



# Connection

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Los Angeles County Fire Fighters Local 1014 Health and Welfare Plan

## Come Home to the Fire Fighter Local 1014 Medical Plan

During October 2011 active members of Local 1014 will have the opportunity to select their benefits for 2012 during annual benefits enrollment. The Los Angeles County Monthly Benefit Allowance for active employees is negotiated between Local 1014 and Los Angeles County. The Monthly Benefit Allowance will increase 7.2% for 2012. By comparison the premium for the Local 1014 Medical Plan will increase 5.11%. This allows Local 1014 the ability to continue to sponsor a premium medical plan with individual choice of medical providers at a cost below the Los Angeles County Monthly Benefit Allowance.

Current Local 1014 Plan participants, active and retired, know that they have made the right choice for their families. In addition they know that the Local 1014 Plan is the only active plan for Los Angeles County employees that may be taken into retirement.

For those 1014 members who currently get their medical coverage through an HMO or HMO-type Plan where they are assigned a primary care provider, we would like you to review the "Medical Plans Comparison Chart" that comes with your "Choices" packet to see why the Local 1014 Plan is the best choice for you and your family.

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Please note the following benefits in the "Fire Fighters Local 1014 Medical Plan" column on the Medical Plans Comparison Chart:

- **Periodic health evaluations, cancer screenings and immunizations are paid at 100% of reasonable and customary charges with no deductible.**
- **The combination of annual deductible and annual family maximum is low when compared to any Plan offering true choice of medical provider.**
- **In-network medical services are covered at 90% after the deductible, up to the annual family maximum, and 100% thereafter.**
- **The Plan provides generous physical therapy, chiropractic and even acupuncture benefits.**
- **The Local 1014 Plan offers LASIK benefits and a super premium VSP plan.**
- **In the Dental Plan Comparison (footnotes) you will see that the 1014 Plan offers a \$2,000 lifetime orthodontia benefit for you and your family and an "excess dental" benefit that serves to increase your Delta Dental maximum by \$1,000 per year.**

These are some of the many reasons why the Local 1014 Plan is the best plan offered to any Los Angeles County employee. Beyond the technical reasons to join the Plan is the overall philosophy that this is a Local 1014 union sponsored not-for-profit Plan that is run by fire fighters for fire fighters. The entire Board of Trustees, who are ultimately responsible for the administration of the Plan, are active or retired members of the Los Angeles County fire service and appointed by your Local 1014 Union.

You will not have to look far to find fire fighters and their families who have suffered the indignities caused by other plans before making the right choice and coming to 1014. One individual who survived a severe life threatening disease confided to me that the HMO who covered him at the time was offering an invasive treatment plan that would have left him physically compromised for life. Upon getting a second opinion and a recommended treatment alternative that was less invasive he questioned the HMO about why they weren't offering the alternative treatment. Their answer was "we are offering you an acceptable level of medical care." That is why this Local 1014 member was so grateful that he could join the Local 1014 Medical plan. A final thought from this survivor was that when you have a "significant medical event you do not want to be concerned about how you are going to pay for it." These then are the hallmarks of the Local 1014 Medical Plan, the ability to use the finest doctors and latest approved treatments and the peace of mind in knowing that the Plan is member oriented rather than profit oriented.

In making your health care plan decision, we encourage you to review all the facts and ask as many questions as you need. Local 1014's member services is available at 800-660-1014. We think you will find that belonging to "your" Plan is the best decision you can make with regard to medical coverage. 🧯



## Reminder to Active Local 1014 Members

"Choices" annual enrollment is October 1 – October 31

You must reenroll if you wish to:

- Change a benefit plan election; including medical, dental, optional group term life insurance or accidental death and dismemberment (AD&D) insurance.
- Add dependents, including adult children less than age 26.
- Begin or continue contributing to the health care and/or dependent care savings accounts. **Annual reenrollment in these accounts is required to maintain participation.**
- Recertify your waiver of medical coverage. All Los Angeles County employees waiving coverage **must recertify** their waiver every year. A Local 1014 member currently waiving coverage who fails to recertify their waiver will be placed in the Local 1014 Medical Plan in 2012.

You may enroll online at [mylacountybenefits.com](http://mylacountybenefits.com) or by calling **888-822-0487**. Please see your "Choices" enrollment information for additional annual enrollment information or call the County's Benefit Hotline at 213-388-9982. Call Local 1014's Member Services line at 800-660-1014 with any questions about the Local 1014 Medical Plan.

# Health Care Reform Update

*During the time the Health Care Reform bill (Patient Protection and Affordable Care Act) was being debated, the Local 1014 Union monitored the situation and worked with the IAFF to lobby for and against various aspects of the bill. In particular, modifying the Excise Tax on “Cadillac Plans” was the result of intense negotiations. More may need to be done in this area, but the effective date was delayed until 2018 and special consideration was given for fire fighters and others involved in “hazardous” occupations.*

After the Health Care Reform law was passed and during its implementation the Board of Trustees of the Plan worked with its consultants, attorneys, and administrators to develop a strategy that best suited the members of the Plan. By adopting a strategy that maintained the Plan as a “grandfathered plan,” only the following changes were needed:

- 1 Raise the lifetime maximum benefit from \$4,000,000 to unlimited.
- 2 Allow children to remain on the Plan until age 26 with no student requirement.
- 3 Provide coverage for standard preventive care at 100% with no annual limit.

These things were all good things for the members and were relatively inexpensive for our Plan because:

- 1 Nobody had ever reached even \$2,000,000 in Plan benefit.
- 2 We had already allowed children to stay to age 26 if they were a full time student and the firefighter paid the difference in premium.

- 3 In addition to adult cancer screenings and well baby care paid at 100%, the Plan was already providing \$600 per year for standard preventive care and immunizations at 100%.

Some members have asked why doesn't the Plan apply for a waiver from “Obamacare.” The answer is that waiver process is for health care plans that provide substantially less benefit than the Local 1014 Plan. Two of the first applicants for waivers were McDonalds and Jack in the Box. Some union plans with minimum benefits, typically those covering lower paid employees, applied for and were granted waivers. In granting these waivers, the government is weighing the advantages of keeping a lower benefit, lower cost plan in effect or having the employer drop all health care plans. The Local 1014 Plan would have gained absolutely nothing through seeking a waiver.

There is no doubt that the health care reform bill will continue to present challenges to all health care plans. Local 1014 Union and Plan will continue to monitor the roll-out of health care reform and its effects on our members. Decisions concerning the Plan will continue to be made based on analysis of what is in the best interests of the members. 🚒



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Local 1014 Health and Welfare Plan publishes *Connection* for Local 1014 members and retirees. *Connection* only highlights the Plan and is not a summary plan description, official Plan document, or contract of Local 1014 employment or membership. Local 1014 does not offer medical or legal advice.

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# 2012 Plan Enhancements Driven by Members' Needs

*Your Board of Trustees has approved three enhancements to the Plan beginning January 1, 2012 based on the needs of the membership.*

The first enhancement is an increase in the "accident benefit" from \$1,000 to \$5,000. Starting January 1, 2012, the first \$5,000 of reasonable and customary charges for a covered, non-industrial accident will be paid at 100% with no deductible. This change recognizes the rapidly increasing cost of emergency care.

The second is an increase in the reimbursement percentage for LASIK procedures from 80% to 90%. The overall lifetime benefit maximum remains \$1,500 per eye. This puts LASIK on a similar footing with other Plan benefits.

The third enhancement is an increase in the contact lens benefit under the VSP portion of the Plan from \$120 every twelve months for both the special fitting and evaluation exam and the actual contact lenses combined to a separate \$60 benefit for the fitting and evaluation exam and an additional \$200 for the contact lenses. This change is meant to equalize the VSP benefit between contact lens wearers and eyeglass wearers. 

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