



PALM BEACH COUNTY FIREFIGHTERS EMPLOYEE BENEFITS FUND

www.MyFFbenefits.com (coming soon)

Keeping You Informed On Your Benefits

Volume 1, Issue 1 Fall 2011

Dear Plan Participants,

In an effort to keep you informed on the many benefits and options that you have with your employee benefits package I have designed this newsletter, the first in a continuing series. It is my hope that you take full advantage of your benefits package while at the same time reducing your out of pocket expenses.

The Trustees' of the PBC FF's Employee Benefits Fund have worked hard over many years to design a cost effective yet very generous benefits package, and I for one believe they have done an excellent job. Each year they look back over the previous years and examine how the plan design has worked for our participants and then made changes accordingly. The Trustees' also stay abreast of what's new in the industry, the latest and greatest treatment programs, the newest trends in medical philosophies for keeping people healthy. Your Fund has been a leader nationwide and a trendsetter in adopting programs to do just that. About twelve years ago the Fund started covering routine physicals, understanding that a ounce of prevention was worth a pound of cure. Then five years ago the Fund offered full body scans for all employees and eventually to spouses, a program that very few insurance fund's offer even today. The body scans have proven to actually save lives, some members are here today that otherwise would not. Last year we started covering Stem Cell harvesting and storage, another first for the insurance industry, and what the Board believes to be the future of medicine.

All in all, the Board of Trustees of your employee benefits program have been very aggressive in making sure that you, the participants of the Fund, have access to the best benefits package available on the market, and at very reasonable prices.

The Future remains bright, while we await the outcome of the contract negotiations between the Union and Fire Rescue, the Board of Trustees' is meeting to enact changes for next years Plan Document. Some of the changes you can look forward to is the implementation of a very aggressive Wellness Program designed to keep you educated on living a healthy lifestyle and incentives to encourage you to make healthy choices. Retirement is a wonderful thing and we want you to make it there and to be able to do the things you enjoy instead of just merely existing to keep doctors wallets stuffed with the Funds money. Working to keep you living a longer, happier and healthy life is our goal and taking steps to preventing illness's and disease, with your help, is the pathway to that goal.

Respectfully,

Mike Sedgwick,
Benefits Administrator

PROVIDING QUALITY BENEFITS FOR YOU AND YOUR FAMILY

2328 S. Congress Ave. • Suite C • West Palm Beach, FL 33406 • Telephone: (561) 969-8863 • Fax: (561) 966-7760

EXPECTING?



If you are currently expecting a new baby in your life don't forget about the Benefits Fund Cord Blood harvesting and cryogenic storage program. For only \$100 out of your pocket you can protect your newborn from numerous health issues. The Fund will pick up the balance of the cost for harvesting the stem cells and storing them for 18 years..... It's well worth the small investment on your part.

Call the Fund office to get a brochure and contact information for the Stem Cell Cryobank located at the Bethesda Health City on Hagen Ranch Road in Boynton Beach.

We will also cover your future storage fees if you had your child's cord blood stored with another vendor prior to the Fund implementing the program in January 2011, call the Fund office for more details.

Don't Hesitate To Call US!!!

**Tamara
&
Mike
are here for you!**


**Call with any questions or for help
with any of your benefits package
needs.**

561-969-6663



Blood Work

**USE
LAB CORP
or
RSS LABS
for all blood work**

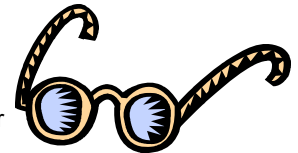
It's your responsibility to inform your doctor!!! 

Did You Know?

Everyone enrolled in the medical plan has Vision Care, spouses and children included. The Plan covers yearly vision exams, yearly lenses and frames every other year. Just a small co-pay of \$30 for an exam and \$30 for lenses and/or frames and the rest is covered at 100%. Hundreds of private providers are in the network in addition to Target Optical, Lens Crafters, JC Penney Optical, Sears Optical, and Pearle Vision. Contact lenses are also covered.

Don't let this benefit go to waste!

Visit humanavisioncare.com for more information



UMR's Disease Management

Wants to give you \$100

Don't miss out on your chance to receive a \$100 gift card. It's your reward for signing up to work with a personal coach, trained to help you manage the challenges of living with one of these chronic conditions:

Diabetes (types I and II) * Asthma * Hypertension (high blood pressure) * Coronary artery disease * Chronic obstructive pulmonary disease (COPD) * Depression * Congestive heart failure (CHF)

Call 800-808-4424 before October 12, 2011, to cash in.

A healthier future is its own reward!!!

UMR.com

**Use Network Providers
to get the most from
your benefits!!!**

United Health Care
Choice Plus Network
&
Dentemax

If you haven't signed up for UMR's new web portal do it today! UMR.com is an interactive website to review your claims, order ID cards to replace lost or damaged ones, review benefits, find providers for health & dental, and many other exciting things.

Just have your ID card handy and go to UMR.com to begin the registration process.

WORKERS' COMPENSATION BENEFITS FOR HEARING LOSS

By, Robert S. Winess, Esq.

"I am sorry can you repeat that please?" Did you say that I may be entitled to Workers' Compensation benefits for my hearing loss? Yes, hearing loss for firefighters is often covered under the Florida Workers' Compensation system.

As firefighters you are routinely exposed to damaging noise levels. Fire truck sirens can be louder than rock concerts. The same is true for the sirens and alarms in the firehouse.

Think about being exposed to a rock concert, even for a short period, every time you go on shift ... and do that for years. The chronic exposure to damaging noise that you experience as a firefighter can result in hearing loss. Translation – if the major cause of your hearing loss is your job, your employer should be paying for your treatment.

If you break your leg doing your job, your employer is responsible for taking care of you. The same is true for your hearing. If you suffer hearing loss because of work, your employer should be paying for your benefits.

As is the case with any Florida Workers' Compensation claim, you will need to meet certain criteria before your employer will start paying for your benefits. However, if you establish that your hearing loss is work related, then you potentially have lifetime Workers' Compensation benefits including payment of doctor visits and hearing aids. You may also be entitled to money benefits. The severity of your condition determines the amount of a potential money benefit.

Florida Workers' Compensation benefits for hearing loss (and any other injury) follow you even if you separate from employment and are no longer employed as a firefighter. Therefore, even if you retire or move on to another career, you may still be covered under the Florida Workers' Compensation system for your hearing loss.

Continued next page.....

Be aware that if you do not timely make a Florida Workers' Compensation claim for your hearing loss or any other work related injury; you may be forever barred from doing so. Therefore, if you feel you may be suffering from work related hearing loss or any other work related injury or ailment, timely notify your employer, be vigilant and take advantage of the benefits that you may be entitled to!

For more information, you may contact Robert Winess directly. Mr. Winess is a local attorney who handles all Florida Workers' Compensation matters including claims for hearing loss, hypertension and heart disease benefits under Florida's "Heart/ Lung Bill", and death claims. Additionally, Mr. Winess handles many other employment related matters such as disability and retirement pension claims. Mr. Winess may be reached at:

Robert S. Winess, P.A.

224 Datura Street, Suite 602

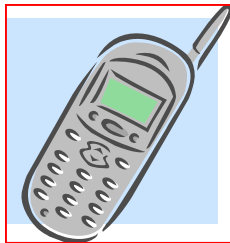
West Palm Beach, FL 33401

(561) 820-4863 PH

(561) 820-4864 FAX

Email: rob@winesslaw.com

Everyone should have my cell phone number in their cell phone contact list, many times I get calls on a Friday night from participants at the drugstore having a problem getting a prescription filled or something of that nature, don't hesitate to call, if I don't answer leave a message, chances are high that I'll get right back to you.



Mike Sedgwick cell #
561-305-7237

Life Insurance Benefits

All employee's and retiree's who are participants of the Fund receive life insurance benefits, the amounts are as follows:

Active Employee's—\$100,000

Retiree's under age 70—\$50,000

Retiree's over age 70—\$25,000

Are your beneficiary designations up to date? Contact the Fund office to be sure or email

Tamara@iaff2928.com

Become an Active

Partner.....

on your health care team

Register today @ umr.com

What is Gestational Diabetes?

Learn to control your blood sugar and avoid further complications during pregnancy

A message from UMR's Maternity Management program.

Gestational diabetes, also known as gestational diabetes mellitus (GDM), is a type of diabetes that can develop in women during pregnancy. The condition causes elevated levels of glucose in the blood. Glucose is the body's main source of energy, but too much glucose in your blood can be harmful to both you and your baby.

Normally, the pancreas releases insulin, a hormone that helps to move glucose from the blood into the cells of the body, where it is used for energy. If your body does not produce enough insulin or does not use insulin properly, the result is high blood glucose, or diabetes. When diabetes occurs for the first time during pregnancy, it is called gestational diabetes.

A simple blood test taken between the 24th and 28th weeks of pregnancy will determine if you have gestational diabetes, a condition that affects about 5 percent of pregnancies. It often resolves itself after delivery, however, about one-third of women who have had it will later develop diabetes.

You may be at risk for developing gestational diabetes if you are overweight, experienced the condition during an earlier pregnancy, or if you have previously given birth to a baby larger than 9 pounds. You also may be at higher risk if you have a family history of diabetes, or if you have a history of polycystic ovary syndrome.

If you have one or more of these risk factors, your physician may recommend testing your glucose levels as early as your first prenatal appointment.

Most women with gestational diabetes give birth to healthy babies, but it can lead to other potentially serious complications. Gestational diabetes can result in a baby that is larger than normal at birth, which can present the need for a cesarean delivery. The condition also can lead to the development of preeclampsia, a disorder marked by high blood pressure, a high level of protein in the

urine, and swelling in the hands, feet and legs.

If you develop gestational diabetes, it is important that you receive special care during your pregnancy. Methods of treatment include close monitoring of you and your baby, a special diet, exercise and medication.

Your pregnancy may require additional ultrasounds, blood testing and fetal heart rate tests to ensure your baby is healthy. You may be asked to test your blood sugar and report your readings to your physician, and you may need continued monitoring for six to 12 weeks after your baby is born. A special diet that is low in carbohydrates can help you control your blood sugar levels.

Your health care provider or a dietician can help you with meal planning. Regular exercise of about 30 minutes a day, or as instructed by your doctor, also can help you maintain a healthy weight and control your blood sugar.

If diet and exercise aren't effective in controlling your diabetes, you may require oral medications or additional insulin to keep your blood sugar in check. But remember, healthy changes to your diet and activity level, when made early and maintained after delivery, can help you avoid developing type 2 diabetes later in life.

Maternity Management

A service from UMR

It's free and it's *completely confidential!*

Call today..... **800-808-4424**

Or enroll online at umr.com



Healthy at Any Age



Stay healthy, no matter what your age, by following these guidelines:

- ✓ Take the recommended screening tests* for your age and gender
- ✓ Don't smoke or if you do, stop
- ✓ Stay active
- ✓ Choose healthy foods
- ✓ Maintain or reach a healthy weight
- ✓ Stay up-to-date with recommended immunizations*
- ✓ Follow your doctor's advice about preventive medicines

**Immunization and screening information is available at the Centers for Disease Control and Prevention (CDC) Web site www.cdc.gov.*

Don't Count on Sunscreen Alone

One type of ultraviolet (UV) light from the sun, known as UVB, was thought to be responsible for most of the skin damage caused by sun exposure. However, in recent years, it has become apparent that a different form of ultraviolet light, UVA, may be a more critical factor in causing some skin disorders, such as melanoma or basal cell carcinoma.

Most sunscreens today do a good job blocking UVB, but few filter UVA, so they may not help to prevent the beginnings of melanoma formation. Sunscreens alone appear to be only a partial skin cancer preventive measure. The "Slip, Slop, Slap" * slogan from an Australian skin cancer prevention campaign seems to be more effective, as the rates of skin cancer in that country are declining in younger groups and suntans are out of fashion. By comparison, melanoma rates in the United States have increased by about 4 percent a year since 1973, according to the Centers for Disease Control and Prevention.

The important message here is that sunscreen alone will not protect you. Avoiding the sun during mid-day and wearing protective clothing, hat and sunglasses are also necessary. Because of the long time it takes for skin cancer to develop, studies suggest that over-exposure early in life should be avoided. (Parents – take note!)

Look for the FDA to help in the near future by insisting that sunscreen products that claim "all day protection" and "broad-spectrum sun block" have been tested to meet specific standards for blocking both UVA and UVB light.

*Slip, Slop, Slap means to Slip on a shirt, slop on sunscreen, and slap on a hat.

E.A.P.

Employee Assistance Program



It's not just for employees!

All participants of the PBC FF's Employee Benefits Fund are eligible to use the EAP network of over 20 local providers. Wide variety of counseling services are available, and the best part.....

.....It's absolutely free and 100% confidential

Call Nancy Persenaire, Administrator of the EAP @ 561-967-3266 to get started today, or call the Fund office to get a list of providers in our EAP network.

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