

# Delray Beach Police, Firefighters & Paramedics Retiree Benefit Fund

**Anchor Benefit**  
Consulting, Inc.

Mailing Address:  
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Hours of Operation:  
8:00 a.m.—5:00 p.m., EST  
Monday—Friday

## DEAR RETIREE:

The Delray Beach Police, Firefighters and Paramedics Retiree Benefit Fund has partnered with Anchor Benefit Consulting to offer administration, online tools and services for your organization's plan. As defined in the benefit fund's plan document, the balance in your account can be accessed for disbursement of health insurance premiums and qualified health care expenses. The contribution to your account is determined in accordance with the terms of your plan document. *Service fees will be deducted from your benefit amount each year prior to any disbursement. The amount of the fee will depend upon whether you receive a check and/or a benefit card. The fees can be found under the reminders list.*

Enclosed you will find an application and affidavit for the 2025 benefit year along with claim filing instructions and secure document upload guide.

## Benefit Portal Registration:

Upon receipt of this notice, we encourage you to visit [www.anchorbenefit.com](http://www.anchorbenefit.com) and register via the Employer/Member Benefits portal to establish login credentials. Note, if you are a new retiree and/or we have not received your application form previously, you will not be able to register on the Anchor Benefit site until after we have received your application.

## IMPORTANT—2024 Insurance Premium Audit:

**Notices reminding everyone that the plan is required to audit health insurance premiums paid for the 2024 benefit year is included with the 2025 benefit packet.** If you received a check for insurance premiums during 2024, then you are required to provide proof of your actual annual paid premiums for 2024. If proof is not provided, your 2025 benefit amount may be reduced by the unqualified amount. Thank you for your cooperation!

## Reminders:

- **Annual Service Fee: \$47.28 check issuance only or \$97.80 for check issuance and/or benefit card.**
- Unused benefit funds rollover each year.
- This benefit must be used for the purchase of health insurance or other qualified medical expenses. IRS regulations provide that insurance premiums paid by an employer, or premiums that are or could be deducted pre-tax through your (or your spouse's) employer's section 125 plan, are NOT eligible for reimbursement.
- Only retirees that have submitted proof of their annual insurance premiums, that are **less than** the benefit amount in their account, will receive a Benefit Card. If you received a Benefit Card in 2024, be sure to keep the card for subsequent years. Benefit cards are good for up to 3 to 4 years from date of issuance.
- Those retirees with benefit cards, please note, the cards are deactivated on 12/31/2024 for the 2024 benefit year. They are not activated again until after the 2024 premium audit and the 2025 premium disbursements have been completed. This means that if you are eligible for access to a benefit card in 2024, it will most likely not be activated until mid January 2024.

## 2025 Application/Affidavit Submission Deadlines:

December 16, 2024 for reimbursement in January 2025

## 2024 Premium Audit Documentation Deadline:

December 16, 2024

## 2024 Qualified Expense Reimbursement Deadline:

December 31, 2024

We look forward to serving you! If you have any questions, please do not hesitate to contact us.