



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

NAVIGATING MERP MPFFU UNION LEADERSHIP SEMINAR

OCTOBER 28, 2024

DiMartino Associates

1325 Fourth Avenue | Suite 1705 | Seattle, WA 98101

Tel: (206)623-2430 or (800)488-8277

Email: IAFFTrust@dimarinc.com

DIMARTINO ASSOCIATES

Employee Benefits Consulting Firm located in Seattle, WA

- Specializing in self-insured Union-Sponsored Trusts, Taft-Hartley Trusts and Association Health Plans
- Joined Brown & Brown Insurance in 2010

Worked with Washington State Council of Fire Fighters (WSCFF) since 1999, to build Union-sponsored benefit programs for their member Locals

- WSCFF Life & Disability Program
- IAFF Medical Expense Reimbursement Plan (previously known as WSCFF MERP)
- IAFF Health & Wellness Trust (previously known as Northwest Fire Fighters Benefits Trust)



THE IAFF MERP

A *RETIREE MEDICAL TRUST (RMT)* IS A PARTIAL SOLUTION TO HELP IAFF MEMBERS PLAN FOR MEDICAL EXPENSES IN RETIREMENT

MERP PROVIDES A TAX-SHELTERED, *LIFETIME* MONTHLY BENEFIT TO FIRE FIGHTERS FOR REIMBURSEMENT OF MEDICAL EXPENSES



WHAT IS A RETIREE MEDICAL TRUST (RMT)?

Reimburses retirees for out-of-pocket healthcare related expenses

- Medical/Medicare/Dental/Vision/Long Term Care Insurance Premiums
- Lasik eye surgery, hearing aids, prescription drugs
- Any other IRS 213(d) eligible expense
- May cover retiree, legal spouse and IRS-eligible dependents

Triple Tax Indemnity

- Plan is funded with pre-tax money
- Earnings on contributions are accrued on a non-taxable basis
- Benefits are tax-free under IRS Section 105



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

TRUST HISTORY & GOVERNANCE

Created by the Washington State Council of Fire Fighters (WSCFF) in 1999.

Current governance through a Board of thirteen (13) Fire Fighter Trustees from Participating Locals.

Partnership with IAFF beginning in 2022

- Trust now referred to as the “IAFF MERP”
- Trust added four (4) appointed Trustee positions (IAFF DVP, Eastern, Western and At-Large)

Trust Advisors have served Board since plan inception

- Trust Consultant – DiMartino Associates
- Legal Counsel – Wagner Law Group
- Trust Administrator – Vimly Benefit Solutions



2024 IAFF MERP PARTICIPATION

Currently in 10 States:
AK, AZ, CA, CT, ID, MI,
MT, NC, OR, & WA

192

Participating Locals

14,000+

Fire Fighters Contributing

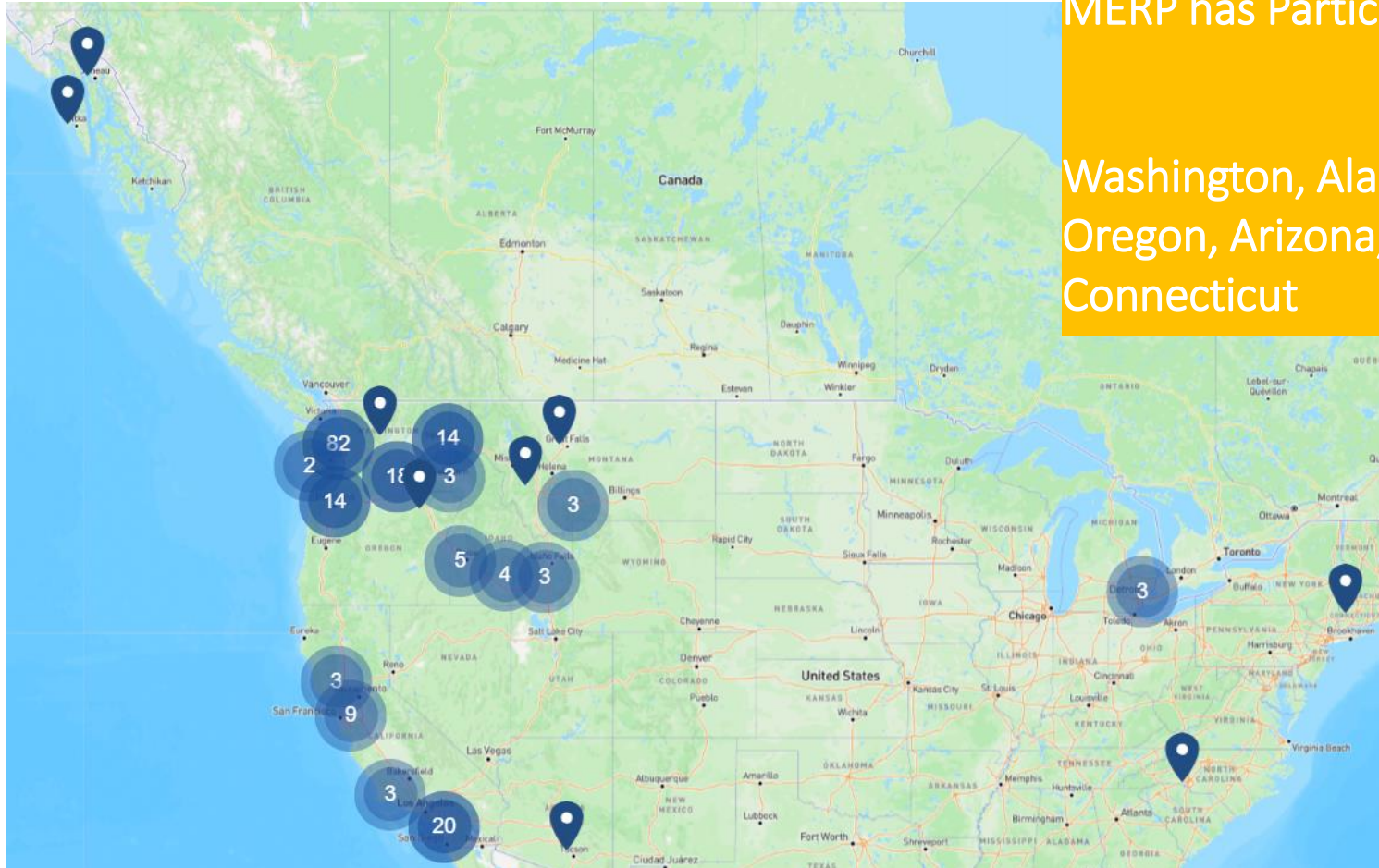
3,000+

Retirees Accessing Benefits

\$370M+

Total Fund Balance

2024 IAFF MERP PARTICIPATION



MERP has Participating Local in ten (10) States!

Washington, Alaska, Idaho, Montana, California, Oregon, Arizona, Michigan, North Carolina, and Connecticut



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

IAFF MERP IN MICHIGAN

IAFF MERP Local Participation in Michigan

- Shelby Township Local 1338 – joined 12/1/2023
 - Frontloaded Lump Sum Transfer (\$200/month of service)
 - \$350/month (Member: \$150 / Employer \$200)
- Harrison Township Local 1737 – joined 1/1/2024
 - \$300/month (Employer Contribution)
- Canton Local 2289 – joined 7/1/2024
 - \$125/month (Employer Contribution)
- Dearborn Local 412 – joined 7/1/2024
 - Two (2) Defined Eligible Classes
 - \$75/pay period Member Contribution (Class 1 & 2) + \$300/month Employer Contribution (Class 2 Only)
 - Sick Leave Transfer – 50% of unused sick leave
- Summit/Jackson, MI Local 1306 – joining 7/1/2024
 - *Pending Retroactive Implementation*



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

WHAT IS A RETIREE MEDICAL TRUST (RMT)?

Completely Tax-Sheltered

Entire Bargaining Unit (or Eligible Class) must participate

- No individual election
- Defined Eligible Classes are permissible

Pre-Tax Contributions are made on behalf of active employee

- Employer Contributions
- Mandatory Employee Contributions
- Contributions in Lieu
- Sick/Vacation Leave Transfer
- Retiree Contributions
- Other Lump Sum Transfers



Contributions are pooled and held in a Trust

Upon retirement, members receive regular benefit payments for reimbursement of healthcare expenses which are non-taxable to the retiree

If elected, Lump Sum Transfers can be directed to an Individual Account or be converted to Active Service Units* in the Pooled Account

*See more details later in the presentation

MERP IS A *LIFETIME* MONTHLY BENEFIT FOR THE ELIGIBLE RETIREE.



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

DEFINED ELIGIBLE CLASSES

Contribution Models

- **Level Across Bargaining Unit** – all members contribute same amount
- **Tiered Based on Length of Service** – Contributions increase with years of service

Example

- Less than 10 Years of Service: \$150/month
 - Between 10-20 years of service: \$300/month
 - 20+ years of service: \$400/month
- **By Defined Class** – Contribution levels by Date of Hire

Example

- Members hired on or before January 1, 2010: \$150/month
- Members hired after January 1, 2010: \$300/month



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

CONTRIBUTION AMOUNT

How much is the Monthly Contribution Amount?

- Minimum contribution is \$75/month. There is no maximum monthly contribution limit.
- Contributions can be a flat dollar amount, or a percentage of a specific step pay level (Ex: 2% of TSFF)
- Contribution amount must be the same across the entire bargaining unit (or Defined Eligible Class)
- Current contributions range from \$75/month all the way up to \$800/month



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

ACTIVE SERVICE UNITS

How is the Monthly Benefit determined?

Your monthly benefit is based on the total number of Active Service Units (ASU) accrued throughout your career.

One (1) ASU is earned for every \$25 contributed to the plan on your behalf.

Example: \$200/month contribution = 8 ASU per month (or 96 ASU per year)



THE UNIT MULTIPLIER

How is the Monthly Benefit determined?

The Unit Multiplier (UM) is actuarially determined based on plan design/assumptions, contributions, administrative expenses, plan demographics and investment performance.

The UM can, and will, change over time.

$$\text{Your Monthly Benefit} = \text{ASU} \times \text{UM}$$

Effective 7/1/2015, the UM is \$0.41



SAMPLE MERP BENEFITS

Estimated Monthly Benefit (UM = 0.41)					
<u>Monthly Contribution</u>	<u># of ASU per Month</u>	<u>10 Years</u>	<u>15 Years</u>	<u>20 Years</u>	<u>30 Years</u>
\$100	4	\$196.80	\$295.20	\$393.60	\$590.40
\$200	8	\$393.60	\$590.40	\$787.20	\$1,180.80
\$300	12	\$590.40	\$885.60	\$1,180.80	\$1,771.20
\$400	16	\$787.20	\$1,180.80	\$1,574.40	\$2,361.60

Above Benefit Levels assume a Limited Survivor Benefit option is chosen.



SAMPLE CALCULATIONS

Fire Fighter #1 - \$200 contribution for 10 years

$\$200 = 8 \text{ ASU per month} \times 12 \times 10 \text{ years} = 960 \text{ ASU}$

$960 \times .41 = \$393.60 \text{ monthly benefit}$

Fire Fighter #2 - \$200 contribution for 10 years; Local votes to increase contribution to \$300 and FF contributes this for 5 years; 15 total years of contributions

$8 \times 12 \times 10 \text{ years} = 960 \text{ ASU}$

$12 \times 12 \times 5 \text{ years} = 720 \text{ ASU}$

$960 + 720 = 1,680 \text{ total ASU} \times .41 = \$688.80 \text{ monthly benefit}$

Fire Fighter #3 - \$200 contribution for 10 years; Local votes to increase contribution to \$300 and FF contributes this for 15 years; 25 total years of contributions

$8 \times 12 \times 10 \text{ years} = 960 \text{ ASU}$

$12 \times 12 \times 15 \text{ years} = 2,160 \text{ ASU}$

$960 + 2,160 = 3,120 \text{ total ASU} \times .41 = \$1,279.20 \text{ monthly benefit}$



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

CONTRIBUTION VS BENEFIT PAYOUT

Fire Fighter #1 – Contributed \$24,000 throughout their career and receives a benefit of \$393.60/month.

$$\$24,000 / \$393.60 = 61 \text{ months}$$

Fire Fighter #2 – Contributed \$42,000 throughout their career and received a benefit of \$688.80/month.

$$\$42,000 / \$688.80 = 61 \text{ months}$$

Fire Fighter #3 – Contributed \$78,000 throughout their career and receives a benefit of \$1,279.20/month.

$$\$78,000 / \$1,279.20 = 61 \text{ months}$$

Based on the current UM (\$0.41), if you access your full benefit for *just over five (5) years*, you receive 100% of your active monthly contributions* back in benefit payout.

* Does not apply to converted Lump Sum Transfers



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

LIFETIME BENEFIT ELIGIBILITY

In order to be eligible for the Lifetime Benefit, Retiree must:

- Be at least 53 years old*,
- Have at least five (5) years [or 60 months] of contributions, and
- Have separated service from the participating employer group

***Early Benefit Access:** MERP allows early access (prior to age 53) of benefit with the following criteria:

- You must meet your State's definition of Retirement or Disability Retirement
- Your Early Benefit will be based on an actuarial table which reduces your lifetime monthly benefit - actuarial value of the benefit is the same as if you had waited until age 53
- Electing to take your MERP benefit early is optional – members can choose to wait until age 53 when their benefit will be whole



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

LIFETIME BENEFIT ELIGIBILITY

What if Retiree doesn't have five (5) years of participation?

COBRA

- Post-tax, self-payments for up to 18 months

Short Service Benefit

- You have access to a benefit for the reimbursement of Covered Expenses until you have recouped all contributions made to the plan on your behalf. There is no lifetime benefit.
- Short Service benefits may start immediately upon separation

Lump Sum Transfers (Requires Local bargaining language)

- Lump Sum Transfer (ex: sick / vacation leave) can be converted into Active Service Units
- Can only be used to buy "Active Service" when converted at separation
- Employee (or Retiree) must be prohibited from receiving any portion of the Lump Sum Transfer in cash



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

LUMP SUM TRANSFERS

Example: Sick / Vacation Leave Transfer

Local can define % of Sick / Vacation Leave – same rule must apply to all members while language is in place

- Leave may be transferred annually or at separation
- Cost per ASU based on age-based actuarial table
- Leave may be used to purchase COBRA at \$25/ASU
- Local may offer members a choice between transfer to MERP or to Deferred Comp (or VEBA, if available) – a cash out option can not be offered



LUMP SUM TRANSFERS

Lump Sum Transfers may come across to MERP in two ways (elected by individual at the time of transfer):

Option 1: Conversion to ASU - The cost per ASU is determined by member's age at the time of conversion. This option *increases* the **Lifetime Monthly Benefit**.

Option 2*: Lump Sum Transfer to **Individual Account**. Funds in the Individual Account can be accessed immediately following retirement.

***Lump Sum Transfers do not purchase "time" in MERP unless converted to ASU (at separation only)**

DEFAULT - if Not Positively Elected

- **Under Age 40 at time of Transfer:** Full amount will be converted to ASU using the age conversion table
- **Age 40 or older at time of Transfer:** Full amount of Lump Sum will be transferred to the Individual Account.



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

LUMP SUM TRANSFERS

Age at Time of Conversion	Cost per ASU	Age at Time of Conversion	Cost per ASU
24	\$9.84	40	\$27.59
25	\$10.49	41	\$29.43
26	\$11.19	42	\$31.38
27	\$11.94	43	\$33.47
28	\$12.73	44	\$35.70
29	\$13.58	45	\$38.07
30	\$14.48	46	\$40.60
31	\$15.45	47	\$43.30
32	\$16.48	48	\$46.18
33	\$17.57	49	\$49.26
34	\$18.74	50	\$52.53
35	\$19.99	51	\$56.02
36	\$21.32	52	\$59.75
37	\$22.74	53	\$63.72
38	\$24.25	54	\$63.00
39	\$25.87	55	\$62.23



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

LEAVE TRANSFER EXAMPLE

Fire Fighter with \$15,000 (tax-free) of leave to convert into MERP at separation, retiring at age 53, with active contributions of \$150 / month at the time of separation

Option 1: Conversion to ASU

- Retiree elects COBRA @ \$150 / month for 18 months: $\$2,700 / \$25 = 108$ ASU
- **Remaining Cash Value to Convert:** $\$12,300 / \$63.72^* = 193$ ASU
- Fire Fighter receives 301 additional ASU from sick leave cash value; equates to another \$123.41 added onto the Lifetime Monthly Benefit

Option 2: Transfer to Individual Account

- Retiree would have access to the entire \$15,000 cash value on day 1 of retirement

Option 3: Hybrid Conversion

- Retiree elects COBRA for 18 months using \$2,700 to purchase 108 ASU
- Remaining \$12,300 is transferred into the Individual Account
- Lifetime Monthly Benefit is increased by \$44.28 / month
- This option is only available at separation



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

INDIVIDUAL ACCOUNTS

Your Lifetime Monthly Benefit will be paid out of the Trust's Pooled Account.

Individual Accounts will be funded, as applicable, by:

- Lump Sum Transfers (except those converted to ASU)
- Retiree Contributions (must be bargained or similar)
- Investment Earnings/Losses on Individual Account

MERP has six (6) established investment options

Selection of investment options occurs during the annual investment selection period.

* Initial investment selection made within 30 days of Employee Account being established



SURVIVOR BENEFIT

Survivor Benefit is payable when:

- Fire Fighter would have otherwise been eligible for the Lifetime Monthly Benefit (i.e.; meets definition of retirement)
- If FF was not yet eligible for Lifetime Benefit, Survivor is entitled to a 24-month Bridge Benefit; benefit then suspended until FF would have attained Lifetime Benefit eligibility
- Survivor of a “Short Timer” has access to 100% of FF’s contributions for reimbursement of eligible medical expenses



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

SURVIVOR BENEFIT

Survivor Benefit Amount: 50% of Eligible Retiree Benefit – must be paid to a tax dependent

Survivor Benefit Options:

Option A: Lifetime Surviving Spouse Benefit (Default) – Under this option, the Eligible Retiree's Monthly Benefit Level is actuarially reduced based on Retiree's age at retirement.

Option B: Limited Surviving Spouse Benefit – Surviving Spouse benefit payable to Medicare Eligibility of the Surviving Spouse without an actuarial reduction to Eligible Retiree's Monthly Benefit Level.



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

SURVIVOR BENEFIT - EXAMPLE

Option A – Lifetime Survivor Benefit - *Default*

Option 1: Level Benefit Constant Benefit Level = \$560.88 <i>*Default Option</i>	Option 2: Accelerated Benefit Pre-65 Benefit Level = \$672.56 <i>Post-65 Benefit Level = \$448.37</i>
Option 3: Accelerated Benefit Pre-65 Benefit Level = \$746.93 <i>Post-65 Benefit Level = \$373.46</i>	Option 4: Accelerated Benefit Pre-65 Benefit Level = \$839.78 <i>Post-65 Benefit Level = \$279.93</i>

Retired Age 57
15 years in MERP
@ \$200 / month

Option B – Limited Survivor Benefit (to age 65)

Option 1: Level Benefit Constant Benefit Level = \$590.40	Option 2: Accelerated Benefit Pre-65 Benefit Level = \$707.96 <i>Post-65 Benefit Level = \$471.97</i>
Option 3: Accelerated Benefit Pre-65 Benefit Level = \$786.24 <i>Post-65 Benefit Level = \$393.12</i>	Option 4: Accelerated Benefit Pre-65 Benefit Level = \$883.98 <i>Post-65 Benefit Level = \$294.66</i>



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

HOW ARE BENEFITS RECEIVED

You must incur an expense and have proof of the expense.

- Submit proof of expense to the Trust Administrator via online portal, fax, email or mail
 - Can batch expenses monthly, quarterly, annually or as needed
- Trust Administrator will verify that expense is eligible for reimbursement and direct deposit funds to Fire Fighter's account of choice
- Any unused benefit amounts will credit to your Accumulated Benefit account for later use, whenever you need them. Indefinitely.
 - Anything remaining in your **Accumulated Benefit** and/or your **Individual Account** following your death will be passed on to your Survivor for complete spend down



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

PROMOTED OUT MEMBERS

Special Agreement for Promoted-Out Members

Under this Special Agreement, promoted-out members may continue contributing to MERP

- Promoted-out individual must have started in MERP as a bargaining unit member
- No individual election amongst promoted-out members after the agreement effective date
- Promoted-out members are limited to same contribution amount as bargaining unit members



HOW TO JOIN THE IAFF MERP

Locals with Collective Bargaining: MERP must be bargained into your contract.

- Local Implementation Form
- Joinder Agreement
 - 3-way signed agreement: Trust, Employer and Local
- Copy of bargaining language or MOU
- Initial Census Enrollment file

All bargaining unit members within the Defined Eligible Class must participate. Non-Local members cannot be excluded.

*Separate protocols for non-bargained groups that *limit* participation to Local members only



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

SAMPLE BARGAINING LANGUAGE

SAMPLE MOU LANGUAGE FOR LEAVE TRANSFER TO IAFF MERP

1. **DEFINED CLASS OF EMPLOYEES RECEIVING CONTRIBUTIONS.** For this Section ___ of the Memorandum of Understanding, the "Defined Class" of employees receiving contributions to the Medical Expense Reimbursement Plan (hereafter, the "MERP") of the WSCFF Employee Benefit Trust (hereafter, the "Trust"), as set forth below, consists of all employees [or all employees hired after xx/xx/xx or all employees employed in X job classification] of _____ (hereafter, the "Employer") represented by the _____ (hereafter, the "Local").

2. **EMPLOYEE CONTRIBUTION AMOUNT.** The Employer and the Local agree that the Employer shall withhold a mandatory contribution of \$X.00* per month [or per pay period] on a pre-tax basis from the pay of every employee in the Defined Class who is a member of the bargaining unit represented by the Local and shall transmit such contributions to the Trust pursuant to the requirements in Section 5 below. No employee in the Defined Class shall be permitted to opt-out of the mandatory contributions or receive any portion of the contribution in cash.

3. **SICK AND/OR VACATION LEAVE TRANSFER.** The Employer and the Local agree that the Employer will make the following mandatory transfers, on a pre-tax basis, to the Trust on behalf of every employee who is represented by the Local:

- a. **Mandatory Accrued Leave Contribution to Trust at Retirement.** For every employee who is represented by [Local], the Employer shall, upon the employee's retirement from the Employer and on behalf of the employee, irrevocably contribute to the Trust on a pre-tax basis, an amount equal in value to X% of the payments that would otherwise be paid to the employee for unused sick [and/or vacation] leave under this Memorandum of Understanding. [If less than 100%, add: The remaining Y% of the accrued leave payout entitlement under this Memorandum of Understanding shall continue to be paid in cash to the employee upon retirement.]
- b. **No Individual Employee Election.** The employee shall not have the option to receive a cash payout for the value of the accrued leave contributed to the Trust in lieu of making contributions to the Trust. In addition, the employee shall not have the option to contribute a larger or smaller percentage of accrued leave than the percentage indicated in Section 3(a) above.

[ALTERNATIVE SECTION 3 LANGUAGE TO ALLOW OPTION BETWEEN TAX DEFERRED PLANS]

3. **SICK AND/OR VACATION LEAVE TRANSFER.** The Employer and the Local agree that the Employer will make the following mandatory transfers, on a pre-tax basis, on behalf of every employee who is represented by the Local. The employer will make the following mandatory transfers of accrued leave to the plan selected by the

[14072/A0657151.1] Dn: 11/4/21

IAFF MERP
Sample MOU Language
Page 2 of 3

employee, ~~as long as~~ the employee provides written notice of the selection at least ___ days prior to retirement date. The employee can select from the following plans for transfer of accrued leave: MERP; employee's deferred compensation account; or employee's _____ VEBA account. If an employee fails to timely notify the Employer's payroll department of the employee's election for the transfer, then the Employer will transfer all accrued leave, as designated below, to the MERP. If the employee selects to transfer the following accrued leave to the deferred compensation account, but all or a portion of the transfer exceeds the maximum allowable transfer to the deferred compensation plan, then the Employer will transfer that portion that exceeds the maximum deferred compensation contribution to the MERP.

- a. **Mandatory Accrued Leave Contribution to Trust at Retirement.** For every employee who is represented by [Local], the Employer shall, upon the employee's retirement from the Employer and on behalf of the employee, irrevocably contribute to the Trust on a pre-tax basis, an amount equal in value to X% of the payments that would otherwise be paid to the employee for unused sick [and/or vacation] leave under this Memorandum of Understanding. [If less than 100%, add: The remaining Y% of the accrued leave payout entitlement under this Memorandum of Understanding shall continue to be paid in cash to the employee upon retirement.]
- b. **No Individual Employee Election.** The employee shall not have the option to receive a cash payout for the value of the accrued leave designated for contribution to a plan pursuant to this Section. In addition, the employee shall not have the option to contribute a larger or smaller percentage of accrued leave than the percentage indicated in Section 3(a) above.

4. **EMPLOYER CONTRIBUTION AMOUNT.** The Employer shall make a mandatory contribution of \$N.00* per month [or per pay period] on a pre-tax basis for every employee in the Defined Class. No employee in the Defined Class shall be permitted to opt-out of the mandatory contributions or receive any portion of the contribution in cash.

[Employer contribution amount does not have to match employee contribution amount.]

5. **REMITTANCE OF CONTRIBUTIONS.** The Employer shall remit the above accrued leave contributions directly to the Trust for the duration of the Memorandum of Understanding. Those contributions shall be remitted directly to the custodian of the Trust within 30 days of the date the payment would have been payable to the employee.

The Employer hereby acknowledges receipt of the Trust Agreement governing the Trust and will comply with rules set by the Trust Office in regard to reporting and depositing the required contributions set forth herein.

[14072/A0657151.1]

IAFF MERP
Sample MOU Language
Page 3 of 3

[The Local negotiating team should deliver a copy of the Trust Agreement to the Employer, and keep evidence of doing so, e.g., a signed receipt from the employer.]

6. **REPORTING TO TRUST OFFICE.** The Employer shall electronically submit to the Trust Office a monthly [or per pay period] report of contributing employees for each contribution sent to the Trust, in the format requested by the Trust, and received by the Trust Office within five (5) days of receipt of the contribution funds.

The Employer shall also provide an initial report of information for all contributing employees, as reasonably requested by the Trust, and shall send updates to this information to the Trust Office whenever the Employer has notice of changes to the information.

7. **MODIFICATION OF EMPLOYEE CONTRIBUTION AND LEAVE AMOUNTS.** The Employer and the Local agree that the Local has the right, subject to approval of its members according to the Local's internal rules, to prospectively modify the amount of the mandatory employee monthly contribution (Section 2), or the percent of the mandatory employee leave contribution (Section 3) during the course of this Agreement, so long as the modification is mandatory for all employees covered by this Agreement.

[14072/A0657151.1]



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

NEXT STEPS

If you're interested in the IAFF MERP for your Local, we suggest the following next steps:

- Set up a meeting with the Trust and your Local Executive Board to review the plan again
- Determine what contribution strategies will work best for your Local and whether any carve-outs of the population would be beneficial
- Draft proposed contract language (or an MOU) for upcoming negotiations
- Develop a plan for educating members on the program and its benefits – can include virtual and/or in-person meetings, station visits, etc.
- Use the Trust Consultants as a resource to help you through each of the above steps



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN



GET MORE INFORMATION

Becky Wallen

DiMartino Associates

206-812-7528

becky@dimarinc.com

www.IAFFMERP.org



IAFF MERP
MEDICAL EXPENSE
REIMBURSEMENT PLAN

