



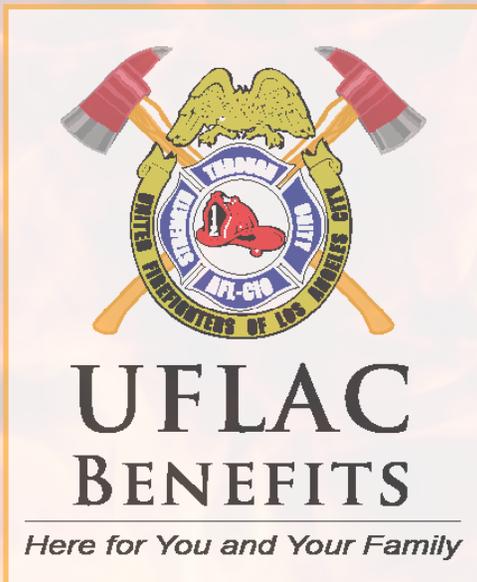
UFLAC BENEFITS

Here for You and Your Family

2024 Active Member Brochure

UFLAC Benefits Plans At-A-Glance

UFLAC offers our members over a dozen different healthcare and benefit plans to suit every member's unique needs



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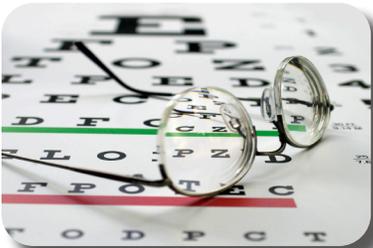
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OVERVIEW



LEGAL PLAN

This Legal plan provides you and your eligible dependents with convenient, professional legal counsel.



MEDICAL/VISION

UFLAC offers 1 HMO and 1 PPO plan, the UFLAC HSA-Eligible PPO! Both plans include gym memberships for members and dependents age 18 and over enrolled in a UFLAC medical plan!



DENTAL

UFLAC continues to offer a variety of dental plans to meet every member's needs, including a \$0 monthly premium cost DHMO through MetLife.



LIFE/AD&D

Our comprehensive and affordable Life and AD&D insurance coverage is available for active members up to \$1.125M, and spouses up to \$300K!



LTD

UFLAC offers two fully-insured Long Term Disability plans!



CRITICAL ILLNESS AND ACCIDENT

Two plans designed specifically for our firefighters and families to protect against unexpected medical costs.

Online Enrollment

UFLAC members have online access to a fully customized website that allows you to enroll, make changes, and/or learn about all available UFLAC benefits, 24 hours a day, 7 days a week. New recruits have 30 days from their date of hire to enroll or make changes to their benefits. If you do not enroll or make changes during your 30-day window you must wait until Open Enrollment.

With Online Enrollment, You Can:

- **Get help deciding which plan is best for you**
- **Update your benefit election**
- **Update your dependent information**
- **Estimate your costs**
- **View plan details**
- **And more!**

www.uflacbenefitenrollment.com

LEGAL PLAN

MetLife Legal Plan

This Legal plan provides you and your eligible dependents with convenient, professional legal counsel.

MetLife Legal Plan Examples of covered categories include:

- Family & Personal
- Financial Matters
- Vehicle & Driving
- Civil Lawsuit Defense
- Home & Real Estate
- Elder Care Issues
- Protecting Your Future/Estate
- Adoption
- \$18 per month covers you and your eligible dependents
- Once enrolled, you must remain on the plan for 12 months
- Four hours of network attorney time and services for non-covered items included.

Please note: Any time and services for non-covered matters from an in-network attorney, beyond four hours, will be at your own expense.

- For more information visit www.uflacbenefitenrollment.com or call MetLife Legal at 800.821.6400

Locate an in-network Metlife Legal Attorney in one of 3 ways:

1. Call the MetLife Legal Service Center at **800.821.6400**. Let them know you are a member of UFLAC.
2. Online Self Service - Log on to www.legalplans.com and select a legal service to find an attorney and generate a case number.
3. Download the MetLife Legal Plans app on your mobile device, log in, and select a legal service to find an attorney and generate a case number.

GYM MEMBERSHIP

Gym Membership

All UFLAC medical plans include a gym membership! This benefit is available for enrolled UFLAC members and your enrolled dependents age 18 and over. Please note, your UFLAC medical plan, which includes the Gym Membership, election may only be changed during Open Enrollment or if you experience a Qualifying Life Event.

Gym Membership includes:

- Over 10,000 fitness centers, across the country
- Popular fitness centers include:
 - LA Fitness
 - Anytime Fitness
 - Curves
 - And many more!

Open access to any of the 10,000 health clubs

To search for gyms near you visit:

<https://tools.primemember.com/LocationSearch/>

Or call: 1.877.528.3522

Gym membership may be taxable.



UFLAC Medical Plans

UFLAC sponsors different medical plans through Anthem Blue Cross, including our HSA-Eligible PPO! Please note, your UFLAC medical plan election may only be changed during Open Enrollment or if you experience a Qualifying Life Event.

HSA-ELIGIBLE PPO

The health savers plan

HMO

The low-cost, managed care option

All medical plans include:

- Gym memberships
- VSP Vision
- Comprehensive Body Scan

UFLAC HSA-ELIGIBLE PPO

The medical plan option for our members with special tax benefits!

The benefits of the HSA-Eligible PPO are simple!

- Includes gym membership!
- You pay ZERO premium!
- **\$100 tax-free monthly contribution from the City into your Health Savings Account (HSA)**
- **The City will contribute an additional \$200 per month, for a total up to \$300 per month! (Once you complete the required physical)**
- Your contributions reduce your federal income tax
- Tax-free interest on your contributions and tax-free withdrawals for qualified medical withdrawals
- Utilizes Anthem PPO Network!

This is the only plan of its kind available to LA City Firefighters!

You may also want to consider enrolling in UFLAC's Accident & Critical Illness plans for additional coverage.

MEDICAL/VISION

UFLAC HSA-ELIGIBLE PPO

The plan that combines freedom & flexibility with the lowest monthly cost. The ONLY HSA-Eligible PPO plan for LA City Firefighters!

HSA-Eligible PPO Plan Design

Benefit	In-Network
Annual Deductible	\$2,000 single \$3,200 individual on a family plan/ \$4,000 family
Annual Out-of-Pocket Maximum	\$3,200 single \$3,200 individual on a family plan/ \$5,000 family
Office Visit*	20%
Lab and X-Ray*	20%
Hospital Inpatient*	20%
Outpatient Surgery*	20%
LASIK	\$1,500 lifetime benefit per eye
Body Scan	Once every 24 months, member and spouse only
Chiropractic/Acupuncture*	20%
Prescription Drugs*	\$10 for generic

**After deductible has been met*

UFLAC HMO

The managed care option for members looking to maintain their health through a select network of providers with low monthly premium costs!

Benefit	Copay
Annual Deductible	\$0
Annual Out-of-Pocket Maximum	\$1,000 per person (Maximum of 3 per family)
Office Visit Copay	\$10
Lab and X-Ray Copay	\$10
Hospital Inpatient Copay	\$1,000
Outpatient Surgery	\$500 per admit
LASIK	\$1,500 lifetime benefit per eye
Body Scan	Once every 24 months, member and spouse only
Prescription Drugs	\$10 for generic

Vision

Our comprehensive vision plan is included in all UFLAC medical plans. Please note, your UFLAC medical plan, which includes VSP Vision, election may only be changed during Open Enrollment or if you experience a Qualifying Life Event.

Coverage provided through VSP with the largest network in California

Frame allowance is **\$160** and may also be used for contacts or non-prescription sunglasses

New lenses or contact lenses are available every 12 months

New frames allowance is available every 24 months

Includes Costco!

Vision exams are available every 12 months with **NO COPAY**



Body Scan

Body Scan

The Body Scan is available with all UFLAC medical plans. Please note, your UFLAC medical plan, which includes Body Scan, election may only be changed during Open Enrollment or if you experience a Qualifying Life Event.

Comprehensive scan covered once every 24 months

3-Dimensional, non-invasive scan for early disease detection and an overall health consultation

Members, including those under age 25, and spouses are eligible

Call 877-274-5577 to schedule your Body Scan

DENTAL

UFLAC Dental Plans

UFLAC offers three different dental plan options so members can select the option that best fits their needs. Please note, your UFLAC dental plan election may only be changed during Open Enrollment or if you experience a Qualifying Life Event.

UFLAC MetLife Direct Reimbursement (DR)

The newest dental plan option

Do you value flexibility and savings?

The DR plan offers the flexibility of the traditional UFLAC DR plan, with greater savings when you visit a MetLife provider, and no need to pay up front

MetLife DHMO

The low-cost, managed care option

Is cost your priority?

MetLife DHMO plan has NO MONTHLY PREMIUM for the whole family, for active members

MetLife DPPO

The freedom and flexibility option

Is a rich benefit what matters most?

MetLife DPPO offers a \$3,000 annual maximum per member

MetLife DR Dental Plan

The UFLAC MetLife DR Dental plan is the **most flexible** dental plan option!

UFLAC MetLife DR Plan Design:

- No calendar year deductibles
- No limitations on any covered dental service
- No pre-authorizations required
- No fee schedule
- Coverage for implants and night guards
- \$2,500 annual maximum benefit
- Orthodontics covered at 50% with \$2,000 lifetime maximum

UFLAC MetLife DIRECT REIMBURSEMENT Administered by MetLife®

Example of how it works:

1. Have \$100 of dental work done
2. MetLife® Network dentists apply MetLife® discount and bill MetLife® directly

Why it's different:

1. See any dentist, anywhere
2. MetLife® dentists have discounted rates and bill MetLife® directly
3. Out-of-Network claims sent to MetLife®

HOW IT WORKS

Percentage of dental charges reimbursable per calendar year for each enrolled:

\$0 to \$500 - 100%
\$501 to \$900 - 80%
\$901 to \$4,260 - 50%

DHMO Dental Plan

The managed care option available at NO MONTHLY PREMIUM to members and their families!

DHMO Plan Design

Services

Copay

Annual Exam & Cleaning	\$0
Fillings	Varies, usually \$0
Crowns	Varies, usually \$0
Orthodontia	\$0 for 24 months of treatment, \$250 copay for records and \$265 copay for retention

DPPPO Dental Plan

The freedom and flexibility option, with the **HIGHEST ANNUAL MAXIMUM BENEFIT**. See any dentist that you want but receive greater discounts when you see a MetLife dentist.

DPPPO Plan Design

Benefit	In-Network
Calendar Year Deductible	\$0
Diagnostic and Preventive Services	100%
Basic Services	100%
Major Services	80%
Orthodontia	50% (\$1,500 lifetime max)
Annual Maximum Benefit	\$3,000

Life and Accidental Death & Dismemberment Insurance (AD&D)

Life insurance is an added layer of protection for your family when you expect it the least and they need it the most.

UNIQUE PLAN ENHANCEMENTS

- All Life insurance coverage includes matching AD&D coverage
- Upon graduation, new active members can elect supplemental life insurance up to a maximum of \$1M. Within the first 31 days of eligibility, up to \$250k of coverage can be elected without a medical exam (EOI)
- Upon graduation, new active members can elect spouse and domestic partner coverage up to a maximum of \$300k. Within the first 31 days of eligibility, up to \$80k can be elected without a medical exam (EOI)
- Dependents have AD&D insurance to match their Life insurance, at no additional cost!



WHY HAVE LIFE AND AD&D INSURANCE WITH UFLAC?

- Provide for your family in the event of an unexpected accident or passing
- Covers any end of life costs
- Plan for funeral expenses or estate taxes
- Up to \$1.125M of coverage for active members at graduation (subject to EOI)
- Group rate savings through UFLAC

Life and Accidental Death & Dismemberment Insurance

Highlights of the UFLAC Life and AD&D Plans.

- Basic coverage of \$125,000 is available at **NO COST** for active firefighters
- Upon graduation, new active members can elect supplemental life insurance up to a maximum of \$1M for a total of **\$1.125M maximum coverage**. Within the first 31 days of eligibility, up to \$250k of coverage can be elected without a medical exam (EOI)
- Active members can increase their coverage by \$50,000 each year (up to guaranteed issue)*
- Upon graduation, new active members can elect spouse and domestic partner coverage up to a maximum of \$300k and \$40k for dependent children. Within the first 31 days of eligibility, up to \$80k can be elected for a spouse or domestic partner without a medical exam (EOI): Only \$2.30 per \$10,000 of spouse/DP coverage (includes \$4,000 of child coverage)
- Convenient payroll deduction
- New retirees can retain coverage after retirement, up to \$1,000,000 (with EOI for amounts over \$250,000)
- Waiver of Premium is available for members who become disabled. Approval required.
- For information and to calculate your rates visit:
www.uflacbenefitenrollment.com

**Members must be active at work to increase coverage and EOI may be required*

GRADUATED MEMBERS CAN ENROLL AT ANY TIME!

(A medical exam may be required)

**METLIFE ACTIVE MEMBER COVERAGE SUPPLEMENTAL
LIFE AND AD&D RATES PER PAY PERIOD***

**MEMBER RATES EFFECTIVE 1/1/2024
(RATE INCLUDES MATCHING AD&D)**

AGE	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$50,000	\$1.25	\$1.35	\$1.50	\$1.65	\$1.75	\$2.30	\$3.10	\$5.45	\$7.60	\$14.80	\$15.95
\$100,000	\$2.50	\$2.70	\$3.00	\$3.30	\$3.50	\$4.60	\$6.20	\$10.90	\$15.20	\$29.60	\$31.90
\$150,000	\$3.75	\$4.05	\$4.50	\$4.95	\$5.25	\$6.90	\$9.30	\$16.35	\$22.80	\$44.40	\$47.85
\$200,000	\$5.00	\$5.40	\$6.00	\$6.60	\$7.00	\$9.20	\$12.40	\$21.80	\$30.40	\$59.20	\$63.80
\$250,000	\$6.25	\$6.75	\$7.50	\$8.25	\$8.75	\$11.50	\$15.50	\$27.25	\$38.00	\$74.00	\$79.75
\$300,000	\$7.50	\$8.10	\$9.00	\$9.90	\$10.50	\$13.80	\$18.60	\$32.70	\$45.60	\$88.80	\$95.70
\$350,000	\$8.75	\$9.45	\$10.50	\$11.55	\$12.25	\$16.10	\$21.70	\$38.15	\$53.20	\$103.60	\$111.65
\$400,000	\$10.00	\$10.80	\$12.00	\$13.20	\$14.00	\$18.40	\$24.80	\$43.60	\$60.80	\$118.40	\$127.60
\$450,000	\$11.25	\$12.15	\$13.50	\$14.85	\$15.75	\$20.70	\$27.90	\$49.05	\$68.40	\$133.20	\$143.55
\$500,000	\$12.50	\$13.50	\$15.00	\$16.50	\$17.50	\$23.00	\$31.00	\$54.50	\$76.00	\$148.00	\$159.50
\$550,000	\$13.75	\$14.85	\$16.50	\$18.15	\$19.25	\$25.30	\$34.10	\$59.95	\$83.60	\$162.80	\$175.45
\$600,000	\$15.00	\$16.20	\$18.00	\$19.80	\$21.00	\$27.60	\$37.20	\$65.40	\$91.20	\$177.60	\$191.40
\$650,000	\$16.25	\$17.55	\$19.50	\$21.45	\$22.75	\$29.90	\$40.30	\$70.85	\$98.80	\$192.40	\$207.35
\$700,000	\$17.50	\$18.90	\$21.00	\$23.10	\$24.50	\$32.20	\$43.40	\$76.30	\$106.40	\$207.20	\$223.30
\$750,000	\$18.75	\$20.25	\$22.50	\$24.75	\$26.25	\$34.50	\$46.50	\$81.75	\$114.00	\$222.00	\$239.25
\$800,000	\$20.00	\$21.60	\$24.00	\$26.40	\$28.00	\$36.80	\$49.60	\$87.20	\$121.60	\$236.80	\$255.20
\$850,000	\$21.25	\$22.95	\$25.50	\$28.05	\$29.75	\$39.10	\$52.70	\$92.65	\$129.20	\$251.60	\$271.15
\$900,000	\$22.50	\$24.30	\$27.00	\$29.70	\$31.50	\$41.40	\$55.80	\$98.10	\$136.80	\$266.40	\$287.10
\$950,000	\$23.75	\$25.65	\$28.50	\$31.35	\$33.25	\$43.70	\$58.90	\$103.55	\$144.40	\$281.20	\$303.05
\$1,000,000	\$25.00	\$27.00	\$30.00	\$33.00	\$35.00	\$46.00	\$62.00	\$109.00	\$152.00	\$296.00	\$319.00

**Please note, this is not a complete list of all UFLAC Life/AD&D plan volumes and rates; for more information, including dependent rates, please visit www.uflacbenefitenrollment.com or contact the UFLAC Benefits Office at 213-977-9014, extension 2.*



Long Term Disability

Benefits Are Fully-Insured

UFLAC offers two LTD plans to choose from effective January 1, 2024.

Benefits	Premium LTD Plan	Standard LTD Plan
Percentage of Covered Earnings	70% (INCLUDES overtime)	60% (EXCLUDES overtime)
Maximum Monthly Benefit	\$12,000	\$12,000
Minimum Monthly Benefit	\$500	\$500
Elimination/Waiting Period	90 days	180 days
Own Occupation Coverage	24 months	24 months
Maximum Benefit Duration	Social Security Normal Retirement Age (SSNRA)	Social Security Normal Retirement Age (SSNRA)
Survivor Benefit	Included	Included
Member Cost	\$30.37 per pay period	\$15.19 per pay period

We designed these plans to protect our members, which is why we decided to partner with an insurance company with an "A+" financial rating. Being insured by a company in good financial standing means that there are reserves available to pay member claims, even in the event of a large-scale disaster.

UFLAC has designed these plans with LA City Firefighters in mind, taking into account income offsets such as sick and vacation time, and other disability plans. Our plans coordinate with common sources of disability income, such as: Workers' Compensation, Sick pay, and Disability pensions. This means that your benefit payment from MetLife may be reduced if you are receiving any of these types of income.

Critical Illness Plan

This benefit protects your family against unexpected costs due to illnesses, when you need it the most. This pays above and beyond your medical coverage and can be used at your own discretion.

CRITICAL ILLNESS

- Covered illnesses include:
 - Cancer
 - Heart Attack
 - Stroke
 - Paralysis
 - Organ Transplants
 - and others
- Coverage available in \$10k, \$15k, or \$25k amounts*
- Lump-sum benefit paid upon diagnosis
- Annual wellness benefit of \$50
- For more information visit www.uflacbenefitenrollment.com

**EOI may be required*

CRITICAL ILLNESS MONTHLY RATES*

MEMBER AGE	\$10,000 COVERAGE	\$15,000 COVERAGE	\$25,000 COVERAGE
0-29	\$5.60	\$8.40	\$14.00
30-34	\$7.10	\$10.65	\$17.75
35-39	\$8.50	\$12.75	\$21.25
40-44	\$11.00	\$16.50	\$27.50
45-49	\$14.70	\$22.05	\$36.75
50-54	\$21.10	\$31.65	\$52.75
55-59	\$29.60	\$44.40	\$74.00
60-64	\$43.40	\$65.10	\$108.50
65-69	\$69.50	\$104.25	\$173.75
70-74	\$91.90	\$137.85	\$229.75
75-79	\$113.40	\$170.10	\$283.50
80-84	\$145.50	\$218.25	\$363.75
85+	\$175.30	\$262.95	\$438.25

**Please note, the rates shown above are on a monthly basis, actual deductions are taken on a per pay period basis and rate rounding may apply to the nearest \$0.01.*

Accident Insurance Plan

This benefit provides lump sum payments for accidents. This pays above and beyond your medical coverage and can be used at your own discretion.

***** *This plan may help offset your deductible on the HSA-Eligible PPO medical plan!*

ACCIDENT INSURANCE

- Covered accidents include:
 - Dislocations
 - Burns
 - ER Treatment
 - Fractures
 - Hospital Confinement
 - and others
- Two coverage levels available
- The High Plan pays higher benefits than the Low Plan, for example: If you are admitted to the hospital, the Low Plan pays you \$1,000 and the High Plan pays you \$1,500
- You can cover the whole family
- For more information visit www.uflacbenefitenrollment.com

ACCIDENT INSURANCE MONTHLY RATES

	Low Plan	High Plan
Member Only	\$6.68	\$10.86
Member and Spouse	\$13.36	\$21.74
Member and Child(ren)	\$15.76	\$25.64
Family	\$18.84	\$30.64

Notices

Important information for you and your families

HIPAA - Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward you or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Finally, you and/or your dependents may have special enrollment rights if coverage is lost under Medicaid or a State health insurance ("SCHIP") program, or when you and/or your dependents gain eligibility for state premium assistance. You have 60 days from the occurrence of one of these events to notify the company and enroll in the plan.

Newborn and Mothers Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable).

In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under each plan. If you would like more information on WHCRA benefits, call your plan administrator at 800-252-8352, extension 2.

Patient Protection Disclosure

Anthem Blue Cross generally requires the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, Anthem designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the UFLAC Benefits Office at 213.977.9014 extension 2.

For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Anthem Blue Cross or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact the UFLAC Benefits Office at 213.977.9014 extension 2.



UFLAC Benefits - Here for you and your family Trustees and Special Thanks

Here are your UFLAC Trustees:

- Freddy Escobar, Chairman
- Shawn Connolly, Vice Chairman
- Jason Powell, Trustee
- David Riles, Trustee
- Dreon Brown, Trustee
- Kent Koffler, Trustee
- Richard Ramirez, Trustee
- Robert Steinbacher, Trustee

Special thanks to MetLife®, our partner for DHMO and DPPO, and our Network DR dental provider, and our partner for Life, AD&D, Critical Illnesses, Accident, and LTD insurance.

Also, we would like to thank Anthem Blue Cross for the many years of excellent service they have provided to UFLAC members and their families.

Additional Thanks to:

- Marilyn Alvarado, Benefits Supervisor
- UFLAC Fickewirth Benefits Advisors
- Businessolver



Fickewirth Benefits Advisors

2575 Vista Del Mar Dr. Suite 201
Ventura, CA 93001-3920

Telephone: (805) 653-2030 - Fax: (805) 653-2035

www.fickewirth.com

CA Insurance License: 0602572

If you have questions or need to make changes to your Benefit Plans, please call the UFLAC Benefits office at:

213-977-9014, extension 2

800-252-8352, extension 2

www.uflac.org

E-mail: uflacbenefits@uflac.org

Open Enrollment website:

www.uflacbenefitenrollment.com

To view your plan's Benefit Summary, Evidence of Coverage, Summary of Benefits and Coverage, or other plan materials, please visit **www.uflacbenefitenrollment.com** and click on **Reference Center**.



UFLAC BENEFITS

Here for You and Your Family

UNITED FIREFIGHTERS OF LOS ANGELES CITY

1571 Beverly Boulevard, Suite 101, Los Angeles, CA 90026-5704

UFLAC Benefits Office: (800) 252-8352, extension 2