

**AMENDMENT NO. 36  
TO THE  
IAFF MEDICAL EXPENSE REIMBURSEMENT PLAN  
OF THE  
WASHINGTON STATE COUNCIL OF FIRE FIGHTERS  
EMPLOYEE BENEFIT TRUST**

The Board of Trustees of the Washington State Council of Fire Fighters Employee Benefit Trust (the "Trust") does hereby amend IAFF Medical Expense Reimbursement Plan, restated effective August 1, 2023 (Dr. 10/04/23)," and as amended thereafter (the "Plan"), as follows:

**1. Addition of Retiree Contributions to Accumulated Benefit.** The definition of "Accumulated Benefit" in Section 1.3 is revised by adding the phrase "and (3) Retiree Contributions" to the end of the first sentence, effective for Retiree Contributions received on or after November 1, 2024.

**2. Definition of Retiree Contributions.** The definition of "Retiree Contribution" in Section 1.9(c) is revised by deleting the phrase "Individual Account, pursuant to Section 3.5 hereof" and replacing the phrase with "Accumulated Benefit," effective for Retiree Contributions received on or after November 1, 2024.

**3. Participation Restricted to Public Sector Employers.** The definition of "Participating Employer" in Section 1.23 is revised by deleting the phrase "or private," effective immediately, in order to avoid employer violation of the Taft-Hartley Act.

**4. Short Service Benefits from Accumulated Benefit.** Subsection 2.2(b)(1)(b) is revised by deleting the phrase "except for any Individual Account balance resulting from transfer of Pooled Contributions," effective immediately, in order to coordinate with the Section 3.2(f) requirement that Pooled Contributions are transferred to the Accumulated Benefit for Eligible Retirees with Short Service.

**5. Claims by the Estate of a Deceased Beneficiary.** To provide direction on the use of the Individual Account and/or Accumulated Benefit balance for an Employee, Eligible Retiree or Surviving Spouse who dies without a surviving Beneficiary, a new Section 3.1(h) is added as follows, effective retroactive to July 1, 2024:

"(h) **Benefits to Estate of Deceased Beneficiary.** In the case of a claim by the estate of a deceased Employee, Eligible Retiree or Surviving Spouse (hereafter, the "Decedent") who died with funds in an Individual Account or an Accumulated Benefit, the Trust will process claims from the duly appointed executor of the estate of the Decedent, subject to the following rules:

- (1) The Decedent died without a surviving Beneficiary.
- (2) The claim will be subject to all the requirements in Section 3.6 hereof, except that the deadline for submitting claims set forth in Section 3.6(f) shall not apply. Instead, the claim must be submitted

within twelve months after the end of the Plan Year in which the Covered Expense was paid.

- (3) Claims submitted pursuant to this Subsection must comply with procedures established by the Trust Office.”

**6. Commencement of Benefit Payments for Regular Beneficiaries.** To clarify the commencement date for benefit payments, Section 3.3(a) is deleted and revised to read as follows, effective retroactive for retirements occurring on or after July 1, 2024:

“(a) Eligible Retiree. A Regular Beneficiary eligible for benefits upon meeting the applicable eligibility requirements of Section 2.1(a) shall commence receiving benefit payments upon:

- (1) Trust Office receipt of all Contributions, including Lump Sum Contributions, and COBRA contributions, including expiration of the election period for COBRA, but not including Retiree Contributions; and

- (2) The period for election and processing of conversion to Active Service Units, pursuant to Section 2.2(b) hereof, has passed, if applicable.

If an Eligible Retiree does not submit a claim for benefits that equals or exceeds his or her Monthly Benefit Level in any month following this commencement date, the unused benefits will be credited to his or her Accumulated Benefit.”

**7. Cease Deposit of Retiree Contributions to Individual Accounts.** In order to change the processing of Retiree Contributions and provide easier access to the funds for benefit claims from the Accumulated Benefit, Section 3.5(a)(2) is deleted, and all subsequent subsections are renumbered accordingly, and the second and third sentences of Subsection 3.5(e) are deleted in their entirety.

**8. Commencement of Benefit Payments for Account Beneficiaries.** To clarify the commencement date for benefit payments from Individual Accounts, Section 3.5(d) is deleted and revised to read as follows, effective for retirements occurring on or after July 1, 2024:

“(d) Commencement of Individual Account Benefits for Account Beneficiaries. Benefits for Account Beneficiaries shall commence as set forth in this Subsection 3.5(d).

- (1) Eligible Retiree. An Account Beneficiary shall commence receiving benefit payments from his or her Individual Account after the period for election and processing of conversion to Active Service Units, pursuant to Section 2.2(b) hereof, has passed.

