

**Group: Delray Beach Police, Firefighters & Paramedics Retiree Benefit Fund**

Dear Retiree:

As mentioned in your annual benefit application packet, we will be conducting an audit of the 2024 benefit year for health insurance premiums reimbursed. **Note, if you did not get reimbursed for health insurance premiums during 2024, please disregard this notice. In addition, retirees that are covered through a Delray Beach retiree sponsored health plan are not subject to the premium audit. The Resource Centers will update us with your 2024 premium information.**

IRS regulations provide that insurance premiums paid by an employer, or premiums that are or could be deducted pre-tax through an employer's Section 125 plan, are not eligible for reimbursement. In addition, premiums subsidized by the Premium Tax Credit are not eligible for reimbursement. The purpose of the audit is to confirm the Benefit Fund is compliant with this requirement.

You are required to provide proof of your actual annual paid premiums for 2024. Please submit your proof no later than **December 16, 2024** for a timely review.

**Please note that credit card receipts or bills, and cancelled checks alone do not provide proper substantiation. Proper proof includes bank statements (cross out unnecessary information) or showing payment to health insurance carrier and a health insurance carrier statement showing payments from the retiree, subject to verification by the plan.**

If proof is not provided by the stated deadline, your 2025 benefit amount may be reduced by the unqualified amount.

Please submit requested documentation via our secure upload site or via mail to:

**Mailing Address:**

Anchor Benefit Consulting Inc.  
Claims Department  
P.O. Box 945260  
Maitland, FL 32794

**Overnight Address:**

Anchor Benefit Consulting, Inc.  
Claims Department  
2400 Maitland Ctr. Pkwy., Ste. 111  
Maitland, FL 32751

**Please include a copy of this letter attached to the requested information to ensure the claims department knows it pertains to the premium audit.**

If you have any questions, please contact Customer Service at 1-800-845-7629.

Anchor Benefit Consulting, Inc.  
Claims Department