

VISIT OUR CLINICS!

Coral Springs Wellness Center

1500 N University Dr, Ste. 112,
Coral Springs FL 33071

561-448-1779

Hours: Monday-Friday, 8am-4pm
Services offered: Physicals, Urgent Care, Primary Care,
X-Ray, Lab Services, Medications, Hearing & Vision Tests,
Mental Health

Palm City Wellness Center

3228 SW Martin Downs Blvd, Ste. 33A
Palm City, FL 34990

561-437-6625

Hours: Monday-Friday, 8am-6pm
Services offered: Physicals, Urgent Care, Primary Care,
X-Ray, Ultrasound (scheduled days), Lab Services,
Medications, Hearing & Vision Tests, Mental Health

West Palm Beach Wellness Center

7240 7th PL N,
West Palm Beach FL 33411

561-969-6663

Hours: Monday-Friday, 8am-8pm
Saturday, 9am - 5pm

Services offered: Physicals, Urgent Care, Primary Care,
X-Ray, Ultrasound (Echo & Stress Echo), CT, Lab Services,
Medications, Hearing & Vision Tests, Mental Health,
Therapeutic Laser

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

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FALL NEWSLETTER 2024

OPEN ENROLLMENT

for Medical & Dental Plan coverage beginning January 1, 2025

WHEN: OCTOBER 22, 2024 - NOVEMBER 5, 2024

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 Trustees sets a period, known as Open Enrollment, during which any eligible person may elect to start, end, or change coverage and determine which dependents will be covered under the plan without the need for a qualifying event. Qualifying events are defined as birth, marriage, divorce, retirement, death, or certain changes to coverage through a spouse's employer. Changes to enrollment status in the plan can be made at any time during the year with a qualifying event, but only during Open Enrollment without a qualifying event.

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

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

CHANGES FOR ACTIVE FIRE RESCUE EMPLOYEES

All Open Enrollment changes to benefits will be completed online through the My Benefits portal on the County system at your work location. If you have any questions about your benefits, please call the number below. For assistance with logging into the County My Benefits portal, please contact the IT Helpline.

FIREFIGHTER CANCER BENEFITS

One of the requirements of the firefighter cancer benefit, enacted by the State of Florida in 2019, is that you must be covered by your employer's health insurance. If you are currently covered under another insurance plan, such as your spouse's employer's coverage or through the military, you should consider enrolling in the Employee Benefits Fund during open enrollment in November. For more information and to read the full law, please visit our website.

CHANGES FOR RETIREES ONLY

Forms necessary to make any changes are located on the Fund's website. 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.

LIFE INSURANCE

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.

Just as October is the month to check your smoke detectors, November is the time to review and confirm the beneficiaries on your Life Insurance policies. If you haven't checked who your beneficiary is recently, take a moment to email or call us, and we'll help you verify that information.

NEW PREMIUM RATE FOR CHILDREN AGED 26-30

As we approach open enrollment, we want to inform you of an important change affecting the coverage of dependent adult children under our medical plan. Since the enactment of the Patient Protection and Affordable Care Act (PPACA), health insurance providers have been required to extend coverage for dependent adult children up to age 25. Additionally, Florida Statute 627.6562 mandates that coverage must be extended to adult children over the age of 26 through the end of the calendar year in which they turn 30, provided they meet certain eligibility requirements. While the statute allows for continued coverage, it also permits insurance providers to impose a separate charge for adult dependent children within this age bracket.

Effective January 1, 2025, a new premium rate of \$200 per month will be implemented for each adult dependent child who remains covered under our plan from the end of the year in which they turn 26 through the end of the year they turn 30. This adjustment ensures that we continue to provide comprehensive coverage while also managing the rising costs associated with extended adult dependent child coverage.

We understand that this change may impact your family's budget, and we encourage you to review your current plan and consider how this adjustment may affect you. Our team is available to assist with any questions or concerns.

To provide context, here are examples of other governmental employers with separate charges for adult dependent children in this age group:

Palm Beach County: \$577.00 per over-age adult dependent child
Ft. Lauderdale: \$344.42 per over-age adult dependent child
West Palm Beach: \$397.29 per over-age adult dependent child
Miami-Dade: \$502.10 per over-age adult dependent child

For more information or assistance, please contact Rick, Ed, or Tamara at the Benefits Fund office at 561-969-6663, or via email at RRhodes@myffbenefits.com, EMorejon@myffbenefits.com, or Tamara@myffbenefits.com. Thank you for your understanding and continued support as we navigate these necessary adjustments to our plan.

Should you have any questions, please call: **561-969-6663**
Tamara Fitzpatrick, Ed Morejon, or Rick Rhodes at the Fund office
Mon - Fri, 8:00 a.m. - 4:30 p.m.
Fax: 561-727-3709 www.myffbenefits.com

2025 MEDICAL PLAN CHANGES AND RATE ADJUSTMENTS

The Trustees of the Palm Beach County Firefighters' Employee Benefits Fund recently completed their 2024 workshop, where they reviewed the medical plan and budget for 2025. Based on this review, several important changes will take effect on January 1, 2025.

Medical Plan Changes, Increased Co-pays:

Primary Care Physician Visits: Co-pay will increase from \$30 to \$40.

Urgent Care Visits: Co-pay will increase from \$40 to \$50.

Specialist Visits: Co-pay will remain at \$30.

EAP Visits: Remain \$0 co-pay up to 52 visits per year

Please note that visits to the Palm Beach County Firefighters' Wellness Centers will continue to have no out-of-pocket costs, providing members with an accessible and cost-effective option for their healthcare needs.

Premium Rate Changes

As many of you know, the Firefighters' medical plan is a self-insured plan, funded by contributions from the Employer (Palm Beach County via the IAFF contract) and participant premiums. Over the years, the contributions from the County have seen varying levels of increase:

2003 – 2011 (8 yrs.): Average annual increase of 10.5%.

2012 – 2024 (12 yrs.): Average annual increase of 1.2%, (6) six years with no increase at all.

Unfortunately, these increases have not kept pace with the rising costs of health insurance. While the Fund has been raising participant premiums by 2% to 3% annually, this has not generated sufficient revenue compared to similar increases in employer contributions. National healthcare costs have been rising at an average rate of 6-9% annually.

The Fund does have reserves, but these are meant to cover years with higher-than-normal claims. With ongoing union contract negotiations, no increases from the County have been set for next year. To balance the 2025 budget, the Board has decided to implement a combination of employee/retiree premium increases and the use of some reserves.

2025 Premium Adjustments

Retiree Premiums: Increased by 20% to bring them more in line with the combined employer/employee contributions.

All Premiums: Following the adjustment to retiree premiums, all premiums will be increased by 5%.

We hope that the County will address the disparity in contributions toward Fire Rescue employees versus other County employees. Over the years, the County's costs for non-bargaining employees have risen significantly compared to the contributions for IAFF contract members. If all Fire Rescue employees were in the County's health insurance plan, it would cost the County \$7.3M more annually.

Dental Plan Update

Our dental plans are fully insured through United Healthcare (UHC), which means that the premiums you pay for dental coverage are passed directly to UHC. We have maintained our dental coverage with UHC since 2017, and there have been no premium increases until now. For 2025, there will be a rate increase. Please refer to our website for the updated dental costs.

We appreciate your understanding as we navigate these changes. If you have any questions or concerns, please do not hesitate to contact the Benefits Fund office.

PREMIUM INCREASES FOR 2025: WHY THE CHANGE?

As we look forward to the 2025 plan year, we wanted to take a moment to explain the reasons for the upcoming increase in premiums. Our priority is to continue providing comprehensive medical coverage to all our members, but rising costs across the healthcare industry have made adjustments necessary.

Increased Claims and Utilization

One of the key factors driving the premium increase is the overall rise in paid claims. From January to August 2024, total medical and pharmacy (Med + Rx) costs increased by 9.9% compared to the same period in 2023. The growth in both medical claim utilization and high-cost claimants has been significant, contributing to these higher expenses.

Higher-Cost Claimants

High-cost claimants (HCCs)—those with claims exceeding \$50,000—saw a dramatic 26.7% increase per member per month (PMPM). We had 59 claimants in 2024 with claims over \$50,000 compared to 54 in 2023, with 20 of those having claims exceed \$100,000. Non-high-cost claimants experienced a more modest increase of 2% PMPM.

Rising Medical and Pharmacy Costs

On the medical side, the average cost per member increased 5.8%, while pharmacy costs rose by 10.1% PMPM. We've also seen notable increases in certain categories:

Inpatient services now account for 13.5% of total plan payments (up from 11.1%), and the cost per inpatient visit increased by 29.3%.

Outpatient services have become a larger portion of our expenses, rising from 11.7% to 26.4% of total plan payments.

Emergency room visits increased by 5.4%, while urgent care visits decreased by 8.9%.

EAP costs increased from 2022 to 2023 by 36.5%

Perhaps most striking is the increase in specialist visits, which surged by 142.7% in 2024 compared to 2023, alongside a 142.5% increase in payments for those visits.

Network Discounts and Other Factors

Despite our efforts to negotiate favorable rates, the UnitedHealthcare network discount decreased slightly from 73.3% in 2023 to 72.3% in 2024. This decline, combined with rising medical and pharmacy claims, has increased the overall costs borne by the plan.

Moving Forward

We understand that premium increases can be a challenge for our members, and we strive to minimize these adjustments by balancing reserves and increases to ensure the plan remains financially sustainable. The premium increase reflects the need to keep pace with rising medical and pharmacy costs, as well as the growing demand for healthcare services.

We are committed to continuing to provide high-quality care and access to necessary services for all of our members. If you have any questions about the changes or need assistance with your benefits, please don't hesitate to contact our Benefits Fund office.

WELCOME DR. CASHER!



We are thrilled to announce a new addition to our team. Dr. Vikki Casker, MD, FACS, MPH, is a highly experienced physician with over 30 years of diverse experience in the medical field, specializing in emergency medicine.

Dr. Casker received her medical degree from Eastern Virginia Medical School in 1994 and completed her residency at Long Island Jewish Medical Center. She has practiced at several institutions in Florida, including Jupiter Medical Center, allowing her to gain expertise in handling a wide range of urgent and emergent medical situations. We are very fortunate to have her! Dr. Casker will be working out of the West Palm Beach Clinic.