

WELCOME QUEST LABS

After many years of only being able to use LabCorp for laboratory services, Quest Labs has joined the United Health Care Network. While we still hope you'll use our onsite lab at the firefighter's health clinic, you now have another option for your lab work outside.

PBC Fire Fighters Employee
Benefits Fund
7240 7th Place N
West Palm Beach, FL 33411-3801

PRESORTED
FIRST-CLASS MAIL
US POSTAGE
PAID
DIRECT WEB



WINTER NEWSLETTER 2019

INSURANCE FUND FINANCE REPORT

Another year of good numbers enabled the Insurance Fund to add some money to our reserves for 2018. Income was up slightly over budget due to increased revenues from Sav-Rx prescription rebates and interest earned, coupled with a balancing out of active, employer and retiree premiums which netted almost \$700,000 in additional premium income.

We also did well on the expense side of the equation, coming in under budget by slightly more than \$700,000. The big winners on the expense side were claims, coming in under budget by slightly over \$350,000 and payroll coming in about \$130,000 under budget.

Other notable numbers are health claims climbed by 13% from 2017 to 2018 and prescription costs rose by 17% from 2017 to 2018 with total benefits paid climbing to \$26,481,264 for 2018 compared to \$22,605,663 for 2017.

2019's budget is starting out slightly in the red, but at the time of budget adoption it was unclear what Union negotiations would produce in the way of any increase to the employer contribution levels. At the time of the writing of this article it is still unclear if the Union successfully negotiated any increase to the employer's contribution.

The Board of Trustees of the Benefits Fund remains confident that the Fund is in good shape financially.

NEW EMPLOYEE BENEFIT - SIGN UP TODAY!



We all want to live a healthy life. Though each of us may have different goals for our health, taking simple steps in the right direction leads to positive life changes and helps us to achieve these goals. This is why we are offering Real Appeal®, a convenient online weight loss benefit available at no additional cost* that is designed to solve the typical barriers to managing your health.

Real Appeal helps you lose weight and reduce your risk of developing certain diseases like diabetes and cardiovascular disease as it's based on decades of proven clinical research.

- ★ **A Transformation Coach** who leads weekly online group sessions.
- ★ **Online tools** to help you track your food, activity and weight loss progress.
- ★ **A Success Kit** with food and weight scales, recipes, workout DVDs and more.

If you're ready to spark your transformation, enroll today at pbcfirefighters.realappeal.com

Real Appeal members who attended four or more sessions during the program lost 10 pounds on average. Talk to your doctor before starting any weight loss program.

*Real Appeal is available at no additional cost to employees with our UMR medical plan and their covered spouses and dependents age 18 or older, with a BMI of 23 and higher, subject to eligibility.

Discover more at: www.myffbenefits.com

Or give us a call: 561-969-6663

GETTING DIVORCED?

Notifying the Benefits Fund when you are getting divorced should be a high priority. Under no circumstance is your ex-spouse and/or ex-stepchildren allowed to remain on the Plan. If part of the divorce decree settlement is that you are required to provide health insurance you will not be able to do it through the Plan, unless you elect to pay COBRA premiums, which in most cases does not make financial sense.

What will happen if you fail to tell us that we will catch it eventually and you will be solely responsible to reimburse the Insurance Fund for any claims paid for your ex-spouse and ex-stepchildren from the date of the divorce.

We have several of our members paying back, in some cases tens of thousands of dollars in claims, and that just makes the already unpleasant aspects of divorce much more expensive.

Getting divorced? Call Tamera, Ed or Rick at the Fund offices and save yourself additional headaches down the road.

NEED DURABLE MEDICAL EQUIPMENT?



Did you know that you can get most durable medical equipment needs right

through the Health & Wellness Center? Items such as wheelchairs, knee scooters, canes, walkers, ortho boots etc. are available for loan whether short term or long term.

You should always check with the clinic before heading out to buy any of these or similar items.

A NEW ADDITION TO THE FAMILY!



We are excited to announce that in late February we will be adding a new physician and service to our clinic family. Dr. Jennifer Milone will be joining us as a staff Psychiatrist to assist us in bringing the utmost in mental health care to our fire rescue family. Dr. Milone is Board Certified in Child, Adolescent and Adult Psychiatry.

Over the last year, Dr. Milone has treated several of our children and adults through a special arrangement while she was employed at Treasure Coast Primary Care. The feedback was fantastic, so when she decided to leave that practice she reached out to us because she really liked the idea of working with firefighters and their families.

Fire rescue work is one of the most demanding and many times heart wrenching occupations. The stress of the job doesn't end when we leave work, many times it is brought home and that can affect spouses and children just as much as it affects the employee. Higher instances of depression, divorces, substance abuse, PTSD and addiction are just a few of the problems associated with the job. Mental health and wellbeing has been coming to the forefront in recent years as suicides have become more prevalent in our industry. In the clinic we focus as much on prevention as we do treating manifested illnesses and diseases. Now we want to do the same with mental health.

Dr. Milone, in addition to treating patients one on one, will be developing educational programs for our participants and company officers along with developing mental health screening tools for our providers. Catching problems early is the key to long term mental health success just as catching medical problems in the early stages leads to better outcomes.

We are excited to have the ability to provide this new and exciting service at the clinic for our fire rescue family. Don't be surprised if Dr. Milone pops into your exam room if for no other reason than to just say hi and introduce herself, we think you are going to come to appreciate her as you do the rest of our clinic staff.

NO ONE SENDS FLOWERS BEHAVIORAL EMERGENCIES IN PUBLIC SAFETY

We are all first responders. From the 911 call all the way through to the hospital or until the police take over the scene. Everyone. The "brother/sisterhood" as they call it. The thin blue line, thin red line, thin gold line. All those lines, and should you have a medical emergency, every single line will be there in a heartbeat. They will bring meals, send flowers, visit you at the hospital, and check in with you at the hospital.

But what happens when you have a psychological emergency? NOTHING. No one sends flowers, reaches out, or tries to find out if you or your family need help. You know how I know this? I lived it. Six times in two years. No phone calls from the department, no flowers from the union, no mention of you, just whispers as you are bashed on union web pages by hostile coworkers and most pretend nothing happened.



Cancer? They have your back. Broken Bones. The thin blue/red/gold line to the rescue. Suicide attempt? Invisible. No one sees your pain. No one cares. It's a business, a job, don't take it home. Suicide attempt? You weakling, you shouldn't be a dispatcher. There is no debriefing for the ones who are left to suffer until the screams and the agitation haunt them constantly. Judgment is the only thing you get from most. Why did you stay on the phone with the suicidal man's daughter? You couldn't hear the shotgun, I didn't hear it? Why do you care?

I care because it's my job. I care because I have been a victim. I have been on the other side. I am a statistic of unreported crimes. So I try to help people, to heal my soul, and others. I care because it's in my nature, and I am not cold-hearted. Our profession is not cold-hearted.

Yet no one saw my pain. No one acknowledged me. No one knew I went home, overdosed, survived, and returned to my regular shift as a dispatcher. I was invisible. No one visited me in the hospital when I finally asked for help. No one sent flowers.

Behavioral health in Public Safety is a clear and present danger. It's the white elephant in every fire station and dispatch center around the country. Everyone talks about how sad it is after it happened and how no one saw it coming. You didn't see it coming because we in the fire service walk around with eyes wide open. It is each and every one of our responsibilities to look out for our peers. Ask how they are. Have a real conversation. Recognize when they may not be okay. Have their back as opposed to being ready to stab them in it. And maybe, just maybe, start sending flowers to psych wards, and we may get to attend fewer funerals due to first responder suicides. Just something to think about.

Communicator III - Palm Beach County Fire Rescue

NEED TO TALK?
CALL US: 561-969-6663

