2025 Open Enrollment for Supplemental Benefits

**December 4, 5 and 6, 2024**

Insurance Reps will be visiting all stations

(see schedule below)

Open enrollment info is available at Benefit Fund Website:

[**www.firefighterbenefits.org**](http://www.firefighterbenefits.org/)

Any questions about enrollment or your specific benefits can be directed to

Benefit Fund Administrator Tory Fatjo at [tfatjo@firefighterbenefits.org](mailto:tfatjo@firefighterbenefits.org)

Important Notes:

* **No changes**: All plans will roll over to 2025 if you take no action.
* **Cancellations:** Any member wishing to cancel a plan can either meet with that Company’s Rep during station visits or email Tory with CANCEL in the subject line at [tfatjo@firefighterbenefits.org](mailto:tfatjo@firefighterbenefits.org) **BE SPECIFIC** to which plans you wish to cancel.
* **Reliance Standard (Life, Long Term Disability) may not be at all stations in rotation.** Contact Mary Leighton 561-676-6776 [mleighton@benefitability.com](mailto:mleighton@benefitability.com)

or Tory to enroll / make changes

* **Legal Shield 2025 rates have increased** - new rates are available on BF website
* **BSO Payroll slots –** all your benefits are combined into BF FR Pre and BF FR Post
* **Pre-tax benefits** fall under IRS guidelines and can **ONLY** be changed at open enrollment or due to one of the allowed “life events” according to IRS rules.

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| **BENEFIT FUND 2024 OPEN ENROLLMENT**  **DECEMBER 4, 5 and 6, 2024** | | | | |
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| **\*\*\*All times are approx\*\*\*** | | |  |  |
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| **TEAM 1** |  |  | **TEAM 2** |  |
| 0830 - 0930 | **AIR RESCUE 85** |  | 0830 - 0930 | **37** |
|  |  |  |  |  |
| 1000 - 1100 | **75** |  | 1000 - 1100 | **14** |
|  |  |  |  |  |
| 1130 - 1230 | **4** |  | 1130 - 1230 | **23** |
|  |  |  |  |  |
| 1330 - 1430 | **102** |  | 1330 - 1430 | **32 TRT** |
|  |  |  |  |  |
| 1500 - 1600 | **66 w/ R111** |  | 1500 - 1600 | **10 (FLL)** |
|  |  |  |  |  |
| 1630 - 1730 | **51 w/ Fleet** |  | 1630 - 1730 | **6 / E32 / R32** |
|  |  |  |  |  |
|  |  |  |  |  |
| **TEAM 3** |  |  | **TEAM 4** |  |
| 0900 - 1030 | **17 / Logistics** |  | 0900 - 1030 | **28** |
|  |  |  |  |  |
| 1100 - 1200 | **1** |  | 1100 - 1200 | **67 w/ ST 106** |
|  |  |  |  |  |
| 1300 - 1400 | **60 w/ R90** |  | 1300 - 1400 | **21** |
|  |  |  |  |  |
| 1430 - 1530 | **7** |  | 1430 - 1530 | **81** |
|  |  |  |  |  |
| 1600 - 1700 | **27** |  | 1600 - 1700 | **55** |
|  |  |  |  |  |