



IAFF Health & Wellness Trust

A Union-Sponsored Health Benefits Trust Designed and Governed by Fire Fighters - For Fire Fighters.

» Competitive Health Plans for Actives and Retirees from IAFF Participating Locals, Nationwide

- National Carrier Partners - BlueCross/BlueShield, Delta Dental, VSP and more!
- LOTS of extras, including: Hearing Benefits, Virtual Care, Life/AD&D, 1582/1583 Exams, Critical Illness and more!
- VEBA Plan Administration

» Customized Support for You and Your Members

- Dedicated Trust Office providing Member Service
- Member Communication and Education
- Consolidated Billing, Eligibility & Enrollment Management powered by SIMON
- Full Consulting Services for Long Term Strategic Planning

For more information on available plans & pricing, please contact DiMartino Associates at 206-623-2430 or becky@dimarinc.com.

The Trust Office

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The IAFF Health & Wellness Trust (formerly the Northwest Fire Fighters Benefits Trust) is sponsored by the Washington State Council of Fire Fighters (WSCFF) in partnership with the IAFF Financial Corporation and is available to any IAFF Participating Local working for a public employer.

Plan Year | 2022

Medical Plans administered by MagnaCare

Strength of the national BlueCross/BlueShield Network

Plan Design	Plan \$50	Plan \$100	Plan \$200	Plan \$500	Plan \$750	Plan \$1,000	Plan \$1,500	Plan \$2,000	Plan \$5,000	HSA \$1,500
Deductible	\$50	\$100	\$200	\$500	\$750	\$1,000	\$1,500	\$2,000	\$5,000	\$1,500
Coinsurance (In-Network/Out-of-Network)	100%/70%	90%/70%	80%/60%	80%/60%	80%/60%	80%/60%	80%/60%	80%/60%	80%/60%	80%/60%
Out-of-Pocket-Maximum	\$1,050	\$1,100	\$1,500	\$1,700	\$2,750	\$2,000	\$2,000	\$2,500	\$5,000	\$4,000
Office Visit Copay (Primary Care/Specialist)	\$0	\$10	\$10	\$15	\$15	\$20	\$20	\$25	\$30	Ded/Coins
Rx Copay	\$5 Generic / \$25 Formulary / \$50 Non-Formulary									Ded/Coins
Vision Coverage (VSP)	One exam per year; up to two pairs of frames or contacts every 2 years (1st Pair: up to \$400 / 2nd Pair: up to \$200)									

- All plans: Deductibles and Out-of-Pocket Maximums (OOPM) are 2x per family
- Custom plans available by region. Please inquire with DiMartino Associates
- Non-Medicare and Medicare Retiree Options available
- Prescription Drug Benefits administered by Sav-Rx Prescription Services
- For Active and Retiree rates, please contact DiMartino Associates.

MagnaCare's Create® Technology

Access your benefits information online and on-the-go with the MyCreateHealth online platform and mobile app



- Check what's covered. See your eligibility and benefits summary, plan details and other important information.
- Never forget your Member ID Card. View, print or email your card online or from your phone.
- View your claims. See your claims and view/download your Explanation of Benefits (EOB).
- Track your medical costs and balances. Instantly access your deductible, out-of-pocket maximums and other details.

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Other Trust Benefit Programs - Included with all Trust Medical Plans

- VSP Vision Benefits - one (1) exam covered in full every year and up to two (2) pairs of glasses and/or contact lenses every other calendar year + \$500 benefit toward Lasik/PRK
- Virtual Office Visits through MDLive - Covered in Full for all plans (*members enrolled in an HSA-compatible plan must first meet deductible*)
- Hearing Benefits administered by EPIC Hearing Healthcare - one (1) exam per year and up to \$749/ear every 5 years toward hardware
- Domestic Medical Tourism / Planned Surgery Benefit administered by BridgeHealth
- Virtual Physical Therapy services through SWORD Health
- Flat \$20,000 Life/AD&D benefit
- \$5,000 Trust-Paid Aflac Critical Illness benefit + Options for Voluntary Critical Illness/Accident
- Member Assistance Program and Health Advocacy Services offered through Health Advocate
- EZShield Fraud Identify Protection Services, offered by Aflac. (*Not available in Idaho at this time.*)
- Trust-Paid Life Scan Wellness 1582 / 1583 Physical Exams - See next page for more information

Dental Plans offered by Delta Dental of Washington:

Strength of the national Delta Dental Network

Plan Design	PLAN 1 / PLAN 2		PLAN 7	Retiree
Type of Plan	PPO	Premier	Incentive Plan	Passive PPO
Deductible	\$0	\$0	\$0	\$50
Type 1	100%	100%	70-100%	100%
Type 2	90%	80%	70-100%	50%
Type 3	50%	50%	50%	50%
Annual Max	\$1,500 or \$2,000		\$2,000	\$1,000
TMJ	Yes		Yes	No
Orthodontia	Optional: \$1,000 or \$2,000 Lifetime			No



The Trust also offers a Willamette Dental plan in Washington, Idaho and Oregon. The Willamette Dental plan can be offered alongside any of the Trust's Delta Dental plans as an alternative option for your members.

- All Delta Dental plans: Type 1/Preventive Services do not count toward the Annual Maximum, leaving more dollars available for Type 2 and Type 3 services when needed.

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Life Scan Wellness Physical Exam Program

The Trust partners with Life Scan Wellness Center to bring Trust members NFPA 1582 / 1583 Physical Exams and Wellness Fitness Evaluations.

- Available to all Participating Groups: Groups must “opt in” to the program by entering into a separate agreement with Life Scan, which will outline the process for scheduling/performing exams.
- Once the agreement is in place, **the Trust will pay the cost of the base 1582/1583 exam in full** for each eligible employee.
- As part of the agreement, a Participating Group may elect to include additional testing above and beyond the base exam and evaluation. The cost for those additional services will be billed to the department directly.

Contact DiMartino Associates for more information on how to start utilizing your FREE Life Scan benefits!

VEBA plan offered by BPAS

- Negotiate Employer dollars or mandatory salary deferrals into the Trust VEBA!
- Funds may be used for IRC 213(d) expenses as an active *and* as a retiree
- Each participating employee gets 2 “Benny Cards” at no additional charge
- Investment earnings via target or self-directed funds
- Mobile applications for iPhone and Droid for easy access to benefits
- Starting at \$6.50 pepm + 35 basis points per year
- No annual or set-up fees!

DiMartino Associates

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