DENVER FIREFIGHTERS HEALTH AND WELLNESS TRUST

Fire Retiree Frequently Asked Questions

Open enrollment October 26 to November 16, 2026 | Effective January 1, 2027

If you want to keep your current coverage, you do not need to do anything.
To enroll, change or cancel, **WPAS must receive your form by Monday, November 16, 2026.** Download the form at www.denverfirebenefits.com or complete it online.

At a glance

Open enrollment	Monday, October 26 through Monday, November 16, 2026
Changes effective	January 1, 2027
In-person help	Tuesday, October 27 and Wednesday, October 28, 2026, 9:00am to noon, Local 858, 775 Mariposa St., Denver, CO 80204
Your benefits administrator from 1/1/2027	Denver Firefighters Health Trust, with WPAS, Inc. as administrator
Questions through 12/31/2026	City and County of Denver OHR Safety Benefits, 720-913-6741, option 1, safetybenefits@denvergov.org
Questions from 1/1/2027	WPAS Member Services, 720-943-4654 or toll free 800-781-1875
Website	www.denverfirebenefits.com
Email	retiredmember@denverfirebenefits.com

The change in administration

Who is administering my retiree benefits starting in 2027?

Starting January 1, 2027, Fire Retiree enrollment and administration moves from the City and County of Denver (CCD) Office of Human Resources Benefits Team to Denver Firefighters Local 858 and the Denver Firefighters Health Trust. WPAS, Inc. is the Trust's administrator.

Are my benefits changing because of this?

No. Your benefits are not changing because of the transition. Your carriers stay the same: Kaiser Permanente (medical), Delta Dental of Colorado (dental) and Humana Vision (vision).

Who do I call before January 1, 2027?

Through December 31, 2026, CCD OHR Safety Benefits continues to handle questions and changes for your 2026 coverage: 720-913-6741, option 1, or safetybenefits@denvergov.org.

Who do I call starting January 1, 2027?

WPAS Member Services at 720-943-4654 or toll free 800-781-1875. You can also email retiredmember@denverfirebenefits.com or visit www.denverfirebenefits.com.

Does this affect active firefighters?

No. For now WPAS supports retirees only. Active members continue to work with the City and County of Denver.

How will I hear about open enrollment?

The City has already mailed a transition postcard to all retirees it has an address for. The 2027 Fire Retiree Enrollment Form is available to download at www.denverfirebenefits.com, or you can complete it online with the JotForm. If you moved recently, contact WPAS so your address is current.

Open enrollment basics

When is open enrollment?

Monday, October 26, 2026 through Monday, November 16, 2026. Changes made during this period take effect January 1, 2027.

Do I have to do anything?

Only if you want to change something. If you do not wish to change your selected plans for 2027, no action is required and your current coverage continues.

What can I do during open enrollment?

You can enroll, change plans, add or remove dependents, or cancel (waive) coverage. Use the 2027 Fire Retiree Enrollment Form for all of these.

What is the deadline?

WPAS must receive your completed form no later than **Monday, November 16, 2026.**

How do I return my form?

Download the form from www.denverfirebenefits.com, or complete it online with the JotForm on the same site. You can also return a completed paper form by:

- **Email:** retiredmember@denverfirebenefits.com
- **Mail:** Denver Firefighters Health Trust, c/o WPAS, Inc., PO Box 34203, Seattle, WA 98124
- **Fax:** (206) 505-9727
- **In person** at either enrollment session, October 27 or 28

Are there in-person sessions?

Yes. Denver Firefighters Local 858, WPAS and the Trust's benefit providers will host sessions on Tuesday, October 27 and Wednesday, October 28, 2026, from 9:00am to noon at Local 858, 775 Mariposa St., Denver, CO 80204. Lockton will also have a benefits representative on site.

Where can I review my plan options?

The 2027 Fire Retiree Benefit Guidebook is on www.denverfirebenefits.com and at denverfirefighters.org under the Health and Benefits Trust tab.

Plans, rates and your new vision card

What plans are available?

Medical through Kaiser Permanente (Group #00074), dental through Delta Dental of Colorado (Group #7984), and vision through Humana Vision. You can elect medical, dental and vision, and each has a waive option.

What are the 2027 monthly rates for Retiree Only coverage?

Plan	Retiree Only, per month
Kaiser HDHP	$650.71
Kaiser HMO	$877.97
Kaiser Choice PPO	$1,078.43
Kaiser Senior Advantage Silver (Medicare)	$147.99
Kaiser Senior Advantage Gold (Medicare)	$196.77
Delta Dental Medium	$24.27
Delta Dental High	$39.52
Delta Dental Premier	$49.94
Humana Vision	$12.13

Rates for Retiree + Spouse, Retiree + Child(ren), Retiree + Family and the other coverage levels are on the enrollment form and in the 2027 Fire Retiree Benefit Guidebook.

Who can choose the Kaiser Choice PPO?

The Choice PPO is available to retirees who live outside the Kaiser service area, including out-of-area retirees. There is no Medicare PPO, so choosing the Choice PPO means you are not enrolled in Senior Advantage.

What is changing with Humana Vision?

Effective January 1, 2027, retirees enrolled in Humana Vision move to a new retiree group. Your plan and benefits stay the same. You will receive a new Humana Vision ID card and should use it for services on or after January 1, 2027.

If I stay in Humana Vision and make no change, what happens?

You default to the upgraded Humana Vision plan and rate. The upgrade began with the 2026 plan year and includes a larger frame and lens allowance, especially with Humana Vision Plus providers.

Medicare and turning 65

How does Medicare change my plan options?

Retirees under 65 choose from the three Kaiser non-Medicare plans (HDHP, HMO, Choice PPO). Medicare-eligible retirees choose Kaiser Senior Advantage Silver or Gold. You must be enrolled in Medicare Parts A and B and live in the Kaiser service area to enroll in Senior Advantage. Part B premiums are paid separately to Medicare.

I turn 65 soon. Do I need to enroll during open enrollment?

No. Senior Advantage enrollment is tied to your Medicare eligibility date, not to open enrollment. You can enroll during the three months before the month you turn 65. For example, someone turning 65 in January 2027 can enroll in the Medicare plan up to December 31, 2026, even without Medicare numbers at open enrollment.

What happens if I do not enroll in Senior Advantage when I first become eligible?

Your non-Medicare coverage will be terminated.

What do I send to enroll in Senior Advantage?

Submit all three of these to WPAS:

1. The 2027 Fire Retiree Enrollment Form
2. The 2027 Kaiser Permanente Group Medicare Enrollment Form (available at www.denverfirebenefits.com or from WPAS)
3. A copy of your Medicare card showing Parts A and B

What if I want to leave Senior Advantage?

Complete the Kaiser carrier disenrollment form and submit it to WPAS.

My spouse or child is not yet on Medicare. Do they need to do anything?

Yes. Dependents who are not yet Medicare eligible still need their own elections, which may be made at open enrollment. The combined rates on the enrollment form cover mixed households, such as one person on Senior Advantage and one on the HDHP or HMO.

What should I tell WPAS about Medicare changes?

Notify WPAS immediately if you enroll in a different Medicare plan, lose or lapse Part A or Part B, or move out of the Kaiser service area.

Eligibility, dependents and life events

Who is eligible?

Fire retiree benefit recipients who receive a monthly FPPA pension benefit large enough to cover the premiums for the plans they elect. Surviving spouses of retirees are included. The retiree or surviving spouse must be enrolled for any dependents to be enrolled.

Which dependents can I cover?

- Your spouse, including common-law and legally married same-sex spouses, and a Colorado State Civil Union spouse. Legally separated or divorced spouses are not eligible.

- Your children to age 26, regardless of student, marital or tax-dependent status, including a stepchild or legally adopted child.
- Dependent children of any age who are physically or mentally unable to care for themselves.
- If you are a surviving spouse, your own children as defined above. A surviving spouse's new spouse is not eligible.

What documents do I need to add a dependent?

- **Spouse:** a marriage certificate, Common Law Affidavit or State Civil Union documents, plus proof of dependency. Proof is either your most recent tax return (front page through line 6 of Form 1040, and the signature page), or two items such as a joint mortgage or rental agreement, a joint bank or credit account statement, a jointly owned auto title, or a will or life insurance policy naming the other as primary beneficiary. Black out the first five digits of all Social Security numbers and any financial information.
- **Child:** a birth certificate or court order. This covers natural, legally adopted, in-process adoption, and Qualified Medical Support Order children.
- **Stepchild (26 or under):** when your spouse is not enrolled, a birth certificate or court order and the spouse dependency documents.

Do I need dependent Social Security numbers?

Yes. They are required for each enrolled dependent to comply with the CMS Medicare Secondary Payer program.

What is a qualifying life event, and what is the deadline?

Marriage, death, divorce, birth or adoption, gain or loss of other coverage, and a change in Medicare eligibility. Report it within 30 days of the event with supporting documentation. Changes requested after 30 days will not be accepted.

- **Events through December 31, 2026:** OHR Safety Benefits, 720-913-6741, option 1, or safetybenefits@denvergov.org
- **Events on or after January 1, 2027:** WPAS Member Services, 720-943-4654 or 800-781-1875

I waived or canceled coverage. Can I come back later?

You may be able to re-enroll if you lose other group coverage. A one-time $500 surcharge may apply, and you may need to show proof of group coverage. Individual plans and Medicare do not count as group coverage.

What if a covered dependent stops being eligible?

You are responsible for telling WPAS, for example after a divorce. If you do not, you may be responsible for claims incurred by the ineligible dependent.

Premiums, FPPA and getting help

How do I pay my premiums?

Premiums for the coverage you select are deducted from your FPPA pension benefit. By signing the enrollment form you authorize this, and you understand that your deduction may change when premiums change.

My pension check shows "FPPA" in the benefit deduction title. Who do I call?

That benefit is administered through the Fire and Police Pension Association (FPPA). Contact FPPA directly at 303-770-3772.

Where can I find forms and plan documents?

The enrollment form, the Kaiser Medicare enrollment form and the 2027 benefit guidebook are on www.denverfirebenefits.com. The site is still being built, so more documents will be added over time. If something you need is not posted, call WPAS Member Services.

Who do I contact with questions?

When	Contact
Through 12/31/2026	CCD OHR Safety Benefits, 720-913-6741, option 1, safetybenefits@denvergov.org
From 1/1/2027	WPAS Member Services, 720-943-4654 or toll free 800-781-1875
Any time	retiredmember@denverfirebenefits.com, www.denverfirebenefits.com
Pension deductions	FPPA, 303-770-3772

This document is a summary and is not a complete description of plan terms. Each plan is governed by its legal plan document. If there is a conflict, the official plan document prevails.