ORANGE COUNTY FIREFIGHTERS'
HEALTH & WELFARE BENEFIT TRUST INC.
HEALTH • WELLNESS • FUTURE
EST. 2026

Dear Participants,

We are pleased to provide you the attached Summary of Benefits & Coverage (SBC) for the group medical plans offered to our eligible participants for the plan year which begins on January 1, 2027 and ends December 31, 2027.

Please be advised that an SBC is available for the plans being offered to our group plan participants and their eligible dependents. The SBC follows a prescribed format as established under the Affordable Care Act legislation and outlines the benefits of each medical plan in detail with definitions and descriptions.

SBCs are available for the following offered plans:

Carrier	**Plan Name**
Cigna	SureFit Plan
Cigna	OAP Low Plan
Cigna	OAP Plus HSA Plan

Please refer to the SBC for further information about cost sharing responsibilities such as deductibles, co-pays, and coinsurance, as well as the selected network. Printed copies of the SBCs for all plans, as well as the standard glossary, are available free of charge in the Human Resources office. For a more comprehensive description of specific plan benefits refer to the Summary Plan Description (SPD). You may contact the Trust Benefit Administrator at (407) 389-2057 x306 with additional questions.

Sincerely,

Paul Riccardi
Trust Chairperson