

TO: Families of LEOFF I Members
FROM: LEOFF I Board
DATE: June 2012
SUBJECT: How to Navigate Medical Benefits for your LEOFF I retiree

As the LEOFF I Board, we know how difficult it can be to understand how the Law Enforcement Officers and Fire Fighters benefit plan works.

LEOFF I is a retirement system which also has a medical component. Most entities cover their employees and retirees of LEOFF I with a medical plan until the member becomes Medicare eligible. When a member reaches Medicare eligibility, then those premiums paid, usually reimbursable, to the member. A Medicare secondary plan may also be paid by the entity.

As each entity processes questions and claims differently, this is not an exact “how to” but rather a first step to getting information. The best way to get specific information is from an individual with that responsibility who is employed at the City or County where your family member worked before their retirement, as they know the exact process for their members.

The usual procedures would be:

- Member uses the insurance plan or Medicare when seeing the doctor or going into the hospital.
- As charges are paid by insurance/Medicare or a Medicare secondary plan, any remaining charges not covered are submitted to the City/County with documentation.
- The entity examines the documents and submits to the Board for approval.
- The Board meets the third Thursday of every month and approves the bills. If the bills are within the policy guidelines, they are approved and sent back to the entity to pay.
- Any disputed claim may be brought directly to the Board

The Board Medical Policies are also on this website. We encourage you to become familiar with them and to use them as a resource. You will note that some charges require pre-approval. In that case, you can submit documentation and a letter of explanation directly to the Board at the above address or email and it will be considered at the next meeting. We ask that you get your information to the Board the Friday before the meeting to ensure it is on the agenda.

Please use the above address, fax or email to contact the Board, as this is a part-time office, off-site from the County buildings.