



IAFF MERP MEDICAL EXPENSE REIMBURSEMENT PLAN

Welcome to IAFF MERP

Your retiree healthcare funding solution –
by fire fighters, for fire fighters.



Understanding Your Participation in the **IAFF Medical Expense Reimbursement Plan (MERP)**

What is IAFF MERP?

IAFF MERP helps cover the cost of qualified out-of-pocket medical expenses in retirement – **tax-free**. Eligible expenses include:

- Post-Retirement health, dental, and vision premiums (including Medicare)
- Any other IRS-eligible expense – see [IRS Publication 502](#)

How It Works

Your employer makes **pre-tax contributions** to IAFF MERP. Eligible contributions include:

- Employer contributions made on your behalf
- Mandatory pre-tax employee payroll deductions
- Eligible Lump Sum Transfers (e.g., sick leave, vacation leave)

Your Local's Collective Bargaining Agreement (or similar agreement) outlines the terms of participation, including contributions and lump sum transfer provisions.

Already contributed to IAFF MERP through another department?

Your service time and account balance will carry over seamlessly.

Track Your Progress & Plan Ahead

Log into the [IAFF MERP Member Portal](#) to:

- Estimate your future benefit with the Benefit Calculator
- View your contribution history
- Manage your personal and dependent information
- Submit and track claims (post-retirement)

Register at: [IAFFMERP.org](#) (Click **MEMBER PORTAL**)

Learn More

Explore full plan details (including the Summary Plan Description, COBRA and HIPAA notices), FAQs, and more at:

[IAFFMERP.org](#)

Questions?

(844) 353-7839

IAFFMERP@bpabenefits.com

Scan the QR Code for
more information at

[IAFFMERP.org](#)

