



UNIFIED FIRE AUTHORITY

MEMORANDUM

25-152

September 3, 2025

TO: All Full-time Employees, Separated Employees, and Retirees

FROM: VEBA Board of Trustees

SUBJECT: Transition to APA Benefits as VEBA's New Third-Party Administrator

The VEBA Board of Trustees is pleased to announce that APA Benefits has become the new third-party administrator for the Voluntary Employees' Beneficiary Association (VEBA) effective today. Many of you may already be familiar with APA Benefits, as they currently administer UFA's Cafeteria and HRA Plans. We are confident this transition will provide a smooth and reliable continuation of services.

As part of this change, administrative fees will remain low and stable. Employees or retirees who are enrolled in UFA's Group Health Plan or Cafeteria Plan will see a monthly fee of \$0.95 automatically withdrawn from their VEBA account funds. For employees who are not enrolled in UFA's Group Health Plan or Cafeteria Plan, as well as separated employees and retirees, the monthly administrative fee will be \$4.00 and will be withdrawn from their account.

All participants will be sent a welcome email from APA Benefits that will include a short video, employee guide, fact sheet, and claim and login instructions.

The [APA Benefits Portal](#) will serve as your central point of access for account information and financial reports. Current users who already have an APA Benefits login for the Cafeteria or HRA Plan will continue to use their existing credentials but will now have access to their VEBA account information as well.

New users will need to create an account by visiting the [APA Benefits Portal](#), click on the 'New User' option on the login screen. They will be asked to answer a series of security questions to verify their identity. Once they successfully answered the questions, they will be granted access to create a unique username and password. You may also visit our [website](#) for additional information.

Claims may be submitted at any time through the [APA Benefits Portal](#). Once submitted, reimbursements will be issued either by check through the mail or, if preferred, by direct

deposit, and are typically processed in 4 to 6 business days. To receive direct deposit, members will need to provide their banking information and any supporting documentation through the portal. An additional advantage of this transition will be the introduction of a VEBA benefits card, which will be provided to participants as another convenient way to access their funds.

If you have any questions about this transition or your VEBA account, please contact the Human Resources Division or any member of the VEBA Board of Trustees. You may also visit the [UFA VEBA](#) webpage for additional information.

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Thank you for your attention to this matter and for your continued patience and understanding.

Sincerely,
VEBA Board of Trustees