

HAPPY HALLOWEEN

Halloween is a great holiday for children and adults alike. Here are a few tips from our Medical Director so that you can have a safe Halloween:



Always walk on sidewalks or paths. If there are no sidewalks, walk facing traffic as far to the left as possible. Children should walk on direct routes with the fewest street crossings. Decorate costumes and bags with reflective tape or stickers. Have kids carry glow sticks or flashlights to help them see and be seen by drivers. When selecting a costume, make sure it is the right size to prevent trips and falls. Have parents inspect treats prior to children eating. Popular trick-or-treating hours are 5:30 p.m. to 9:30 p.m. so be especially alert for kids during those hours. Teens should also stick to these hours to avoid disturbing households late at night.

PBC Fire Fighters Employee
Benefits Fund
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West Palm Beach, FL 33411-3801

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OPEN ENROLLMENT (CONTINUED)

RETIREEES ONLY: Forms necessary to make any Open Enrollment changes are located online at 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.

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 email us or call and let us check on that for you.

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. Coverages provided are \$100,000 for active employees, \$50,000 for retirees, and \$25,000 for retirees over the age of 70.

Should you have any questions, please call Rick, Ed or Tamara at the office Monday-Friday, 8:00-4:30 p.m. 561-969-6663



FALL 2018 NEWSLETTER

FIREFIGHTERS BENEFITS FUND **OPEN ENROLLMENT**

For coverage beginning January 1, 2019 - All medical and dental insurances

WHEN: NOVEMBER 1, 2018 - NOVEMBER 30, 2018

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 through the My Benefits portal on the County system. Fire Rescue will be doing a Target Solutions training in October on how to make your Open Enrollment changes. Any questions you may have about benefits, please call 561-969-6663.

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WELCOME TO THE FAMILY



We would like to welcome aboard Dr. Christina 'Christy' Prose, M.D. Dr. Prose started at the facility on September 17th and is filling the position left vacant by Dr. Freyman's departure last spring.

Dr. Prose comes to us from a hospital based primary care practice in South Carolina after an exhaustive nationwide search done by Merritt Hawkins, a head hunter operation specializing in physician placements, to fill the open position. Dr. Prose is excited to be involved in a practice like ours where she has the opportunity to treat patients of all ages. She will be heavily involved with Dr. Desai continuing to grow and expand our pediatric offerings in the well child area. Dr. Prose is originally from Texas so don't be shocked when you experience her Texas drawl, ya'll!

FLU VACCINES ARE IN STOCK

Flu Vaccines are now in stock for the 2018/2019 Flu season. All of our vaccines are preservative free.



For ages 6 months to 65 we are stocking the Quadrivalent vaccine. The Quadrivalent flu vaccine is designed to protect against four different flu viruses; two influenza A viruses and two influenza B viruses. We are also stocking the 'high dose' for ages 65+. We do not carry the live vaccine nasal spray. Dr. Villa recommends everyone receive a flu vaccine. Flu season officially starts October 1st and the vaccine takes about 2 weeks to become fully functional. Please call the front desk @ 561-969-6663 to schedule a time for you to receive your vaccination. It only takes about 10 minutes of your time to take a set of vitals and give you an injection.

IS THE CLINIC A PRIVILEGE OR RIGHT?

It bothers me to report that we have actually had to ask ourselves this question. How do we handle patients that are verbally and potentially physically abusive to our staff in the medical facility? How do we handle patients that are non-compliant to a degree where severe complications to their medical well-being or even death may occur? How do we react or continue to treat patients who have sued us for medical mal-practice regardless of whether they won, lost or settled the case.

I know it's hard to imagine but after 5 years in operation we have experienced all of these situations, thankfully it doesn't happen often, but that it happens at all is sad. All of these situations can turn into costly expenses, obviously some more than others, but where do we draw the line? Any expense as a result of these types of actions eventually is just going to get passed onto you the participants of the Plan.

Beginning in 2019 the Plan Document will have language that will enable staff along with the Board of Trustees to temporarily or permanently suspend someone from using the clinic. We try to treat each of you with respect and we only ask that you reciprocate, if you have complaints or concerns there are many avenues to express them, and our doors are always open.

WALK-IN PHYSICALS

Every firefighter knows the 60 day window in which they are required to complete their physical each year, and they have the ability to book that physical up to a year out. This is a physical which can take anywhere from 1 ½ to 2 hours to complete properly, yet it goes without fail every month that we have individuals that just stroll in without an appointment and expect the clinic to find 2 hours to accommodate them.

Staff has bent over backwards to assist these individuals, because failure to complete your physical in the time allotted will cause you to be placed on leave without pay or light duty until such time as physical is completed. We are rapidly approaching an inability to accommodate these individuals. We just don't have the time or rooms available for these types of visits that are unscheduled.

On another note, yes it is highly likely we won't have the day and time you want if you call a week before you want to come in, most highly sought after appointment times are gone months in advance, taken by those that do plan ahead.

Do yourself a favor and plan accordingly, don't just walk-in without an appointment for you annual physical, it may end up costing you more than time.

BOARD OF TRUSTEES WORKSHOP

The Board of Trustees held their annual Workshop in August to set the Health Plan, premiums and budget for the following year. They have decided to make no material changes to the Health Plan for 2019, other than a few language changes that will have minimal effect on any Plan participants. There was a slight change to the premium structure that is outlined below. The budget was set that includes the possibility of adding just over \$350,000 to reserves if the biggest part of the budget, claims, remains as predicted. Claims for this year are coming in right on target with claims (benefits) accounting for 78% of the entire budget. The budget does not take into account any increases in the contribution that fire rescue pays towards the Health Plan, since the Union is still negotiating the collective bargaining agreement.

The Board chose to take 4 actions as far as premiums are concerned:

- ✓ Charge \$10 per pay period or \$21.67 per month in the case of retirees for each dependent over 3 that an employee or retiree has on the Plan. Currently the premium tiers stop at +3, those with 4 or more dependents on the Plan will see an increase in January according to how many dependents they have on the Plan.
- ✓ Complete the elimination of the Medicare discount for those who have more than themselves and a spouse on the Plan, last year (2018) the discount was reduced by 50% with the intent to completely eliminate the discount in 2019.
- ✓ Increase the Medicare discount for those eligible to \$134 per person a month which is the current least expensive cost of the Part B coverage. Part B coverage which is required is the only expense for Medicare and is tiered in cost by income. The previous discount given was \$104 a month.
- ✓ Increase premiums across the board by \$5 per paycheck for active employees or \$10.83 per month for retirees. Single active employees will be exempt from this increase.

For more than 80% of the participants of the Fund there will be negligible increases to their premiums next year, most in the \$10-\$15 a month range, and that's pre-tax for active employees. A complete list of premiums will be available on the website.

DON'T BOTHER ME!

The number one reason that we hear from Plan Participants when they finally reach out to us when they are having problems or trying to get answers about claims is they "didn't want to bother us", and we want you to know that it bothers us when you don't bother us. Your 1st call should not be to UMR or Sav-Rx, it should be to Fund staff.

The Fund currently has 2 customer service agents, Tamara and Ed, in addition to Rick Rhodes and Mike Sedgwick. All of these individuals are quite adept at problem solving and know right where to go and who to speak to in getting your issue resolved as quickly as possible. And in the worst case scenario can explain to you in plain English why something is what it is.

Please feel free to bother us, that's what we are here for, no issue is too small, no question is a dumb question...and if you don't bother us then you'll just hurt our feelings!

Discover more at: www.myffbenefits.com

Or give us a call: 561-969-6663