

FIREFIGHTERS BENEFITS FUND

OPEN ENROLLMENT

For coverage beginning January 1, 2025

MEDICAL & DENTAL INSURANCES

Palm Beach County Firefighters
Employee Benefits Fund

WHEN: OCTOBER 22, 2024 - NOVEMBER 05, 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 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'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.

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