IAFF MERP
MEDICAL EXPENSE REIMBURSEMENT PLAN

Administered by Benefit Programs Administration
1200 Wilshire Blvd, 5th Floor · Los Angeles, CA 90017
Telephone: (844) 353-7839 · (213) 406-2370
Fax: (562) 463-5894
Email: IAFFMERP@bpabenefits.com

Welcome to the IAFF MERP Member Portal for Retirees

The Member Portal enables Retirees to efficiently and securely manage their benefits, including the ability to:

- Submit claims online
- Check the status of submitted claims
- Verify and submit demographic change requests
- Submit direct deposit change requests

GETTING STARTED

HOW TO CREATE AN ACCOUNT

Navigate to https://iaffmerpmember.rmt.bpabenefits.com/

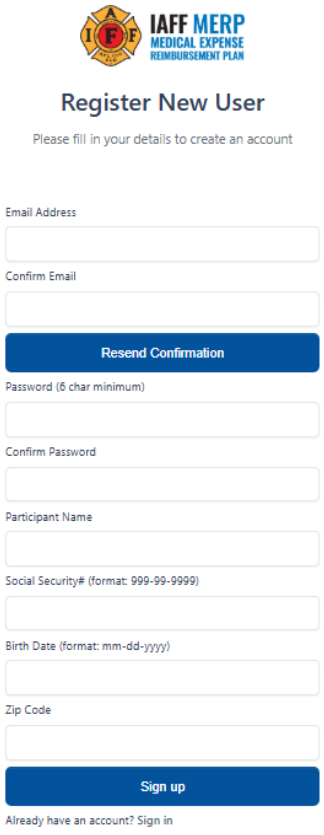
Step 1: Click Sign Up

Provide Your Information

- Email Address - **Personal Email Address**
- Confirm Email
- Password
- Participant First and Las Name
- Confirm Password
- Social Security Number (SSN)
- Date of Birth
- Zip Code

Step 2: Verify Your Email

- After submitting your information, you'll receive a verification code by email.
- Enter the code in the Member Portal to complete your registration.

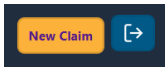


HOW TO FILE A NEW CLAIM:

Important Reminder: Only individuals who meet the eligibility requirements for the IAFF Medical Expense Reimbursement Plan (MERP) may receive benefits. **Before submitting a claim, please ensure the following:** you have officially elected your IAFF MERP benefit, **and** you have contacted the Trust Office to confirm your election is properly set up.

Step 1: Start a New Claim

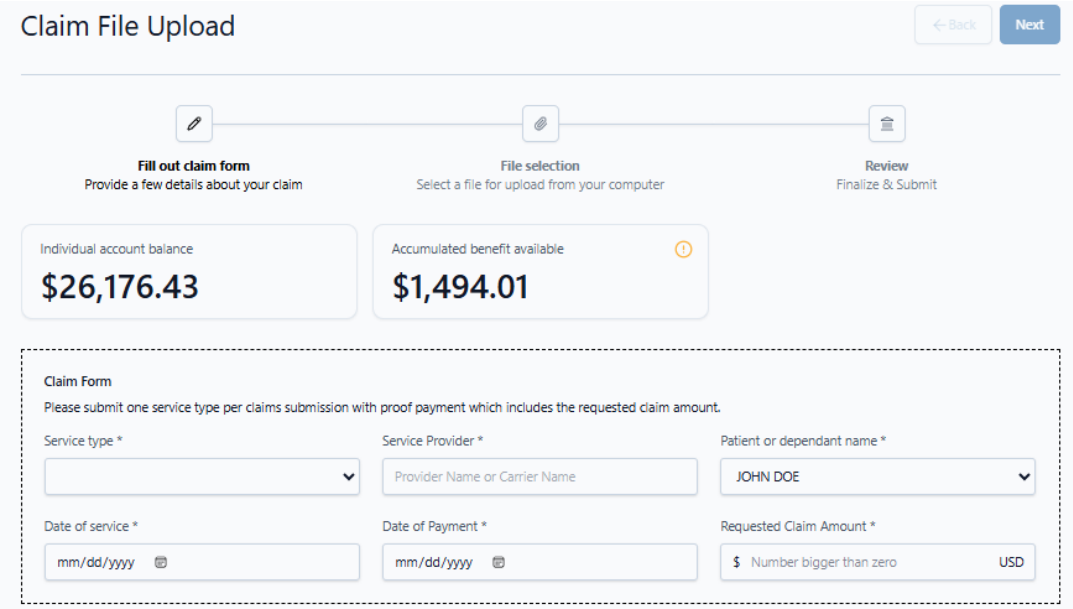
- Click **"New Claim"**



Step 2: Fill Out the Online Claim Form

You'll be prompted to enter the following:

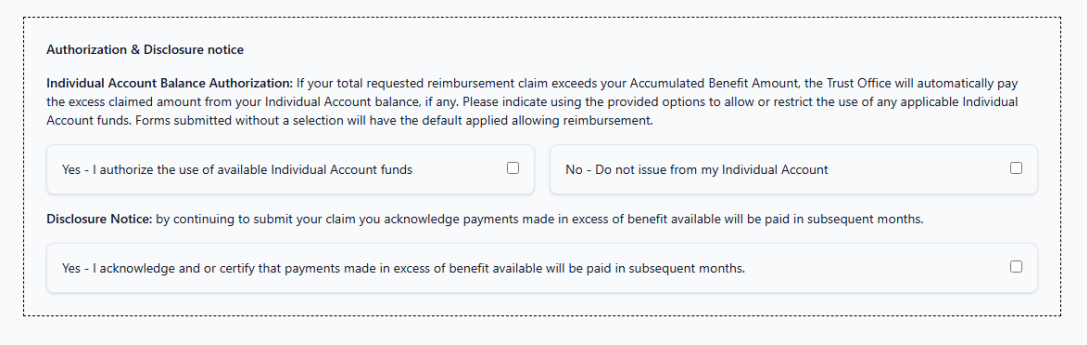
Service Type:	Select from dropdown (e.g. Medical, Dental, Premium)
Service Provider	Enter the provider or carrier name
Patient or dependent Name:	Select from dropdown (if your dependent is not listed – contact BPA)
Date of Service:	When the service was provided
Service Paid Date:	When you paid for the service or premium
Requested Claim Amount:	Enter the requested claim amount



Step 3: Authorization & Disclosure

Check the required boxes to acknowledge:

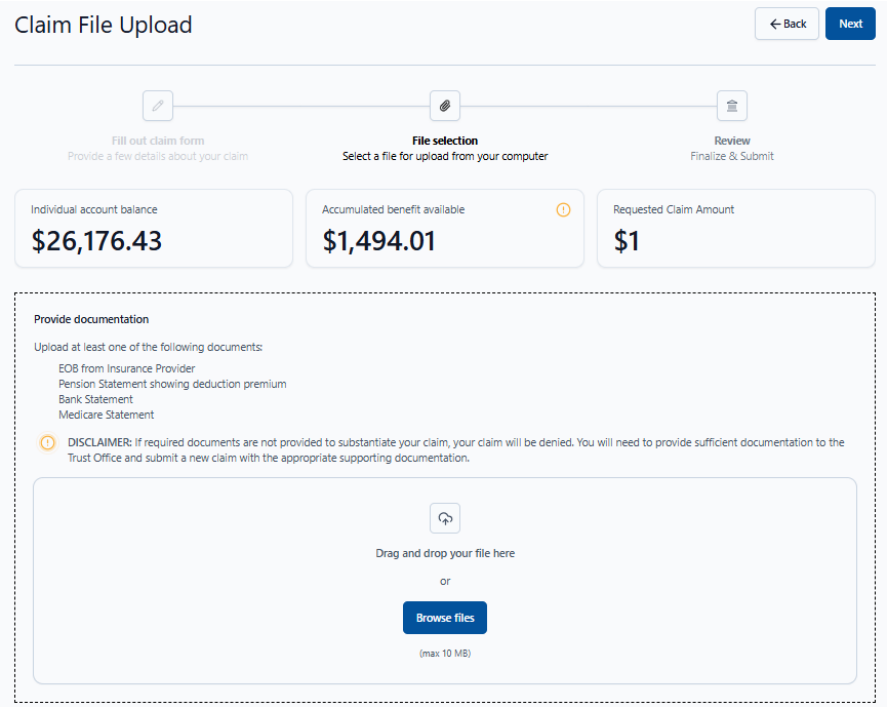
- **Authorization for Individual Account Balance**
- **Acknowledgment of Claim Disclosure**



Click **"Next"**

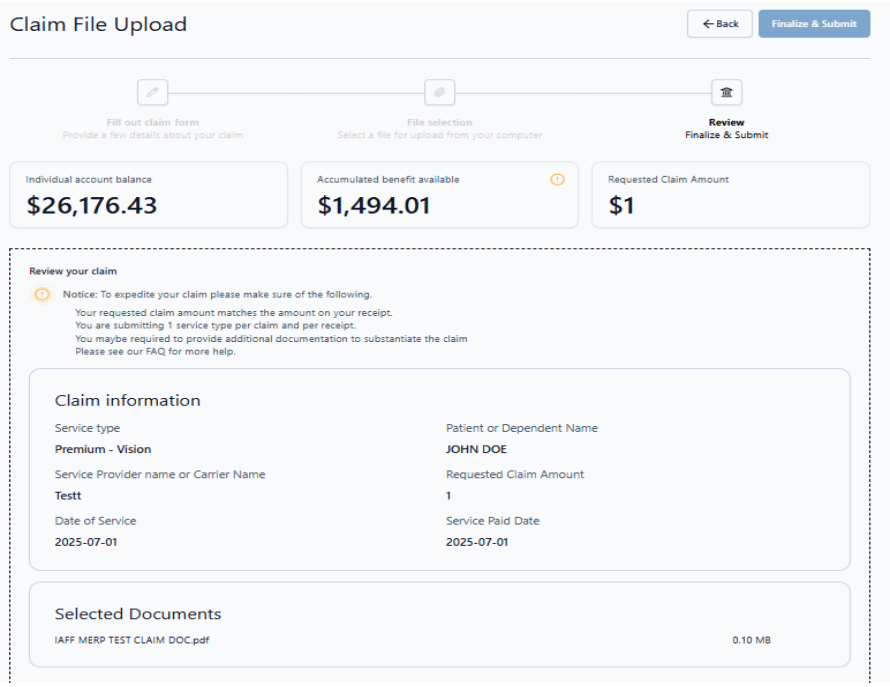
Step 4: Upload Supporting Documents

- **EOB** (Explanation of Benefits)
- **Pension Statement** showing premium deduction
- **Bank Statement, Receipt, or Invoice** showing payment
- **Medicare Statement** showing payment



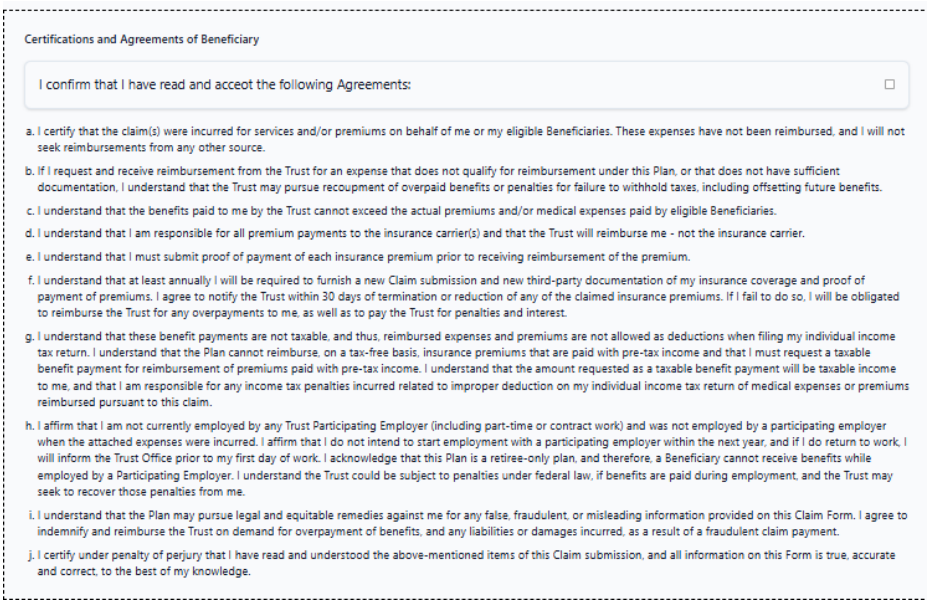
Step 5: Review Your Claim

Confirm all your information and uploaded files are correct



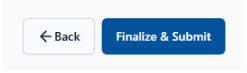
Step 6. Certification and Agreements of Beneficiary

Select the check box acknowledging the claim certification

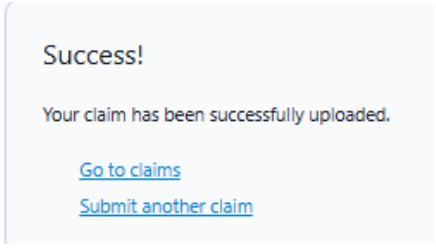


Step 7: Finalize and Submit

Click **"Finalize & Submit"** to complete your claim



Step 8: Confirmation



ANNUAL PREMIUM SUBSTANTIATION FOR MONTHLY PREMIUM REIMBURSEMENT

Monthly Claim Submission Requirement

To ensure your claim is processed (adjudicated), you must:

Submit a Monthly Online Claim

- Log in to the Member Portal each month.
- Complete and submit the online claim form.

Include Proof of Monthly Payment

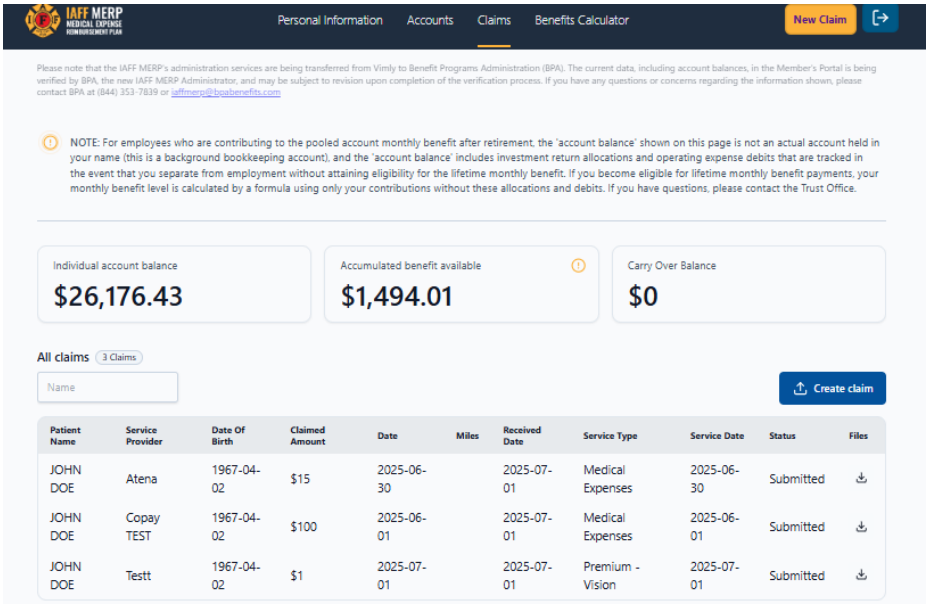
- Upload documentation showing that the monthly payment was made (e.g., receipt, bank statement, invoice).

This step is required every month to keep your claim active and eligible for review and payment.

HOW TO CHECK THE CLAIM STATUS

On the **Member Portal Dashboard**, go to the **Claims** tab located at the center of the page.

- **Note:** Claims submitted after **July 1, 2025,** will be displayed with their corresponding status codes, as shown below. Your **carry over balance** will include any claim amounts submitted, but not paid, by the previous administrator as of June 2025.



Status	Meaning
Submitted	Your claim has been successfully submitted through the Member Portal.
Processing	The claim is currently under review by the claims adjudication team.
Denied	The claim was reviewed and determined it is an ineligible expense per IRS rules, or more information is required to fully adjudicate the claim.
Approved	The claim is an eligible expense per IRS rules.
Carried Over	Amount of claim that will be reimbursed in subsequent months.
Paid	The claim was fully paid and issued on the 25th of the month.
Partially Paid	Part of the claim was approved and paid on the 25th of the month. Additional monies will be reimbursed in subsequent months.

MY CLAIM WAS DENIED. WHAT ARE MY NEXT STEPS?

You will **receive a letter in the mail** explaining:

- The **reason** for the denial.
- Any **missing or incorrect information**.
- Steps you may take to appeal or resubmit

If More Information Is Required
If the denial was due to missing or incomplete information, you can:

- **Gather the required documents or details.**
- Submit a **new claim** online through the Member Portal, including the additional information.

CLAIM PAYMENTS

We encourage all participants to enroll in direct deposit to receive reimbursements more quickly. For the July 25, 2025 claim reimbursement, your banking information was securely transferred by the prior administrator to BPA.

A link to the **direct deposit form** will be posted to the website.

When completing the form, be sure to have the following ready:

- Your bank account number
- Your routing number
- Proof of banking information, such as:
    - A voided check, or
    - A bank letter on official letterhead showing your name, routing number, and account number

This ensures your account is verified and your reimbursements are processed without delay.

CONTACTING THE TRUST OFFICE

Please contact the Trust Office with any questions about the IAFF MERP Member Portal.

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