



# Spokane Fire Fighters Benefit Trust

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Administered by  
Welfare & Pension Administration Service, Inc.

November 7, 2024

**To: All Plan Participants**

**RE: Summary of Benefits and Coverage**

In accordance with the Affordable Care Act as amended, the Trust is required to provide a **Summary of Benefits and Coverage (SBC)** to all participants and beneficiaries; you will find this document enclosed. Please note: The SBC furnished to the participant will be considered provided to dependents unless the Plan has been advised of a different address for dependents.

The SBC is intended to help you better understand the coverage currently available to you and what the Plan covers and what it costs. Included in the SBC are “coverage examples,” which estimate what the Plan might cover in two common medical situations. It is important to note that the SBC is only a **summary** and does not replace the Summary Plan Description (Plan booklet). **The SBC is not intended to be a cost estimator and should not be used to estimate your actual costs.**

A **Uniform Glossary of Terms** has also been published by the government. This document is intended to describe terms commonly used in health insurance coverage, such as “deductible” and “copayment.” Both the SBC and the Uniform Glossary of Terms are posted on the Trust’s website at [www.SFFBT.com](http://www.SFFBT.com).

Please keep this important notice with your Plan Document/Summary Plan Description (SPD) for easy reference to all Plan provisions. Should you have any questions, please contact the Administration Office at (888) 563-0665.

## Summary Annual Report

To comply with the Department of Labor instructions, the Trust is required to automatically provide the Summary Annual Report (SAR) within nine months after the plan year, or two months after the Form 5500 filing due date.

The SAR is a narrative summary of the Form 5500.

The Department of Labor, Internal Revenue Service (IRS), and the Pension Benefit Guaranty Corporation (PBGC) jointly developed the Form 5500 forms so employee benefit plans could satisfy annual reporting requirements under ERISA and the IRS Code.

## **Board of Trustees Spokane Fire Fighters Benefit Trust**

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Enclosures