



Welcome to the FDAC EBA Health Benefits Program

Mission Statement:

The mission of the FDAC Employment Benefits Authority is to provide comprehensive employee benefits that are cost competitive for products of exceptional quality for employees and retirees of fire agencies.

Frequently Asked Questions

What is the FDAC EBA?

Formed in 2005, the Fire Districts Association of California Employment Benefits Authority is a statewide Joint Powers Authority, which is a partnership of community service and fire protection districts in California to provide comprehensive health and welfare benefits for its members.

Who can join?

You can join the FDAC EBA if you are a public agency in California that provides fire protection services. A district, city or county must become part of the Joint Powers Authority to participate in the program and must be a member of FDAC.

What services are provided?

The FDAC EBA offers a full spectrum of employee benefits and insurance solutions that meet the unique needs of our membership. As an FDAC EBA member district you will have access to the following programs:

- ⇒ **Medical** – EBA has partnered with Blue Shield of California and Kaiser Permanente to provide high-quality insurance services specifically packaged to meet our members' changing needs.
- ⇒ **Dental** – EBA has partnered with Delta Dental to provide multiple PPO dental plans and with MetLife (formerly Safeguard) to provide a DHMO dental plan. This gives the districts the option to provide multiple dental plans to its membership and flexibility to meet the needs of their employees.
- ⇒ **Vision** – EBA has partnered with Vision Service Plan (VSP) to offer their Signature Plan portfolio of comprehensive and affordable vision plans to our members.
- ⇒ **Basic Life and AD&D** – EBA has partnered with ING for the life insurance coverage. ING extends the coverage to the employee and their dependents.

What plans are offered?

Medical:

FDAC EBA offers Blue Shield of California and Kaiser Permanente with a variety of plans that are both comprehensive and competitively priced.

- ⇒ **Blue Shield:**
 - Basic and Premium PPO Plans – Select from Basic Coverage (80% coinsurance with a \$35 office visit copay) or Premium Coverage (90% coinsurance with a \$15 office visit copay)
 - Basic and Premium HMO – Select from Basic Coverage (\$10 office visit with 80% coinsurance for hospitalization) or Premium Coverage (\$10 office visit with traditional copay model with a \$250 hospitalization copay)

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- Point of Service – Provides flexibility to use HMO and PPO providers. You also get traditional HMO and PPO benefit designs combined.
 - Health Savings Account (HSA) PPO Plan – Consumer-driven health plan with significant savings in premium and tax-free advantage to the plan participant.

⇒ **Kaiser Permanente:**

- Basic and Premium HMO Plans – Select from Basic Coverage (\$30 office visit copay with \$500 hospitalization copay) or Premium Coverage (\$15 office visit copay with full coverage for hospitalization)
- Health Savings Account (HSA) PPO Plan – Consumer-driven health plan with significant savings in premium and tax-free advantage to the plan participant

Dental:

FDAC EBA contracts with Delta Dental and MetLife (formerly Safeguard) to provide dental benefits to members. Delta Dental offers PPO products that will meet the needs of your employees and their dependents with flexibility and convenience. Delta PPO plans offer one of the largest dental networks in California and along with a variety of benefits from which the district can select to offer to its employees. MetLife (formerly Safeguard) offers a DHMO plan that is structured with defined copayments and uses their own MetLife HMO provider network.

Vision:

FDAC EBA offers vision plans through VSP which are simple and affordable. Vision benefits are a highly valued benefit with a minimal cost to the employer.

Life and AD&D:

FDAC EBA offers its Basic Life and AD&D with an EAP benefit through ING. Basic Life and AD&D, and EAP are employer-paid benefits. Employers are able to select the level of benefit they will provide to every eligible employee from \$10,000 to \$100,000. Supplemental Insurance can be selected by the employee for themselves, as well as their eligible dependents. This is an employee paid benefit through payroll deduction. Employees can select any amount up to \$200,000 without providing proof of insurability in increments of \$20,000, but no more than \$300,000. Any amount over \$200,000 must be underwritten by ING for approval. Employees can purchase coverage up to 50% of their election for a spouse in \$10,000 increments. Dependent child coverage is also available in \$2,000 increments up to \$10,000.

What other services will my District receive by joining the pool?

- ⇒ Consolidated Billing and Eligibility – The EBA partners with BRMS for billing and eligibility. You will receive one bill for all lines of coverage, as opposed to a separate bill from each carrier.
- ⇒ Online Eligibility – You will have access to the BRMS Vbas System to enter employees benefit elections in the system; BRMS will submit to the carriers and ensure your employees are enrolled for their benefits. You have the option to contact your broker to keep the Vbas System updated on your behalf if you prefer not to handle on your own. There is no longer a need to submit enrollment forms to multiple carriers.
- ⇒ HR Benefits Support – Contact your service team to get support on billing and claim issues.
- ⇒ COBRA Administration – BRMS is the COBRA Administrator and is included in the fees. Why worry about whether you are compliant with Federal Regulations, when BRMS will handle COBRA on behalf of the district

Want more information about the insurance programs and services through the FDAC EBA?

Contact:

- ⇒ The FDAC EBA Administrator can be contacted directly at 877-350-4EBA. Please speak to Melissa Dixon or email her at mdixon@fdac.org
- ⇒ Our endorsed Insurance Broker and Consultant is Thoits Insurance. Please speak to Anna Marie White at 408-792-5447 or email at awhite@thoitsinsurance.com
- ⇒ Visit our website at www.fdac.org click on the EBA tab