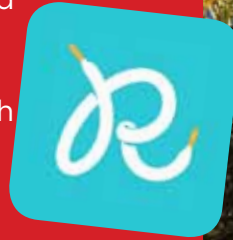


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Benefits Fund
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There are a lot of run-tracking apps, but RunKeeper is the best due to its deep feature set, vibrant community, and strong integration with your other services.

Let's get moving! Download Runkeeper for FREE in your app store today!

CALLING ALL NEWBORNS



And all pediatric patients. We are very excited about our pediatric program established by Dr. Dhruva Desai; it has been widely accepted and supported by our new and experienced parents. Our program is a first of its kind, of all the concierge practices out there none focus on our younger populations like we do. Personalized care with longer patient/provider interaction time, we will provide personal quality care for your child from the day they are

born, starting with the very first visit the day after you leave the hospital. We will provide for all of your child's well visit needs including tracking growth and all the recommended vaccines right here in the comfort of your own private facility.

If you haven't tried us for your child's health care needs please make an appointment with Dr. Desai to see what we can do for you and your child. Be sure to bring your child with you as there is nothing more important than both the parents and the children being comfortable with their health care provider. If you are planning on starting a family or just have a new bundle of joy on the way, again, come meet with Dr. Desai and learn how your little ones can experience the world of concierge health care.



HISTORY OF EMPLOYER CONTRIBUTIONS

Several facts of life exist in the insurance industry and certainly our Fund is no exception. Medical trend, the cost of providing/receiving medical care rises much quicker than any other inflationary indicator. The annual average medical trend for our Insurance Fund over the last 14 years was 9.64%. Naturally some years were higher and some lower. Negotiating increases for the employer contribution helps offset these increases. The balancing act the Board of Trustees is faced with, is when employer contributions don't keep up with medical inflation, the results can be declining reserves, rising premiums and/or reducing benefits.

Increases in the employer contribution rate the past 16 years:

2003 10% + \$200,000 Lump Sum	2007 12%	2011 7%	2015 3%
2004 13% + \$200,000 Lump Sum	2008 12%	2012 0%	2016 3%
2005 13%	2009 7%	2013 0%	2017 3%
2006 13.5%	2010 7%	2014 0%	2018 3%

Other problems the Fund has faced over the last 7 years was a multi-year hiring freeze which hurt the Fund by not bringing in new employees and thus new revenues; and 3 years with no increases to the employer contribution rate. During the 5 year period of 2011-2015 the Fund experienced a drop of nearly 50% in its reserves due to the lack of increased revenues and continued growth of the medical trend at an average of 9.64% each year. 2016 saw premium increases along with changes in benefits in order to stabilize the Fund.

Since 2015 the employer has only increased its contribution by 3% each year with the medical trend continuing as noted above. Future changes to premiums and benefits may be likely if medical trends continue as in the past and the employer contributions don't keep pace, but so far the changes enacted in 2016 have helped tremendously.

SCHOOL AND SPORTS PHYSICALS



Summer time, while cause for vacations, summer camps and general fun in the sun, is also time to get those school and sports physicals taken care of for the next school year. Don't wait until the last minute to make appointments, many preferred time slots are available now, call Jules and the staff at the front desk to get your appointments scheduled today: 561.969.6663

ALWAYS USE SUNSCREEN



We all know Florida has a high rate of skin cancer and summertime is the most dangerous time of year. Don't forget to cover up, wear hats and use plenty of sunscreen. Keep a tube of sunscreen in the bathroom and apply your first dose of the day right out of the shower. Keep another tube in the car, beach bag, on the boat and at work and reapply liberally throughout the day. Parents, you need to make sure your little ones are kept well covered and liberally apply sunscreen throughout the day. Prevention is well worth the effort.

NEWS ON OUR DOCTORS

As of May 31st Dr Freyman will no longer be practicing at the Health & Wellness Center. The staff is aggressively interviewing physicians to replace her, and we expect to have someone everyone will fall in love with very soon. The new physician is expected to be board certified in family medicine and will be assisting Dr. Desai to grow the pediatric portion of our offerings at the Health & Wellness Center along with providing exceptional care to all of our family members. Updates will be sent out as developments are made.

In other news the Board of Trustees has renewed Dr. Desai's employment contract in addition to asking her to fill the role of Assistant Medical Director. Dr. Desai has been stepping in quite frequently to assist Dr. Villa with his duties as Medical Director as both have heavy patient loads. Dr. Desai has been instrumental in helping to guide the direction of the facility as we look toward the future. Every day we look around at this miraculous benefit that we have in the Health & Wellness Center and we are reminded of how much we value each and every employee in the clinic, and how much their hearts and souls have gone into making this the best facility around.

FINANCIAL UPDATE



As we approach the halfway mark for the year the Fund is on track to perform as projected. If everything stays on course we can expect to add slightly to

our growing reserves. Reserves are used to smooth out the rough times when claims spike in order to keep premiums and benefits steady. The Board of Trustees current policy target is to accumulate 12 months' worth of expenses as reserves, of which we currently are 70% funded. The last time our reserves were fully funded was in 2010 just prior to effects of the slowing economy and Obamacare.

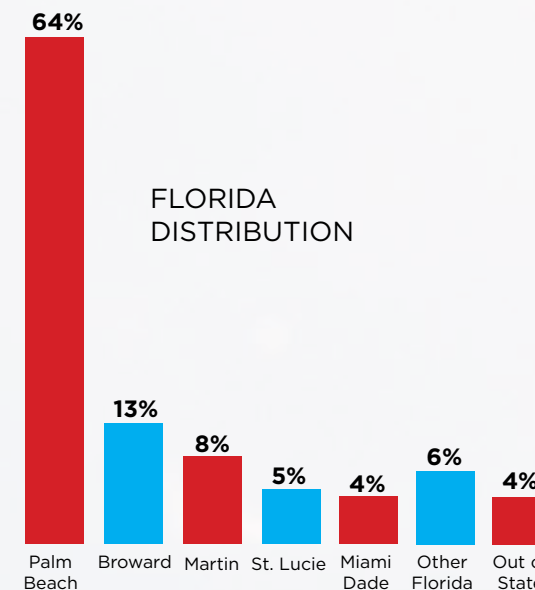
GEOGRAPHICAL DISTRIBUTION OF OUR MEMBERSHIP

As we can see by the numbers nearly 50% of the population in the Insurance Fund (actives and retirees) live in central Palm Beach County. Interestingly the rest of our population is divided evenly to the north and the south. The clinic remains centrally located and locations of any future satellite facilities will be made based on the demographics of our population.

Florida Distribution	Members	%
Palm Beach County	1173	64%
Broward County	245	13%
Martin County	138	8%
St. Lucie County	94	5%
Miami Dade County	73	4%
Other Florida	108	6%
Florida Census	1831	

	Members	%
Out of State	71	
Total Census	1902	

	Members	%
North County (Indian River, Okee, St Lucie, Martin & N. PBC to PBG)	494	26%
Central County (PBG to Boynton)	935	48%
South County (Boynton to Miami-Dade)	506	26%
Metropolitan Southeast Florida Census	1935	



BOARD OF TRUSTEES WORKSHOP

Every August the Board of Trustees meets with staff to review the current year's budget and staff's proposal for the following year's budget. Before the following year's budget is approved the Board must decide what, if any, changes must be made to the premium structure or the benefits offered. Any changes in these two areas will be reflective of whether there are impacts due to the current CBA and the projections of the following year's budget.

Last year we issued a survey prior to the annual workshop asking all participants what changes they would like to see. The changes could be monetary, or they could be just on the general direction of the Fund. The survey is in the final stages of being constructed and a link will be emailed to you soon. Please take a moment and let us know your thoughts so that we may have the opportunity to serve you better. Naturally everyone would like premiums reduced and benefits increased, but of course the Board has to keep the long term interests of the Fund in mind. Rest assured Board members and staff are affected by the same changes as well, and that no change is taken lightly or without understanding the long term implications.

Please take a few moments to complete the survey once the link is provided to you. Thank you!

Discover more at: www.myffbenefits.com

Or give us a call: 561-969-6663