



IAFF MERP MEDICAL EXPENSE REIMBURSEMENT PLAN

Congratulations on Your Retirement!

As a participant in the IAFF Medical Expense Reimbursement Plan (MERP), you may now be eligible for retiree medical reimbursement benefits.

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](#)

What Happens Next?

Once your final contribution is received (including any leave or lump sum transfer), you'll get a **Benefit Election Packet** by mail.

Please allow **2–3 weeks** for processing after your employer's final payroll submission.

Your packet will include:

- Personalized benefit quotes and election forms
- Instructions for accessing your IAFF MERP benefit

Be sure your **mailing address, spouse and IRS-eligible dependent information are up to date**. Submit a [Participant Data Form](#) or contact the Trust Office to update your info.

Manage Your Benefits Online

Once your benefit is active, log into the **IAFF MERP Member Portal** to:

- View your contribution history
- Manage your personal and dependent details
- Submit and track claims

Register at: [IAFFMERP.org](https://iaffmerp.org) (Click **MEMBER PORTAL**)

Learn More

Explore full plan details and learn more about accessing your benefit at:

<https://iaffmerp.org/for-participants/>

Questions?

(844) 353-7839

IAFFMERP@bpabenefits.com

Scan the QR Code for
more information at

IAFFMERP.org

