



## Seattle Fire Fighters HealthCare Trust

*Administered by Vimly Benefit Solutions, Inc.*

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December 15, 2020

Dear Member,

We are writing to notify you that the Trustees of the Seattle Fire Fighters HealthCare Trust (“Trust”) recently made the decision to close Plan B, the Trust’s under 65 retiree plan, to **enrollees retiring on or after January 1, 2022**. We made this difficult decision because Plan B has very high expenses coupled with very low enrollment. In short, Plan B has become unsustainable and its premiums may be adversely affected and subject to significant increases in the future.

Members who retire prior to January 1, 2022 as well as those currently enrolled in Plan B will not be impacted. In addition, members who retire prior to January 1, 2022 and who have deferred their Plan B enrollment because they elected COBRA through the Trust, or opted into other group coverage, either through new employment of their own or their spouse’s employment, will also retain the option to elect Plan B in the future (including January 1, 2022 and later) if they otherwise meet the eligibility rules for the Plan.

**Important: Plan B will continue to operate into the future with no end date specified at this time, but the plan is subject to potential premium increases as appropriate. This notice is ONLY closing, or removing Plan B as an option, for retirees with a retirement date of January 1, 2022 and later.**

We want you to have this information now, particularly members who are beginning their post-employment now and into next year. We also want to remind you of additional postemployment options available to you as you plan for retirement:

- You may use your COBRA rights to extend your health benefits for up to 18 months after you retire or you become Medicare-entitled, whichever comes first;
- Following exhaustion of COBRA (or immediately following your retirement if you choose) you have access to the City’s Retirement Medical Plan options;
- There are private healthcare options available in the Washington insurance marketplace; and,
- Once you become Medicare eligible, you have a wide variety of Medicare Part D and Medicare Supplemental Plans available, including options you can elect through the Trust.

We hope you find this information helpful for your retirement planning. Please feel free to contact the Trust Office or one your SFFHCT Trustees with any questions or comments.

Sincerely,

Dallas Baker,  
Chair, Seattle Fire Fighters HealthCare Trust