



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



## **IAFF Health & Wellness Trust**

# 2023 PROGRAM UPDATES

WSCFF EDUCATIONAL SEMINAR

APRIL 18, 2023

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# AGENDA

In 2022, both MERP and the Northwest Fire Fighter Benefits Trust (NWFFT) entered into a new partnership with the IAFF in an effort to expand both programs to IAFF Locals, nationwide.

## The IAFF Medical Expense Reimbursement Plan (MERP)

- Overview of the MERP
- Participation Updates
- Benefit Changes/Enhancements

## The IAFF Health & Wellness Trust (HWT)

- Overview of the HWT
- Participation Updates
- Benefit Changes/Enhancements

# THE IAFF MERP

A *RETIREE MEDICAL TRUST (RMT)* IS A PARTIAL SOLUTION TO HELP IAFF MEMBERS PLAN FOR MEDICAL EXPENSES IN RETIREMENT

MERP PROVIDES A TAX-SHELTERED, *LIFETIME* MONTHLY BENEFIT TO FIRE FIGHTERS FOR REIMBURSEMENT OF MEDICAL EXPENSES



# TRUST HISTORY & GOVERNANCE

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

Current governance through a Board of thirteen (13) Fire Fighter Trustees from Participating Locals.

## Partnership with IAFF beginning in 2022

- Trust now referred to as the “IAFF MERP”
- Trust added four (4) appointed Trustee positions (IAFF DVP, Eastern, Western and At-Large)

## Trust Advisors have served Board since plan inception

- Trust Consultant – DiMartino Associates
- Legal Counsel – Wagner Law Group
- Trust Administrator – Vimly Benefit Solutions



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# TRUST HISTORY & GOVERNANCE

## Summer 2023: California Fire Fighters Benefits Trust (CFBT) Merger

- Merger with similar program in California to be effective sometime during the summer of 2023 (targeting August 1, 2023)
- CFBT will add another 3,000+ fire fighters to the MERP

## Upcoming MERP Benefit Changes

- Ability to carve-out defined “Eligible Classes” within bargaining unit
- Addition of Individual Employee Accounts
- Option for Lifetime Survivor Benefit
- New Retiree funding option
- Enhanced online tools



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# WHAT IS A RETIREE MEDICAL TRUST (RMT)?

## *Completely Tax-Sheltered*

Entire Bargaining Unit (or Eligible Class) must participate

- No individual election
- May separate by class, such as date of hire

Pre-Tax Contributions are made on behalf of active employee

- Employer Contributions
- Mandatory Employee Contributions
- Sick/Vacation Leave Transfer
- Other Lump Sum Transfers



Contributions are pooled and held in a Trust\*

\* Lump sum transfers can be directed to Individual Employee Account rather than to the Pooled Account

Upon retirement, members receive regular benefit payments reimbursement of healthcare expenses which are *non-taxable* to the retiree

***MERP IS A \*LIFETIME\* MONTHLY BENEFIT FOR THE ELIGIBLE RETIREE.***



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# WHAT IS A RETIREE MEDICAL TRUST (RMT)?

## Reimburses retirees for out-of-pocket healthcare related expenses

- Medical/Medicare/Dental/Vision/Long Term Care Insurance Premiums
- Lasik eye surgery, hearing aids, prescription drugs
- Any other IRS 213(d) eligible expense
- May cover retiree, legal spouse and IRS-eligible dependents

## 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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# 2023 IAFF MERP PARTICIPATION

**148**

**Participating Locals**

**8,400+**

**Fire Fighters Contributing**

**2,000+**

**Retirees Accessing Benefits**

**\$200M+**

**Total Fund Balance**





# RETIREEES ACCESSING BENEFITS

Year	# of Retirees	Total Paid Out
2006	21	\$20,531
2007	38	\$57,679
2008	50	\$98,718
2009	66	\$130,233
2010	90	\$169,943
2011	136	\$240,546
2012	186	\$368,419
2013	269	\$575,317
2014	349	\$768,697
2015	446	\$917,856
2016	550	\$1,062,624
2017	655	\$1,579,965
2018	722	\$1,838,708
2019	1,080	\$2,727,694
<b>2020</b>	<b>1,390</b>	<b>\$3,535,234</b>
<b>2021</b>	<b>1,646</b>	<b>\$4,417,144</b>
<b>2022</b>	<b>1,944</b>	<b>\$5,447,889</b>

MERP paid out almost \$5.5 Million to more than 1,900 retirees in 2022

MERP has paid out more than **\$21 Million** in benefits to Plan Beneficiaries since 2006

*Data through December 2022*



**IAFF Health & Wellness Trust**

# TRUST PARTICIPATION

## Does every member of the Local have to participate?

- Every member of the identified bargaining unit (or defined Eligible Class) must participate – *no individual election*
- There must be a collective bargaining agreement\* that designates contribution levels and makes it mandatory for members in the bargaining unit (or defined eligible class)
- In some instances, you may designate different classes of employees within the bargaining unit (example: date of hire or years of service)

\* Protocols available for Locals without collective bargaining



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# TRUST PARTICIPATION

## Contribution Models

- **Level Across Bargaining Unit** – all members contribute same amount
- **Tiered Based on Length of Service** – Contributions increase with income

### Example

- Members with 10 Years of Service: \$150/month
  - Members with between 10-20 years of service: \$300/month
  - Member with 20 or more years of service: \$400/month
- **By Defined Class** – Contribution levels by Date of Hire

### Example

- Members hired on or before January 1, 2010: \$150/month
- Members hired after January 1, 2010: \$300/month



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# CONTRIBUTION AMOUNT

## How much is the Monthly Contribution Amount?

- Generally, contributions are in increments of \$25\*
- Minimum contribution is \$75/month. There is no maximum monthly contribution limit.
- Contribution amount must be the same across the entire bargaining unit (or defined Eligible Class)

Monthly Contributions by Group (\$)									
\$50	\$75	\$100	\$125	\$150	\$175	\$200	\$225	\$250	\$300
3	57	28	6	29	3	9	5	4	4

\* Trust can accommodate contributions that are *not* in multiples of \$25



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# ACTIVE SERVICE UNITS

## How is the Monthly Benefit determined?

Your monthly benefit is based on the total number of Active Service Units (ASU) accrued throughout your career.

One (1) ASU is earned for every \$25 contributed to the plan on your behalf.

Example: \$100/month contribution = 4 ASU per month (or 48 ASU per year)



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# THE UNIT MULTIPLIER

## How is the Monthly Benefit determined?

The Unit Multiplier (UM) is actuarially determined based on plan design/assumptions, contributions, administrative expenses, plan demographics and investment performance.

The UM can, and will, change over time.

$$\text{Your Monthly Benefit} = \text{ASU} \times \text{UM}$$

Effective 7/1/2015, the UM is \$0.41



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# SAMPLE MERP BENEFITS

Estimated Monthly Benefit (UM = 0.41)					
<u>Monthly Contribution</u>	<u># of ASU per Month</u>	<u>10 Years</u>	<u>15 Years</u>	<u>20 Years</u>	<u>30 Years</u>
\$75	3	\$147.60	\$221.40	\$295.20	\$442.80
\$125	5	\$246.00	\$369.00	\$492.00	\$738.00
\$150	6	\$295.20	\$442.80	\$590.40	\$885.60
\$200	8	\$393.60	\$590.40	\$787.20	\$1,180.80
\$225	9	\$442.80	\$664.20	\$885.60	\$1,328.40
\$250	10	\$492.00	\$738.00	\$984.00	\$1,476.00
\$275	11	\$541.20	\$811.80	\$1,082.40	\$1,623.60
\$300	12	\$590.40	\$885.60	\$1,180.80	\$1,771.20



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# SAMPLE CALCULATIONS

## Fire Fighter #1 - \$75 contribution for 11 years

$\$75 = 3 \text{ ASU per month} \times 12 \times 11 \text{ years} = 396 \text{ ASU}$

$396 \times .41 = \$162.36 \text{ monthly benefit}$

## Fire Fighter #2 - \$75 contribution for 11 years; Local votes to increase contribution to \$200 and FF contributes this for 4 years; 15 total years of contributions

$3 \times 12 \times 11 \text{ years} = 396 \text{ ASU}$

$8 \times 12 \times 4 \text{ years} = 384 \text{ ASU}$

$396 + 384 = 780 \text{ total ASU} \times .41 = \$319.80 \text{ monthly benefit}$

## Fire Fighter #3 - \$75 contribution for 11 years; Local votes to increase contribution to \$200 and FF contributes this for 14 years; 25 total years of contributions

$3 \times 12 \times 11 \text{ years} = 396 \text{ ASU}$

$8 \times 12 \times 14 \text{ years} = 1,344 \text{ ASU}$

$396 + 1,344 = 1,740 \text{ total ASU} \times .41 = \$713.40 \text{ monthly benefit}$



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# CONTRIBUTION VS BENEFIT PAYOUT

Fire Fighter #1 – Contributed \$9,900 throughout their career and receives a benefit of \$162.36/month.

$$\$9,900 / \$162.36 = 61 \text{ months}$$

Fire Fighter #2 – Contributed \$19,500 throughout their career and received a benefit of \$319.80/month.

$$\$19,500 / \$319.80 = 61 \text{ months}$$

Fire Fighter #3 – Contributed \$43,500 throughout their career and receives a benefit of \$713.40/month.

$$\$43,500 / \$713.40 = 61 \text{ months}$$

Based on the current UM (\$0.41), if you access your full benefit for *just over five (5) years*, you will receive 100% of your active monthly contributions\* back in benefit payout.

\* Does not apply to sick/vacation leave converted amounts



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# LIFETIME BENEFIT ELIGIBILITY

In order to be eligible for the Lifetime Benefit, Retiree must:

- Be at least 53 years old\*,
- Have at least five (5) years [or 60 months] of contributions, and
- Have separated service from the participating employer group

**\*Early Benefit Access:** MERP allows early access (prior to age 53) of benefit with the following criteria:

- You must meet your State's definition of Retirement or Disability Retirement.
- Your Early Benefit will be based on an actuarial table which reduces your lifetime monthly benefit - actuarial value of the benefit is the same as if you had waited until age 53
- Electing to take your MERP benefit early is optional – members can choose to wait until age 53 when their benefit will be whole



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# LIFETIME BENEFIT ELIGIBILITY

What if Retiree doesn't have five (5) years of participation?

## COBRA

- Post-tax, self-payments for up to 18 months

## Short-Timer Benefits / Limited Beneficiary

- You have access to a benefit for the reimbursement of Covered Expenses until you have recouped all contributions made to the plan on your behalf. There is no lifetime benefit.
- Short-Timer benefits may start immediately upon separation.

## Lump Sum Transfers

- Lump Sum Transfer (ex: sick / vacation leave) can be converted into Active Service Units (Requires Local bargaining language)
- One (1) Year of "Active Service" = 36 ASU



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# LUMP SUM TRANSFERS

Local may add contractual language allowing for Lump Sum Transfers into MERP tax-free.

Eligible Lump Sum Transfers include:

- Non-Elective Sick or Vacation Leave
- Any other Lump Sum Transfer on behalf of Eligible Employee (or Retiree) that is pursuant to a Collective Bargaining Agreement or other similar written agreement

Employee (or Retiree) must be prohibited from receiving any portion of the Lump Sum Transfer in cash



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# LUMP SUM TRANSFERS

## Example: Sick / Vacation Leave Transfer

Local can define % of Sick / Vacation Leave – same rule must apply to all members while language is in place

- Leave may be transferred annually or at separation
- Leave may be used to purchase COBRA at \$25/ASU
- Local may offer members a choice between transfer to MERP or to Deferred Comp (or VEBA, if available) – a cash out option can not be offered



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# LUMP SUM TRANSFERS

Lump Sum Transfers may come across to MERP in two ways (elected by individual at the time of transfer):

**Option 1:** Conversion to ASU - The cost per ASU is determined by member's age at the time of conversion. This option *increases* the Lifetime Monthly Benefit.

**Option 2\*:** Lump Sum Transfer to **Employee Account**. Funds in the Employee Account can be accessed immediately following retirement.

**\*Lump Sum Transfers do not purchase "time" in MERP**

## **DEFAULT - if Not Positively Elected**

- **Under Age 40 at time of Transfer:** Full amount will be converted to ASU using the age conversion table
- **Age 40 or older at time of Transfer:** Full amount of Lump Sum will be transferred to the Accumulated Benefit account.



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# LUMP SUM TRANSFER CONVERSION TABLE

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



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# LEAVE TRANSFER EXAMPLE

**Example:** FF with \$15,000 (tax-free) of leave to convert into MERP, retiring at age 53, with active contributions of \$150 / month at the time of separation

## Option 1: Conversion to ASU

- Retiree elects COBRA @ \$150 / month for 18 months:  $\$2,700 / \$25 = 108$  ASU
- **Remaining Cash Value to Convert:**  $\$12,300 / \$63.72^* = 193$  ASU
- Fire Fighter receives 301 additional ASU from sick leave cash value; equates to another \$123.41 added onto the Lifetime Monthly Benefit

## Option 2: Lump Sum Transfer to Individual Employee Account

- Retiree would have access to the entire \$15,000 cash value on Day 1 of retirement

## Option 3: Hybrid Conversion / Lump Sum Transfer Option

- Retiree elects COBRA for 18 months using \$2,700 to purchase 108 ASU
- Remaining \$12,300 is transferred into the Individual Employee Account
- Lifetime Monthly Benefit is increased by \$44.28 / month



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# INDIVIDUAL EMPLOYEE ACCOUNTS

Your Lifetime Monthly Benefit will be paid out of the Trust's Pooled Account.

Individual Employee Accounts will be funded, as applicable, by:

- Lump Sum Transfers (except those converted to ASU)
- Retiree Contributions
- Investment Earnings/Losses on the Employee Account

**MERP has six (6) established investment options**

Selection of investment option occurs during the annual investment selection period.

\* Initial investment selection made within 30 days of Employee Account being established



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# ACCELERATED BENEFIT OPTIONS

One-time choice at retirement to select a “Level Benefit” or one of three different “Accelerated Benefit” options

- Accelerated Benefit options will pay a larger benefit pre-65 and a reduced benefit post-65
- Calculated using an age-adjustment factor based on your age at retirement – all options are actuarially equivalent

## Option 1: Level Benefit

Constant Benefit Level = \$221.40

*\*Default Option*

## Option 2

Pre-65 Benefit Level = \$267.42

Post-65 Benefit Level = \$178.28

## Option 3

Pre-65 Benefit Level = \$298.46

Post-65 Benefit Level = \$149.23

## Option 4

Pre-65 Benefit Level = \$337.68

Post-65 Benefit Level = \$112.56

Retired Age 57  
15 years in MERP  
@ \$75 / month



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# SURVIVOR BENEFIT

Survivor Benefit Amount: 50% of Eligible Retiree Benefit – must be paid to a tax dependent

**\*NEW\*** Survivor Benefit Options:

**Option A: Lifetime Surviving Spouse Benefit** – Under this option, the Eligible Retiree's Monthly Benefit Level is actuarially reduced based on Retiree's age at retirement.

**Option B: Limited Surviving Spouse Benefit** – Surviving Spouse benefit payable to Medicare Eligibility of the Surviving Spouse without an actuarial reduction to Eligible Retiree's Monthly Benefit Level.



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# SURVIVOR BENEFIT

## Option A – Lifetime Survivor Benefit

<b>Option 1: Level Benefit</b> Constant Benefit Level = \$210.33 <i>*Default Option</i>	<b>Option 2: Accelerated Benefit</b> Pre-65 Benefit Level = \$252.21 Post-65 Benefit Level = \$168.14
<b>Option 3: Accelerated Benefit</b> Pre-65 Benefit Level = \$280.10 Post-65 Benefit Level = \$140.05	<b>Option 4: Accelerated Benefit</b> Pre-65 Benefit Level = \$314.92 Post-65 Benefit Level = \$104.97

## Option B – Limited Survivor Benefit (to age 65)

<b>Option 1: Level Benefit</b> Constant Benefit Level = \$221.40 <i>*Default Option</i>	<b>Option 2: Accelerated Benefit</b> Pre-65 Benefit Level = \$265.49 Post-65 Benefit Level = \$176.99
<b>Option 3: Accelerated Benefit</b> Pre-65 Benefit Level = \$294.84 Post-65 Benefit Level = \$147.42	<b>Option 4: Accelerated Benefit</b> Pre-65 Benefit Level = \$331.49 Post-65 Benefit Level = \$110.50

Retired Age 57  
15 years in MERP  
@ \$75 / month



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# SURVIVOR BENEFIT

Survivor Benefit is payable when:

- Fire Fighter would have otherwise been eligible for the Lifetime Monthly Benefit (i.e.; age 53 for full benefit)
- If FF was not yet eligible for Lifetime Benefit, Survivor is entitled to a 24-month Bridge Benefit; benefit then suspended until FF would have attained Lifetime Benefit eligibility
- Survivor of a “Short Timer” has access to 100% of FF’s contributions for reimbursement of eligible medical expenses



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# HOW ARE BENEFITS RECEIVED

You must incur an expense and have proof of the expense.

- Submit proof of expense to the Trust Administrator via online portal, fax, email or mail
  - Can batch expenses monthly, quarterly, annually or as needed
- Trust Administrator will verify that expense is eligible for reimbursement and direct deposit funds to Fire Fighter's account of choice
- Any unused benefit amounts will credit to your Accumulated Benefit account for later use, whenever you need them. Indefinitely.
  - Anything remaining in your **Accumulated Benefit** account following your death will be passed on to your Survivor for complete spend down



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# THE TRUST ADMINISTRATOR

## Vimly Benefit Solutions is the Trust Administrator

- Monthly Billing + Eligibility Administration
- Retiree Benefit Administration
- Benefit Calculation Assistance
- MERP Online Portal

WSCF Medical Expense Reimbursement Plan

**Calculate Estimated Monthly Benefit Amount at Retirement**

Applies to members with existing **pooled account benefits only**. To calculate your estimated monthly benefit amount upon retirement, enter or select your expected retirement date below and click calculate. Desired Sick Leave/Vacation amount is only offered by some employers. Please follow up with your employer if you are unsure about whether this applies to you.

EXPECTED RETIREMENT DATE  
05/05/2022

☐ Anticipated sick leave / vacation

**Calculate**

**My Account Balance (Individual)**

An employee account is maintained by the Trust in the name of an employee. This account reflects certain contributions made to the Trust per your beginning agreement. Please see the Summary Plan Description for additional information.

Balance \$0.00

**My Accumulated Benefit**

Unowed Benefit \$0.00

**View My Statement**

**Active Service Units (ASUs) History**

The list below only shows the last 60 months of ASUs earned.

Puget Sound Regional Fire Authority	6
Puget Sound Regional Fire Authority	6
Puget Sound Regional Fire Authority	6
Puget Sound Regional Fire Authority	6

### Calculate Estimated Monthly Benefit Amount at Retirement

Applies to members with existing **pooled account benefits only**. To calculate your estimated monthly benefit amount upon retirement, enter or select your expected retirement date below and click calculate. Desired Sick Leave/Vacation amount is only offered by some employers. Please follow up with your employer if you are unsure about whether this applies to you.

EXPECTED RETIREMENT DATE  
05/05/2022

☐ Anticipated sick leave / vacation

**Calculate**

MONTHS UNTIL RETIREMENT (OPTION 1)	8	<b>ACCELERATED ESTIMATED BENEFIT</b>
AGE AT RETIREMENT	62yr 11mo	OPTION 2
CONTRIBUTIONS TO DATE	\$15,750.00	PDE-45
ESTIMATED ADDITIONAL CONTRIBUTIONS BY RETIREMENT	\$1,200.00	POST-45
ESTIMATED EARNED ASUs BY RETIREMENT	48	OPTION 3
ESTIMATED TOTAL EARNED ASUs BY RETIREMENT	678	PDE-45
LIFETIME ESTIMATED MONTHLY BENEFIT	\$277.98	POST-45

**DISCLAIMER:** All the information presented is regard to the calculator is for educational and resource purposes only. This calculator is a tool you can use to render an estimate based on the date you provide for commencement of MERP benefits, as well as current Plan terms. It may not represent what you will eventually receive as your final monthly benefit amount. Estimates rendered by this calculator are not binding on the Trust. These estimated calculations use the current Unit Multiplier and current Plan requirements. The Board of Trustees reserves the right to adjust the Unit Multiplier for calculating monthly benefit levels up or down at any time for some or all current and/or future Beneficiaries. The Trustees also have authority to modify the terms of the Plan at any time.



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# PROMOTED OUT MEMBERS

## Special Agreement for Promoted-Out Members

Under this Special Agreement, promoted-out members may continue contributing to MERP

- Promoted-out individual(s) must have started in MERP as a bargaining unit member(s)
- No individual election amongst promoted-out members after the agreement effective date
- Promoted-out members are limited to same contribution amount as bargaining unit members



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# REVIEW OF FUNDING MECHANISMS

## MERP can be funded in the following ways:

### Regular Monthly Contributions

- Mandatory Monthly contributions made by the employer on behalf of each Eligible Member
- Mandatory Monthly contributions made by the employee via pre-tax payroll deduction

### Lump Sum Transfers converted to Active Service Units using the Leave Conversion Table (or transferred dollar-for-dollar into the Individual Employee Account)

- Mandatory Sick/Vacation Leave Transfer
- **\*NEW\*** Mandatory Retiree Contributions – can also be set up as monthly



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# HOW TO JOIN THE IAFF MERP

Locals with Collective Bargaining: MERP must be bargained into your contract.

- Master Application
- Joinder Agreement
  - 3-way signed agreement: Trust, Employer and Local
- Copy of bargaining language or MOU
- Enrollment for each Eligible Member (forms or census enrollment)

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



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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 HISTORY & 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)

Partnership with IAFF beginning in 2022.

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

- Five (5) elected positions; Eight (8) appointed by WSCFF Executive Board
- Includes two (2) DVPs as well as an Eastern, Western and At-Large Trustee Position



# 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

# 2023 IAFF HWT PARTICIPATION

**56**

**Participating Locals**

**4,300+**

**Fire Fighters**

**13,000+**

**Members**

Washington – 30 Locals

Alaska – 3 Locals

Connecticut – 10 Locals

Idaho – 4 Locals

Illinois – 6 Locals

Missouri – 1 Local

Nevada – 2 Locals



# TRUST RENEWAL HISTORY

Trust went live with a fully-insured, group plan on 1/1/2013

2014 Renewal Action: 8.1%

2015 Renewal Action: 6.9%

2016 Renewal Action: 3.9% - *Trust went self-insured*

2017 Renewal Action: 4.9%

2018 Renewal Action: 7.9% - *Carved out pharmacy*

2019 Renewal Action: 7.9%

2020 Renewal Action: 5.9%

2021 Renewal Action: 3.9%

2022 Renewal Action: 0% - *Carved out claims administration*

2023 Renewal Action: 2.9%



**IAFF Health & Wellness Trust**

# PROVIDER NETWORK + CLAIMS ADMINISTRATION

## 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!

## Vision Service Plan (VSP)

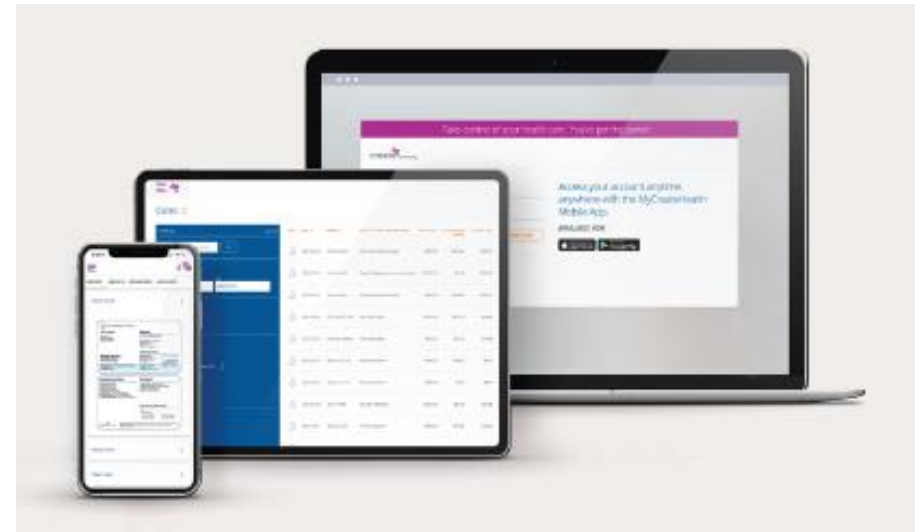
- Vision coverage is included in all IAFF HWT plans
- One (1) Exam PCY + Two (2) Pair of Glasses/Contacts Every Other Year + \$500 LASIK

## Hearing Benefits

- All IAFF HWT plans include Hearing Benefits
- One (1) Exam PCY + \$1,500 Hardware Every Five (5) Years

## MagnaCare

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



**IAFF Health & Wellness Trust**



# ALL-INCLUSIVE BENEFITS

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

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

## \$5,000 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, including spouse coverage

## MDLIVE Virtual Care

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

## 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

## Orthopedics Stem Cell / Platelet Rich Plasma (PRP)

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



# TRANSCARENT BENEFITS

All IAFF HWT plans include the following:

- **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!
- **The Oncology Care Program** – a new end-to-end experience for members who experience a cancer diagnosis or are looking to support a family member



**IAFF Health & Wellness Trust**

# TRANSCARENT ONCOLOGY CARE

**Getting the proper care quickly is critical.** Transcarent provides a unified end-to-end experience, coordinating your care, giving you guidance and options for the best treatment.

- **Top-Quality Treatment.** Get access to top-quality Oncology Care from across the country, including for surgeries related to cancer. Transcarent partners with leading cancer institutes and top rates oncology providers.
- **Live Support.** Access social and emotional support for you and your family during your cancer experience, whether you're diagnosed or acting as a caregiver. Live, human support available 24/7.
- **Peace of Mind.** Have your cancer case reviewed by a national expert to confirm appropriate diagnosis and treatment plan, and have your provider learn best practices for supporting your specific course of treatment.



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# COMING SUMMER 2023: PROGYNY INFERTILITY BENEFITS

IAFF HWT is partnering with Progyny to bring Trust Members a comprehensive and inclusive fertility and family building benefit.

## Progyny Benefits Include:

- 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)



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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.)

# VEBA ADMINISTRATION

IAFF HWT partners with BPAS to bring Trust members unique funding solutions through VEBA administration

- Starting at \$6.50 PEPM + 35 bps per year
- Investment earnings via target or self-directed funds
- Each participant gets two (2) “Benny Cards”
- Direct integration with MagnaCare allows for auto-adjudication of all medical and Rx claims
- Best of all – no set up fees!

# RETIREE BENEFITS

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

- Non-Medicare Retirees must be attached to a Participating Local
  - Ongoing access for Surviving Spouse
  - Same plan design(s) as Actives + additional options
- 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

# TRUST MEDICARE PLANS

	2023 IAFF HWT MAPD HIGH Option	2023 IAFF HWT MAPD LOW Option	2023 IAFF HWT Medicare Supplement Plan F
<b>MEDICAL</b>			
Monthly Premium*	\$331.12	\$203.22	\$215.91
Deductible	\$0	\$0	\$0
Hospitalization	Covered in Full	Covered in Full	Covered in Full
Physician Services	Covered in Full	Covered in Full	Covered in Full
Outpatient Hospital	Covered in Full	Covered in Full	Covered in Full
Skilled Nursing Facility	Covered in Full	Covered in Full	Covered in Full
<b>PRESCRIPTION DRUGS</b>			
Tier 1 Generics	\$0 Copay	\$5 Copay	No Rx Coverage
Tier 2 Preferred Brand	\$0 Copay	\$35 Copay	No Rx Coverage
Tier 3 Non-Preferred Brand	\$0 Copay	\$75 Copay	No Rx Coverage
Tier 4 Specialty	\$0 Copay	33% Cost Share	No Rx Coverage
<b>OTHER</b>			
Vision Exam	Covered in Full	Covered in Full	Covered in Full (Davis Vision providers Only)
Vision Hardware	\$150 every 12 months	\$150 every 12 months	Davis Vision discounts only
Hearing Aids	\$500 every 36 months	\$500 every 36 months	EPIC Hearing discounts only
Silver Sneakers	Included	Included	Not Included
* All IAFF HWT Humana prescription drug plans include an expanded formulary + bonus/non-Part D drug list			

All Trust Medicare plans include Retiree Advocacy Services from Retiree First (formerly Labor First)



**IAFF Health & Wellness Trust**





# YOUR TRUST TEAM

## The Trust Office

- Dedicated Member Service call center
- Online billing, eligibility and enrollment platform
- COBRA and Retiree plan administration

## Trust Consultants

- Hands-on Member education and communication
- Plan governance and compliance services
- Full plan consulting

## Trustees

- Engaged and experienced Trustees who ensure the Trust is run efficiently and with Members' best interests always in mind

# NEXT STEPS



**IAFF Health &  
Wellness Trust**

## Request for Proposal (RFP) Questionnaire and Information Request

Return forms to: [Kimberly@dimarinc.com](mailto:Kimberly@dimarinc.com)

Local Name & Number:  State:

Primary Contact Name:

Contact Phone:  Contact Email:

Desired Effective Date (approx.):  Dates of Current CBA:

Briefly Describe your timeline for bargaining:

Total full-time Fire Department Employees?  # of Bargained Employees:  # of Non-Bargained:

Employer Type (City, County, Fire District, etc.)?  Are you a Public or Private Entity?

What coverage lines are you interested in? (Medical, Dental, Vision, etc.)

### Current Plan Information

When does your current plan renew?

Current Healthcare Contributions (Employer and Employee contributions):

Employee Only Coverage: Employer Pays  (% or \$) Employee Pays  (% or \$)

Dependent Coverage: Employer Pays  (% or \$) Employee Pays  (% or \$)

- Engage with the Trust Consultant to get a proposal for your group
- Not everything on the RFP request will be applicable to every Local – 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



**IAFF Health &  
Wellness Trust**



# GET MORE INFORMATION

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206-623-2430

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