

Member Benefits Guide



2011

SAN DIEGO FIREMAN'S RELIEF ASSOCIATION

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FROM YOUR PRESIDENT

Dear Members, Families, and Friends,

At the Relief Association, we are often in the position of explaining to non-member firefighters and people in the community what we do for San Diego firefighters. That conversation tends to focus on charitable work for firefighter families stricken by illness, injury, tragedy, and death, work that is made possible by your continuing membership and support.

2010 brought many opportunities to perform such works of service as we supported members stricken by crippling illnesses and injuries, the deaths of loved ones, family crises, financial hardships, and more. Member dues, combined with donations to FirefighterAid (the new name for our Benevolent Fund), make this possible. Yet as we continue to strive for better ways of serving and protecting our member families, it is clear that benefits still play a key role. Therefore it is with pride that I announce the SDFRA member benefits structure for 2011.

We've made a few changes that will improve the quality and scope of services we provide you, and you'll find detailed information about these changes on the following pages. A key change from the past two years is a transition away from relying upon benefits provided by California State Firefighters Association. When the Relief Association partnered with CSFA it was to increase benefits and bring more value to our active members. The enhancements to the death benefit and the addition of a new Long-Term Disability benefit helped us to achieve this goal.

In 2010, after two years of experience with this new constellation of benefits, and the spectre of higher premiums and benefits reductions by CSFA and its affiliates, we determined that CSFA group membership no longer made fiscal sense. While SDFRA dues are quite low, in light of changes on our job, the board of directors wished to avoid raising dues to accommodate these higher costs. With the help of experts in the insurance industry, we created a solution which will both enhance and simplify benefits protections for our members.


For active members, this solution is a benefit we call "The 5-15 Plan". Unlike CSFA's LTD plan, The 5-15 plan is funded by SDFRA member dues and is similar to a short-term disability benefit. This change from "long-term" to "short-term" does not mean "less benefit". In fact, our members will see more benefit from this plan without the headaches of the LTD policy. The old LTD benefit had two key problems: it overlapped existing protections offered by the city of San Diego, and it relied upon an exhaustive and prolonged claims process which often had members waiting months before they saw a single penny- assuming they were even eligible for a payout.

The 5-15 Plan was created to address these shortcomings. Should an active member be injured off-duty, or should an on-duty disability be disputed by the city, the Relief Association's "5-15" can provide members with a moderate level of income protection for up to 6 months— and without the long wait and complex paperwork as claims are handled in-house. You'll find more information about The 5-15 on page 3 of this guide.

For both active and retired members, by moving away from CSFA we have maintained the death benefit at current levels of \$10,000 active and \$1,000 retired, and added group membership in the San Diego Memorial Society, which provides helpful information and substantial discounts on memorial planning and arrangements. Relief Association membership also gives you access to preferred rates on affiliate benefits from AFLAC and other companies. We are working to expand these relationships to give our members even more options.

Of course, your reimbursement benefits for healthcare and household costs have not changed. We have maintained them at current levels for the last 3+ years. With hard work and ingenuity, we are doing our best to expand benefits without raising dues. Read more about these benefits and as always, contact us with questions or concerns.

Fraternally,

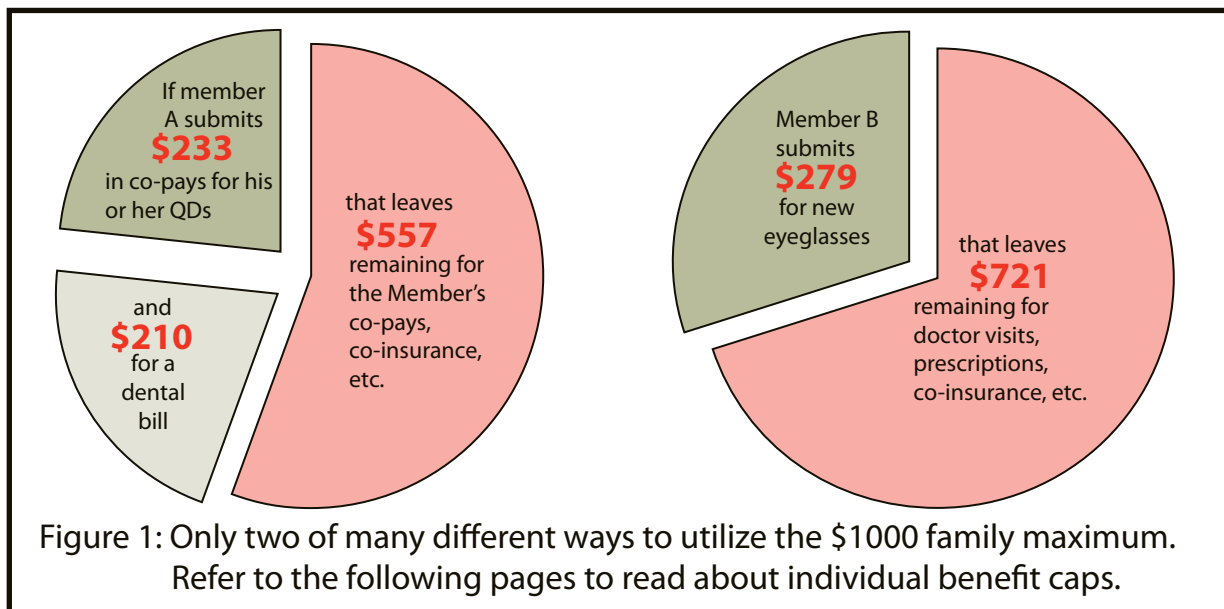


George Duardo
President
San Diego Fireman's Relief Association

ABOUT YOUR BENEFITS

Here are a few tips to get the most out of your membership experience.

- 1. Make sure your membership information is up-to-date** in order to ensure you and your covered dependents are eligible for all of your member benefits. If you need to make changes to your address, family information, or anything else related to your benefits, submit an updated enrollment form. New forms can be picked up at our office, downloaded from our website, www.sdfra.org, or requested by phone or mail (see contact page.)
- 2. To submit a claim**, do one of the following:
 - bring your receipts to our office
 - mail or fax them to our office at (619)-281-8325
 - or email a scan of your receipt(s) to Joan Arrigo, Member Services Representative, at jarrigo@sdfra.org. Go to our website at www.sdfra.org for more information and options for submitting claims.
- 3. Make sure to submit all claims for reimbursement within 6 months** of the date of service. Claims submitted after this 6 month window will not be eligible for reimbursement.
- 4. Cash or deposit your reimbursement checks** within 6 months of issue, or the claim and check become void.
- 5. SDFRA Benefits change with the city's Benefit Year**, which runs from August 1st - July 31st each year. SDFRA benefits *are paid within the calendar year*, however. Your benefit balance and maxima reset on Jan. 1st each year.
- 6. Your family is defined** as the dues paying member, his/her spouse or domestic partner, and dependent children under age 23.
- 7. Qualified Dependents** are defined as your spouse/domestic partner and your dependent children under age 23.
- 8. Your reimbursement benefits are subject to an annual cap of \$1000.** This amount includes a \$300 cap on co-pay reimbursement for your Qualified Dependents. Reimbursement you receive for your QD co-pays is subtracted from the \$300 annual QD co-pay maximum *and* the \$1000 annual family maximum. The FlexFund is also subject to a \$300 annual cap. Figure 1 below explains two possible scenarios for how members may utilize their benefits.
- 9. If you are unsure what is covered**, contact us. We are here to serve you. Your claims may be subject to review for medical necessity in order to ensure eligibility.



2011 MEMBER BENEFITS - ACTIVE

Cash Reimbursement Benefits - Medical

The following Member expenses are eligible for cash reimbursement:

(Reimbursement subject to the \$1,000 family annual maximum)

- Coinsurance: up to 5% of PPO Contract Rate or 5% of Usual, Customary, and Reasonable amounts for non-PPO plans
- Your medical deductible, up to \$100/year
- Prescription drug co-pays, up to \$10/prescription
- Medical office visit co-pays, up to \$10/visit

The following Qualified Dependent expenses are eligible for cash reimbursement:

(Reimbursement subject to the \$300 Qualified Dependents annual maximum)

- Medical office visit co-pays, up to \$10/visit
- Prescription drug co-pays, up to \$10/prescription

Cash Reimbursement Benefits - Other

•FlexFund Elective Reimbursement Program

(Reimbursement subject to the \$1,000 family annual maximum)

With your SDFRA Member FlexFund, you can be reimbursed up to \$300.00 annually for any combination of the following:

- Dental and vision procedures and hardware, up to \$300 per family (may be used for your Qualified Dependents)
- Home and Auto Insurance deductible, up to \$50
- CardioScans, up to \$250 every 3 years
- Fitness Club Membership, up to \$50

Additional Benefits

•The Relief Association 5-15 Plan: income protection for on and off-duty injuries or illnesses*

The 5-15 Plan can help you make ends meet if you are disabled due to injury or illness. For qualifying events, dues-paying active members in good standing may receive up to \$1500.00 per month for up to 6 months as long as disability continues - that's almost \$10,000.00!

**This benefit is subject to terms and conditions in the Relief Association policy manual. Contact our office for details.*

•\$10,000 Death Benefit for active-duty members

•Free Membership in the San Diego Memorial Society, providing access to pre-arranged and discounted rates on memorial services at participating facilities.

•And more...

- Preferred rates on affiliate benefits from AFLAC, Home & Auto Insurance, Long-Term Care, and more
- Annual scholarship program for your family
- Free advertising for your business on our website
- Special events for our members and families
- Discounts on SDFRA services and merchandise

Assistance from FirefighterAid

•Fire Family Services - practical, moral, and social support for your family through a crisis

- family death
- loss of a home
- major illness
- catastrophic injury
- financial hardship
- stress and emotional trauma

2011 MEMBER BENEFITS - RETIRED

Cash Reimbursement Benefits - Medical

The following Member expenses are eligible for cash reimbursement:

(Reimbursement subject to the \$1,000 family annual maximum)

- Coinsurance: up to 5% of PPO Contract Rate or 5% of Usual, Customary, and Reasonable amounts for non-PPO plans
- Your medical deductible, up to \$100/year
- Prescription drug co-pays, up to \$10/prescription
- Medical office visit co-pays, up to \$10/visit

The following Qualified Dependent expenses are eligible for cash reimbursement:

(Reimbursement subject to the \$300 Qualified Dependents annual maximum)

- Medical office visit co-pays, up to \$10/visit
- Prescription drug co-pays, up to \$10/prescription

Cash Reimbursement Benefits - Other

•FlexFund Elective Reimbursement Program

(Reimbursement subject to the \$1,000 family annual maximum)

With your SDFRA Member FlexFund, you can be reimbursed up to \$300.00 annually for any combination of the following:

- Dental and vision procedures and hardware, up to \$300 per family (may be used for your Qualified Dependents)
- Home and Auto Insurance deductible, up to \$50
- CardioScans, up to \$250 every 3 years
- Physicals at the SDFD Wellness Ctr, up to \$300
- Fitness Club Membership, up to \$50

Additional Benefits

- \$1,000 Death Benefit** for retired members
- Free Membership in the San Diego Memorial Society**, providing access to pre-arranged and discounted rates on memorial services at participating facilities.
- And more...
 - Preferred rates on affiliate benefits from AFLAC, Home & Auto Insurance, Long-Term Care, and more
 - Annual scholarship program for your family
 - Free advertising for your business on our website
 - Special events for our members and families
 - Discounts on SDFRA services and merchandise

Assistance from FirefighterAid

•Fire Family Services - practical, moral, and social support for your family through a crisis

- family death
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- major illness
- catastrophic injury
- financial hardship
- stress and emotional trauma

FREQUENTLY ASKED QUESTIONS

- 1. How long does it take to get my reimbursement checks?** Generally within 2-3 weeks. This may vary.
- 2. How can I check my benefit balance?** You will receive memos with your benefit checks as you reach or approach your maximum for a given benefit. You can also call our office or come on in to check your benefit balance.
- 3. Is my spouse or domestic partner covered by my benefits?** Yes. Your spouse or domestic partner is covered as a Qualified Dependent (QD). QDs are defined as your spouse or domestic partner and your dependent children under age 23. Keep in mind that co-pay reimbursement for your QDs is subject to a \$300.00 annual maximum.
- 4. Is chiropractic covered? How about acupuncture, massage or alternative treatments?** Chiropractic visits and acupuncture are covered. Massage is covered if it is part of your prescribed treatment regimen. Contact us for details.
- 5. Do you still offer your health insurance plan?** We no longer offer a health insurance plan and have no plans to offer one in the future. We now offer our members co-insurance benefits as detailed in this guide, and plan to expand our affiliate benefits available to SDFRA members.
- 6. Can you advise me about my health insurance?** Unfortunately, no, we can't offer you advice about outside plans. Refer to the contact page in the back of this guide for helpful information.
- 7. I don't get this "Benefit Year" thing.** The SDFRA Benefit year is the same as the city's benefit year and runs from August 1st - July 31st. Benefits you receive from SDFRA and any corresponding maxima or balances are calculated on the calendar year, January 1st - December 31st.
- 8. I still want to use CSFA Benefits!** You can. CSFA membership often makes good sense for our individual members. Contact CSFA directly to enroll.
- 9. I need to change my beneficiary.** Contact our office to complete a change of beneficiary form.
- 10. Help! I'm confused!** Give us a call! Joan Arrigo, our Member Services Representative, can probably help.

CONTACT INFORMATION

Have questions that can't be answered by this guide? Want to submit a claim for reimbursement? Need to change or add a beneficiary? Contact us! We are here to serve you.

San Diego Fireman's Relief Association

10509 San Diego Mission Rd.
Suite F
San Diego, CA 92108

Phone: (619) 281-0354

Joan Arrigo, Member Services Representative: ext. 101

Jerry Burkey, Executive Director: ext. 102

Fax: (619) 281-8325

Email: jarrigo@sdfra.org

Hours of Operation: 7:30 am - 5:00 pm M-F

Claims can be submitted via fax or email 24/7

Risk Management

Benefits Information for Active Duty Firefighters
(619)236-5924

City Retirement Office

Information for Retired Firefighters
(619)525-3600

California State Firefighters Association

2701 "K" Street, Suite 201
Sacramento, CA 95816

Toll Free: (800) 451-2732

website: www.csfa.net

PLEASE GIVE.

Your benefits are only one small part of why the Relief Association exists. We provide real support and resources to active and retired firefighters, widows and widowers, children, and family members through a variety of means.

Programs like Fire Family Services ensure that firefighters in crisis receive the care they need when sickness, distress, or death occurs. The Last Alarm provides support for widows and surviving family members of a firefighter loved one while ensuring proper honors are conferred upon them after death.

Has your life, or the life of someone you know, been touched by one of our programs or services? Make a directed gift today. Your support will allow us to continue caring for firefighters through the next 100 years.



Fire Family Services
Critical support for Firefighters and families in distress



Aging Heroes
Supportive care for low-income elderly and disabled Firefighters



The Last Alarm
Bereavement and funerary support for Firefighter families in grief



Fire Scholars
Merit scholarships for future leaders

ABOUT YOUR MEMBERSHIP

Why be a member of San Diego Fireman's Relief Association?

SDFRA was founded over 100 years ago by firefighters to pay for their own burials. More than a century later, we are still run by firefighters, for firefighters, and we're doing so much more.

As the profession of firefighting has changed, so too have the hazards, stresses, and sacrifices demanded of those who dedicate their lives to serving their community. Of course, these dangers are shouldered not just by the firefighter but by their wives, husbands, children, and family members.

The Relief Association is the safety net that buffers you against these dangers. The challenges of your profession to your lifespan, health, welfare, family stability, and mental & emotional state are profound. But they are unavoidable. We exist, through a combination of structured benefits, fraternal support, and charitable works, to protect you from these dangers as much as possible.

And when all else fails, and these dangers claim your life, health, or welfare, we will be there for your family. We are not just an insurance company, charity, or social club. We are in a sense, all of these and more.

We are your fire family.

Find out more about the Relief Association and what we do for firefighters by visiting our website. Learn, donate, volunteer- get involved. Just like any family, we work best when we work together.

San Diego Fireman's Relief Association

WE ARE YOUR FIRE FAMILY.

www.sdfra.org

FAMILY ADDENDUM

SDFRA is committed to serving our members at every stage of life. For many, this includes the joy of creating a family. We have created this addendum to clarify some of the ways the Relief Association can be of help to members who are planning to have a family and may have questions about benefits before, during, and after pregnancy.

SDFRA Reimbursement benefits: Cash back for out-of-pocket healthcare costs

The Relief Association's standard member benefits include reimbursement for healthcare costs. Nearly all out-of-pocket costs are reimbursable when part of a treatment regimen prescribed by a qualified physician. Members can submit receipts for items such as:

- Doctor visit co-pays
- Prescription drug co-pays
- Medical deductibles
- Co-insurance

A complete list of reimbursable expenses can be found on pages 3 and 4 of this guide.

The 5-15 Plan: Income protection in case of disabling injury or illness.

The 5-15 Plan is a member benefit similar to short-term disability. It provides members who have suffered a disabling injury or illness with a moderate level of income protection for qualifying events.

While the 5-15 Plan does not cover normal pregnancies, members who have complications that cause extended and unexpected disability may qualify if receiving no other income or monetary compensation. In cases of a disputed disability status, 5-15 Plan benefits may be issued as a loan.

Fire Family Services: Critical support for Firefighter families in distress.

Fire family services can assist members with a variety of family and personal needs, including:

- Transportation
- Home Maintenance
- Childcare
- Eldercare
- Professional Referrals
- Counseling
- and more



Fire Family Services
Critical support for Firefighters and families in distress

For information about Fire Family Services, or to sign-up as a volunteer, contact the Relief Association by going to our website or calling us at (619)281-0354.

Financial Assistance: We'll get you through.

All dues-paying SDFRA members are eligible to apply for financial hardship loans which can help them meet financial obligations while unable to earn an income. Visit our website or contact our office for more information.