



2012 SUMMARY OF BENEFITS

FIREFIGHTERS (I.A.F.F.)

MEDICAL AND DENTAL COVERAGE

As a member of the IAFF, your medical and dental coverage is provided by the IAFF Health Trust. For information regarding your coverage, and to complete your enrollment, please contact the Florida Firefighters Insurance Trust Fund, Dwayne Drury at 305-673-7136.

IMPORTANT: You **MUST** notify the IAFF Insurance Trust Fund within 31 days of any changes in dependent status, such as marriage, divorce, birth or adoption of a child, gaining legal custody of child, child attaining age 19 (or 25 if college student), child's part-time status, withdrawal or graduation from college.

STATUTORY DEATH BENEFIT (IN THE LINE OF DUTY)

In compliance with Florida state law, the City of Miami Beach provides additional life insurance benefits for full time and voluntary firefighters.

Florida State Statute 112.191 provides for a \$50,000 death benefit for the death of a firefighter, which occurs during or is a result of performance of his/her duties. An additional \$50,000 is payable if the firefighter dies while engaged in "fresh pursuit" or what they deem to be an "emergency."

Florida State Statute 112.191 provides for a \$100,000 death benefit for the intentional and unlawful death of a firefighter which occurs during or is a result of the performance of his/her duties. If this benefit is payable, neither of the other two statutory death benefits are payable.

Under the terms and provisions of the above-named statutes, you can designate a beneficiary or beneficiaries for these life insurance benefits by completing the beneficiary form available in Human Resources, Employee Benefits, 3rd Floor, City Hall.

Additional death benefits are provided by the federal government to certain survivors of firefighters by the Public Safety Officers' Benefits Act of 1976. If death is the result of a personal injury sustained in the line of duty, the Act provided for a \$100,000 benefit to your spouse and/or dependent children. Each year the benefit amount available is upgraded with a cost of living increase related to the Consumer Price Index.

These state and federal statutory death benefits are in addition to benefits provided by the employee life insurance plans sponsored by the City of Miami Beach. The Florida Statutory benefits are fully insured fully paid by the City. Inquiries can be referred to Human Resources, Employee Benefits, 3rd floor of City Hall, 305-673-7524.

SUPPLEMENTAL BENEFIT OPTIONS

The City provides you with the following supplemental benefit options. These plans are fully paid for by the employee, through payroll deduction. The attached Benefits At A Glance provides you with detailed information regarding the following coverage options available to you as a member of the IAFF:

- **Flexible Spending Accounts**
 - **Health Care**
 - **Dependent Day Care**
- **Disability**
 - **Short-Term Disability**
 - **Long-Term Disability**
- **Life Insurance**
 - **Basic Life Insurance**
 - **Employee Supplemental Life Insurance**
 - **Dependent Life Insurance**
- **Retirement Savings**
 - **457 Deferred Compensation**
 - **Roth IRA**
- **Tuition Assistance**

Please feel free to call Human Resources, Employee Benefits, 3rd Floor City Hall at 305-673-7524 with any questions you may have regarding these coverage options or to make your enrollment elections.

IMPORTANT:	If you wish to enroll in any of the City's Supplemental Benefit Options, your enrollment must be completed within 30 days of your date of hire. Enrollment requests received after this deadline cannot be accepted. Your next enrollment opportunity will be during the City's Annual Open Enrollment which occurs in November of each year with a coverage effective date of January 1 of the following year.
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