



## **OPEN ENROLLMENT MEDICAL & DENTAL**

For coverage beginning January 1, 2024

MEDICAL & DENTAL INSURANCES

**WHEN:** OCTOBER 24, 2023 - NOVEMBER 06, 2023

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 Trustee's 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 either the Medical or Dental Plans 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 done online thru the My Benefits portal on the County system. 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.

### **RETIREES ONLY**

Forms necessary to make any changes are located below (click [HERE](#) to download). 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.

**PROVIDING QUALITY BENEFITS FOR YOU AND YOUR FAMILY**

PO BOX 20509 • West Palm Beach • FL 33416 • Telephone: (561) 969-6663 • Fax: (561) 727-3709



### **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**

**Mon - Fri 8-4:30 pm.**

