A FIRE FIGHTER'S GUIDE TO OPEN ENROLLMENT BENEFITS

Your health is your most important tool. For fire fighters, the unique hazards of the job may require additional benefit options. As the 2027 annual open enrollment period approaches, typically running between October and November, look past those "default" settings and look for options that will better serve you as a first responder. Open enrollment is your annual window to help take charge of your and your family's financial and physical health.

Core Medical Insurance

Major medical insurance generally comes with co-pays, co-insurance, and deductibles, and it helps cover expenses like doctor fees, medicines, hospital stays, and sometimes, other limited care needs. It usually does not cover:

- Loss of income, savings, or assets due to unexpected illness or injury
- Travel and lodging for treatments/therapy
- Child and pet care expenses

When you're looking at your benefits options, do your best to gauge your needs and those of possible dependents.

Supplemental Insurance

It may be helpful to explore supplemental benefits options to cover some of those expenses listed above that major medical may not offer. Plans may include Cancer, Critical Illness, Hospital Indemnity, Heart, Accident, Disability, and more. Supplemental insurance is often designed to provide cash benefits when you experience an unexpected accident or injury.

Look to trusted providers and resources for help understanding policy features and benefits that are designed for first responders.

Preventative Care

Take advantage of physical exams and cancer screenings. Check out annual wellness incentives and reimbursements that may be available and payable directly to you just for getting tested. Statistically, catching a cancer diagnosis early can lead to better outcomes.

HSA/FSA Accounts

Health Savings Accounts (HSA) and Flexible Spending Accounts (FSA) allow you to set aside pre-tax money for qualified medical expenses. Account proceeds can be used for a multitude of medical expenses that are not always covered by base plans.

Mental Health

Coverage and resources for PTSD and other mental health conditions are important. Utilize Employer Assistance Programs (EAP) or connect with other first responder Peer Support services.

Pension & Retirement

Check your pension benefits and explore other tax-advantaged savings opportunities, like a 457 deferred compensation plan. If you're eligible, you can take advantage of employer-match incentives and catch-up contributions.

Beneficiaries

Life circumstances can change over time. Review your beneficiary designations at least annually to make sure your wishes are clear and documented.

Don't just check a box or rollover prior year's benefit elections. Take an active, intentional approach to your 2027 open enrollment benefits to help protect what's most important. For some enrollment options, you may need to review applicable plan documents or contact your plan administrator for more detailed, plan-employer specific information.

If you want to learn more about **supplemental insurance benefits designed for IAFF members**, visit wisebenefits.com or IAFF-FC.com.