

Retirement Insurance Fund

DEAR RETIREE:

The Palm Beach County Firefighters' Retiree Insurance Fund has partnered with Anchor Benefit Consulting, a third party administrator, to offer online tools, benefit card services and handling of affidavits for continued eligibility for your organization's retiree plan. Upon receipt of the requested information, Anchor Benefit will review the information provided. Thereafter, a benefit card will be mailed to the address provided on the information received. If you already have a benefit card then the 2020 benefit amount will be added to the unused 2019 benefit amount, if any.

As defined in the insurance fund's plan document, the retiree plan provides reimbursement for health insurance premiums or other qualified benefits permitted under section 501(c)(9) of the Internal Revenue Code. Benefit amounts are determined based on factors outlined in the plan document such as years of service and type of retirement.

Enclosed you will find an affidavit for continued eligibility, reimbursement form, retiree information sheet, instructions for submission and a guide to register and navigate the Anchor member benefits portal as well as a secure upload guide.

*You must return the notarized affidavit for continued eligibility, proof of insurance and retiree information sheet to Anchor Benefit before a benefit card can be issued or reloaded. *

Your entire benefit amount will be loaded on the benefit card. If you incur a qualified medical expense that cannot be substantiated via the benefit card, you can submit for reimbursement using the reimbursement form enclosed. Reimbursements are issued on a quarterly basis.

Benefit Portal Registration:

Upon receipt of this notice, we encourage you to visit www.anchorbenefit.com and register via the Employer/Member Benefits portal to establish login credentials. Note, if you are a new retirec and/or we have not received your information previously, you will not be able to register on the Anchor site.

Instructions on how to register and navigate the benefit portal are enclosed.

If you have any questions, please do not hesitate to contact us.



Anchor Benefit

Mailing Address: P.O. Box 945260 Maitland, FL 32794

Phone: 800-845-7629 Fax: 407-667-8765

Hours of Operation: 8:00 a.m.—5:00 p.m., EST Monday—Friday

Palm Beach County Firefighters' Retirement Insurance Fund – RETIREE INFORMATION

Mail or Fax Completed Form to:

Anchor Benefit Consulting, Inc. | PO Box 945260 | Maitland, FL 32794 | Phone: 1-800-845-7629 | Fax: (407) 667-8765 |

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Palm Beach County Firefighters' Retirement Insurance Fund-2020 Affidavit of Continued Eligibility

 $\label{lem:mail/Secure Upload completed form to Anchor Benefit Consulting, Inc. $$| POBox 945260 | Maitland, FL 32794 | Phone: 1-800-845-7629 | Upload: $$| http://www.anchorbenefit.com/secure-file-upload.html | http://www.anchorb$

AFFIDAVIT OF CONTINUED EL	LIGIBILITY				
This affidavit is executed this	_ day of	20	by	Retiree N	Vame
confirming that I have health insurance co	verage with the following cor	mpany.			
HEALTH INSURANCE INFORM.	ATION				
Name of Health Insurance Company	_() Code and Phone Num	ber of Inst	urance Company	
Mailing Address	City			State	Zip Code
Insurance Policy Number	Insurance Grou	p Number		_	
ACKNOWLEDGEMENT					
State of,	, County of				
Before me,Retiree Name	, personal	lly appeared, known	to me, or	proved to me thro	ugh description of an
identification card or other document, to be	e the person whose name is s	hown on this form an	ıd acknov	vledged to me that	he/she executed the
same for the purposes and consideration th	erein expressed. Type of ider	ntification produced			·
Given under my hand and seal of office this	s day of 20	·			

Palm Beach County Firefighters' Retirement Insurance Fund-Instructions

Instructions for Submitting Information

Anchor Benefit Consulting, Inc., a third-party administrator, will be mailing out requests for verification of continued eligibility. Your verification of continued eligibility packet consists of the affidavit of continued eligibility, retiree information form, beneficiary form, reimbursement claim form, and instructions on how to navigate the Anchor Benefit portal. You must complete and return the signed and notarized affidavit, retiree information sheet and proof of health insurance. Upon receipt of this information, Anchor Benefit will review the information submitted and issue a Debit MasterCard with the appropriate benefit amount loaded. If you already have a card that is not expiring, a new card will be sent to you.

To expedite the processing of your continued eligibility:

- 1. Submit your signed and notarized affidavit, retiree information form, beneficiary form and proof of health insurance via mail or secure document upload (See Secure Document Upload Guide).
- 2. If you fax your documentation, check the fax machine's confirmation report to confirm the transmission was successful.
- 3. Ensure each section of the affidavit and retiree information form has been completed correctly and completely. Missing information may delay the processing of your information and could result in the delay of the benefit card issuance.
- 4. The Benefit Fund for 2020 will issue your entire benefit amount in the form of a benefit card. The 2020 benefit amount will be added to any previous unused benefit amount balance. If you are a new retiree, a benefit card will be issued in the retiree's name. Benefit cards will be sent to the last known address as provided on the retiree information form. If a benefit card is returned because of a failure to provide an updated address to the Fund, no further attempts to mail the benefits card will be made until the covered person provides written notice of the change of address to the Plan Administrator or to Anchor Benefit Consulting, Inc.

All forms and documentation may be mailed to Anchor Benefit Consulting, Inc. at the following address:

Claims Department P.O. Box 945260 Maitland, FL 32794 OR

Faxed to: 407-667-8765

Benefits Debit MasterCard

The Benefits Debit MasterCard gives you easy access to the funds in your benefit account. The Benefit Debit MasterCard may be used for health insurance premiums and qualified medical expenses such as, deductibles, co-payments, coinsurance, prescription drugs and other medical services such as inpatient/outpatient services, office visits, and durable medical equipment.

In most ways, your card works just like any debit card. There are three important differences:

- 1. First, its use is limited to specific merchants based on the benefit account, and to expenses deemed eligible by the Plan;
- 2. Second, you cannot use it at an ATM, or to obtain "cash back" when making a purchase; and
- 3. Third, you are not given a PIN with this card. Should a merchant or provider ask you for a PIN, just explain that this particular card does not have one. When given the option between debit and credit at the terminal, choose "CREDIT".

You can use your Benefit Debit MasterCard at certain healthcare and non-healthcare merchants. A healthcare merchant includes medical providers such as doctors, dentists, vision care facilities, and other locations that sell only medical services/products. A non-healthcare merchant is any retailer who may carry healthcare products along with other product lines. Examples of non-healthcare merchants include: grocery stores, mass merchandisers, and pharmacy stores.

Your Benefit Debit MasterCard is designed to work at both healthcare and non-healthcare merchants who have a healthcare inventory approval system in place (IIAS) that allows them to determine if purchased items are eligible at the point of sale. Since this inventory system will only allow you to purchase eligible items with your card, you will not need to provide receipts or other documentation to substantiate the eligibility for purchases. If, however, your card does not work or does not authorize your full transaction, it's probably because some or all of your items are ineligible. You can have the merchant try ringing up the eligible items separately, or you may need to provide receipts or other documentation before reimbursement is received. (See Item (2) under Instructions for Submitting Claims on Qualified Medical Expenses.) Your Benefits Debit MasterCard is valid for up to three years from the date of issue. Be sure to retain your card since it will be reloaded each year with your entire benefit balance, along with any rollover funds from the prior benefit year. Anchor Benefit will automatically mail out a new benefit card prior to its expiration date. Typically, within thirty (30) days prior to its expiration. Any funds you had on the old card will automatically transfer to the new benefit card.

Palm Beach County Firefighters' Retirement Insurance Fund-Instructions

Additional Benefit Cards: A Benefit Debit MasterCard is issued to retirees at no cost. However, if you lose your card, request a replacement card, or wish to request an additional card for a spouse or eligible dependent, there is a fee of \$5.00 per card. If you lose or misplace your benefit card, please contact Anchor Benefit immediately to ensure the card is deactivated. The \$5.00 fee for additional cards or lost/replacement cards would be deducted from your benefit amount.

IMPORTANT NOTICE REGARDING OVER-THE-COUNTER (OTC) DRUGS AND MEDICINES: To be eligible for reimbursement, federal healthcare reform requires that OTC medicines and drugs (except insulin) purchased must be prescribed by a medical professional or accompanied by a note from a medical practitioner recommending the item to treat a specific medical condition. Thus, OTC medicines and drugs such as aspirin, antihistamines, and cough syrup must be prescribed. The prescription requirement applies only to medicines and drugs, not to other types of OTC items such as bandages and crutches.

Group Term Life Beneficiary Information

Don't forget to keep your beneficiary information up to date. If a designated beneficiary is removed from your health plan, do not forget to notify the benefit fund office. If you need to change your designated beneficiary, a copy of the beneficiary form is included in this packet or you can contact Rick Rhodes in the benefit fund office at (561)-969-6663 for additional information.

Permissible Benefits

An eligible expense is defined as medical care expenses as described in Section 213 (d) of the Internal Revenue Code. You can also refer to IRS Publication 502, titled, "Medical and Dental Expenses" for more detailed information. Some examples include, but are not limited to, ambulance, contraceptives, lab and diagnostic tests, chiropractor, prescription drugs, eyeglasses, hearing aids, outpatient care, surgery, office visits, etc.

Instructions for Submitting Claims on Qualified Medical Expenses

Certain transactions may not be approved or substantiated when using your benefits card due to any number of reasons. Some of these reasons have been discussed under the section titled "Benefits Debit MasterCard." If this should occur, you may submit for reimbursement of qualified medical expenses and health insurance premiums using a qualified benefit reimbursement form. A copy of this reimbursement form can be found in your benefit packet as well as on the Anchor Benefit portal and the retiree insurance fund website at www.pbcretiree.com.

To expedite your claim:

- For qualified insurance premium reimbursement, you must attach documentation which includes the following: (1)
 a copy of your health insurance card; (2) insurance policy period; (3) name(s) of covered person(s), (4) type of coverage, and
 (5) insurance provider name and address. This information is typically contained on your premium billing notice. If you are
 enrolled in Medicare then we need a copy of the letter sent by Medicare showing your annual premium.
- 2. For qualified medical expenses or services, only if necessary, you must attach a copy of the itemized verification for each qualified medical expense or service not successfully approved by the Benefits Debit MasterCard, if provided. Generally, verification should contain (1) patient (covered individual) name; (2) date item was purchased or service was provided; (3) description of expense or service; and (4) out-of-pocket amount. Acceptable forms of verification include (1) an explanation of benefits (EOB); (2) an itemized billing or statement from your provider; or (3) a detailed receipt for prescription or over-the-counter (OTC) medications. Cancelled checks, credit card or debit card receipts, balance forward or payment on account statements, and documentation which indicates that final insurance payment has not yet been determined are not acceptable. NOTE: Please do not use a highlighter on your expense receipts. If you want to identify certain items on your receipts, circle the items with a regular pen instead. Highlighting often appears illegible on faxes and electronic imaging equipment used to process your claim.

REIMBURSEMENT OF QUALIFIED MEDICAL EXPENSES: Reimbursement for qualified medical expenses will take place on a quarterly basis. Retirees can submit a qualified benefit reimbursement form throughout the calendar year and eligible expenses are reimbursed no later than March 31, June 30, September 30 and December 30 of each year.

Questions? Contact the third-party administrator, Anchor Benefit Consulting, Inc., at 1-800-845-7629.

Palm Beach County Firefighters' Retirement Insurance Fund-Instructions

Communications from Anchor Benefit Consulting, Inc.

Anchor Benefit Consulting, Inc. provides several forms of participant communication during the claims process. For example:

- Anchor Benefit Consulting will send the annual affidavit of continued eligibility and reimbursement forms along with instructions each year for submission.
- Upon receipt of the above-mentioned forms and necessary documentation, Anchor Benefit Consulting will send you a benefit
 card with your eligible amount loaded on the card. If you already have a benefit card then the new benefit amount will be added to
 the unused balance for the prior year, if any.
- If Anchor Benefit is missing information, unable to substantiate or verify a claim for benefits, the claims department will send you a request for more information along with a reimbursement claim form for you to complete.

Questions? Contact the third-party administrator, Anchor Benefit Consulting, Inc., at 1-800-845-7629.

RELIANCE STANDARDLife Insurance Company

a DELPHI company

	Desi	gnation of E	Benefi	ciary	·		
	Policyholder PALM BEACH COUNTY FIREFIGHTERS' EMPLOYEE BENEFITS FUND			Policy Number(s) GL 160157 (BASIC)			
Insured Name			Social	er			
I hereby designate the foll Primary Beneficiary(ies	owing as my beneficiary (i	ies) under the a	ibove p	olicy nur	nber(s):		
Full Name and Address (Plea	ase Print)	Percentage* (Must total 100%)	Date	of Birth	Relationship	Social Security Number	
* If no percentages are inc	licated, benefits will be div	ided equally b	etween	all prima	ary beneficiarie	s.	
Contingent Beneficiary(ies) (applicable only if you	are not surviv	ed by o	ne or mo	re primary bene	eficiaries)	
Full Name and Address (Plea	ase Print)	Percentage* (Must total 100%)	Date	of Birth	Relationship	Social Security Number	
* If no percentages are incontingent beneficiaries.	dicated, any benefits payab	le to contingen	it benef	iciaries v	vill be divided o	equally between all	
Unless you indicate of the surviving beneficia	nation revokes all revocable herwise, if any beneficiary ries of the same class (prin eary or contingent) survive	predeceases years	ou, that gent).	benefici	ary's share will	be divided pro-rata among	
Date	Signature of Insured						



Citrix Share File

Secure Document Upload Instructions

Your privacy is important to us! To ensure the documents you send us are not compromised, we offer a secure document upload on our website for encrypted transmission of any sensitive information you submit to us (e.g.,

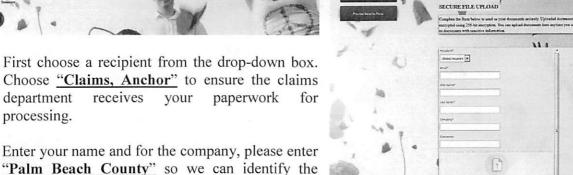
social security number, financial information).



To send us documents securely, please visit www.anchorbenefit.com and click on "SECURE DOCUMENTS" as shown to the left.

Once you click on secure documents, the page shown below will appear.

ANCHOR BENEFIT CONSULTING, INC.



You can also add a brief message under comments if you feel it is necessary, but it is not required. Then drag and drop the files you wish to upload from your computer folder or desktop to the box on the screen or click **Browse** files to select them manually. When you have placed all files you wish to upload in the box, click **Upload**.

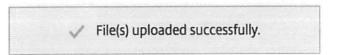
Your files will be uploaded. Upload speed can vary based on your internet connection.



appropriate retiree benefit fund.

A success message will be displayed towards the top of the form once your upload is complete.

Drag files here



If you have any questions, please give us a call at 1-800-845-7629.

SUBMIT COMPLETED CLAIM FORM TO:

Claims Department via the secure document upload at www.anchorbenefit.com or

Fax: (407) 667-8765

QUALIFIED BENEFIT REIMBURSEMENT CLAIM FORM

DALM DE ACH COUNT	ΓΥ FIREFIGHTERS' RETIREE INFORMATI	ION						
PALM BEACH COUN	IT FIREFIGHTERS RETIREE INFORMATI	ION						
Name (Last, First, MI)		Social Security Number						
Street Address		Email Address						
City, State, Zip Code		Phone Number	Phone Number					
REIMBURSEMENT R	EQUEST FOR QUALIFIED OUT-OF-POCKE	ET EXPENSES						
REMINDER: You must inclu	de proof of each expense (e.g. Explanation of Benefits, deta niums paid by an employer or deducted pre-tax thro	iled receipts, etc.) Claims for retiree-paid premium	s deducted after-tax require a letter from the bursement.	e employer confirming tha				
Date of Service	Service Provider or Item Purchased From (e.g. Dr. Smith, Hospital, Pharmacy, etc.)	Description of Service/Item (e.g. office visit, Hospital Care, Dental, Prescription, etc.)	Name of Qualified Individual for Whom the Expense is Incurred/Relationship	Amount You Paid				
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submit.			Total Reimbursement Request	\$				
CERTIFICATION (Sign	nature is Required)							
unreimbursed medical/denta reimbursable from any othe defined under the terms of t	information provided in this claim request is true and al/vision expenses after payment by insurance (if any) as a source. With respect to claims submitted on behalf of the Plan. With respect to claims for qualified insurance over's section 125 cafeteria plan.	nd/or; (b) medical/dental/vision tax-qualified long qualified dependents, I hereby certify that such	g-term care insurance premiums; and (3) person meets the Plan requirements and i	the submitted claim is not a qualified dependent a				
Signature:		Date:						
Secure File Upload: via <u>htt</u>	p://www.anchorbenefit.com/secure-file-upload.html	Mail to: P.O. Box 945260, Maitla	and, FL 32794 www.anchorbenef	it.com				
For questions, please call of	customer service at 1-(800)-845-7629 or (407)-667-870	66.						



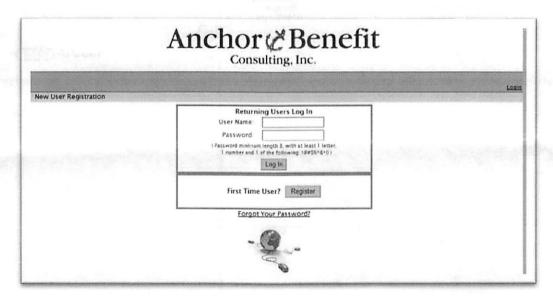
Member Benefits Web Portal

NOTE: This tool is designed to work best with the Internet Explorer browser @ . We do not recommend using any other browser for this site as it may not give you access to all of the menus and options. Note, until Anchor Benefit receives your application, you may not be able to register on the benefits portal.

Registration and Login

To register, please visit <u>www.anchorbenefit.com</u> and click on the link for <u>Employer/Member Benefits Portal</u> to be redirected to the login page. Everyone who accesses the benefits web portal must first have a user account set up. Use the New User Registration link in the upper left hand corner of the login screen or the First Time User? Register option to begin the short registration process.

If a user forgets their password, they can click the Forgot Your Password? link on the main page. A new password will be sent to the email address provided by the user during registration. They can then log in using the new password and go to the Change Password option in the My Account menu to change it to something secure. If you encounter any issues while registering, please contact us at 1-800-845-7629 or via email at support@anchorbenefit.com.



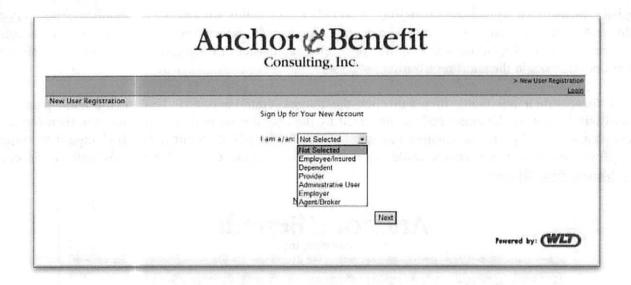
A user's password must be a minimum of 8 characters in length, with at least one character being a letter, a number, and one of the following: !@#\$%^&*()
Select the type of user you are registering for and click Next.

User Roles

Employee/Insured: Automatically approved if identifying information matches our database.

Dependent: Automatically approved if identifying information matches our database. A dependent cannot view the employee's information.

Select the type of user you are registering with and begin filling out the rest of the form. When an employee or dependent registers as a member, the system will attempt to identify the record in our database. If a match can be made, the member will be automatically approved and may begin using the benefits web portal immediately. If a match is not made, the member will be notified and will need to contact us for further assistance. All other users such as, Employers and Agents must be authenticated by an administrative user. Depending on the type of user you registered as, the form will request different identifying information. For security reasons, the user's password and security question/answer will be encrypted and will not be available to any type of user.





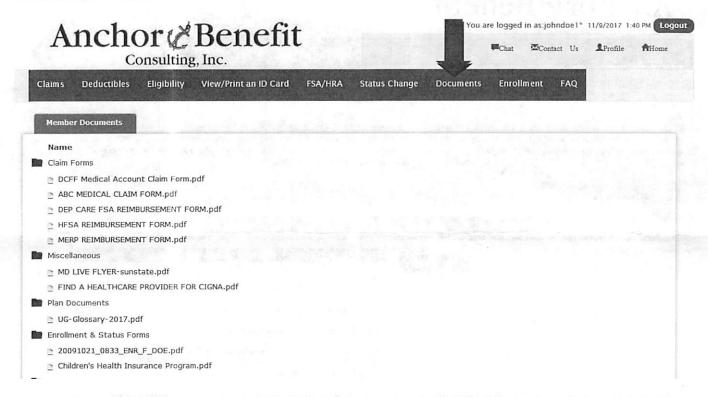
Note: not all the information shown above will be available for your plan.

Every retiree that registers and logs into our benefits site will see this home page. The announcements posted may differ for each plan, but they all begin with the Welcome message. As you navigate through the site, you can always click on the **Home** button on the top right corner of the screen to return to this page.

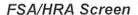
Note, the links for **PPO Networks**, **PBM/RX Plan** and **Case Management** across the bottom may or may not be active depending on the plan. However, **Other Links** will always be active for all groups as they include general links such as WebMD.

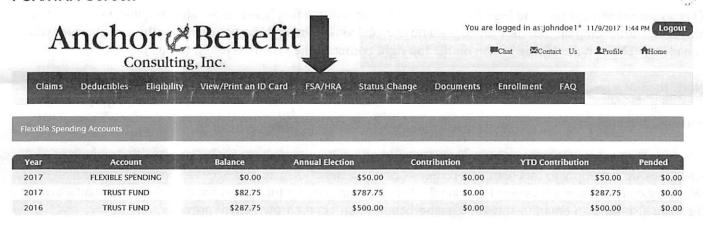
Also, the Temporary ID Card and Request ID Card buttons have been disabled under View/Print an ID Card since they do not apply to this plan. If a retiree is issued a Benefits Card and needs to order a replacement card then they can compose a message to us via the benefits portal under the option for Replacement Debit Card, or they can also send an email to support@anchorbenefit.com via their own email provider.

Documents Screen



For members to view documents such as claim forms or the plan document they need to click on **Documents**. A list of downloadable forms will appear. The forms shown above are may not be the forms available under your plan.





When you click on FSA/HRA you can view your account balance under the plan.

Claims Screen



To view claims click on **Claims** on the menu above. Ensure that the *Type* and *View* options shown above have **All** selected. This way you can see all claims processed.

If you see Medicard POS Transaction appear in your list of claims, this means you had a benefit card transaction.

If you have any questions, please do not hesitate to contact Anchor Benefit Consulting at 1-800-845-7629.