



**SOUTHERN CALIFORNIA
FIREFIGHTERS BENEFIT TRUST**

Administered By: Benefit Programs Administration
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**NOTICE TO PARTICIPANTS:
SUMMARY OF MATERIAL MODIFICATIONS**

TO: All Participants in the Medical Expense Reimbursement Plan of the California Firefighters Benefit Trust

FROM: Board of Trustees, California Firefighters Benefit Trust

RE: **Trust Name Change and Benefit Increase** (Plan Amendment No. 12)

DATE: December 15, 2021

You are a participant in the Medical Expense Reimbursement Plan (“Plan”) of the California Firefighters Benefit Trust (“Trust”). **This Summary of Material Modifications contains important information about your rights and benefits under the Plan. Please file it with your important documents.** The following are highlights of Plan Amendment No. 12. In addition, you may also receive a copy of the full Plan Amendment upon request by contacting the Trust Office at (844) 353-7839.

I. TRUST NAME CHANGE

Due to expansion of participation in the Trust to firefighter Locals throughout the state of California, the Board of Trustees recommended a Trust name change to the Boards of Directors of the three governing Associations. The Boards of Directors of Fallbrook Firefighters Association Local 1622, Riverside City Firefighters Local 1067, and San Diego City Fire Fighters Local 145 voted to change the name of the Trust from Southern California Firefighters Benefit Trust to California Firefighters Benefit Trust. Please make a note of this change, as you will start to see a new logo and header on documents related to your medical expense reimbursement benefits.

II. PLAN BENEFIT INCREASE

1) Benefit Increase through Adjustment of “Unit Multiplier.” The Board of Trustees recently approved an increase in the Unit Multiplier for claims received on or after March 1, 2022. An increase in the Unit Multiplier results in a benefit increase for all Regular Beneficiaries.

- On October 19, 2021, the Board of Trustees met with a professional actuary to study the Trust’s financial health and projected earnings. As a result of

their discussions with the actuary and review of his report, the Board of Trustees decided to *raise the Unit Multiplier of the Plan (used to calculate monthly benefit levels) from \$0.23 to \$0.29* for all claims received by the Trust Office on or after March 1, 2022.

- The Board of Trustees hopes to be able to raise the Unit Multiplier again in the future, but the Trustees cannot promise to do so. The Trustees reserve the right to increase or decrease the Unit Multiplier for current and/or future retirees at any time.

2) Conversion of Lump Sum Transfers into Active Services Units. The Plan provides for optional conversion of your lump sum transfers (e.g., leave transfers and Option C transfers) into additional Active Service Units. You may elect a conversion in order to attain eligibility for a monthly benefit, or to increase your monthly benefit level after retirement. As a result of the increase in the Unit Multiplier (UM), the Trust Actuary developed a new Contribution Conversion Table. *The new Table will be effective for Conversion Election Forms received by the Trust Office on or after March 1, 2022.* A copy of the new Table, which is Appendix B4 to the Plan, is posted on the Trust website for your reference.

If you have any questions or would like a copy of the full Plan Amendment, you can contact the Trust Office at 844.353.7839 or email: scfirefighters@bpabenefits.com.

III. CURRENT BOARD OF TRUSTEES

The following individuals, your fellow firefighters, are now serving as Trustees for the California Firefighters Benefit Trust:

- Brandon Lucore, Fallbrook
- Ryan Garing, Fallbrook
- Greg Wilson, Fallbrook
- Matt Mathis, Riverside
- Mike Detoy, Riverside
- Dirk Jensen, Riverside
- Ron Saathoff, San Diego
- Steve Vandewalle, San Diego
- Abe Hunt, San Diego

Contact information for the Trustees:

Board of Trustees, California Firefighters Benefit Trust
c/o Benefit Programs Administration
Address: 1200 Wilshire Avenue, 5th Floor
Los Angeles, CA 90017
Phone: 844.353.7839
Email: scfirefighters@bpabenefits.com

NOTE: This Summary of Material Modifications, as required by Employee Retirement Income Security Act of 1974, as amended (ERISA), is designed to explain recent changes made to the Medical Expense Reimbursement Plan. However, it does not provide all the details and limitations of the Plan. Exact specifications are provided in the “Medical Expense Reimbursement Plan of the Southern California Firefighters Benefit Trust, restated effective March 1, 2021,” and as amended thereafter, which will prevail in case of a conflict with this Notice. Please keep this Notice with your Summary Plan Description, as an update to that document.