must complete a new beneficiary form dated after the divorce is finalized. Otherwise, by law, the benefit may go into probate.

Life Insurance Coverage Provided by the Fund:
- **Active employees: $100,000**
- **Retirees under age 70: $50,000**
- **Retirees age 70 and older: $25,000**

Life Insurance is provided for all bargaining unit employees (whether or not enrolled in medical coverage) and all other employees participating in the Benefits Fund.

Board of Trustees Meeting Dates for 2025

Located on the second floor of the Main Wellness center in WPB

2025
October 16, 2025 - 9am
November 20, 2025 - 9am
December 18, 2025 - 9am
2026
January 15, 2026 - 9am
February 15, 2026 - 9am
March 19, 2026 - 9am

Benefit Changes Effective January 1, 2026

Dental
- No changes to the dental plans.

Medical Plan Design Updates
Supplemental Coverage
- Accident, Hospitalization, and Critical Illness coverage will transition to voluntary, member-paid coverage. More details will follow soon.

Vision
- Two plan options will be available:
- A new plan included in your medical premium.
- The current plan available as a buy-up option for a small monthly premium. You must be enrolled in the Medical plan to enroll in the Vision buy up plan.

Adult Children (Age 26–30)
- Coverage will now end in the birth month when the dependent no longer qualifies (previously extended through the end of the calendar year).
- The surcharge for covering adult children age 26–30 will increase from $200/month to $400/month in 2026.

Vision-Related Procedures
- Corneal Lenses: Coverage for premium corneal lenses will no longer be included.

Stem Cell Programs
- Adult Stem Cell Program: Coverage for collection and storage will not be covered.
- Members with stem cells currently in storage will have the option to terminate storage or pay an annual storage fee directly.
- Cord Blood Program for Newborns: This benefit remains available.

Deductibles
- Deductibles are being reintroduced, similar to the 2016 plan design.
- Preventive services remain covered at 100%.

Services with Deductible Applied ($500)
- Orthotics
- Spinal Decompression
- Acupuncture / Dry Needling / Cupping

Medicare Premium Adjustment
- Medicare-aged parents with children in the Fund will now receive the same Medicare premium discount as Medicare-aged members without children.

Premium Increases
All groups, active employees, retirees, clinic employees, and union office employees, will see a 10% premium increase beginning in 2026.

To view the 2026 premium rates and additional information on supplemental programs please view on our website www.myffbenefits.com

Correction to Email Sent August 26:
We would like to issue a correction to the recent communication regarding the 2026 plan year. Please note: Max Out-of-Pocket: There will be no changes in 2026. Lasik Benefit: The Lasik benefit will also remain the same in 2026. All other changes outlined in our earlier communication remain accurate. We apologize for any confusion and appreciate your understanding as we work to keep you fully informed.

New Vision Plan Options for 2026

For more than 15 years, our vision coverage has been bundled into your medical premium through Humana Vision. Many members who have used the plan have likely heard providers say, "Wow, this is the best vision plan I've ever seen!"

That highly valued plan will still be available in 2026, but it will require a small additional premium. At the same time, a new vision plan will be included in your medical premium at no additional cost.

Premiums for Current Plan 1 in 2026*:

Active Employees:
Single: $2.48 per pay period
Family: $7.09 per pay period

Retirees:
Single: $5.37 per month
Family: $15.36 per month
Your Vision Plan Choices:

Plan 1 – Current Custom Humana Plan
(voluntary add-on)
- $30/$30 In-Network Exam & Materials Copay
- $225 In-Network Frame Allowance
- $150 In-Network Contact Lens Allowance
- Frequency: 12/12/24 (Exam/Lenses or Contacts/Frames)

Plan 2 – New Humana Vision Plan
(Included in medical premium)
- $10 Exam Copay / $15 Materials Copay
- $130 In-Network Frame Allowance
- $130 In-Network Contact Lens Allowance
- Frequency: 12/12/24 (Exam / Lenses or Contacts / Frames)
- Polycarbonate lenses for children included

In 2026, you'll have the flexibility to select the option that best fits your needs: continue with the premium vision plan for a small additional cost, or use the new plan included in your medical premium.

*Please note: You must be enrolled in the Medical plan to enroll in the Vision buy-up plan.

Addressing the Budget Deficit for a Sustainable Future

In August, your Board of Trustees completed three intensive days of 2026 budget review following months of staff preparation and analysis. The Palm Beach County Firefighters Benefits Fund continues to face financial challenges, and your Board is committed to making the difficult but necessary decisions to ensure the Fund's long-term sustainability.

Why We're Facing a Deficit

The Fund is experiencing ongoing budget deficits due to several factors:

- Rising medical and prescription drug costs.
- Inflation in healthcare expenses.
- Revenues that have not kept pace with costs.
- Higher-than-projected claims in recent years.

Although the Fund maintains reserves to cushion unusually high-claim years, current trends require immediate action to protect the stability of your benefits.

Contribution History

The Fund is a self-insured plan, financed by employer contributions (Palm Beach County through the IAFF contract) and participant premiums. Contribution history tells the story:

- **2003–2011 (8 years):** Average annual employer contribution increase of **10.5%**.
- **2012–2023 (12 years):** Average annual employer contribution increase of only **1.2%,** including six years with no increase.

While the Fund has raised participant premiums by 2–3% annually, these adjustments have not been enough to offset national healthcare cost trends, which continue to rise by 6–9% per year.

The 2024–2027 Union contract provided a much-needed annual lump sum increase of **$850,000**, but this represents only about 1.33% of the 2026 budget.

Decisions for 2026

To balance the 2026 budget, the Board has approved a combination of measures:

- **Premium increases:** 10% across all employee and retiree classes.
- **Benefit adjustments:** Increased deductibles and other benefit changes.
- **Reserve use:** A portion of Fund reserves will be applied to help close the gap.

This approach mirrors steps taken in 2016, after large claims in 2015 created a similar shortfall. In the years that followed, we were able to steadily restore benefits and keep increases minimal. We believe 2026 will again be a "belt-tightening" year, with the goal of preserving the Fund's long-term health.

The Truth About Clinics

We've heard some rumors suggesting the Firefighters' Wellness Centers are to blame for the Fund's financial issues. This is not the case. Each month, the Board reviews detailed clinic statistics. Every visit generates a claim and is included in reports showing how the clinics actually **save the Fund money.**

Beyond cost savings, the clinics deliver value that cannot be measured in dollars. Many members have shared powerful stories of serious illnesses detected early, care that has proven to be lifesaving.

Members can be assured that **visits to the Firefighters' Wellness Centers will continue with no out-of-pocket costs**, providing an accessible, high-quality option for care.

Looking Ahead

Throughout this newsletter, you will find detailed information on the upcoming changes for 2026. **Please take time to review this material carefully, and be ready for Open Enrollment: October 21 – November 3, 2025,** covering Medical, Dental, and Vision plans.

Please note: Voluntary Life Insurance and supplemental products (Critical Illness, Accident, and Hospital Indemnity) will have a **separate open enrollment period**. Watch for announcements with specific dates.

No More Surprise Bills

Nothing is more frustrating than opening your mail to find a medical bill you weren't expecting. The good news: with a little planning and a few key reminders, you can protect yourself from those unpleasant surprises.

1. Stay In-Network
Your Fund has a network of providers and facilities that have agreed to provide services at discounted, contracted rates. When you choose an in-network provider, your out-of-pocket costs are much lower, and the claim is processed smoothly. Always confirm before your appointment that the provider is in-network. This includes doctors, labs, imaging centers, and even anesthesiologists.

2. Ask About Prior Authorization
Some services, like advanced imaging (Advanced Imaging), specialty medications, and certain procedures, require prior authorization. That means your provider must get approval before you receive the service. If you're unsure whether prior authorization is needed, call the Benefits Office. Getting approval first avoids denied claims later.

3. Keep Emergency Rules in Mind
Emergency care is covered, but follow-up care after the ER visit may not be if you see an out-of-network specialist. Make sure your ongoing treatment moves back into the Fund's provider network.

5. Use Your Clinics!
When in doubt, start with your Fund clinic. Many services, physicals, labs, X-rays, CAT scans, psychiatry, and urgent care visits, are available right here, often at no additional cost to you. That means less hassle, coordinated records, and no hidden bills.

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Thank you for everything you do!
www.myffbenefits.com