

## ACTIVE & FIT GYM MEMBERSHIPS

The Board of Trustees has teamed up with Active & Fit Direct to provide a low cost gym membership program for the exclusive use of participants of the Insurance Fund. For one low monthly fee participants will have access to 16,000+ gyms nationwide including the most popular ones like LA Fitness, Golds, Anytime Fitness and Planet Fitness. You can use a different gym each time or use your favorite over and over. Plus, there are over 6,500 online workout videos available.

The Insurance Fund will pick up the initial enrollment fee for you and your spouse and then all you'll be responsible for is the low \$25 monthly membership, and you gotta love this, there's no long term contract or commitment, if it's not working for you just cancel.

What a great opportunity to finally make those New Year's Resolutions a reality!

PBC Fire Fighters Employee  
Benefits Fund  
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## FALL NEWSLETTER 2022

### OPEN ENROLLMENT

for Medical & Dental Plan coverage beginning January 1, 2023

**WHEN: OCTOBER 25, 2022 - NOVEMBER 8, 2022 (TWO WEEKS)**

Once a year the Board of Trustees set a period of time during which any eligible person may elect to start, end or change coverage 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.

#### Procedure for Fire Rescue Employees:

For changes to Medical and Dental you must login to the MyBenefits portal in Peoplesoft. If you are having trouble, there is a training manual on Target Solutions or a Youtube video.

#### Procedure for Retirees:

For changes to Medical or Dental you can download a 2023 Retiree Status change form from the Benefits Fund web-site MyFFBenefits.com. Complete the form and return by fax, email or by USPS to the address at the bottom of the form. Forms must be post marked or returned to the Benefits Fund Office by end of day November 8, 2022.

As always, should you need any assistance, please don't hesitate to call or email the Fund office at: [info@myffbenefits.com](mailto:info@myffbenefits.com)

## INSURANCE PLAN CHANGES FOR 2023

The Board of Trustees met in late August for their annual workshop to set the budgets for the Health & Wellness Center and the Insurance Fund. Because of the uncertainty of the future of the economy the Board elected to not make any significant changes to the Insurance Plan.

So far 2022 has not turned into the nightmare it had the potential to be. Covid has not disappeared so there may continue to be elective procedures out there that are being suspended, but for now everything seems to have stabilized. Medical and prescription claims remain on budget.

One change that the Board made to the Insurance Plan for next year was to reduce the office visit co-pays to \$30 from \$40, this will be for all levels of office visits. Another change the Board added was acupuncture, which includes dry needling which is a newer form of acupuncture. A few other changes are minor and/or are language clean-up type changes.

The Board also chose to increase premiums by 3% across the board, for an active employee with a family of 4 that equates to \$9 per paycheck (before taxes, so more like \$7.50)) and for a retiree and spouse not on Medicare it equates to \$32 per month. For a listing of all rates please visit the Myffbenefits.com website.

The Board also made some changes to the supplemental Accident, Critical Illness and Dental policies, for an overview of those changes please read the adjoining articles.

All in all, the Insurance Fund remains healthy and the Board is diligently watching claims on a weekly basis to determine future actions, if required.

If you are not making any changes, you do not need to do anything. Your coverage type will not change.



## DR. DHRUPA DESAI

Fear not, Dr. Dhrupe has not left nor is she going anywhere anytime soon, but she has changed her last name to her husbands and daughters, she now goes by Dr. Dhrupe Changela (chen-ga-la).

## COVID UPDATE

While we continue to have all three Covid Vaccines available for initial vaccinations we also have the new Pfizer and Moderna Bivalent Booster available which are the only one's recommended for booster shots. The recommendation currently for booster shots is two months after initial series or last booster.

## FLU VACCINES

Flu vaccines are in stock for ages 6 months and up including the high dose for ages 65 and up. Flu vaccines are highly recommended by our Medical Director, Dr. John Villa. While we did not see a lot of Flu during the 2020/2021 Flu season we did see a sizable uptick in Flu positives during the 2021/2022 Flu season.



Flu season officially starts on October 1st, with peak Flu positives coming in January and February.

## OTHER VACCINES

We carry numerous other vaccines and when you come in for your annual physical you provider will review your vaccine history and make recommendations for any you are lacking or ones you are now recommended for due to age.

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

## FACILITY UPDATES

The Palm City medical facility has been open for just over 1 year now and has been very well received by our northern brothers and sisters. We are in the process of adding a few more square feet to the facility and beginning in January we will be able to perform all components of the annual firefighter physical in the Palm City location, including stress test.

PARDON OUR DUST! The WPB facility is or will be soon undergoing yet another renovation. We are reimagining our lobby to accommodate indoor waiting room space. Once work begins we expect some disruption until the project is complete in about 6-8 weeks from beginning to end.

We continue to search for a suitable location down south to open a third facility to serve our southern brothers and sisters and their families. A survey will be going out shortly to participants that live from Boca to Homestead for input into the best location they believe will best serve them and their families. Currently we are focusing around 595, the Turnpike and 75; but we also looked into the West Boca area. The hard part is not much is available, it's a huge area to serve and price.

## LIFE INSURANCE

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 e-mail us or call and let's check on that for you.

We remind you of this each year, as countless times we run into situations where someone gets married but never changes their beneficiary from their parents or siblings, or gets divorced but never changes the beneficiary from ex-spouse, sometimes to get remarried never changing the beneficiary. These are just a few of the situations we have encountered, once you're deceased we can't determine your intentions.

If you have divorced and still want to leave the ex-spouse as your beneficiary because of children or for whatever reason you must complete a new beneficiary form dated after the divorce is final, otherwise by law the benefit will go into probate.

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. Coverage's provided are \$100,000 for active employees, \$50,000 for retirees, and \$25,000 for retirees over the age of 70.

## ACCIDENT POLICY

Last year the Board of Trustees added an Accident Policy that pays off a schedule of benefits for many different types of treatment for accidental injuries. For example if you came into the clinic (or elsewhere) for a cut that required stitches the policy would pay you a small amount for the office visit and another amount for the stitches that would be based off the length of the laceration. For this particular example the policy would pay \$50 for the urgent care/clinic visit and an additional \$50-\$400 based on the size of the laceration, an additional \$50 could be paid for a follow-up physician visit. A complete list of pay-outs for various injuries can be found on our web-site or by calling our offices.

This policy is paid for by the Insurance Fund as part of your benefits and covers the employee/retiree, a spouse and any children that are covered by the Insurance Fund.

Included with this policy is a once a year Wellness Rider that pays \$75 for getting a physical, yes even for getting the required firefighter physical. The wellness rider will pay for up to 4 members of a family to get an annual physical.

## HOSPITAL INDEMNITY POLICY

Last year the Board of Trustees also added a Hospital Indemnity Policy that pays you for an overnight hospital admission. The policy pays \$500 for the 1st night and \$100 for each additional night of the confinement. Additionally if you are confined to the ICU there is an additional payment of \$500 plus an additional \$100 each night thereafter that you are in the ICU.

This policy is paid for by the Insurance Fund as part of your benefits package and covers the employee/retiree and spouse.

Included with this policy is a once a year Wellness Rider that pays \$75 also for getting a physical, yes even for getting the required firefighter physical. The wellness rider pays out for both the employee/retiree and the spouse.

## CRITICAL ILLNESS POLICY

This year the Board of Trustees has added a Critical Illness Policy that will pay out specific dollar amounts if you are diagnosed with certain critical illness's after the policy go into effect on 1/1/23. For example an invasive cancer, heart attack or stroke would pay out \$5,000, whereas a diagnosis of Malaria or Cystic Fibrosis would pay out 25% of the benefit or \$1,250.

This policy is paid for by the Insurance Fund as part of your benefits package and covers the employee/retiree and spouse. A retired or active employee's coverage under this policy ceases at age 75.

Included with this policy is a once a year Wellness Rider that pays \$75 also for getting a physical, yes even for getting the required firefighter physical. The wellness rider pays out for both the employee/retiree and the spouse.

## WELLNESS RIDER

With all three of these policies in place an employee or retiree can get up to \$225 once per year for getting a physical, a spouse can also get up to \$225 a year and up to 2 children can get \$75 each for getting an annual physical. For a family of 4 that's \$600 a year for getting a physical. Who says wellness doesn't pay.

## INJECTABLE WEIGHT LOSS MEDICATIONS

The Board, on Dr. Villa's recommendation, has approved injectable weight loss medications for next year. The most common ones are Saxenda and Wegovy.

There will be very specific program parameters in order to get approved for these medications. Some of these will include meeting the FDA guidelines and regular appointments with your prescribing providers. The Board also approved longer term financial incentives to keep the lost weight off.

