DENVER FIREFIGHTERS HEALTH AND WELLNESS TRUST

Retiree Open Enrollment Walkthrough

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

Open enrollment takes six steps. **Step 2 is the only one most retirees need to think about:** if your current plans still work for you, you do not need to do anything and your coverage continues on January 1, 2027.

Key dates

Open enrollment	Monday, October 26 through Monday, November 16, 2026
In-person sessions	Tuesday, October 27 and Wednesday, October 28, 2026, 9:00am to noon, Local 858, 775 Mariposa St., Denver, CO 80204
Form deadline	WPAS must receive your form by Monday, November 16, 2026
New coverage begins	January 1, 2027

Before you start

If you plan to make a change, have these ready:

- Your name, date of birth, physical address (no PO boxes), phone number and email
- The last four digits of your Social Security number
- For any dependent you are adding: date of birth, Social Security number and supporting documents (see the FAQ)
- If you are enrolling in Kaiser Senior Advantage: a copy of your Medicare card showing Parts A and B

The six steps

STEP 1

Check the postcard and the website

> The City has already mailed the transition postcard. The enrollment form is online: download it or complete the JotForm at www.denverfirebenefits.com. The postcard points you to the website and the WPAS phone number.

STEP 2

Decide whether you want to change anything

If your current plans still work for you, **stop here.** No action is required and your coverage continues January 1, 2027.

If you want to enroll, change plans, add or remove a dependent, or cancel, go to Step 3.

STEP 3

Review your options

Open the 2027 Fire Retiree Benefit Guidebook at www.denverfirebenefits.com. Compare the Retiree Only rates, and the rates for your coverage level on the enrollment form.

Retirees age 65 and over look at **Kaiser Senior Advantage Silver or Gold.** Retirees under 65 look at the **Kaiser HDHP, HMO or Choice PPO.** Dental is Delta Dental, and vision is Humana Vision.

STEP 4

Get help if you want it

Attend an in-person session on **October 27 or 28, 9:00am to noon,** at Local 858, 775 Mariposa St., Denver. Or call WPAS Member Services at 720-943-4654 or 800-781-1875.

STEP 5

Complete the enrollment form

Download the form or fill it out online with the JotForm at www.denverfirebenefits.com. Whichever you use, these are the parts to complete:

a. Check the reason for your request at the top: Open Enrollment, New Enrollment, Change Plan / Coverage, Waive / Cancel Coverage, Add / Delete Dependent(s), Name Change, Address Change or Other.

b. Fill in your name, date of birth, physical address, phone, email, the last four digits of your Social Security number, and your member status (Retiree or Surviving Spouse).

c. Check one option for each benefit: medical, dental and vision. Choose Waive if you do not want a benefit.

d. List each dependent you are adding or removing, including date of birth and Social Security number, and mark Add or Delete.

e. Attach the dependent documents described in the FAQ. Black out the first five digits of Social Security numbers.

f. Read the authorization, then sign and date. Your signature also authorizes the premium deduction from your FPPA pension.

g. If you are enrolling in Kaiser Senior Advantage, also complete the **2027 Kaiser Permanente Group Medicare Enrollment Form** and include a copy of your Medicare card showing Parts A and B.

STEP 6

Return everything by Monday, November 16, 2026

Submit the online form at www.denverfirebenefits.com, or send a completed paper form:

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

After you submit

Changes take effect **January 1, 2027.** If you are enrolled in Humana Vision, watch for your new ID card and use it for services on or after January 1. For any life event during 2027, contact WPAS Member Services within 30 days.

Need help?

WPAS Member Services: 720-943-4654 or toll free 800-781-1875

Email: retiredmember@denverfirebenefits.com

Website: www.denverfirebenefits.com

Through December 31, 2026: CCD OHR Safety Benefits, 720-913-6741, option 1, safetybenefits@denvergov.org

Pension deduction questions: 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.