Denver Firefighters Health and Wellness Trust

Physical Address: 7525 SE 24th Street, Suite 200 Mercer Island, WA 98040
Mailing Address: PO BOX 34203, Seattle, WA 98124
Local: 720-943-4654 Toll Free: 800-781-1875 Fax: (855) 855-7814
Website - www.denverfirebenefits.com Email - retiredmember@denverfirebenefits.com

2027 Open Enrollment begins Monday, October 26, 2026, through Monday, November 16, 2026

Changes made during the open enrollment period will be effective January 1, 2027.

IMPORTANT NOTICE: CHANGE IN FIRE RETIREE BENEFITS ADMINISTRATION

Effective **January 1, 2027**, the City and County of Denver Office of Human Resources (OHR) Benefits Team will no longer manage Fire Retiree enrollment. All Fire Retiree enrollment and administration will be managed through Denver Firefighters Local 858 and the Denver Firefighters Health Trust, with **WPAS, Inc.** serving as the Trust's administrator.

- Your benefits are not changing because of this transition.
- Through December 31, 2026, OHR Safety Benefits continues to handle questions and changes for your 2026 coverage.
- Starting January 1, 2027, contact WPAS Member Services for all Fire Retiree enrollment, changes, and benefit questions.

If you do not wish to make any changes to your selected health plan coverage(s) for the 2027 Open Enrollment, no action is required to continue your current coverage.

Take this opportunity to review the 2027 Fire Retiree Benefit Guidebook and your health plan options by visiting **www.denverfirebenefits.com**. The guidebook is also available at denverfirefighters.org under the "Health and Benefits Trust" tab.

2027 IMPORTANT INFORMATION AND CHANGES

- Medical premium rates: Monthly rates for Retiree Only coverage are Kaiser HDHP $614.00, Kaiser HMO $828.00, and Kaiser Choice PPO $1,017.00. Rates for all other coverage levels are listed in the 2027 Fire Retiree Benefit Guidebook.
- Kaiser Sr. Advantage: For Medicare-eligible retirees, Kaiser Senior Advantage Subscriber Only (One Senior Advantage) is $147.99 for the Silver Plan and $196.77 for the Gold Plan.
- Dental rates: Monthly rates for Retiree Only coverage are Delta Dental Medium Option $24.27, High Option $39.52, and Premier Option $49.94. Rates for all other coverage levels are listed in the 2027 Fire Retiree Benefit Guidebook.
- Vision rates: Humana Vision monthly rates are $12.13 for Retiree Only. Rates for all other coverage levels are listed in the 2027 Fire Retiree Benefit Guidebook.
- **Humana Vision: new group number.** Effective January 1, 2027, Fire Retirees enrolled in Humana Vision will move to a new retiree group. Your plan and benefits stay the same. You will receive a new Humana Vision ID card. Please use your new card for services on or after January 1, 2027.
- **Turning 65?** Enrollment in the Kaiser Sr. Advantage (Medicare) plan is tied to your Medicare eligibility date, not to open enrollment. You may enroll during the three months before the month you turn 65. Dependents who are not yet Medicare eligible still need their own elections.

If your pension check reflects "FPPA" in the benefit deduction title, that benefit is administered through the Fire and Police Pension Association (FPPA). Please contact them directly with questions at: 303-770-3772.

TO ENROLL, CHANGE OR CANCEL YOUR CURRENT COVERAGE

If you are interested in enrolling, changing, or cancelling your current insurance plan(s), complete the 2027 Fire Retiree Enrollment Form (included) and return it to WPAS along with supporting documentation, if applicable. Changes will take effect January 1, 2027.

If you have a Qualifying Life Event (QLE) during the year, contact us within 30 days of the event date to make changes:

- 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 toll free 800-781-1875

If enrolling or disenrolling in the Kaiser Sr. Advantage Plan, visit **www.denverfirebenefits.com** for the carrier forms or contact us for the required forms. Submit the completed Fire Retiree Enrollment Form, the 2027 Kaiser Permanente Group Medicare Enrollment Form, and a copy of your Medicare card (showing Parts A & B) to WPAS. If cancelling Kaiser Sr. Advantage, complete the carrier disenrollment form and submit it to WPAS.

Your completed form(s) must be received by WPAS no later than **Monday, November 16, 2026**.

RETURN ENROLLMENT FORMS

Return your completed enrollment form(s) using one of the following:

Email: retiredmember@denverfirebenefits.com

Mail: Denver Firefighters Health Trust, c/o WPAS, Inc., PO Box 34203 Seattle, WA 98124

Fax: (855) 855-7814

In person: at either Benefit Enrollment Session listed below

Send your Open Enrollment Online!

To send your open enrollment form online use the QR code above or visit denverfirebenefits.com.

BENEFIT ENROLLMENT SESSIONS

Denver Firefighters Local 858, WPAS, and the Trust's benefit providers are offering the following sessions to assist you with your enrollment needs:

- **Tuesday, October 27, 2026**, 9:00am to Noon
- **Wednesday, October 28, 2026**, 9:00am to Noon

  Location: Local 858, 775 Mariposa St., Denver, CO 80204

If you have any questions, please contact WPAS Member Services at 720-943-4654 or toll free at 800-781-1875, 8:30-4:30 Pacific Time, Monday to Friday. You may also email us at retiredmember@denverfirebenefits.com or visit www.denverfirebenefits.com.

Sincerely,

Board of Trustees
Denver Firefighters Health Trust
Administered by WPAS, Inc.

Encl: 2027 Fire Retiree Enrollment Form; 2027 Kaiser Permanente Group Medicare Enrollment Form