

IAFF Local 2057

Health Insurance Trust

EMPLOYEE FREQUENTLY ASKED QUESTIONS

JANUARY 1, 2027	OCTOBER 7–21, 2026	JANUARY 8, 2027
Trust coverage begins	Planned Open Enrollment	First contribution no later than

- **ABOUT THESE FAQs** These FAQ's are specifically for all active IAFF Bargaining Unit employees and all non-bargaining Recruits and Trainees of the Fire Rescue Department.
- Questions pertaining to the health and wellness coverage offered through the IAFF Local 2057 Health Insurance Trust should be directed to IAFF Local 2057, 6969 Venture Circle, Orlando, FL 32807; Office: 407-389-2057; Fax: 407-657-6512; Email: IAFF Trust Benefits Administrator
BenefitsAdmin@ocfirehealthtrust.org

The Transition

1. What is changing effective January 1, 2027?

Beginning January 1, 2027, IAFF Local 2057 will provide health and welfare benefits through a Union-established Health Insurance Trust. This replaces the County's health and welfare insurance programs for active IAFF bargaining unit employees.

2. Is participation in the Trust mandatory?

Yes. Under the Collective Bargaining Agreement, participation in the Trust is mandatory for active IAFF bargaining unit employees.

3. Can I remain enrolled in the County's health insurance after January 1, 2027?

No. An active IAFF bargaining unit employee cannot remain enrolled in the County's health insurance as an IAFF employee after January 1, 2027. The Collective Bargaining Agreement does not provide an option to remain in the County's health insurance program.

There is one specific exception: an employee may elect to use the County's dual family credit program and enroll as a spouse in an alternative health insurance plan offered by the County, as provided under the Collective Bargaining Agreement.

4. Will my current County insurance election automatically continue into 2027?

No. Elections made under the County's insurance program for 2026 will no longer apply beginning January 1, 2027. IAFF bargaining unit employees must complete the Trust's enrollment process for 2027 coverage to maintain health and wellness coverage.

5. What happens if I do not complete the Trust's Open Enrollment process?

The Trust is responsible for establishing and administering its enrollment process. Questions regarding the consequences of not completing enrollment should be directed to the Trust.

Open Enrollment & Plan Information

6. When is the Trust's 2027 Open Enrollment?

The Trust has advised that its planned Open Enrollment period is October 7 through October 21, 2026.

7. Where can I get information about the Trust's Open Enrollment sessions?

The Trust will provide information regarding its scheduled sessions, including dates, times, locations, and virtual access information.

8. Who should I contact if I have questions about the insurance plans offered through the Trust?

Questions regarding the Trust's insurance plans should be directed to the Trust Office: 407-389-2057; Email: IAFF Trust Benefits Administrator BenefitsAdmin@ocfirehealthtrust.org. This includes questions about plan options, premiums, deductibles, copayments, covered services, provider networks, prescription coverage, eligibility, dependents, and other plan-specific matters.

Payroll Deductions & Contributions

9. Will I have a payroll deduction for Trust coverage?

Yes. The Collective Bargaining Agreement provides for payroll deductions for Trust coverage through the County's normal payroll operations. The Trust will provide the County Comptroller's Payroll Office with the applicable premium deduction information.

10. When will employee contributions for Trust coverage begin?

The Collective Bargaining Agreement provides that the first employee contribution will be made no later than January 8, 2027. Questions regarding the amount of an employee's deduction should be directed to the Trust.

11. How will my Trust insurance premium deduction be determined?

The Trust will provide the County Comptroller's Payroll Unit with the applicable premium deduction information for each employee. Questions regarding premiums, plan costs, or why a particular amount applies should be directed to the Trust.

12. Will Trust deductions be made on a pre-tax basis?

Employees represented by the Union will continue to be eligible for pre-tax deductions under the County's Section 125 Plan, subject to applicable requirements. Questions regarding the tax treatment of a specific election should be directed to the appropriate County payroll/tax resource or the Trust, as applicable.

Trust Administration, Claims & Providers

13. Who will administer the Trust?

IAFF Local 2057 established the Trust and is responsible for its administration, subject to the requirements of the Collective Bargaining Agreement and applicable law.

14. Who should I contact if I have questions about a claim or medical service?

Questions regarding claims, medical services, coverage determinations, provider networks, prescriptions, or other insurance matters should be directed to the Trust or the applicable insurance carrier identified by the Trust.

15. What happens to claims for services received before January 1, 2027?

The County remains responsible for applicable benefit and administrative costs associated with claims incurred on or before December 31, 2026. The Trust assumes responsibility beginning January 1, 2027.

For questions about a specific claim, employees should contact the appropriate County or Trust resource based on when the service was incurred.

16. What happens if I receive treatment before January 1, 2027, but the claim is processed after January 1, 2027?

The responsibility for a claim is based on the applicable coverage period and when the claim was incurred. Questions regarding a specific claim should be directed to the appropriate plan administrator.

17. Will I receive a new insurance identification card?

The Trust will provide information regarding insurance identification cards and how they will be distributed. Questions regarding ID cards should be directed to the Trust.

18. Will my current doctors and other providers participate in the Trust's plans?

Provider networks are determined by the insurance plans selected by the Trust. Employees should contact the Trust or applicable insurance carrier to determine whether a provider participates in a specific plan.

19. What if I am currently receiving ongoing medical treatment?

Questions regarding continuity of care, authorizations, ongoing treatment, or transition-of-care provisions should be directed to the Trust or the applicable insurance carrier.

New Hires, Recruits & Trainees**20. How will new IAFF employees enroll in the Trust?**

The Trust has advised that it is working with the County to establish a new-hire enrollment process. The Trust expects to have representatives available to assist new employees with enrollment.

The specific process and timing will be communicated once finalized.

21. Who should a new IAFF employee contact about benefits and enrollment?

Once the new-hire process is finalized, employees will be provided information regarding the appropriate Trust contacts and enrollment process.

Questions about the Trust's insurance benefits should be directed to the Trust.

22. What about recruits and trainees who will become IAFF bargaining unit employees?

The Collective Bargaining Agreement provides that recruits and trainees whose positions serve as a natural progression into an IAFF-covered position are treated as bargaining unit employees for purposes of Article 31.

Questions regarding their specific enrollment or eligibility should be directed to the Trust once the applicable process is established.

Retirement & COBRA**23. What happens to my insurance if I retire before January 1, 2027?**

Retirement and retiree health benefits are subject to the applicable County programs and the Collective Bargaining Agreement. Employees approaching retirement should contact the appropriate County retirement/benefits resource for information specific to their situation.

24. What happens to my health coverage if I retire on or after January 1, 2027?

Employees should contact the County regarding retiree eligibility and applicable retirement health benefits. Questions regarding coverage under the Trust should be directed to the Trust.

25. Is there a retiree health insurance subsidy?

The Collective Bargaining Agreement provides for a County retirement healthcare subsidy subject to the applicable County program guidelines and eligibility requirements.

Questions regarding eligibility or administration of the retiree subsidy should be directed to the County.

26. Who handles COBRA after January 1, 2027?

Responsibility for COBRA administration transitions to the Trust for qualifying events occurring on or after January 1, 2027. Questions regarding COBRA eligibility, costs, enrollment, or administration should be directed to the Trust.

County / Trust Coordination & Where to Get Help

27. What information does the County provide to the Trust?

The County and Trust will exchange information necessary to administer the Trust and payroll deductions. The County will also notify the Trust of known events affecting eligibility within the timeframes established by the Collective Bargaining Agreement.

28. What should I do if my personal or eligibility information changes?

Employees should report applicable changes to the appropriate County and Trust resources as instructed. The County and Trust will coordinate information necessary to administer eligibility and payroll deductions.

29. Can the County HR Resources Center answer questions about the Trust's insurance plans?

The HR Resources Center can provide general information regarding the transition and direct employees to the appropriate resources. Questions requiring interpretation of the Trust's insurance plans or specific information about coverage, costs, providers, claims, plan options, eligibility, or enrollment should be directed to the Trust.

30. Where should I go if the information I need is not covered in these FAQs?

For questions about the Trust's insurance benefits or enrollment process, employees should contact the Trust directly. The County will provide general transition information and direct employees to the appropriate Trust resources when additional information is needed.

NEED MORE INFORMATION? For questions about the Trust's insurance benefits or enrollment process, contact the Trust directly. The County HR Resources Center can provide general transition information and help direct employees to the appropriate resource.