



UNIFIED FIRE AUTHORITY

MEMORANDUM

25-173

Date October 3, 2025

TO: All Personnel

FROM: HR Director Day

SUBJECT: Understanding Our Medical Plan Costs and What it Means for You

The purpose of this memo is to provide you with greater transparency into how our medical plan operates, where our healthcare dollars are being spent, and what this means for all of us as employees and members of the Unified Fire Authority family.

Healthcare is one of the most important benefits we provide, and it represents a significant investment by both employees and UFA. By reviewing the attached UFA Medical Plan Cost by Expense Report, you will gain insight into the distribution of expenses across medical care, prescriptions, and administrative services. This information is not meant to alarm or single out any specific group or individuals, but rather to educate and empower employees to make informed decisions about their healthcare usage. It is shared only for awareness and understanding, not to suggest that you should avoid using your medical plan when you need care.

Understanding these costs helps us as an organization continue to provide high-quality coverage while maintaining financial sustainability. It also gives you, as a member, a clearer picture of how your personal healthcare choices contribute to the overall health of our plan.

As part of our commitment to transparency, UFA will be sending out informative tools like this on a quarterly basis to keep employees informed and engaged in understanding our healthcare plan.

The medical plan is a shared resource. Every claim—whether large or small—affects the cost of the plan for everyone. When costs rise, it places pressure on the resources available to maintain strong benefits in the future.

By being aware of how the plan is used, employees can:

- Take Advantage of Preventive Care: Early detection and wellness visits help avoid high-cost treatments later.

- Choose the Right Care Setting: Using primary care or urgent care appropriately helps manage costs while ensuring you get the right treatment.
- Contribute to Sustainability: Responsible use of the plan helps keep costs under control, protecting both your benefits and those of your fellow employees.

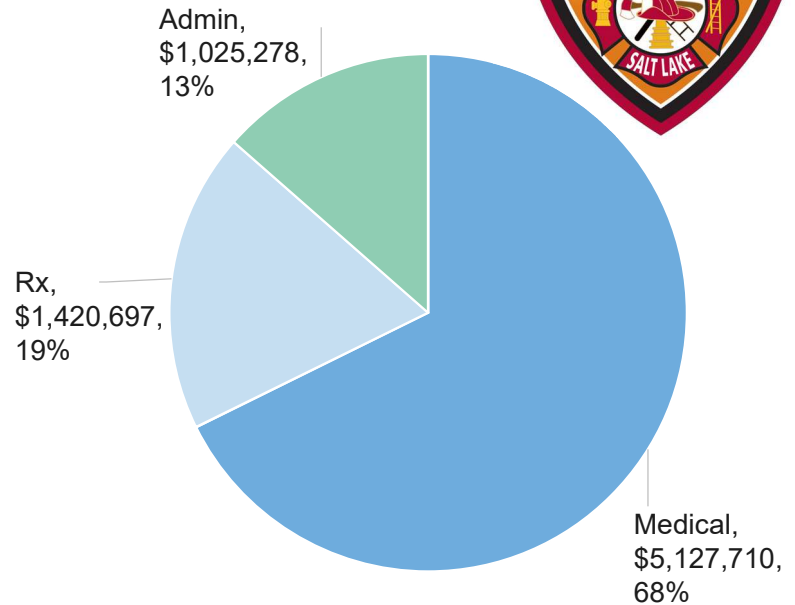
In short, understanding and acting on this information ensures that UFA can continue to provide comprehensive, affordable healthcare coverage for years to come. It's about protecting not only your personal well-being but also the well-being of the entire organization.

UFA Medical Plan Cost by Expense



2024-25 Plan Year

- Plan-year ended with net loss ratio of 103.9%(including admin)
- Members with \$10K+ claims accounted for 64% of all claims
- Claims are trending upward, but are still significantly below SelectHealth benchmarks



Choosing the Right Care

Optimize your savings and time by selecting the appropriate care facility.

PREVENTIVE CARE.

Preventive care detects issues early and is often covered with no out-of-pocket cost, though some limits may apply.

Common services include:

- Immunizations
- diabetes screening
- pap test
- prostate cancer screening
- contraceptives.

URGENT CARE.

Urgent care clinics treat non-life-threatening illnesses or injuries that need prompt attention when you can't see your PCP.

Conditions treated:

- Mild allergic reactions
- broken bones or sprains
- nausea and vomiting
- diarrhea
- sore throat and strep throat tests
- conjunctivitis (pink eye)
- earaches
- minor skin problems
- high fevers
- animal bites
- lacerations needing stitches
- urinary tract infections (UTIs)
- abdominal pain.

PRIMARY CARE.

A Primary Care Provider (PCP) handles routine care and coordinates specialty care when needed.

Common conditions treated include:

- Annual wellness exam
- routine screenings
- vaccines
- sprains and strains
- chronic conditions
- medicine refills
- colds and flu
- anxiety and depression.

SPECIALTY CARE.

For specialized care beyond your PCP, access a network of experts, including specialists, therapists, and surgeons.

Common specialty care specialties include:

- Oncology (cancer)
- cardiology (heart)
- orthopedics (muscle, bone, and joint)
- neurosurgery (brain, spine, and nerve)
- gastroenterology (digestive)
- psychiatry (mental and behavioral health).



Scan the QR code or visit

selecthealth.org/find-care/where-to-get-care.