

DADE COUNTY FIRE FIGHTERS INSURANCE TRUST FUND

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Trustee



ADMINISTRATOR
UnitedHealthCare

Claims Address:
Post Office Box 740800
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MEMORANDUM

Date: October 21, 2024
To: Current & Future Active Trust Members
Subject: 2025 Open Enrollment Information

The 2025 Active Member/Employee open enrollment period has started for all Local 1403 bargaining unit members. The 2025 Active Member Benefit booklet is posted on www.Local1403.org, Resources tab, Health Trust. You do not need to log in to access information.

Please take time to review your current medical/prescription, dental and optional vision coverage. We are available in our office to go over plan types, review dependents covered, any issues you may be experiencing or any other questions you may have. We welcome all member or spouse calls or visits.

Every Trust member/employee covered under our plan is provided a death benefit of 1x your annual salary normal death and 2x's your annual salary for accidental death and dismemberment. We highly recommend that employees print, complete entirely, sign and return to our office an updated life insurance beneficiary designation. We have found many members are missing beneficiary designations, have outdated information or are still showing ex-spouses.

Forms may be submitted via email (addresses listed within booklet) or in person in our office. Life insurance forms directly submitted or brought into the office can be notarized by us.

All changes, additions, and deletions are effective January 1, 2025. New bi-weekly premium for dependent coverage is effective as of first pay period in January.

All changes, updates and deletions to UnitedHealthCare medical/prescription and dental must be provided to our office **NOT** in INFORMS. Miami-Dade County does not administer our participant eligibility.

*"It is our Health Insurance Plan" – We Can Control the Cost
USE IT – DON'T ABUSE IT*