



# IAFF Health & Wellness Trust



# IAFF MERP MEDICAL EXPENSE REIMBURSEMENT PLAN

# 2026 PROGRAM UPDATES

WSCFF EDUCATIONAL SEMINAR

WENATCHEE, WA

APRIL 22, 2026

## Greg Markley

WSCFF Secretary/Treasurer  
IAFF MERP & IAFF HWT Chairman

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# AGENDA



## The IAFF Medical Expense Reimbursement Plan (MERP)

- Overview of IAFF MERP
- Growth & Geographic Expansion
- Contribution & Funding Strategies
- Plan Features

## The IAFF Health & Wellness Trust (HWT)

- Overview of the HWT
- Plan Benefits
- Retiree Plan Options
- Next Steps

# THE REALITY OF RETIREE HEALTHCARE

## Costs Rising

- Medical inflation outpaces income
- Premiums and out-of-pockets rising

## Average Fire Fighter Retirement Age: 57

- Potentially 30+ years of retiree healthcare costs ahead
- Expenses generally increase with age

## Employer Support

- Employers reducing retiree healthcare subsidies due to budget & liability pressures

## The Outcome

- Paying more. For longer. With taxable income.
- Most plan for pension income. Few plan for tax-free healthcare.

# WHAT IS IAFF MERP

A TAX-FAVORED RETIREE MEDICAL TRUST (RMT) TO HELP IAFF MEMBERS ADDRESS MEDICAL EXPENSES IN RETIREMENT

MERP PROVIDES ELIGIBLE RETIREES A *LIFETIME* MONTHLY BENEFIT TO REIMBURSE QUALIFYING MEDICAL EXPENSES



**IAFF MERP**  
**MEDICAL EXPENSE**  
**REIMBURSEMENT PLAN**

Voluntary Employees' Beneficiary Association (VEBA) under IRC Section 501(c)(9)

# WHAT IS A RETIREE MEDICAL TRUST (RMT)

## Pre-Tax Reimbursements for IRS-qualified medical expenses

- Eligible Retiree, legal spouse and/or IRS-eligible dependent
- Post-retirement healthcare premiums, Medicare premiums, medical/dental/vision expenses - [IRS Publication 502](#)
- Post-tax healthcare premiums w/ IRS Form 1099

## Triple Tax Indemnity

- Plan is funded with pre-tax money
- Earnings on contributions are accrued on a non-taxable basis
- Benefits are tax-free under IRS Section 105



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# TRUST GOVERNANCE

Created by the Washington State Council of Fire Fighters (WSCFF) in 1999

Current governance through a Board of thirteen (13) Fire Fighter Trustees

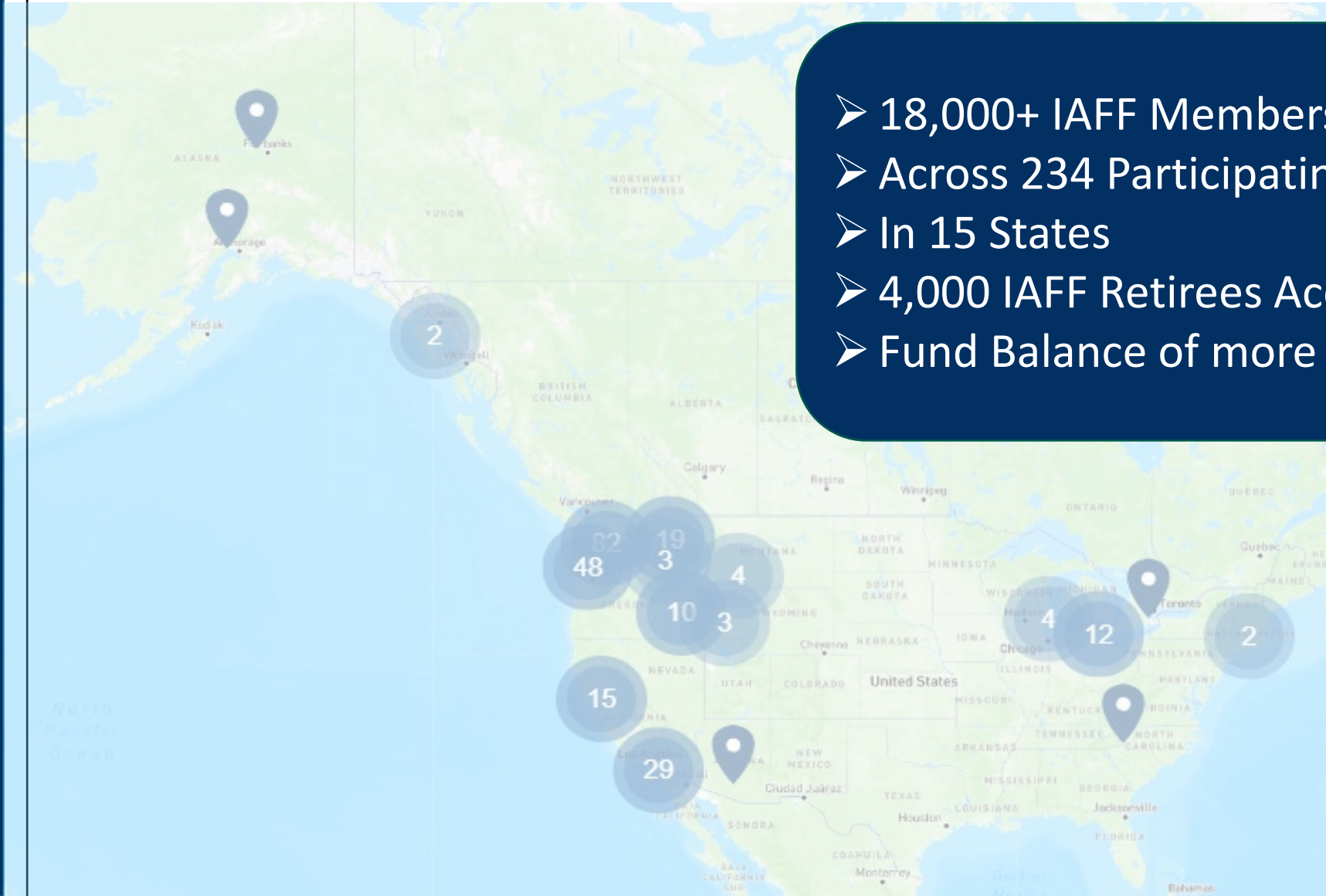
- WSCFF President
- WSCFF Secretary Treasurer
- IAFF 7<sup>th</sup> District Vice President
- Five (5) elected from participating locals in Washington State
- Four (4) appointed from participating locals outside of Washington State
  - Eastern Region, Western Region and two (2) At-Large
  - One (1) additional IAFF DVP from outside the 7<sup>th</sup> District



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# IAFF MERP PARTICIPATION IN 2026

- 18,000+ IAFF Members Contributing
- Across 234 Participating Locals
- In 15 States
- 4,000 IAFF Retirees Accessing Benefits
- Fund Balance of more than \$460M



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# DEFINED ELIGIBLE CLASSES

## Contribution Models

Locals are increasingly creating Define Eligible Classes of employees to:

- Adjust (increase) contributions as members near retirement
- Align contribution levels with other retirement benefits
- Leverage additional funding sources

## Rules for Defined Eligible Classes

- All members within a Defined Eligible Class participate at similar terms.
- Individuals cannot opt-out or receive cash in lieu of participation.
- All employees covered by the CBA will participate (Janus)



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# CONTRIBUTION MODELS

## Possible Contribution Models

- Fixed amount for all members
- Percentage of individual pay or benchmarked to specific pay step
- Tiered based on Date of Hire
- Tiered based on Length of Service

## Emerging strategies include:

- Negotiated funding to get short service members to a lifetime benefit
- Negotiated funding to get members to attain a specific benefit level
- Post-Retirement Contributions



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# LIFETIME MONTHLY BENEFIT

## Eligibility for Lifetime Monthly Benefit (MBL)

- Must be eligible for a retirement or disability retirement,
- Have at least five (5) years [or 60 months] of contributions, and
- Have separated service from the participating employer group

**Full MERP benefit commences at age 53.**

- Option to commence benefits prior to age 53, with actuarial reduction to MBL using **Early Retirement Factors** from [Appendix E](#).
- Benefit Effective Date: 1<sup>st</sup> of the month following your final contribution

*Participants who do not attain 60 months of contributions are eligible for a Short Service benefit – tax-free spend down of contributions for IRS-eligible expenses.*



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# PLAN DESIGN – REGULAR CONTRIBUTIONS

## Regular (or Recurring) Contributions

Pre-Tax Monthly or Per Pay Period Contributions. Required for participation in MERP.

- Mandatory employer and/or employee contributions
- Flat dollar amount or percent of individual pay (or benchmarked to step)
- Surplus flex benefit dollars or in lieu incentives
- Monthly or per-pay-period (12, 13, 24, 26, etc.)
- Minimum: \$75 per month - (No Maximum)

**\$25 = 1 Active Service Unit (ASU)**



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# HOW BENEFITS ARE CALCULATED

## The Unit Multiplier

Actuarial Valuation Study Factors include:

- Plan Design
- Member Demographics
- Life Expectancy
- Pooled Trust Fund Balance
- Long Term Assumed Rate of Return
- Average Retirement Age
- Benefit Liability
- Operating Costs

**Unit Multiplier**  
**(UM) = \$0.41**

*Last adjustment: July 2015*



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# HOW BENEFITS ARE CALCULATED

$$\text{Active Service Units (ASU)} \times \text{Unit Multiplier (UM)} \times \text{Leveling Factors} = \text{Monthly Benefit Level (MBL)}$$

Estimated Monthly Benefit (UM = 0.41)					
Monthly Contribution	# of ASU per Month	10 Years	15 Years	20 Years	30 Years
\$100	4	\$196.80	\$295.20	\$393.60	\$590.40
\$200	8	\$393.60	\$590.40	\$787.20	\$1,180.80
\$300	12	\$590.40	\$885.60	\$1,180.80	\$1,771.20
\$500	20	\$984.00	\$1,476.00	\$1,968.00	\$2,952.00

## Actuarial Leveling Factors include:

- Early Retirement (prior to age 53) ([Appendix E](#))
- Lifetime Surviving Spouse benefit ([Appendix D](#))
- Accelerated Benefits ([Appendix D](#))

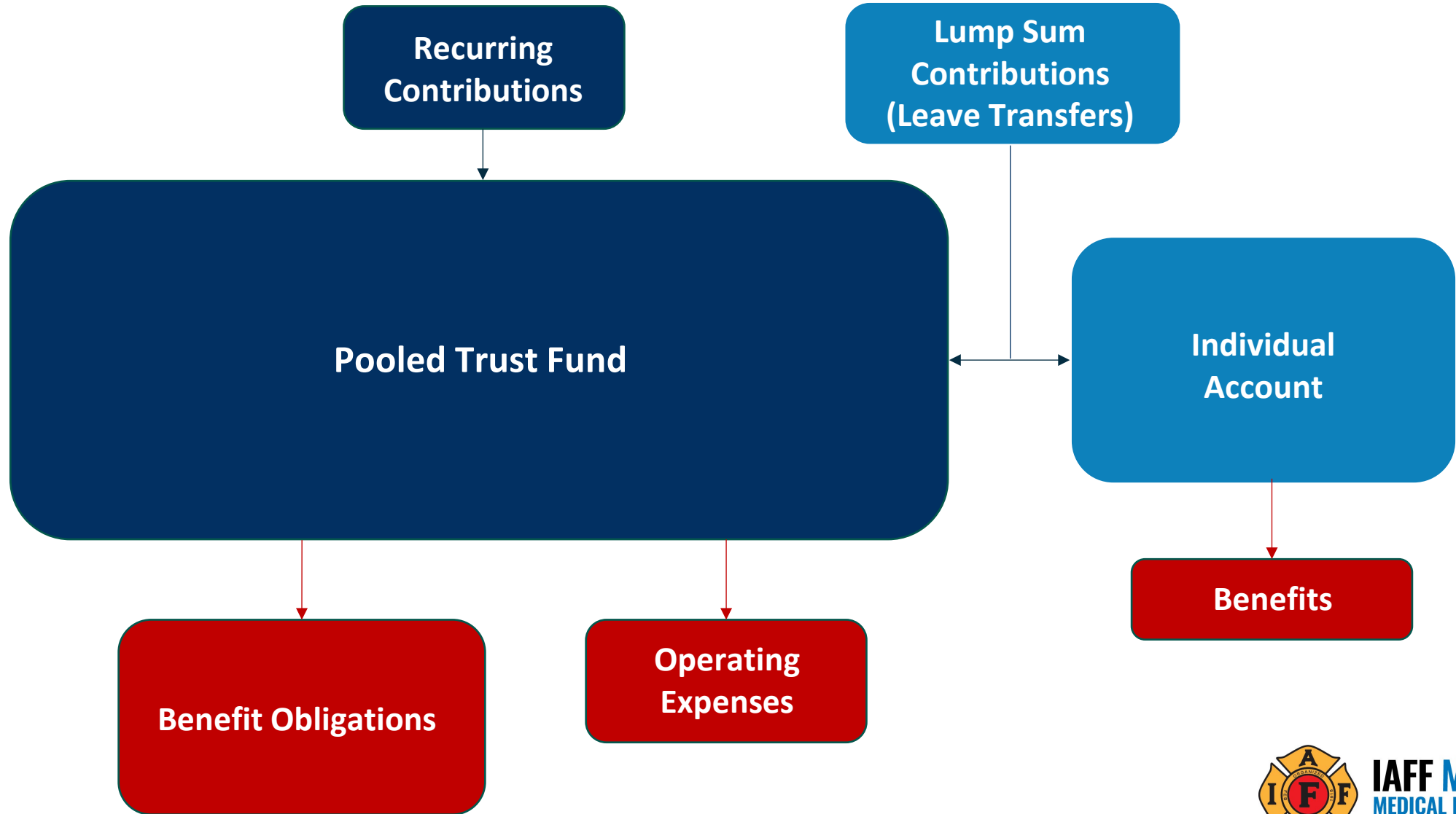
**Regular Contribution  
ROI = 61 months**

Illustration assumes Regular Contributions only and MBL election without Lifetime Surviving Spouse



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# PLAN DESIGN



# PLAN DESIGN – LUMP SUM TRANSFERS

## Lump Sum Transfers

Pre-Tax Dollars Transferred to MERP at a Non-Regular Cadence.

- Sick and/or Vacation Leave – annually and/or separation
- VEBA/RMSA transfers
- Contractual stipend or lump sum
- No Maximum Contribution

## Other

- Employer contributions on behalf of retirees
- Dollars go straight to Accumulated Benefit

***VARIES = 1 Active  
Service Unit (ASU)***



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# LUMP SUM TRANSFERS

Age at Time of Conversion	Cost per ASU	Age at Time of Conversion	Cost per ASU
24	\$9.84	40	\$27.59
25	\$10.49	41	\$29.43
26	\$11.19	42	\$31.38
27	\$11.94	43	\$33.47
28	\$12.73	44	\$35.70
29	\$13.58	45	\$38.07
30	\$14.48	46	\$40.60
31	\$15.45	47	\$43.30
32	\$16.48	48	\$46.18
33	\$17.57	49	\$49.26
34	\$18.74	50	\$52.53
35	\$19.99	51	\$56.02
36	\$21.32	52	\$59.75
37	\$22.74	53	\$63.72
38	\$24.25	54	\$63.00
39	\$25.87	55	\$62.23



# PLAN DESIGN – LUMP SUM TRANSFERS

Upon Receipt of a Lump Sum Transfer, Member will Elect:

## 1. Conversion to ASU to increase the Lifetime Monthly Benefit

- ASU cost based on age at time of conversion ([Appendix C](#))
- COBRA contribution at separation of employment: \$25 per ASU
- May allow member to attain eligibility for Lifetime Monthly Benefit (can only buy “time” on the plan at separation)

## 2. Individual Account for flexible medical expense reimbursements

- Assets held outside of Pooled Trust Fund
- Can augment Monthly Benefit

**Default Election:**

**Under age 40: ASU Conversion**

**Age 40 or over: Transfer to Individual Account**



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# PLAN DESIGN – INDIVIDUAL ACCOUNTS

Members may choose from 6 self-directed investment options:

**Vanguard**<sup>®</sup>

- Retirement Income
- Target 2030, 2040, 2050

FIRST AMERICAN FUNDS<sup>®</sup>

**US Bancorp** Asset Management, Advisor

- Money Market

**Dodge & Cox**<sup>®</sup>

- Bond fund

**Annual Investment Selection Period** (usually in April) allows:

1. Change in investment selection (active and retirees)
2. Active members may elect conversion to ASU

*During this time, members may also elect to convert the entire balance of their Individual Account to ASU, based on their age at the time of conversion.*



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# HOW BENEFITS ARE CALCULATED

## Example: Lump Sum Transfer at Separation

Fire Fighter, age 53, with \$20,000 sick leave transfer and active contributions of \$300/ month at the time of separation

### Option 1: Conversion to ASU

Retiree elects COBRA @ \$300 / month for 18 months:  $\$5,400 / \$25 = 216$  ASU

**Remaining Cash Value to Convert:**  $\$14,600 / \$63.72^* = 229$  ASU

Fire Fighter receives 445 additional ASU from sick leave cash value; **equates to another \$182.50/month added onto the Lifetime Monthly Benefit**

### Option 2: Transfer to Individual Account

Retiree would have access to the entire \$20,000 cash value on day 1 of retirement

### Option 3: Hybrid Conversion

Retiree elects COBRA for 18 months using \$5,400 to purchase 216 ASU

Remaining \$14,600 is transferred to Individual Account

**Lifetime Monthly Benefit is increased by \$88.56/month**

This option is only available at separation



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# PLAN DESIGN - SUMMARY

## Pooled vs Individual Accounts

### Pooled Account

All MERP participants have funds in the Pooled Account.

Lifetime Monthly Benefits are paid from the Pooled Account.

- Regular Contributions  
    **\$25 = 1 Active Service Unit (ASU)**
- Lump Sum Transfers converted to Active Service Units *based on age at time of conversion.*
- Separation Only: Can purchase via COBRA at \$25/ASU

### Individual Account

Only participants who have Lump Sum Transfers that have not been converted to ASU have Individual Accounts.

- Dollar-for-Dollar spend down account.
- Participants with \$1,000+ balance can invest funds and/or choose to convert balances to monthly benefits once per year during the Investment Selection Period, or at separation.



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# SURVIVING SPOUSE BENEFITS

## Choice of **Lifetime (LSS)** or **Limited** benefit

- Surviving spouse receives 50% of Monthly Benefit upon death of retiree.
  - **Lifetime (LSS)** option provides monthly benefits for the life of surviving spouse
  - **Limited Benefit** terminates when survivor turns 65
- Surviving spouse is entitled to 100% of Accumulated Benefit and Individual Account following death of retiree

**Pre-Retirement Death:** Spouse may choose an Option 1 benefit (if eligible) or an Individual Account w/ 100% of member's contributions.

**PLAN DEFAULT:**  
Option 1 Level Benefit  
w/ Lifetime  
Surviving Spouse (LSS)



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# MONTHLY BENEFIT OPTIONS - EXAMPLE

## 1000 ACTIVE SERVICE UNITS

Age*	Surviving Spouse Benefit	Level Benefit		Accelerated Benefit Options					
		Option 1		Option 2		Option 3		Option 4	
		Pre 65	Post 65	Pre 65	Post 65	Pre 65	Post 65	Pre 65	Post 65
51	LSS	\$340.64	\$340.64	\$380.27	\$253.51	\$403.76	\$201.88	\$430.34	\$143.45
	SS to 65	\$351.90	\$351.90	\$392.84	\$261.89	\$417.11	\$208.55	\$444.57	\$148.19
53	LSS	\$394.83	\$394.83	\$449.31	\$299.54	\$482.60	\$241.30	\$521.22	\$173.74
	SS to 65	\$410.00	\$410.00	\$466.57	\$311.05	\$501.14	\$250.57	\$541.25	\$180.42
55	LSS	\$392.37	\$392.37	\$457.08	\$304.72	\$498.17	\$249.08	\$547.36	\$182.45
	SS to 65	\$410.00	\$410.00	\$477.62	\$318.41	\$520.55	\$260.27	\$571.95	\$190.65

LSS - 50% Lifetime Surviving Spouse Benefit      SS to 65 - 50% Surviving Spouse Benefit ends Age 65 (Medicare eligibility)

*\*Leveling factors are intended to be actuarially equivalent benefits based on life expectancy.*



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# HOW BENEFITS ARE RECEIVED

## File a Claim

- Online claim filing via the **IAFF MERP Member Portal**
- Can also submit via fax, mail, or email
- Claims can be filed monthly, quarterly, annually, or as needed (*prior year by March 31<sup>st</sup>*)
- File by the 5<sup>th</sup> of the month to receive payment on (or around) the 25<sup>th</sup> of the month via direct deposit
- Claims can be made from the **Accumulated Benefit Account** or the Individual Account at the member's direction.

## Other Benefit/Claim Information

- Claims will be reimbursed up to the member's **Monthly Benefit Level**.
- Claims exceeding the **Monthly Benefit Level** will be "banked" for payment in future months (e.g., **Claims Carryover**).
- Unused benefits are credited to the member's **Accumulated Benefit** account for later use.
- If the employer sends **Retiree Contributions** to IAFF MERP, they go to the **Accumulated Benefit** account

**Member must document expense and have proof of payment.**



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# HOW TO JOIN IAFF MERP

**Public Sector\* Locals with Collective Bargaining: MERP must be bargained into your contract.**

- Copy of bargaining language or MOU
- Joinder Agreement - 3-way signed agreement: Trust, Employer and Local
- Local Implementation Form
- Contribution reporting must accompany all contributions

*\* IAFF Locals working for a private employer are not eligible to participate in MERP.*

**All bargaining unit members within the Defined Eligible Class must participate. Non-Local members cannot be excluded.**

- Pre-tax contributions must be bargained into the collective bargaining agreement, with adoption of the Trust's Joinder Agreement.
- **Optional:** Continued contributions for promoted-out members



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# AGENDA



## The IAFF Medical Expense Reimbursement Plan (MERP)

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## The IAFF Health & Wellness Trust (HWT)

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# A UNION SPONSORED HEALTH & WELFARE TRUST

## FOR FIRE FIGHTERS, BY FIRE FIGHTERS

The IAFF Health & Wellness Trust was created for the sole purpose of providing a fire fighter-centric healthcare solution with our members and their families' interests always top of mind.

Everything we do is motivated by our desire to improve the healthcare experience for participating members.



# TRUST GOVERNANCE

Founded in 2013 by the Washington State Council of Fire Fighters (WSCFF) to provide access to quality retiree medical.

- Formerly the Northwest Fire Fighters Benefits Trust (NWFFT)

Governance through a Board of thirteen (13) fire fighter Trustees.

- Four (4) appointed Trustee positions (IAFF DVP, Eastern, Western and At-Large) added in 2022

## Trust Team

- Trust Consultant – DiMartino Associates
- The Trust Office – Vimly Benefit Solutions



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Wellness Trust**

# PARTICIPATION REQUIREMENTS

- IAFF Participating Local in the US working for a public employer
- Must have collective bargaining or similar due to IRS rules permitting us to operate as a Union Sponsored Health & Welfare Trust under ERISA
- Coverage can be extended to non-bargained fire department staff



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# 2026 IAFF HWT PARTICIPATION

**85**

**Participating Locals**

**5,500+**

**Fire Fighters**

**14,000+**

**Members**



Currently in 13 States:  
AK, AZ, CA, CT, ID, IL, KS, LA  
MO, NV, NY, OR, & WA

# TRUST HISTORY

## Plan Milestones

- 2013 – Trust went live with a fully-insured, group plan as Northwest Firefighters Benefit Trust
- 2016 – Trust went self-insured
- 2018 – Carved out pharmacy
- 2022 – Carved out claims administration, partnered with IAFF, became IAFF Health & Wellness Trust

## Five Year Rate History

- 2022 Renewal Action: 0%
- 2023 Renewal Action: 2.9%
- 2024 Renewal Action: 8.7%
- 2025 Renewal Action: 5.9%
- 2026 Renewal Action: 5.9%

***IAFF HWT annual increase has averaged 4.68% over the last 5 years, while consistently enhancing benefits year over year!***

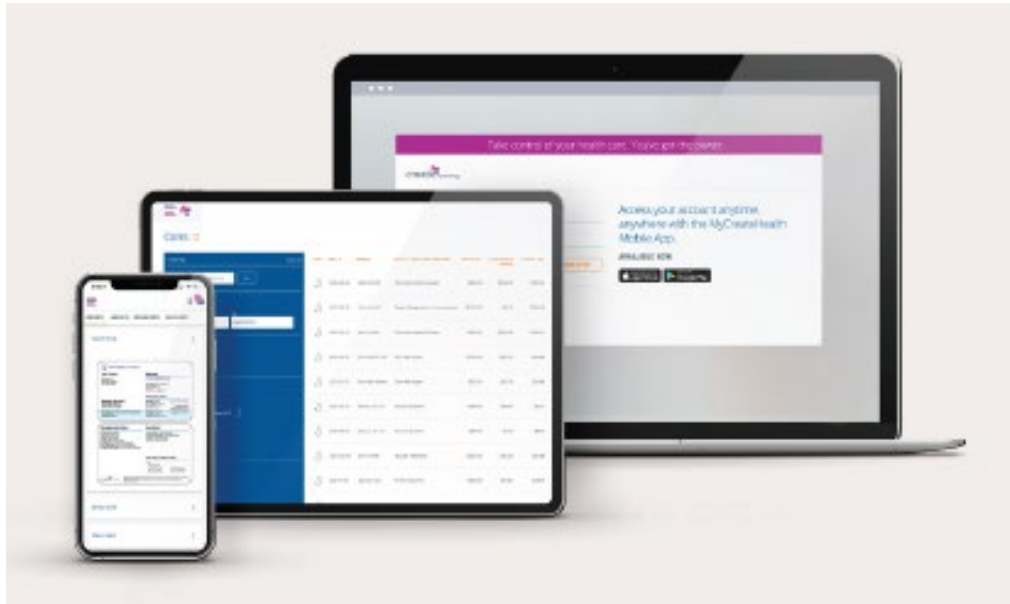


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# CLAIMS ADMINISTRATION + PROVIDER NETWORK ...THE BEST OF BOTH WORLDS

## MagnaCare

- All of your Medical/Rx/Vision benefits are at your fingertips with MagnaCare's state-of-the-art technology platform MyCreateHealth



## National Blue Card PPO Network

- Your provider network is the National Blue Cross Blue Shield Plan wherever you are!

## Sav-Rx Prescription Services

- Member-centric pharmacy benefits from an all-Union PBM
- Available to assist IAFF HWT members 24/7/365!

## MDLIVE Virtual Care

- All IAFF HWT plans include covered in full\* virtual care benefits, including behavioral health visits

\*Deductible applies on High Deductible Health Plans



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# ALL-INCLUSIVE BENEFITS

## Transcarent Benefits

All IAFF HWT plans include:

- **The Surgery Care Program** – access to best-in-class Centers of Excellence all over the country for 100+ different surgeries
- **Virtual Physical Therapy** – access to unlimited sensor-based physical therapy benefits
- **The Everyday Care Program** – access to 24/7 Health Coaching, expert second opinions and more!

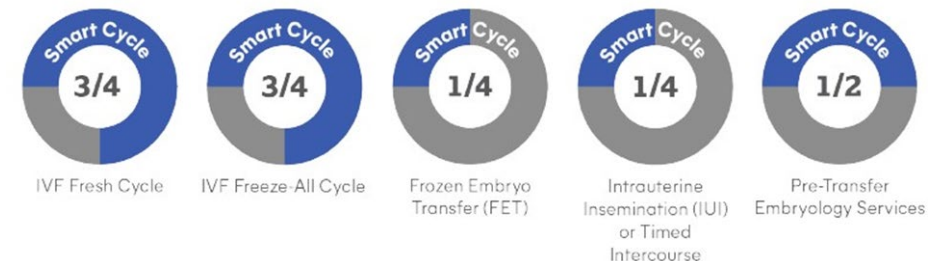
## Regenexx - Orthopedics Stem Cell/PRP

- All IAFF HWT plans include access to non-surgical orthopedic treatment options at select provider locations across the United States

## Progyny – Fertility and Family Building

- Comprehensive treatment and medication coverage
- Access to a premier network of fertility specialists
- Genetic testing and other advanced technology
- Personalized guidance and support from a dedicated Patient Care Advocate (PCA)
- Two Smart Cycles per eligible member

Common ways to use a Smart Cycle:



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# ALL-INCLUSIVE BENEFITS

## Vision Service Plan (VSP)

- Vision coverage is included in all IAFF HWT plans
- One (1) Exam PCY + Two (2) Pair of Glasses/Contacts Every Other Year
- \$500 toward LASIK / PRK

## Member Assistance Program

- All Active employees are automatically enrolled in Member Assistance Program, including up to five (5) face-to-face visits per family member

## Aspire365 - NEW

- Specializes in a 12-month chronic care model for mental health, substance use disorders, and co-occurring issues, serving adolescents (12+) and adults through confidential, convenient in-home and virtual sessions. Tiered services are customized based on acuity—while allowing members who are able to maintain daily responsibilities like work, family, and shifts.

## \$20,000 Life/AD&D Benefit

- All Active employees are automatically enrolled in a Life/AD&D plan + Line of Duty Death Rider

## \$7,500 Critical Illness Benefit

- All Active employees are automatically enrolled in a Critical Illness plan
- Option to buy-up additional Voluntary Benefits on an annual basis

## CancerNavigator

- All enrollees have access to 1:1 Nurse Navigators to help patients and families navigate decisions that follow a cancer diagnosis.



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# FIRE FIGHTER PHYSICALS

The IAFF HWT partners with Life Scan Wellness Centers to bring Trust members on-site NFPA 1582/1583 Physical Exams and Wellness Fitness Evaluations

- “Opt-In” via Special Agreement
- Trust pays full cost of base exam for each eligible Fire Fighter
- Life Scan comes onsite and requires use of three rooms and a treadmill
- Additional services are available for direct employer pay (ex: heavy metal screening, chest x-ray, etc.)
- New groups are eligible after 12 months of participation in the Trust



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# RETIREE BENEFITS

Access to quality Retiree benefits was one of the primary motivations in starting this plan.

## 1. Non-Medicare Retirees must be attached to a Participating Local

- Ongoing access for Surviving Spouse
- Same medical plan design(s) as Actives + additional options
- EAP, Basic Life, and Base Critical Illness not included on retiree plans

## 2. Medicare Plans are available to any IAFF retired fire fighter/spouse regardless of Active group participation

- Must be enrolled in Medicare Part A and Part B

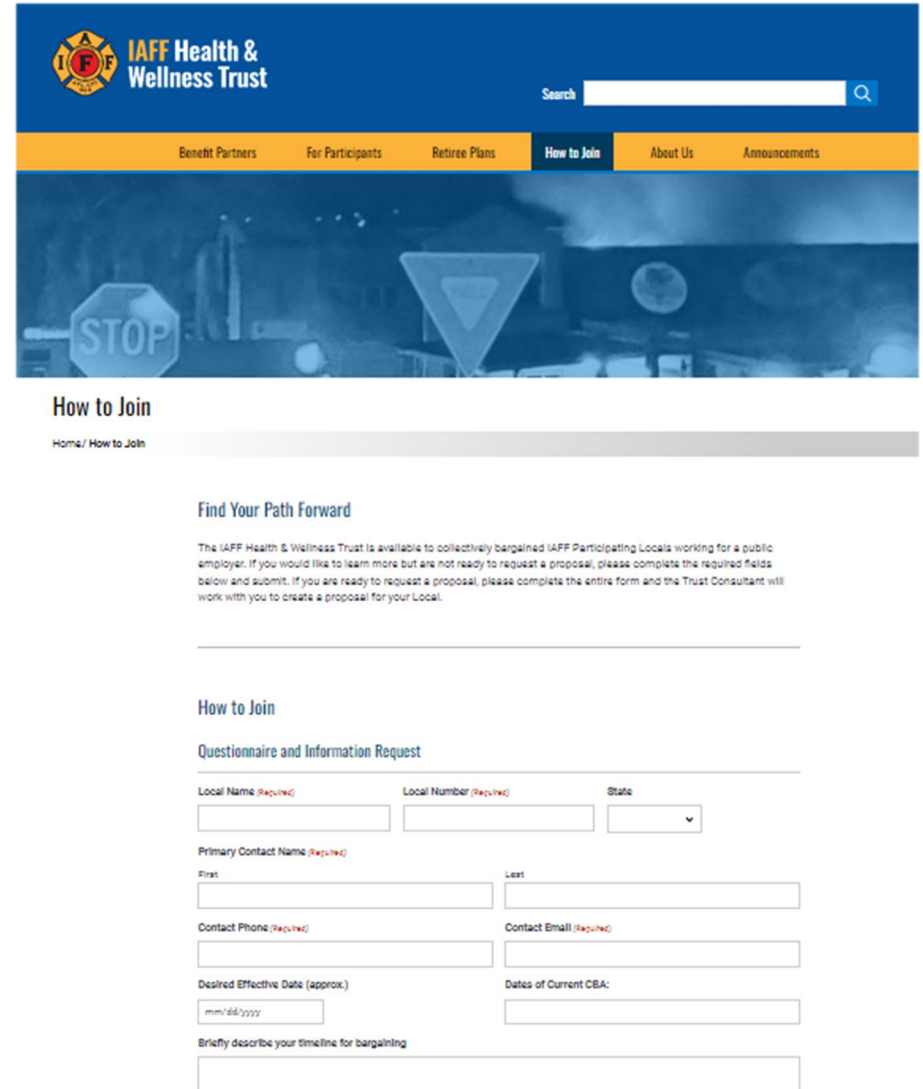
Direct bill from Trust via Employer bill, pension deduction (where available), or ACH



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# NEXT STEPS

- Engage with the Trust Consultant to get a proposal for your group – you can do this via our website: [IAFFHealthTrust.org](https://IAFFHealthTrust.org)
- Not everything on the RFP request will be applicable– ask questions if something doesn't make sense
- Plan Year renewals can be accommodated on request
- Our goal is to work together toward finding the right plan and the right solution for every Local we interact with, even if that solution doesn't end up being the Trust plan



The screenshot shows the IAFF Health & Wellness Trust website. The header includes the IAFF logo and the text "IAFF Health & Wellness Trust". A search bar is located in the top right. The navigation menu includes "Benefit Partners", "For Participants", "Retiree Plans", "How to Join", "About Us", and "Announcements". The main content area features a blue background with a "STOP" sign and a yield sign. Below this, the "How to Join" section is highlighted. The page title is "How to Join" and the breadcrumb is "Home / How to Join". The main heading is "Find Your Path Forward". A paragraph explains that the Trust is available to collectively bargained IAFF Participating Locals working for a public employer. Below this is a "How to Join" section with a "Questionnaire and Information Request" form. The form includes fields for "Local Name (Required)", "Local Number (Required)", "State", "Primary Contact Name (Required)" (with "First" and "Last" sub-fields), "Contact Phone (Required)", "Contact Email (Required)", "Desired Effective Date (approx.)" (with a "mm/dd/yyyy" placeholder), "Dates of Current CBA", and a text area for "Briefly describe your timeline for bargaining".



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# GET MORE INFORMATION

DiMartino Associates  
206-623-2430

[IAFFTrust@dimarinc.com](mailto:IAFFTrust@dimarinc.com)

[www.IAFFHealthTrust.org](http://www.IAFFHealthTrust.org)

[www.IAFFMERP.org](http://www.IAFFMERP.org)



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