

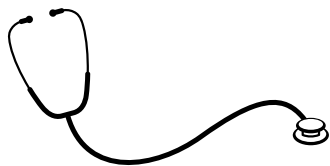


Reminder!

2026 Open Enrollment!!

Active MDFR Employees Only!

**2026 DADE COUNTY FIRE FIGHTERS
INSURANCE TRUST OPEN ENROLLMENT
OCTOBER 20TH TO 31ST, 2025**



**NOTE: UNITEDHEALTHCARE CONTINUES
TO BE OUR MEDICAL, DENTAL & VISION PROVIDER**

- Changes to Plan type, High/Low Option medical, HMO/PPO dental, add or remove dependents must be done through DCFF Insurance Trust office. All updates and changes to your UnitedHealthCare for open enrollment and throughout the year must be completed through our office, not through Miami-Dade County or INFORMS system.
- All 2026 open enrollment changes will become effective January 1, 2026.
- Our group is unable to cover domestic partners due to our Plan's tax-free status. The bi-weekly health insurance premium for a domestic partner is taxed. Our group can only cover eligible dependent spouse through marriage.

An electronic
version of our 2026
Active Member
Benefit Booklet
available on
Local1403.org

Forms for medical, dental, vision and Health Trust life insurance beneficiary are available on www.local1403.org, Resources tab, Health Trust, Forms, print the applicable form, complete, sign and return to our office by end of business on Friday, October 31st.

Change forms can be delivered in person to Health Trust office or by email
to: gloria.munoz@local1403.org

For any questions, please call 305-593-6100 - Option 2