

GETTING DIVORCED

Some things to keep in mind when getting divorced. First your soon to be ex-spouse cannot remain on the Insurance Plan except as a COBRA participant, unless they are also a fire rescue employee or retiree. It doesn't matter if it's in the court decree that you are required to provide your ex-spouse with insurance. If you fail to notify the Fund office you will be responsible for reimbursing the Fund for any incurred expenses.

Additionally, step-children cannot continue to be covered under the Insurance Plan after the effective date of a divorce. The Plan only recognizes natural born, adopted or children for which you have court ordered legal guardianship over as being coverable by the Insurance Plan.

If you are unsure or have questions it is better to call the Fund office in advance.

PBC Fire Fighters Employee
Benefits Fund
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INSURANCE PLAN CHANGES FOR 2024

The Board of Trustees chose not to make any significant insurance plan changes for 2024. It was felt that the Fund was performing optimally at this time.

Several participants requested a benefit called "cupping" be added. This is a procedure that falls into the same category as acupuncture which was a benefit that was added last year. Manipulations, acupuncture and now cupping all fall in the same category of coverage and will be limited to 35 visits per year on a mix or match basis, meaning you can get all of one type of procedure or mix and match from the three for a total combine coverage of 35 procedures/visits.

Another change that the Board supported unanimously was covering breast cancer ultrasound screenings @ 100% with no deductible. Currently we cover mammograms @ 100% with no deductible but many times the patient is then referred out for the ultrasound and if that is done in a hospital setting then the patient is hit with a deductible and 20% co-pay. The Board felt that this was unfair to patients as it is a routine screening nowadays. So beginning is 2024 the ultrasound portion of a mammogram screening will be covered @100% also.

The last change to the Plan the Board decided was necessary was removing the cost of weight loss drugs from the out of pocket maximums on the prescription side of the Plan. In other words, the patient's share of the cost for weight loss medications will not count towards the annual out of pocket maximums each person must satisfy before prescriptions are covered @ 100% for the remainder of the calendar year. Weight loss medications are very expensive and while most plans don't offer coverage at all, and those that do are rethinking coverage, our plan does cover them, and we want to be able to continue that coverage so we must be fiscally responsible in that coverage.



MEDICAL AND DENTAL OPEN ENROLLMENT

OCTOBER 24, 2022 - NOVEMBER 6, 2023

For Coverage Beginning January 1, 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 of time during which any eligible person may elect to start, end or change coverage's 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 Medical or Dental Plans or both.

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

CHANGES FOR ACTIVE FIRE RESCUE EMPLOYEES

ALL Open Enrollment changes to benefits will be done online thru the MyBenefits portal on the County system located @ each work location. Any questions you may have about benefits you can call the number below.

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. Why exactly that is a requirement remains unclear, as the benefits have no impact on insurance or provide any actual insurance coverage. For those of you currently covered under other insurance such as a spouse's employer's coverage or through the military, consideration should be given to enrolling in the Employee Benefits Fund during open enrollment in November. For more information and to read the full law, please visit our web-site.

RETIREEES ONLY

Forms necessary to make any retiree changes are located on the Benefits Fund website www.myffbenefits.com 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 provided is \$100,000 for active employees, \$50,000 for retirees, and \$25,000 for retirees over the age of 70.

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.

Should you have any questions, please call Tamara Fitzpatrick, Ed Morejon or Rick Rhodes at the Fund office: **561-969-6663**

WELLNESS BENEFIT

As a reminder employees, retirees and spouses each receive \$225.00 once each year for getting a complete physical, dependent children will get \$75 once each year for getting an annual, school or sports physical. This benefit covers the 1st 4 family members getting physicals each calendar year. If you are not sure if you have received this benefit call Tamara or Ed in the Benefits Fund customer service office, 561-969-6663.

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 2021/2022 Flu season we did see a sizable uptick in Flu positives during the 2022/2023 Flu season.

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



OTHER VACCINES

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

QUESTIONS? CALL US:
561-969-6663

PREMIUM CHANGES FOR 2024

Premiums for 2024 for the Medical Plan only will see a 2% across the board increase. For active employees that equates to a \$2 - \$7 increase per pay check before taxes and for retirees it equates to \$15 - \$25 increase per month.

The Board of Trustees debated much about premium increases for next year considering how much the cost of living had skyrocketed for all of us this year. In the end the Board felt we risked falling behind due to the rapid increase in medical costs, including medications, which has also been skyrocketing.

As a reminder your medical premium includes medical insurance coverage, prescription drug coverage, life insurance, vision insurance, accident policy coverage for the entire family, critical illness and hospital indemnity coverage for both employee and spouse, and of course use of the medical facilities.

Complete premium pricing can be found on our web-site Myffbenefits.com.

BOARD OF TRUSTEE MEETING DATES for 2024

January 18 - 9:00 a.m.

February 15 - 9:00 a.m.

March 21 - 9:00 a.m.

April 18 - 9:00 a.m.

May 16 - 9:00 a.m.

June 20 - 9:00 a.m.

July 18 - 9:00 a.m.

August 23 - 1:00 p.m.

September 19 - 9:00 a.m.

October 17 - 9:00 a.m.

November 21 - 9:00 a.m.

December 19 - 9:00 a.m.

CHANGING OF THE GUARD

My name is Michael Sedgwick, I am the Administrative Manager of the Palm Beach County Firefighters Employee Benefits Fund, and the Manager of the Palm Beach County Firefighters Health Clinic, LLC. Fourteen years ago when I took over the day to day management of the Fund I never would have imagined being where we are today. It has been an incredible journey full of exciting times and memorable friends.

The time has come for me to turn over the reins, not an easy task as I have a lot of my heart and a little bit of my soul invested in the Fund and our clinics. Thankfully we have a good team in place to carry forward the mission.

Leigh Clarke has been tapped by the Board of Trustees to fill the role of Administrative Manager of the Fund and as the new Manager of the Health Clinics. Leigh was originally with the Union and then transferred to working for the Fund in 2011. Leigh's most recent role was the Operations Manager of the health clinics and has served as my right hand person since transferring to the Fund. Leigh is in the process of finishing her CEBS's (Certified Employee Benefits Specialist) designation and is working on finishing her Bachelor's degree in Medical Administration, but more importantly she has survived the Sedgwick school of hard knocks.

I have complete faith in Leigh's ability and she will continue to have the tremendous support team at her side that I was lucky to have working with me. I will also continue to be around assisting Leigh in any way I can in addition to overseeing various projects that we haven't finished yet such as opening a southern clinic, building a permanent medical facility in Palm City and the expansion of the building in West Palm Beach. The changing of the guard is projected to take place mid-January 2024.

I do want to thank the many people that have made my success as the Administrative Manager of the Fund possible. First off, of course, would be all my brothers and sisters in the fire service, you can't imagine how much I appreciate each and every one of you. I would also like to thank the Board of Trustees who have placed their faith in me for the last 14 years, with special thanks to Craig Whitney, John Flaherty, Brent Henderson and Scott Berger (we miss you every day) who gave me generous amounts of their time and counsel in the early days. And, I'd like to thank Mike Mayo for his steadfast leadership and support, one of the three great Union Presidents I experienced in my 34 year career as a firefighter, yes Ron and Jeffrey you are the other two.

And lastly, but most importantly, I need to thank my staff. Senior management staff Leigh Clarke, Mike Bergeron, Rick Rhodes and Dr Villa without each of you this journey wouldn't have been possible. All the staff at both medical facilities my thanks goes out to you, but there's just too many of you to list individually, but know that I appreciate each and every one of you too, your contributions have been enormous. And of course I'd be remiss if I forgot Tamara who's been here longer than any of us, thanks Tamara for all you do.

I still shake my head in amazement when I think back to the day we first opened the doors to the WPB medical facility, Brad Burdette, Sue Collins, Doc, Lynn Bottey, Neisey and Leigh, we set out to conquer the world didn't we. I remember our business plan for the 1st 9 months called for us to have 3,900 patient visits and we ended up seeing over 13,000.....that was all on you guys, you knocked it out of the park with your over the top compassionate medical care. Your patients and my brothers and sisters can't thank you enough for all you did and continue to do for us.

So that's it, thank you all for an amazing experience, thank you for putting up with me, I know sometimes that isn't easy. Thank you Leigh Clarke for agreeing to step up to the plate, I know you'll do a fantastic job and know that I'll always be here to support you.

God Bless and Tight Lines,
Mike

