



IAFF Health & Wellness Trust

Trust Overview

2023 Plan Year

Northwest Fire Fighters



Formerly the Northwest Fire Fighters Benefits Trust (NWFFT)

Benefits Trust

Trust Consultant – DiMartino Associates
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Proprietary & Confidential



A Union-Sponsored Benefit Trust Solution – *for fire fighters, by fire fighters*

- Self-Insured Health & Welfare Trust - Founded by WSCFF in 2013
 - Formerly the **Northwest Fire Fighters Benefits Trust (NWFFT)**
- Current governance through board of thirteen (13) fire fighter Trustees from Participating Locals
- Partnership with IAFF beginning in 2022
 - Trust now referred to as the “IAFF Health & Wellness Trust”
 - Trust added one (1) appointed Trustee position for IAFF representation
 - Trust added three (3) appointed positions: Eastern, Western and At-Large
- Access to non-Medicare and Medicare Retiree Plan





- Available to any IAFF Participating Local across the country working for a public employer
 - Must have collective bargaining or meet & confer 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
- National network partners include Regence BlueShield (National Blue Card PPO), Delta Dental, VSP and more!



What makes this plan unique?

- This 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
- We are constantly on the look out for new and innovative benefits that we can offer to Trust members
 - We have never decreased a plan's benefits and have consistently *added* benefits year after year



Launched January 1st, 2013 by the Washington State Council of Fire Fighters (WSCFF)

Currently serving Locals Across seven (7) States:

- Washington – 30 Participating Locals
- Alaska: 3 Participating Locals
- Idaho: 4 Participating Locals
- Nevada: 2 Participating Locals
- Illinois: 5 Participating Locals
- Connecticut: 9 Participating Locals
- Missouri: 1 Participating Local

Participating Locals: 54

Total Subscribers: Approx. 4,000

Total Members: > 12,000



	Plan \$300	Plan \$1,000	Plan \$1,500	HSA \$1,500	HSA \$2,000	HSA \$3,000	HSA \$5,000
Network	National BlueCard	National BlueCard	National BlueCard	National BlueCard	National BlueCard	National BlueCard	National BlueCard
Deductible (Individual / Family)	\$300 / \$600	\$1,000 / \$2,000	\$1,500 / \$3,000	\$1,500 / \$3,000 Aggregate	\$2,000 / \$4,000 Aggregate	\$3,000 / \$6,000 Aggregate	\$5,000 / \$10,000 Aggregate
Coinsurance	20%	20%	20%	20%	20%	0%	0%
Out-of-Pocket Maximums (Individual / Family)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$4,000 / \$8,000	\$4,000 / \$8,000	\$4,000 / \$8,000	\$3,000 / \$6,000	\$5,000 / \$10,000
Office Visit Primary Care Provider (PCP)	\$20 Copay	\$20 Copay	\$20 Copay	Ded/Coins	Ded / Coins	Ded / Coins	Ded / Coins
Office Visit (Specialist/Urgent Care/Behavioral Health)	\$20 Copay	\$20 Copay	\$20 Copay	Ded/Coins	Ded / Coins	Ded / Coins	Ded / Coins
MDLIVE Telehealth	Covered in full	Covered in full	Covered in full	Ded then Covered in full	Ded then Covered in full	Ded then Covered in full	Ded then Covered in full
Preventive Care	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full	Covered in full
Emergency Room (Copay waived if admitted)	\$100 Copay; then Ded/Coins	\$100 Copay; then Ded/Coins	\$100 Copay; then Ded/Coins	Ded/Coins	Ded / Coins	Ded / Coins	Ded / Coins
Rx Copay - 30 day supply (Generic/Preferred Brand/Non-Preferred Brand)	\$5 / \$25 / \$50	\$5 / \$25 / \$50	\$5 / \$25 / \$50	Ded/Coins	Ded/Coins	Ded then \$5 / \$25 / \$50 Copay	Ded / Coins
Mail Order Rx Copay - 90 day supply (Generic/Preferred Brand/Non-Preferred Brand)	\$10 / \$50 / \$100	\$10 / \$50 / \$100	\$10 / \$50 / \$100	Ded/Coins	Ded/Coins	Ded then \$10 / \$50 / \$100 Copay	Ded / Coins
Vision Benefits - VSP	Included	Included	Included	Included	Included	Included	Included

Please inquire with DiMartino Associates for full menu of available plans and pricing in your geographic area. Custom plans may also be available.



You get the best of both worlds with the IAFF HWT...

- The IAFF Medical Plans are administered by MagnaCare, bringing Trust members access to enhanced member services and an exciting technology platform, MyCreateHealth!
- The IAFF Trust utilizes the Regence BlueShield network locally and the National Blue Card network nationwide, giving you the broadest access to quality network providers!
- Using this “shared administration” model gives us the most flexibility to plug and play innovative new benefits and create a streamlined member experience



The Trust moved from the integrated Regence BlueShield PBM, Optum, to a standalone PBM, Sav-Rx Prescription Services in July 2017

This move was made to cut costs and **improve the member experience**

- Over the first year, the Trust saved more than \$100K/month in prescription costs....nearly 20% less than with Optum. And with **no changes to Rx benefits** or disruption to member medications
- The savings was purely due to a better contract and better management of the benefit

We love Sav-Rx's philosophy and dedication to our members – it's unmatched in the industry with a live person available 24 hours a day, 7 days a week, 365 day a year!



ALL Trust Medical Plans Include the following bonus benefits!

- VSP Vision Benefits – one (1) exam/year and up to two (2) pairs of glasses and/or contacts every other calendar year + \$500 toward LASIK or PRK
- Hearing Benefits – one (1) exam/year and up to \$1,500 (both ears) for hardware every five (5) years
- Access to on-site Trust-paid 1582/1583 physical exams through Life Scan Wellness Centers
- \$20,000 Life/AD&D Benefit w/ Line of Duty Rider
- \$5,000 Critical Illness Benefit (+ access to Voluntary options)
- Telehealth, Virtual Physical Therapy, Domestic Medical Tourism, Orthopedic Stem Cell/PRP, EAP and much more!



**IAFF Health &
Wellness Trust**

Oncology Care Program

***NEW* A Unified, End-to-End Experience.**

Getting the proper care quickly is critical. Transcarent coordinates your care, giving you guidance and options for the best treatment.

- **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.
- **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.

All members and family members enrolled in a Trust medical plan are eligible for Oncology Care. Members seeking advice for a loved one are also eligible.

IAFF HWT offers a suite of concierge-style medicine services through Transcarent. In addition to Oncology Care, you have access to:

- The Surgery Care Program
- Virtual Physical Therapy
- The Everyday Care Program
 - Including 24/7 Health Guides

All Transcarent programs are easily accessible through the Transcarent App!



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 Spouses
 - Same plan design(s) as Actives + additional options
- Medicare plans are available to any IAFF retired fire fighter, regardless of Active group participation
 - Also available to Eligible Member's Medicare-entitled spouse
 - Must be enrolled in Part A and Part B
- Direct bill from Trust via pension deduction (*where available*) or ACH



Trust Medicare plans are available to *any* IAFF retired fire fighter (or spouse) regardless of participation in the active plan

	2023 IAFF HWT MAPD HIGH Option	2023 IAFF HWT MAPD LOW Option	2023 IAFF HWT Medicare Supplement Plan F
MEDICAL			
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
PRESCRIPTION DRUGS			
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
OTHER			
Vision Exam	Covered in Full	Covered in Full	Covered in Full <i>(Davis Vision providers Only)</i>
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 are administered by LaborFirst



When you join the IAFF Health & Wellness Trust, you get customized support for you and your Members.

- Dedicated Trust Office providing Member service
- Online billing, eligibility and enrollment management
 - Including COBRA and Retiree plan administration
- Robust member platforms that empower members to learn about and use their benefits
- Hands on Member communication and education
- Full consulting services for long term strategic planning
 - Including plan governance and compliance services
- An engaged Board of Trustees and Advisors who ensure the Trust is run efficiently with Members' best interests in mind



- Trust went live 1/1/2013
- 2014 Renewal Action: 8.1%
- 2015 Renewal Action: 6.9%
- 2016 Renewal Action: 3.9%
- 2017 Renewal Action: 4.9%
- 2018 Renewal Action: 7.9%
- 2019 Renewal Action: 7.9%
- 2020 Renewal Action: 5.9%
- 2021 Renewal Action: 3.9%
- 2022 Renewal Action: 0%
- 2023 Renewal Action: 2.9%

*These are the premium increases that are passed on to the Participating Groups annually and guaranteed for the entire year. The renewal actions are based on the Trust's pooled performance. IAFF HWT does not rate groups individually. The Trust does, however, look at pricing from a geographic standpoint since healthcare costs vary dramatically in different parts of the country.



Request for Proposal (RFP) Questionnaire and Information Request

Return forms to: 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
- Consider your bargaining cycle and next healthcare renewal date
- 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

Get More Information

If you're interested in joining the IAFF Health & Wellness Trust, or would just like a little more information, please contact our Trust Consultants at DiMartino Associates!

DiMartino Associates

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