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

IAFF MERP BENEFIT ELECTION PACKET COVER LETTER

Dear Eligible MERP Participant,

You are eligible to begin receiving benefits from the **IAFF Medical Expense Reimbursement Plan (IAFF MERP)**. This packet contains key information to help guide your benefit election process.

IMPORTANT: No Monthly Benefit Level will be established until a completed and valid Benefit Election Form is received and processed by the Trust Office.

Before You Begin: Understanding Your Benefits

Your enclosed benefit quotes are based on the following factors:	
Full Monthly Benefit Eligibility	An unreduced Monthly Benefit Level is available beginning the later of: • the first of the month following your 53rd birthday, or • the first of the month following your final contribution to the Plan (including any leave or Lump Sum Transfer) For participants who have attained age 53, benefits will be credited retroactively to this effective date once a valid **Benefit Election Form** is received and processed by the Trust Office. **Lump Sum Transfers After Packet Issuance** If your employer reports your separation date and this **Benefit Election Form** is issued, and you subsequently become entitled to a leave or other Lump Sum Transfer, the Trust Office will provide you with a revised **Benefit Election Form** reflecting updated benefit options and instructions related to those funds.
Early Commencement	If you submitted an **Early Commencement Request Form** and it's been approved, you may be eligible to begin benefits prior to age 53, subject to an actuarial reduction and attestation of your eligiblity for Regular or Disability pension benefits. Submission of an **Early Commencement Request Form** does not establish a Monthly Benefit Level. A Monthly Benefit Level will only be established after a valid **Benefit Election Form** is recieved and processed by the Trust Office.
Months of Contributions	You need sixty (60) months of contributions to qualify for a lifetime Monthly Benefit Level. If you did not attain sixty (60) months of contributions, you may still qualify by: • making COBRA contributions, and/or • converting an eligible leave and/or Lump Sum Transfer • converting funds from your existing Individual Account Without sixty (60) months, benefits are limited to the total amount contributed. See Short Service benefit in the Appendix section of this packet.

This Benefit Election Form provides a summary only and does not include all details or limitations of the IAFF MERP. Full specifications are outlined in the *IAFF Medical Expense Reimbursement Plan of the WSCFF Employee Benefit Trust*, restated effective August 1, 2023, and as amended thereafter ("Plan document") You may request a free electronic or hard copy of the Plan document from the Trust Office.

Lump Sum Transfers & Individual Accounts (IA)	If your Local has bargained for a Lump Sum Transfer (e.g., sick leave, vacation or other eligible payout) to MERP, you have the following options: **1. Individual Account** You may allocate funds to an Individual Account. If you've previously recieved a Lump Sum Transfer, you may already have an Individual Account established. Funds in your Individual Account are available for reimbursement of eligible expenses, up to the available amount, and are not subject to a monthly limit. **2. Conversion to Active Service Units (ASU).** You may convert some or all of your Lump Sum Transfer - including all or a portion of an existing Individual Account balance - into Active Services Units (ASU). This will increase your Monthly Benefit Level. If you have fewer than sixty (60) months of contributions at separation, conversion may also help you qualify for a lifetime Monthly Benefit Level. If applicable, this is reflected in your enclosed benefit quotes.
COBRA Contributions	You can self-fund MERP for up to eighteen (18) months after separation. If this helps you reach sixty (60) months, it's included in your enclosed benefit quotes. More details are provided later in the packet.

What You Need to Do

Step 1: Review Enclosed Materials and Choose a Benefit Option

Step 2: Complete and Sign Required Forms (Retain copies for your records)

Form Name	When It's Required
Benefit Election Form	Required for all participants. • Complete **Part 1** to Commence Benefits by Choosing a Monthly Benefit Level, **and** • Complete **Part 2** to confirm your election by signing the **Acknowledgement of IAFF MERP Rules and Procedures**
Acknowledgement of Surviving Spouse Benefit	Required only if you are unmarried or electing a benefit without a Lifetime Surviving Spouse ("LSS") option
Investment Selection Form for Final Leave/Lump Sum Transfer	Required only if: • You have a terminal leave and/or other lump sum being transferred to MERP, and • You do not already have an Individual Account (IA) established **Not required** if you are converting leave and/or lump sums to Active Service Units (ASU)
Notice of Right to Elect COBRA Form *Based on your separation date and final contribution, this form may be mailed separately or included in this packet.*	Required only if: • You choose to elect COBRA in order to self-fund MERP for up to 18 months. Must be returned within 60 days of the date on the **Notice of Right to Elect COBRA Form**. **Important:** Your COBRA Notice may arrive prior to your full benefit election packet and may have a different date than your **Benefit Election Form**.

Step 3: Return All Forms Within 60 Days to (contact BPA with questions)

IAFF Medical Expense Reimbursement Plan
c/o Benefit Programs Administration
1200 Wilshire Blvd, Fifth Floor
Los Angeles, CA 90017

Phone: 844.353.7839
Fax: 562.463.3894
Email: IAFFMERP@bpabenefits.com

Step 4: Download These Resources at IAFFMERP.org/for-participants/accessing-your-benefit/

- Direct Deposit Form (to receive benefit payments)
- Portal Guide for online claims filing instructions (claim form also available)

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- Participant Data Form (to update contact and dependent information)

Note: Spouse and IRS-eligible dependent information must be on file to reimburse their Covered Expenses.

Step 5: Access Your IAFF MERP Benefit - Register for the Member Portal
Go to IAFFMERP.org and click Member Portal at the top righthand corner. Questions? Contact BPA.

BRIAN BROWN

September 15, 2026

Benefit Election Form

Part 1 – Commence benefits by choosing a Monthly Benefit level

Table 1A – Total Active Contributions, Existing Individual Account Funds, and/or Final Lump Sum Transfer	
Total Active Contributions	$15,900.00
Existing Individual Account Funds	$0.00
Final Leave/Lump Sum Transfer Received	$0.00

Monthly Benefit amounts shown below are based on your total active contributions, current age and other actuarial factors of the plan.

If your local negotiated the transfer of leave or other lump sums to MERP, these are shown in **Table 1A** and are treated differently than recurring contributions. How you choose to allocate these funds will impact your monthly benefit quote. **Table 1B**, **Table 1C**, and **Table 1D** demonstrate how the allocation election of the Funds in **Table 1A** will impact your monthly benefit. You may select only **ONE** option from **ONE** table.

Instructions: Review **Table 1B**, **Table 1C** and **Table 1D** below. To make your selection, check the box and initial next to your choice. If you are under age 53, the Tables reflect an actuarially reduced benefit based on your current age. **If you are under 53** and want to delay benefits to avoid an actuarial reduction, **see Part 2.**

See Appendix for detailed explanations of each of the **Tables** below. **Note:** All Monthly Benefits Options include a Surviving Spouse benefit equal to one half (50%) of your Monthly Benefit.

Table 1B – Monthly Benefit Options without COBRA Election, no additional funds conversion							
Initial and check box below	**Monthly Benefit Option**	**To Age 65**	**Age 65+**	**Initial and check box below**	**Monthly Benefit Option**	**To Age 65**	**Age 65+**
Lifetime Surviving Spouse Benefit "LSS"				**Surviving Spouse Benefit to Medicare**			
☐	**1-LSS**	$249.54	$249.54	☐	**1**	$260.76	$260.76
☐	**2-LSS**	$291.37	$194.24	☐	**2**	$304.46	$202.98
☐	**3-LSS**	$318.00	$159.01	☐	**3**	$332.32	$166.16
☐	**4-LSS**	$350.07	$116.00	☐	**4**	$365.80	$121.93
Individual Account: $0.00							

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If selecting an option from Table 1B, you must complete:

- ✓ **Part 2 - Acknowledgement of IAFF MERP Rules and Procedures**
- ✓ **Notarized Acknowledgement of Surviving Spouse Benefit Selection** (required if selecting an option without "LSS", if applicable)
- ✓ **Investment Selection Form** (for your final lump sum transfer, if applicable)

Table 1C – Monthly Benefit Options with COBRA Election ONLY, no additional funds conversion

Initial and check box below	Monthly Benefit Option	To Age 65	Age 65+	Initial and check box below	Monthly Benefit Option	To Age 65	Age 65+
Lifetime Surviving Spouse Benefit "LSS"				Surviving Spouse Benefit to Medicare			
☐	1-LSS	$270.73	$270.73	☐	1	$282.90	$282.90
☐	2-LSS	$316.11	$210.74	☐	2	$330.31	$220.21
☐	3-LSS	$345.03	$172.51	☐	3	$360.54	$180.27
☐	4-LSS	$379.79	$126.59	☐	4	$396.86	$132.29
COBRA Payment: $1,350.00				**Individual Account:** $0.00			

If selecting an option from Table 1C, you must complete:

- ✓ **Part 2 - Acknowledgement of IAFF MERP Rules and Procedures**
- ✓ **Notarized Acknowledgement of Surviving Spouse Benefit Selection** (required if selecting an option without "LSS", if applicable)
- ✓ **Investment Selection Form** (for your final lump sum transfer, if applicable)
- ✓ **Separate COBRA Notice of Right to Elect Form***

* If you want to make your COBRA Payment with personal funds, you must remit a check with this packet

Table 1D – Monthly Benefit Options with COBRA Election and Conversion of All Funds

A partial funds conversion is available upon request. See Appendix for more information and contact the Trust Office for a revised benefit quote.

Initial and check box below	Monthly Benefit Option	To Age 65	Age 65+	Initial and check box below	Monthly Benefit Option	To Age 65	Age 65+
Lifetime Surviving Spouse Benefit "LSS"				**Surviving Spouse Benefit to Medicare**			
☐	1-LSS	$270.73	$270.73	☐	1	$282.90	$282.90
☐	2-LSS	$316.11	$210.00	☐	2	$330.31	$220.21
☐	3-LSS	$345.03	$172.51	☐	3	$360.54	$180.27
☐	4-LSS	$379.00	$126.59	☐	4	$396.86	$132.29
COBRA Payment: $1,350.00*			**Funds Converted:** $0.00			**Individual Account:** $0.00	

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If selecting an option from Table 1D, you must complete:

- ✓ **Part 2 - Acknowledgement of IAFF MERP Rules and Procedures**
- ✓ **Notarized Acknowledgement of Surviving Spouse Benefit Selection** (required if selecting an option without "LSS", if applicable)
- ✓ **Separate COBRA Notice of Right to Elect Form***

* If you want to make your COBRA Payment with personal funds, you must remit a check with this packet

If you submit a claim to the Trust Office without making an election, the benefit will default to **Monthly Benefit Option 1-LSS in Table 1B** (Age-based actuarial factors will apply).

Benefit Election Form
Part 2 – Acknowledgement of IAFF MERP Rules and Procedures

By making a selection in **Part 1** of this Benefit Election Form and by signing below, I acknowledge that I have read and understand the Benefit Election Form, including the supplemental information provided in the enclosed Appendix. I further understand and agree to the following:

- **This election is irrevocable**. Once submitted, I cannot change or reverse my choices, regardless of future circumstances.
- This is my final opportunity to convert any final leave/lump sum transfer(s) or existing Individual Account funds into Active Service Units, which are used to calculate my monthly benefit. If I do not elect to convert these funds now, I will not be given another chance to do so.
- My election applies to my entire leave transfer and/or Individual Account funds and determine the Monthly Benefit amount for my Surviving Spouse and/or Children's Monthly Benefit Level, which is one half (50%) of the amount I selected.
- If I have elected an Accelerated Benefit Option (i.e. Option 2, 3, or 4), I understand that my Monthly Benefit Level will decrease when I reach age 65, as outlined in the Appendix D of the Summary Plan Description.
- If I have elected an option with a Lifetime Surviving Spouse Benefit (LSS), my Monthly Benefit Level is reduced to provide the longer duration of benefits for my spouse.
- **My election of a Lifetime Surviving Spouse Benefit "LSS" above is irrevocable and cannot be changed later, even if my marital status changes (e.g., due to divorce, marriage or death of spouse).**
- **I understand that if I am completing this form as part of an Early Commencement Request, my decision is irrevocable and my benefit will be actuarially reduced for my lifetime, as outlined in Appendix E of the Summary Plan Description.**
- **I understand that if I return to work for an employer that participates in IAFF MERP, I will be ineligible to receive IAFF MERP benefits until I am no longer employed by an eligible employer.**

Signature: _____ ***Date Signed:*** _____

Date of Birth: _____ ***Date of Retirement:*** _____

Print Name: _____ ***Phone Number:*** _____

Employer: _____ ***Email:*** _____

Additional Contact information if we cannot reach you:

Name: _____ ***Relationship:*** _____ ***Phone:*** _____

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Notarized Acknowledgement of Surviving Spouse Benefit Selection

SKIP** this subsection if you selected a Lifetime Surviving Spouse benefit (LSS)

If you are currently married and selected a Monthly Benefit Option with a Surviving Spouse benefit terminating at Medicare eligibility, your spouse must sign below. The signature must be notarized.

By my signature below, I acknowledge and understand that if [BRIAN BROWN] predeceases me, my monthly benefits under the Plan, as a Surviving Spouse, will terminate at my Medicare Eligibility.

Spouse Signature: _____ ***Date Signed:*** _____

Print Name: _____

If you are not currently married and selected a Monthly Benefit Option with a Surviving Spouse benefit terminating at Medicare eligibility, you must sign below waiving lifetime spouse benefit. The signature must be notarized.

By my signature below, I acknowledge and understand that if I marry in the future, the benefits of my future Surviving Spouse will terminate at his/her Medicare Eligibility, and I cannot change this election in the future based on a marital status change.

Eligible Retiree Signature: _____ ***Date Signed:*** _____

Print Name: _____

CERTIFICATE OF ACKNOWLEDGEMENT

A Notary Public or other officer completing this certificate verifies only the identity of the individual who signed the document to which this certificate is attached, and not the truthfulness, accuracy, or validity of that document.

State of _____
County of _____

On this day personally appeared before me _____ to me known to be the individual, or individuals described in and who executed the within and foregoing instrument, and acknowledged that he (she or they) signed the same as his (her or their) free and voluntary act and deed, for the uses and purposes therein mentioned. Given under my hand and official seal this ____ day of _____ (year) _____
WITNESS my hand and official seal.

Signature_____

place notary seal above

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Investment Selection for Final Leave/Lump Sum Transfer

SKIP** this subsection if you did not receive a final leave/Lump Sum Transfer or elected a benefit from **Table 1D**

Investment Selection for Individual Account Funds

If you received a final leave or Lump Sum Transfer and elected to allocate those funds to an Individual Account (as shown in Table 1B or 1C), you must select an investment option below. **Instructions**

Select one investment option for your Individual Account by initialing and checking the box next to your selection.

Individual Account Investment Selection for Final Leave/Lump Sum Transfer		
Initial and check one box below	Fund Name	Ticker Symbol
☐	First American Institutional Prime Obligations Fund	FPIXX
☐	Dodge & Cox Income Fund	DODIX
☐	Vanguard Target Retirement Income Fund	VTINX
☐	Vanguard Target Retirement 2030 Fund	VTHRX
☐	Vanguard Target Retirement 2040 Fund	VFORX
☐	Vanguard Target Retirement 2050 Fund	VFIFX

Detailed fund information is available at: https://iaffmerp.org/about-the-plan/investments/

Note: If you have an existing Individual Account from a prior leave or Lump Sum Transfer, any funds received at separation will be allocated to your current investment selection. You will have an opportunity to change your investment election during the Annual Investment Selection Period, generally held in April.

Individual Account balances under $1,000 will be transferred to your Accumulated Benefit and will no longer receive investment gains or losses.

IAFF MERP BENEFIT ELECTION FORM
APPENDIX

Introduction

This Appendix is intended to help you understand your IAFF MERP benefit options, which are based on contributions made during your employment. It is intended to provide further detail and clarification of the information contained in the **Benefit Election Form**. Please review this material carefully and refer to it as needed while making your benefit selection.

IMPORTANT: The Benefit Election Form and Appendix do not include all details and limitations of IAFF MERP. For complete information, please refer to the official Plan document, titled: **"IAFF Medical Expense Reimbursement Plan of the WSCFF Employee Benefit Trust",** restated effective August 1, 2023, and as amended thereafter (the "**Plan document**"). You may access the Plan document online at: iaffmerp.org/for-participants/forms-documents/, or request a free hard copy from the Trust Office.

Acknowledgement of Short Service Benefits

Not all retirees are eligible for a lifetime Monthly Benefit Level from IAFF MERP. This is typically due to separating from employment with fewer than 60 months of Plan contributions. If this applies to you, you are still entitled to a Short Service benefit, based solely on the contributions made to the Plan on your behalf. Recurring contributions made during your employment are credited to your **Accumulated Benefit.**

A member with a Short Service benefit may fall into one of the following scenarios:

1) Short Service **without** a pathway to lifetime monthly benefit, **with or without** a Lump Sum Transfer or Individual Account;
2) Short Service **with** pathway to lifetime monthly benefit through COBRA contributions;
3) Short Service **with** pathway to lifetime monthly benefit via COBRA, and **with a** Lump Sum Transfer or Individual Account.

IMPORTANT: The Trust Office has reviewed your participation in IAFF MERP, including any final leave or Lump Sum Transfer, and any funds already allocated to an Individual Account.

If you have already met the contribution requirements for a lifetime Monthly Benefit Level, or if you could meet those requirements through COBRA contributions, conversion of available funds, or a combination of both, the applicable benefit options are reflected in **Part 1** of this **Benefit Election Form**.

Monthly Benefit Levels

If you have met (or can meet) the eligibility requirements for a lifetime Monthly Benefit Level, **Part 1** contains your personalized benefit quotes. If you are not eligible, you are entitled to a Short Service benefit, as described above.

The Monthly Benefit Levels shown in Part 1 assume you elect to begin benefits at the earliest available effective date under the Plan.

Under the Plan, benefits are generally effective retroactively to the later of:

- the first of the month following your 53rd birthday, or
- the first of the month following your final contribution to the plan.

For participants who have attained age 53, benefits will be credited retroactively to this effective date once a valid **Benefit Election Form** is received and processed by the Trust Office.

For participants electing Early Commencement prior to age 53, a completed and valid **Benefit Election Form** must be submitted and processed before any benefits can be established. If you do not elect to begin benefits at this time, you may request a revised **Benefit Election Form** with updated benefit quotes based on your age and Plan factors at the time of your future election.

Your decision regarding COBRA election and/or conversion of leave and/or Individual Account funds (as applicable) will affect your Monthly Benefit Level. Your benefit options (Options 1-4) under various scenarios are presented in **Tables 1B, 1C, & 1D**.

If your local has bargained for the transfer of leave or other lump sums to IAFF MERP, these amounts are treated differently than recurring contributions.

- Leave or Lump Sum Transfers may be allocated to an Individual Account, with an investment selection of your choosing; or
- Applied to a COBRA contribution and/or additional Active Service which may allow you to attain eligibility for lifetime monthly benefits.

Leave or Lump Sum Transfers under $1,000, without a previously established Individual Account will be added to your Accumulated Benefit, along with your recurring contributions.

If your local bargained for you to receive recurring contributions from your employer as a retiree, these contributions will be credited to your **Accumulated Benefit**.

Monthly Benefit Options

IAFF MERP offers four different monthly benefit options. Each option provides a different balance between the amount you receive before and after age 65:

- **Option 1** provides the same Monthly Benefit Level before and after age 65.
- **Options 2, 3, and 4** provide a higher Monthly Benefit Level before age 65 and a reduced Monthly Benefit Level after age 65.

Your personalized Monthly Benefit Levels[1] under each option are shown in **Part 1**.

Surviving Spouse Benefit Options

You have two choices for the Surviving Spouse benefit. For each of the four Monthly Benefit options, your **Benefit Election Form** includes benefit quotes with and without **"LSS" (Lifetime Surviving Spouse).**

- **With "LSS"** – Your surviving spouse will receive 50% of your Monthly Benefit Level for his/her lifetime.
- **Without "LSS"** - Your surviving spouse will receive 50% of your Monthly Benefit Level until

[1] **NOTE:** IAFF MERP, restated effective August 1, 2023, is currently written to generally provide benefits for Eligible Retirees until death. However, this is not guaranteed. The Trustees reserve the right to modify or terminate benefits at any time. This Benefit Election Form provides a summary only and does not include all details or limitations of the IAFF MERP. Full specifications are outlined in the *IAFF Medical Expense Reimbursement Plan of the WSCFF Employee Benefit Trust*, restated effective August 1, 2023, and as amended thereafter ("Plan document") You may request a free electronic or hard copy of the Plan document from the Trust Office.

he/she becomes eligible for Medicare.

If you choose the Lifetime Surviving Spouse ("LSS") benefit, your Monthly Benefit Level has been actuarially reduced to account for the expected continuation of payments to your surviving spouse after age 65. This reduction is based on your age at retirement.

Important Notes About the Surviving Spouse Benefit

- Your selection of a Surviving Spouse benefit is irrevocable and cannot be changed, even if your marital status changes later.
- The benefit will apply to your legal spouse at the time of your death.
- If you select a Monthly Benefit Level without "LSS" (e.g., surviving spouse benefit ends at Medicare eligibility):
    - If you are married, your spouse must sign the **Acknowledgement of Surviving Spouse Benefit Form** in front of a notary public.
    - If you are not married, you must sign the **Acknowledgement of Surviving Spouse Benefit Form** in front of a notary public.

No Monthly Benefit Level will be established until a completed and valid **Benefit Election Form** is received and processed by the Trust Office.

Once established, benefits will be credited in accordance with the applicable effective date under the Plan.

What is COBRA and How Does it Affect my IAFF MERP Benefits?

You will see several references to COBRA in your benefit quotes. In the context of IAFF MERP, COBRA does not refer to continuing your employer's health insurance. In this instance, you have the option to self-fund contributions to the Plan for up to 18 additional months after separating from employment.

How COBRA Works in IAFF MERP

- COBRA contributions purchase Active Service Units (or ASU) at the regular rate of $25 per ASU - the same rate as while you were working.
- This is generally a lower cost than conversion of funds based on your current age.
- COBRA contributions can help you:
    - Reach the 60-month contribution requirement for a lifetime Monthly Benefit Level, if you haven't yet met it through your regular/recurring contributions.
    - Increase your Monthly Benefit Level, if you've already met the 60-month requirement.

How to Elect COBRA Contributions

You have several options to fund a COBRA contribution:

1. Use a portion of your final leave or Lump Sum Transfer.
2. Use funds from your existing Individual Account.
3. Use personal funds by including a check with the election of COBRA.

Table 1C & 1D illustrates how your Monthly Benefit Level would be affected by an 18-month COBRA contribution.

Timing of Monthly Benefits and COBRA
If you choose to make COBRA contributions:

- Your monthly benefits cannot begin until your COBRA payments are complete.
- You can choose to:
    - Pay the full 18 months up front, allowing monthly benefits to start immediately after.
    - Pay month-to-month, delaying your monthly benefit until the month after your last COBRA contribution.

IMPORTANT: This is your only opportunity to elect COBRA. Even if you decide not elect a Monthly Benefit Level today, you must still return a completed **COBRA Election Form** to the Trust Office within 60 days of the date on your **Notice of Right to Elect COBRA.** Your COBRA Notice may arrive separately from this benefit packet and may have a different date than your **Benefit Election Form.** You may also request a copy from the Trust Office.

Details about your COBRA rights can be found in the **Notice of Right to Elect COBRA Self-Payment of Contributions**.

Leave and/or Other Lump Sum Transfers

If your Local has bargained for the transfer of leave or other lump sum amounts to IAFF MERP, you may have:

- Received a final transfer of sick or vacation leave, or
- Funds currently held in an Individual Account from prior transfers during your employment.

If applicable, these amounts are shown in **Table 1A** and may be used in one of the following ways:

- To make COBRA contributions (See COBRA section above);
- To convert into Active Service Units to increase your Monthly Benefit Level; or
- To remain in an Individual Account, where they can be used for future reimbursements.

Option to Convert Leave and/or Other Lump Sum Transfers to Active Service Units (ASU)
You may convert all or a portion of these funds, including any existing Individual Account funds, to purchase more Active Service Units (ASU).

This option increases your lifetime Monthly Benefit Level.

<u>Key Points About Conversion</u>

- Conversion is based on your current age, so it is less favorable than purchasing Active Service Units through active employment contributions.
- The actuarial conversion rates used for this calculation are listed in **Appendix C – Lump Sum Transfer Conversion Table** of the IAFF MERP Summary Plan Description, available online at iaffmerp.org/for-participants/forms-documents/.

Your Monthly Benefit Levels, assuming full conversion of all available funds, are shown in **Table 1D**.

If you want to use only part of your available funds for conversion (and place the remainder in an Individual Account), you must contact the Trust Office. Your benefit quotes will be recalculated based on

the amount you choose.

Important Reminders:

- A conversion to Active Service Units is irrevocable once your **Benefit Election Form** is received and processed by the Trust Office.
- This is your only opportunity to convert these funds to increase your Monthly Benefit Level.

Transfer to an Individual Account

Instead of converting funds to Active Service Units (ASU), you have the option to transfer eligible leave and/or other Lump Sum Transfers to an Individual Account.

If you choose the Individual Account option:

- The funds remain separate from the monthly benefits quoted in **Part 1** of your **Benefit Election Form**.
- You may select an investment option on the **Investment Selection Form for Final Leave/Lump Sum Transfer**.
- You can take distributions from your Individual Account to reimburse any Covered Expenses, up to the available account balance.

Investment Selection:

- If this is the first deposit to your Individual Account, you may select an investment option on the **Investment Selection Form for Final Leave/Lump Sum Transfer**.
- If you already have an Individual Account, the new funds will be added to your existing investment selection.
    - You may change your investment selection during the Annual Investment Selection Period, generally held in April.

For detailed fund information, visit: iaffmerp.org/about-the-plan/investments/.

If you don't make an election for how to allocate your final leave and/or Lump Sum Transfer, the default selection will be applied.

Default Selection: The full amount of your leave or Lump Sum Transfer will be deposited into your Individual Account.[2]

Early Commencement of Monthly Benefits

This section applies to participants who have retired prior to age 53, are eligible for Regular or Disability Pension benefits , and who have submitted an Early Commencement Request Form.

Remit Required Forms to the Trust Office:

[2] If you are under age 40, the default option will be conversion of your leave transfer to Active Service Units.
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IAFF Medical Expense Reimbursement Plan
c/o Benefit Programs Administration
1200 Wilshire Blvd, Fifth Floor
Los Angeles, CA 90017

Phone: 844.353.7839
Fax: 562.463.3894
Email: IAFFMERP@bpabenefits.com

Benefit Election Form

Complete the following:

Part 1 – Elect a Monthly Benefit Level
Part 2 – Confirm your election and the **Acknowledgement of IAFF MERP Rules and Procedures**

Notarized Acknowledgement of Surviving Spouse Benefit Selection

This form is required if you elect a surviving spouse benefit that terminates at Medicare eligibility. It must be completed and returned before your monthly benefits can begin.

Who Must Sign

- **If you are married:** Your current spouse must sign in front of a notary public.
- **If you are not currently married:** You must sign in front of a notary public.

Investment Selection Form for Final Leave/Lump Sum Transfer

Required only if:

- You have a final leave and/or other lump sum being transferred to IAFF MERP, and
- You do not already have an Individual Account established.

Not required if you are converting funds to Active Service Units (ASU).

Separate COBRA Election Form

This form is required if you have selected a monthly benefit option in **Table 1C** or **Table 1D**.
Please carefully review the separate **Notice of Right to Elect COBRA** to ensure you understand the rules and implications of electing COBRA contributions. This notice provides a detailed explanation of your COBRA rights under IAFF MERP.

Below are important points to consider in making your decision regarding COBRA contributions.

- COBRA allows you to self-fund IAFF MERP for up to 18 additional months after employment ends.
- Contributions purchase Active Service Units at the same rate you paid during employment (at $25/ASU).
- You may use funds using:

    - A final leave transfer
    - Existing Individual Account funds, or
    - Personal funds

- You may pay 18 months upfront to avoid delaying the start of your benefits.
- COBRA may help you to meet the 60-month eligibility requirement for lifetime monthly benefits.

Whether or not you choose to make benefit election today, you have 60-days from the date on your **Notice of Right to Elect COBRA** form to make a COBRA election. You will not have another opportunity.

Notice of Right to Elect COBRA Self-Payment of Contributions (separate document) may arrive prior to your full benefit election packet and may have a different date than your Benefit Election Form.