



WINTER 2026

Vital Signs

Essential News from Your HealthCare Trust



**Make the Most of
Your HealthCare
Trust Benefits in 2026**

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Your Total Wellness Fund Account is Funded and Available for Use

Our new Total Wellness Fund (TWF) benefit is here! Eligible members are automatically enrolled and receive \$2,500, deposited into their TWF VEBA account, to use for qualified out-of-pocket healthcare expenses.

Here's what you need to know:

Who qualifies?

Active Local 27 members during 2025 who begin 2026 as active members, or those who retired by the end of 2025.

Automatic Enrollment

Eligible members are automatically enrolled with \$2,500 deposited into their TWF account.

Account Management

Ameriflex will administer the TWF, the same company that manages our Retirement Security Fund (RSF). If you already have an Ameriflex RSF account, use the same login credentials to access your TWF. If not, visit Ameriflex.com to set up your account.

Your Debit Card is in the Mail

Ameriflex TWF debit cards will be mailed in early January. Be sure to check your mail for a plain, white legal-sized envelope. It will contain your TWF debit card. The envelope will not have the Ameriflex logo.

Using Your Card

Starting in January, you can use your TWF for eligible out-of-pocket healthcare expenses under IRS Section 213, including deductibles, copays, and certain items like LASIK surgery and over-the-counter medications. Unused funds roll over annually and transfer to your Retirement Security Fund at retirement.

For more information about the TWF, visit the HealthCare Trust website, email the trust at sffhct@vimly.com, or call them at 206-859-2693.



New at the Station 2 Clinic: Follow-Up Care Between Your AFFME Exams

Your Annual Fire Fighter Medical Evaluation (AFFME) is a critical health and wellbeing checkpoint—but a lot can happen in the 12 months between exams. That's why Station 2 Clinic now offers dedicated follow-up visits to help you stay on top of your health and wellbeing throughout the year.

These 10 to 30-minute appointments help you maintain your momentum on health issues that came

up during your AFFME. They are only for addressing those issues—they're **not** for new problems, injuries, or urgent concerns that develop between exams.

Call the clinic at (206) 971-1365 to request a follow-up visit. Please note that follow-up visits cannot be self-scheduled through the Athena Health portal.

Maximize Your Health Benefits: The Smart Order for Using Your Healthcare Accounts

Using your health insurance, health FSA, and VEBA accounts strategically can reduce your annual medical expenses, but it is crucial to use them in the proper order to avoid wasting funds and preserve long-term value.

1 Start by letting your health insurance process every claim.

Insurers apply contracted rates to determine exactly what you owe, ensuring you don't overpay and that all your expenses count toward your deductible and out-of-pocket limits.

2 After receiving the insurer's final statement, use your City of Seattle Health FSA to pay for your out-of-pocket expenses.

Most FSAs follow use-it-or-lose-it rules, so some or all of your unspent funds might expire at the end of the plan year. Your City of Seattle Health FSA allows up to \$660 of unused money to roll over into the next benefit year. Any amount above this limit will be lost, so careful planning is essential.

3 After your FSA funds are used up, you can turn to your Total Wellness Fund (TWF) VEBA account.

It's especially helpful for medical, dental, and vision costs that aren't covered by your healthcare insurance or FSA but are qualified expenses under the Internal Revenue Code (Section 213), which governs the TWF VEBA. Also, remember that any unused VEBA balance rolls over to the next year, providing a safety net for larger, unforeseen, or long-term healthcare costs.

Remember, the total reimbursement from your FSA, TWF VEBA, and RSF (if applicable) cannot exceed your actual out-of-pocket expenses.

This sequence safeguards against wasted FSA funds while maintaining your VEBA's long-term growth, making sure every healthcare dollar works harder for you.



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Introducing WIN: Comprehensive Healthcare for Your Whole Family

WIN is a new, comprehensive digital health platform from WINFertility. The program supports every stage of family life for all family members. Through WIN, you'll have access to unlimited, on-call clinical support, a vetted network of leading providers, and a comprehensive library of clinically backed articles and videos helping you navigate every step with confidence.

For members focused on family building, our WINFertility benefit now covers up to three IVF cycles.

Visit the HealthCare Trust website to learn more about WIN's expanded range of services for your whole family.

Watch for a new webinar launching in January.

win.

family-building &
family-wellbeing

