

Active Member Benefits Guide



2020

SAN DIEGO FIREMAN'S RELIEF ASSOCIATION

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FROM YOUR PRESIDENT

Dear Members, Families, and Friends,

In the following pages, you will find your 2020 San Diego Fireman's Relief Association Member Benefits Guide. It has all the information about current benefits that you and your family have access to through your membership with the San Diego Fireman's Relief Association. We're proud of our 112-year history of providing services and support to our San Diego Firefighters and your families. We hope that this guidebook offers a clear blueprint of what your membership entitles you to.

Every member should know that your membership dues go much further than just reimbursements for copays. It's because of your contributions that we're able to take care of our fire family when tragedy falls upon them. Not only do we continue to uphold our founding mission, caring for our firefighters and those they leave behind, but we're always looking for the best possible ways to serve our members.

The Relief Association offers many programs that deliver services to our unique and united membership and your families. We at the Relief understand that aiding support may be dependent upon their needs. Which is why we are constantly looking for ways to improve the quality of our programs and services offered. I invite you to learn more about our array of assistance on our website, sdfra.org under the "Programs" section.

Together, our staff and our Board of Directors, are always looking to improve the services we provide to you. We know that firefighters and their families face different issues that average American families would never understand. Our goal at SDFRA is to make sure that we have the best possible answers your questions when unique situations arise. It is my promise, that if we don't, we will work together to support and find a solution for you.

We feel honored to have you as part of our fire family. We know that firefighters and their families are who people turn to when times are tough. We're grateful that you believe in us and turn to us for yourself and your family.

Fraternally,

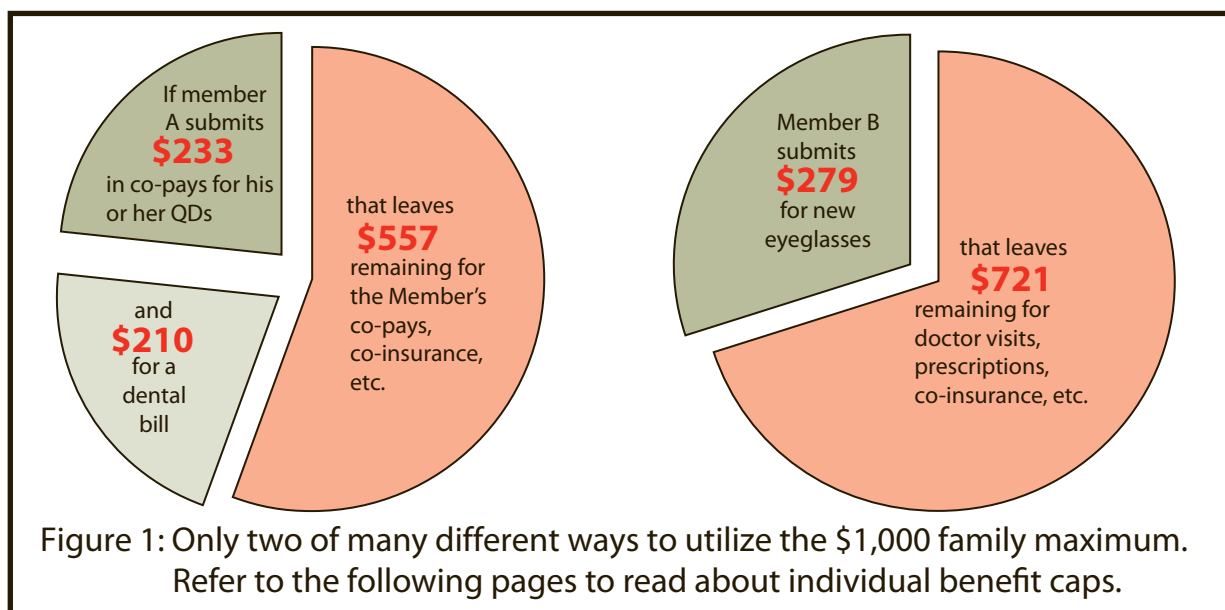


Brandt Truver
President
San Diego Fireman's Relief Association

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 or electronic photo of your receipt(s) to: claims@sdfra.org
- 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 reset every year on January 1st.** If you reach your benefit maximum in December, you'll be able to submit claims again in January.
- 6. Your family is defined** as the dues paying member, his/her spouse or domestic partner, and dependent children under age 26.
- 7. Qualified Dependents** are defined as your spouse/domestic partner and your dependent children under age 26.
- 8. Your reimbursement benefits are subject to an annual cap of \$1,000.** This amount includes a \$300 cap on co-pay reimbursement for your Qualified Dependents (QD). Reimbursement you receive for your QD co-pays is subtracted from the \$300 annual QD co-pay maximum *and* the \$1,000 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.



Member Benefits - **ACTIVE** members

Cash Reimbursement Benefits - Medical

The following Member expenses are eligible for cash reimbursement:

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

- Your medical deductible, up to \$100/year
- Prescription drug co-pays, up to \$10/prescription
- Medical office visit co-pays, up to \$15/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 \$15/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
- Fitness Club Membership, up to \$50

Additional Benefits

- \$10,000 Death Benefit for ACTIVE members

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

FREQUENTLY ASKED QUESTIONS

- 1. How long does it take to get my reimbursement checks?** Generally within 2-3 weeks.
- 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. We hope to develop an online system for you to check your claims history and benefit balances in the next few years.
- 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 26. 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. 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.
- 6. Do you reimburse for CSFA membership dues?** No, SDFRA does not reimburse for CSFA membership.
- 7. Help! I'm confused!** Give us a call. Marisa Nunes, can 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
(619) 281-0354

San Diego City Firefighters LOCAL 145

Information for Active Firefighters
(619) 563-6161

Marisa Nunes

Phone: (619) 281-0354 Ext 101
Fax: (619) 281-8325
Email: mnunes@sdfra.org
Claim mnunes@sdfra.org

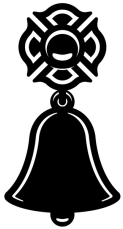
Hours of Operation: 8 am - 4 pm M-F Claims
can be submitted via fax or email 24/7

YOUR MEMBERSHIP IS VERY IMPORTANT TO US.

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.



The Last Alarm



Fire Family Services



Aging Heroes

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