



Firefighters & Paramedics
Local 22 Health Plan
415 N 5th Street
Philadelphia, PA 19123



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WINTER 2025

WELCOME TO THE **HEALTH PLAN'S NEWSLETTER**

As we head into the Holiday Season -

The staff of Local 22's Health Plan wish you and your Family a Happy and Healthy Holiday.



We not only provide you and your family with best possible care when needed, we also offer many programs to improve and maintain your health while you are healthy.

Looking back over the past few months – we at the Health Plan would like to thank our members for their participation in the 6 weeks of Ultra-Sound Screenings. Over 1,000 members were tested. Early detection leads to higher rates of successful intervention.

And some quick reminders:

- Our Philly Fire Motivated Fitness program offers one on one personal training as well as group fitness programs – free to our members and dependents. For information on all our fitness programs go on our wellness/fitness website – www.pfmfitness.com
- Local 22 Health Plan is partnered again this year with Wondr Health To provide a Weight loss program that takes a personalized approach to fit your life style.
- Mental Health Consultants and Local 22's Peer support are always available to our members and their dependents. Many of us struggle with difficult times especially during the Holiday Season – help is a phone call away. All calls are strictly confidential.
- The Health Plan has engaged Guardian Nurses, a team of Registered Nurses, to provide advocacy services to our members and their eligible dependents. If you or your dependent is ill or injured, or if you need long-term care, Guardian Nurses can help you. Call Alonda Woods at 484-803-2198.
- All members are urged to participate in the FY 26 Incentive Program. It is the members responsibility to send in documentation that you completed the qualifying incentives by June 30. Email the documentation to jkots@iaff22.org

For a full list of the activities that qualify for the FY26 incentive, visit the Health Plan website at www.local22healthplan.org.

wondr

Weight loss isn't one-size-fits-all

Meet Wondr, the weight-loss program that fits you.

Wondr is a skills-based digital weight-loss program that teaches you the skills to:

- ✓ Lose weight
- ✓ Increase your energy
- ✓ Improve your sleep

and be your healthiest self—while eating the foods you love. Our program is based on behavioral science and takes a personalized approach that fits into your life—at no cost to you.*

Get started today at wondrhealth.com/Local22HealthPlan



LOCAL 22 FIRE FIGHTERS & PARAMEDICS HEALTH PLAN

We are pleased to announce that Local 22 Health Plan / VIVEKA Health APP has been updated. The update provides a more recognizable icon and improved personalized service for our members.

The APP is a real valuable tool for our members.

You have the ability :

- To add dependents,
- Send documents such as Birth Certificates and Marriage Certificates directly to the Health Plan via the App,
- Find nearby doctors, pharmacies and other Health Plan providers
- Access your Blue Cross and Benecard Cards
- Receive Health Plan Updates and information
- Receive your Medical History (Optional)
- Communicate with the Health Plan

To download the Local 22 Health Plan / VIVEKA APP go to the APP store on your Cell Phone. Download the Local 22 Health Plan APP. The icon / symbol will be the Local 22 Health Plan logo.



Follow the registration instructions then sign in.

Upgrading your current APP or newly registered members for the APP will meet 1 of your 2 qualifying events for your FY 26 Wellness Incentive.

Medicare Part B Reimbursement

- Who is entitled to this reimbursement?
Medicare eligible retirees (and their spouses) who are paying for Part B and who are still eligible for coverage under the Local 22 Health Plan
- What do I need to give the Health Plan to get this reimbursement?
We need verification of what your monthly premium is. Generally, either a copy of your Medicare premium bill or, if your premium is deducted directly from a Social Security check, a statement from Social Security (Social Security Verification Letter) showing that premium amount.
- Do I need to send a statement every year?
Once you provide verification of what you're paying for Part B, you need to re-send your information every year during the first quarter because Medicare premiums are adjusted yearly at this time.
- How often will I be reimbursed?
Checks are mailed quarterly: in April, July, October, and January.

January 2026 Medicare Part B Premiums will change for Medicare Enrollees

Dear Member,

In December 2025 / January 2026 you should receive a "Verification of Benefits" letter for Social Security showing the premium being deducted from your Social Security. If you are not receiving Social Security you will receive a bill for the premium.

We must receive a copy of this Letter / Bill in order to process the correct reimbursement for 1Q 2026 in April 2026.

Failure to send in documentation will result in you losing the benefit since it is a City funded benefit.

In order to continue receiving your reimbursement, send a copy of the Verification Letter or Bill to: Local 22 Health Plan – 415 N 5th St – Phila., Pa 19123.

Or e mail your copies to jkots@iaff22.org.

Reimbursements are sent out Quarterly in April, July, October and January for the premium paid for each Calendar year Quarter.

Failure to notify of any changes will result in you losing the benefit since it is a City funded benefit.

And, as always, please don't hesitate to call the Health Plan office at 215 440-4426 if you have any questions.

You can download a copy of your verification letter by going on the social security website. On the home page there is a box marked "Your Benefit Verification Letter". Click the box – download the letter and forward to us at lclark@iaff22.org or jkots@iaff22.org.

You can also call your local social security office and ask them to send you a copy of your verification letter.





LOCAL 22 FIRE FIGHTERS & PARAMEDICS HEALTH PLAN

IN VITRO FERTILIZATION (IVF) BENEFIT

Local 22 Health Plan Board of Trustees have approved the addition of an IVF coverage benefit to our Health Plan. This benefit will start January 1, 2026. A notice was mailed to the full membership in October. The notice is also posted on – www.local22healthplan.org – on the “HOME” page under “LATEST NEWS”.

Members and their spouse who are covered under Local 22 medical and prescription plan will be eligible for the In Vitro Fertilization benefit if medically necessary. For same sex female couples, the In Vitro Fertilization benefit must be assigned to either the covered employee or the covered spouse. **Dependent children are not eligible for the In Vitro Fertilization Benefit.**

For more information on the New In Vitro Fertilization Benefit visit the website under “LATEST NEW”.

NEW GLP-1 POLICY

On January 1, 2026 Local 22 Health Plan will be implementing a new policy concerning GLP-1 Medication coverage. Over the past year, there has been a rapid increase in the number of GLP-1 medications prescribed for diabetes and weight loss covered by the Fund, which has driven costs to an unsustainable level. As a result the Health Plan has made arrangements to implement various programs to help ensure that healthcare dollars are used to deliver you the best health care benefits possible while keeping our programs affordable for both our members and the Fund.

A full membership mailing was sent out in November explaining the new program. The new program can also be found on – www/local22healthplan.org – on the “HOME” page under “LATEST NEWS”.

Frequently Asked Questions

In each of our newsletters, we want to be sure we address some of the questions we hear most often from our members. Here are a few we’ve heard since our Last issue:

1. When can I add a dependent to the Health Plan?

- If you get married, you need to add your spouse within **30 days** of the date of your marriage
- If you have a new baby, you need to add the baby within **30 days** of the date of birth
- If you adopt a child, you need to add the child within **30 days** of when the child was placed in your home for adoption
- The Form and Instructions are on the Home page of the Local 22 Health Plan website – www.local22healthplan.org – under –“FORMS” – “ADD Dependent Form”

If you don’t add a new dependent within 30 days of the event, you will have to wait until the Health Plan’s annual Open Enrollment. The exception is if your dependent is covered under another health plan and loses that coverage. In that case, with proof of the date the coverage ended, you can add that dependent any time throughout the year – as long as you do it within 30 days of when they lost their other health coverage.

2. Medical Coverage after Divorce.

- It is the members responsibility to notify the Health Plan and submit documentation immediately when a divorce is final.
- The member will be held financially liable for use by an ex spouse for all cost to the Health Plan due to lack of notification and documentation.

3. FY26 WELLNESS INCENTIVE

- Documentation for completed Wellness Incentives are due by July 1, 2026
- It is the members responsibility to notify the Health Plan of completed incentives
- Information about the “Wellness Incentive” can be found on – www.local22healthplan.org – “WELLNESS” – Click on “Incentives – Lung Screening”.





CancerNavigator is here to help you care for the ones you love

If you're facing a cancer diagnosis or you're a caregiver of a cancer patient on the health plan, you're not alone.

IAFF Local 22 Health Plan is proud to offer CancerNavigator for any member or dependent covered under the Local 22 Health Plan who is facing cancer. CancerNavigator often works with caregivers alongside patients, so don't hesitate to reach out.

"Having [the nurse navigator] along our side has been a true blessing and has given us comfort in knowing we are not alone in this difficult journey."

- Caregiver of a CancerNavigator Patient

Learn more at cancernavigator.com/iaff22 or call **267-734-0383** to connect with a Nurse Navigator today.



Take control of your heart health.

Heart health made easy

The Hello Heart app is an easy way to track, understand, and manage your blood pressure and cholesterol.



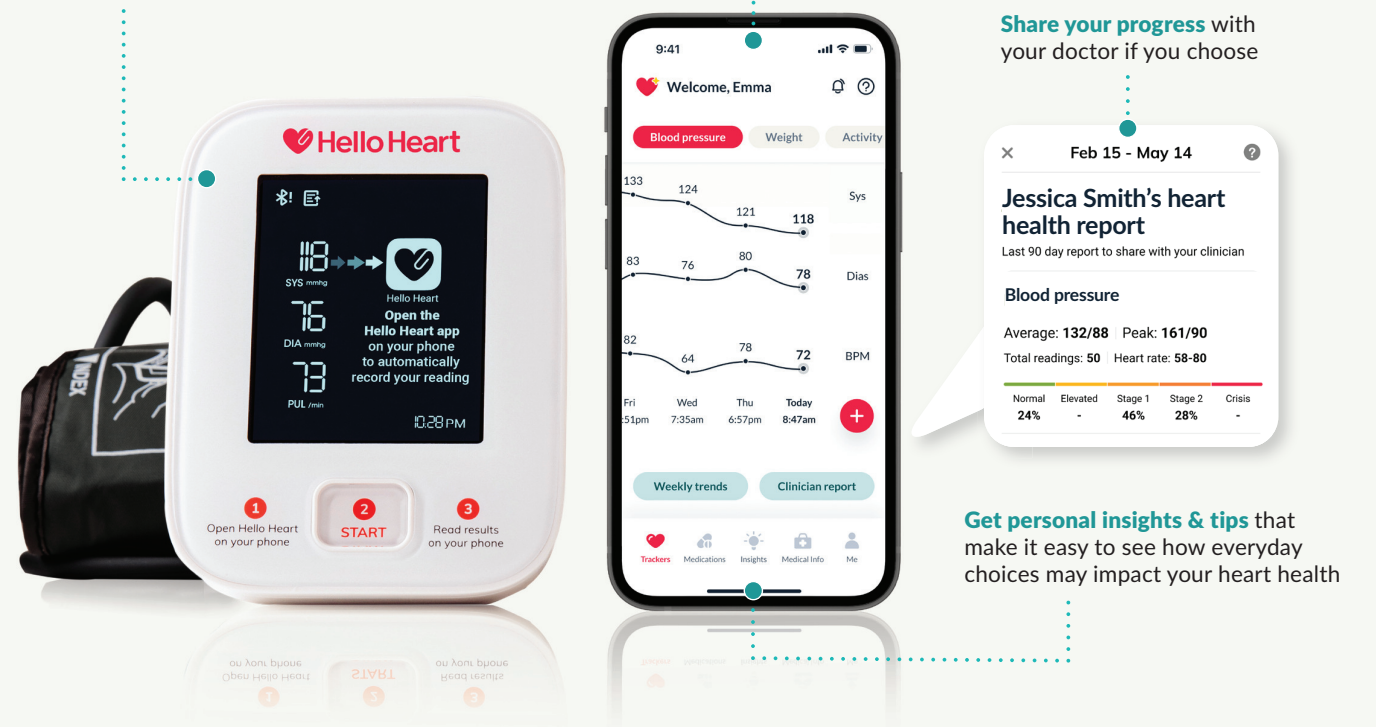
It's World Heart Day on September 29th

Heart disease is a leading cause of death in the US, and high cholesterol raises your risk. But heart disease may be prevented with steps like lifestyle changes.¹

Receive a free Hello Heart monitor that measures blood pressure, pulse and easily connects to your phone

Use the App to track blood pressure, medications, activity, cholesterol, and more

Share your progress with your doctor if you choose



It's easy to enroll and get started

Sign up for free

Fully sponsored by IAFF Local 22 for members, spouses, and dependents (18+) that are enrolled in the IAFF Local 22 sponsored health plan (IBC) who have high blood pressure of 130/80 or greater, high cholesterol, taking medications for high blood pressure or cholesterol, and/or women who are ages 52+ who are going through or have gone through menopause.

¹ <https://world-heart-federation.org/world-heart-day/about-whd/>
Hello Heart is not a substitute for a licensed medical professional. Talk to your doctor to make sure you are diagnosed and treated properly.
Need help? ✉ support@helloheart.com ☎ (800) 767-3471 Monday-Friday, 8am-8pm ET