

Dear Benefit Fund members,

My name is Armand Nault and I am asking for your vote to retain the Trustee #6 position on our Palm Beach County Firefighters Employee Benefits Fund. I am currently serving as the Chairman of the Trustees, which is a position chosen by the other Trustees. I have served in this capacity since being appointed as a Trustee by the Local's Executive Board in 2011. I also served as one of the original Trustees of the Benefits Fund at its inception in 1984.

Our fund has seen many ups and downs over the years. As trustees, our mission is to ensure our members have the best insurance plan and benefits possible at an affordable cost, while ensuring the sustainability of our fund. Despite the challenges and turmoil the health insurance industry has experienced over the last few decades, and especially in recent years, including the impacts of the Affordable Health Care Act, we have seen our plan continue to improve.

Regardless of the success of our fund, our work is not done. Insurance is expensive for everyone and there are and will be many new challenges we will have to face together. Through innovation, like our state of the art Wellness Center, and careful planning, we must balance the impact of our growing number of Retirees and the number of active employees. Your trustees have a great responsibility ensuring that your insurance plan will meet your needs and the needs of all our members.

The Fund has invested in each Trustee to become trained and certified. This has helped me develop many valuable skills to improve and better our plan, while maintaining a historical view of where our fund has been.

Please take the time to vote for the Trustees of your Insurance Fund.

I ask that you consider my background, reputation and continued commitment to our Insurance Fund as you make your choice. I cannot say if you vote for me I will cut our premiums, lower co-pays, or reduce the cost of health care. No one can. I can tell you, however, I will pursue all avenues to find the best and least expensive health care possible at the benefit level appropriate for our members.

Below are some of my training initiatives and experience:

Administrator Masters Program 2011 & 2013
Trustee Masters Program 2011 & 2013
Attended Employee Benefits Conferences 2014, 2016 & 2017
32 years of service with PBCFR (retired in 2010)
Principal Officer of Local 2928 for 17 years
Previously licensed 2/20 insurance agent in the State of Florida
Previous member of the PBCFR Wellness and Safety Committee

Respectfully,

Armand Nault, Chairman