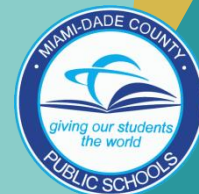




# DON'T WAIT!

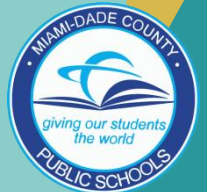
Learn about your benefits.

## BENEFITS AT RETIREMENT EDUCATIONAL INFORMATION



**The Office of Risk and Benefits Management's mission and vision is to promote the health and well-being of our employees and retirees. Our dedicated staff includes district personnel and on-site representatives of our benefits providers who are ready to assist and guide you with your benefits needs.**

**Contact us at 305.995.7129 or email [risk@dadeschools.net](mailto:risk@dadeschools.net).**



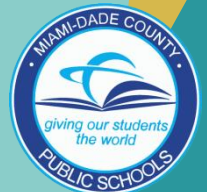
# BENEFITS AT RETIREMENT

- You are eligible to continue your healthcare coverage for yourself and your currently insured eligible dependent(s).
- You are eligible to continue any flexible benefits for yourself and your currently insured eligible dependent(s).



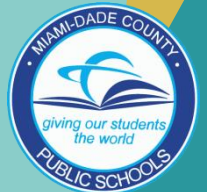
# BENEFITS AT RETIREMENT

- ▶ You may only continue the Hospital Indemnity Coverage, Term Life Insurance and Accidental Death & Dismemberment (at the same level) if enrolled as an active employee at the time of retirement.
- ▶ You may convert all or any portion of your Board Life insurance in force on the date of your retirement through Metropolitan Life to an individual policy.
- ▶ In addition, you will be offered the opportunity to purchase a \$5,000 or \$10,000 term life insurance policy through Metropolitan Life on a guaranteed basis.



# BENEFITS AT RETIREMENT

- **Benefits for 11-month and 12-month employees will be effective the 1<sup>st</sup> of the month following your retirement date.**
- **Ten-month employees who retire on the last day of the school year will continue to receive Board-paid benefits through August 31<sup>st</sup>, and benefits selected as a retiree will be effective September 1<sup>st</sup>.**
- **If you retired and had declined healthcare coverage, you will not be eligible to enroll as a retiree in healthcare coverage, even if you are Medicare eligible. However, you may still be eligible for flexible benefits.**

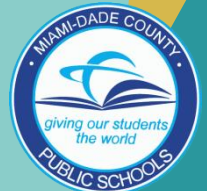


# **ENROLLMENT PERIOD**

## **(30-DAYS FROM DATE OF NOTIFICATION)**

If you do not enroll during this enrollment period, the following will occur:

- ▶ Your healthcare coverage & flexible benefits will terminate at the end of your retirement month
- ▶ Your current dependent healthcare coverage and flexible benefits will terminate at the end of your retirement month
- ▶ If you are a 10-month employee that works until the end of the school year, your current benefits, including dependent coverage, will terminate on August 31<sup>st</sup>



# HEALTH INSURANCE SUBSIDY (HIS)

- The HIS amount is based on your length of service and the subsidy amount is \$5.00 per month per year of service, up to \$150 per month maximum amount.
- If your health insurance premium is directly deducted from your FRS check, your state subsidy of \$5.00 per month per year of service, up to \$150 per month, is tax free.
- If your health insurance premium is paid via direct pay, you do qualify for the HIS, but the benefit becomes taxable.
- If you elect not to continue benefits through a School Board sponsored healthcare plan, you are eligible for the HIS but the benefit becomes taxable.
- If you are Medicare eligible, you are eligible and all the above applies.

# PAYMENT OPTIONS

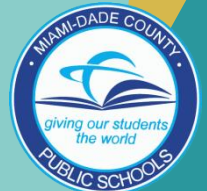
- You may elect to have your premiums deducted from your Florida Retirement System (FRS) check
- You may elect to have your premiums automatically deducted from your personal bank account

OR

- You may elect to be billed monthly

**NOTE:** If you elect to pay through FRS deductions, you will be billed for the months that a deduction is not taken from your check.

Current law provides that, if your health insurance premium is directly deducted from your FRS check, your state subsidy of \$5.00 per month per year of service, up to \$150 per month, is tax free.





## UNDER AND OVER 65

- Retirees under 65, or over 65 on the Teachers Retirement System (TRS) and not eligible for Medicare, are offered the ability to continue the same Cigna medical plan.

NOTE: If you are eligible for Medicare, you can't elect not to enroll. If you do, you will automatically be terminated from your Cigna Plan.

- Retirees over 65, or under 65 but Medicare eligible, cannot remain enrolled in the Cigna plans. However, they are eligible to enroll in a Medicare Group Plan sponsored by the School Board.

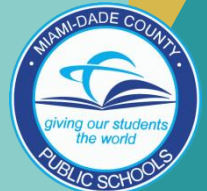
NOTE: If you are Medicare eligible, you must enroll in both Part A and B.

# 2023 CIGNA HEALTHCARE PLANS

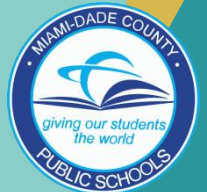
Coverage	OAP High	OAP Standard	SureFit*
Retiree Only	\$ 825.00	\$ 800.00	\$ 778.00
Dependents Under Age 65 or Over Age 65 and not Medicare eligible.			
Spouse/Domestic Partner	\$ 1,150.00	\$ 1,114.00	\$ 1,081.00
Child(ren)	\$ 809.00	\$ 784.00	\$ 761.00
Family	\$ 2,304.00	\$ 2,231.00	\$ 2,164.00
Adult Dependent Child	\$ 701.00	\$ 680.00	\$ 661.00

**NOTE:** You must add the Retiree Only rate to the Dependent rate to get the total monthly premium.

\*At the time of enrollment, a Primary Care Physician (PCP) is required and you must live in the tri-county area (Miami-Dade, Broward and Palm Beach Counties).



# **Over 65 and Under 65 Medicare Eligible Retirees**

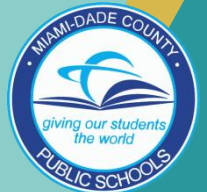


# **SPECIAL ENROLLMENT PERIOD (SEP) FOR NEW RETIREES**

**It is important to enroll for Medicare to be eligible for the Medicare Plans offered by MDCPS.**

**You can enroll in Medicare Part A and/or Medicare Part B in the following ways:**

- 1. Online at [www.SocialSecurity.gov](http://www.SocialSecurity.gov)**
- 2. Call Social Security at 1-800-772-1213 (Monday – Friday 8AM to 7PM)**



# ORIGINAL MEDICARE

## Medicare Part “A”

**Inpatient Care in Hospitals  
Skilled Nursing Facility  
Nursing Home Care  
Hospice  
Home Health Services**

**Premium is usually \$0**

**You Pay:  
\$1,600 deductible  
Hospitalization  
Days 61-90: \$400  
Days 91-150: \$800**

## Medicare Part “B”

**You must pay a monthly premium**

**Prevented Services  
Medically Necessary Services  
Lab Tests  
Doctors Visits  
Ambulance**

**Premiums Start at \$164.90  
Based on Income**

**\$226 per year deductible  
Typically pay 20% of Medicare approved  
amount for most doctor, outpatient  
therapy and durable medical equipment.  
**NO PRESCRIPTION DRUG COVERAGE****



# MEDICARE PLANS

Medicare Part “C”	Medicare Part “D”
<p><b>Medicare Advantage Plans -function much like the District plans offered to active employees. Plans are HMO or PPO plans</b></p> <p>Services include all Medicare Part A and Part B benefits. Hospitalization - Skilled Nursing Services Home Health Services, Hospice Preventive Services Medically Necessary Services, Lab Tests, Doctors Visits and Ambulance Services</p>	<p><b>Prescription Drug Coverage -stand alone plans that cover the cost of prescription drugs only.</b></p> <p>If enrolling in a Medicare Supplement Plan you must also enroll in a Medicare Prescription Drug plan.</p> <p>Medicare requires continuous prescription drug coverage. If you do not continue a Medicare approved PDP plan you will be subject to a Late Enrollment Penalty for life.</p>
<p><b>All District sponsored Medicare Advantage plans include Prescription Drug coverage.</b></p>	

# MEDICARE ADVANTAGE PLANS

## Medicare Healthcare (Medical & Pharmacy) Plans Monthly Rates:

Provider	Plan	Rates
AvMed*	Access HMO-POS (Miami-Dade County Only; Broward County Only)	\$ 0.00
	Choice HMO (Miami-Dade County Only; Broward County Only)	\$ 0.00
	Circle HMO (Miami-Dade County Only; Broward County Only)	\$ 0.00
	Premium Saver HMO (Broward County Only)	\$ 0.00
Humana*	Zero Premium HMO	\$ 0.00
	Passive PPO	\$ 401.35
	Traditional PPO	\$ 261.35
UnitedHealthcare	Differential PPO	\$ 187.53
	Passive PPO	\$ 312.38

**NOTE:** \*At the time of enrollment, a Primary Care Physician (PCP) is required for the AvMed Medicare Access HMO-POS, AvMed Medicare Choice HMO, AvMed Medicare Circle HMO, AvMed Medicare Premium Saver and the Humana Zero Premium HMO plans.

Visit [Medicare Healthcare Plans](#) to learn what's changing for the 2023 plan year.



# WHAT SUPPLEMENT PLANS ARE OFFERED FOR 2023?

Medigap Benefits	Plan A	Plan G	Plan N
Part A Coinsurance and Hospital Costs	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	Plan N pays 100% of the Part B coinsurance, except for a copayment of <b>up to \$20 for some office visits and up to a \$50 copayment for an emergency room visit</b> that does not result in an inpatient admission
Blood (First 3 Pints)	✓	✓	✓
Part A Hospice Care Coinsurance or Copayment	✓	✓	✓
Skilled Nursing Facility Care Coinsurance		✓	✓
Medicare Part A Deductible		✓	✓
Medicare Part B Deductible			
Medicare Part B Excess Charges (15%)		✓	
Foreign Travel Emergency (To Limits)		✓	✓



# 2023 MEDICARE PRESCRIPTION DRUG PLANS

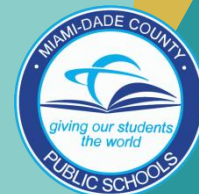
UnitedHealthcare (UHC) continues to offer the below Prescription Drug Plans (PDP).

4-Tier High	4-Tier Low	5-Tier Standard
\$316.92	\$128.00	\$134.81

If you select a Medicare Supplement Plan, the addition of a Prescription Drug Plan will provide coverage for prescriptions.

Participants currently enrolled in a PDP only plan may enroll in any of the School Board sponsored Medicare Group Healthcare plans, this enrollment will result in the automatic termination of your PDP plan.

Visit [Medicare Prescription Drug Plans](#) to learn what's changing for the 2023 plan year.



# 2023 FLEXIBLE BENEFITS

**Your flexible benefits are not changing, however, your payments will be paid on a monthly basis.**

**Benefits being offered are:**

- **Dental**
- **Vision**
- **Legal**
- **Hospital Income (if currently enrolled)**
- **Identity Theft Protection**
- **Voluntary Life Insurance (if currently enrolled)**
- **Accidental Death & dismemberment (if currently enrolled)**



# CONTACT INFORMATION

For Additional information regarding your benefits, please contact us at:

**FBMC Benefits Management** 1-855-632-7748

**Cigna Healthcare** 1-800-806-3052

**Office of Risk and Benefits Management** 305-995-7129

## Medicare Group Healthcare Plans

**AvMed Medicare Plans** 1-800-835-6137

**Humana Medicare Plans** 1-800-824-8242

**UnitedHealthcare:** 1-877-870-7923  
**Medicare & Pharmacy Plans**

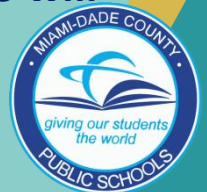


# Retirement Office

## Preparing to Terminate DROP

### FORMS YOU WILL RECEIVE FROM FRS:

- Drop Termination Form (DP Term), to be completed by you and certified by the Retirement Office (email completed form to [retirement@dadeschools.net](mailto:retirement@dadeschools.net) or fax to 305-523-0495).
- DP-PAYT – Selected DROP Payout Method. You have three choices for distribution of your DROP Benefits. (send to FRS)
- W-4 “Withholding Certificate for Pension Payments” (sent to FRS and available for completion through your FRS Online account)
- Form HIS-1 “Health Insurance Subsidy” (certified by Risk Management and mailed to FRS)
- Direct Deposit Authorization is done online through the FRS Website. FRS will mail you a pin to access your online account.



# **Retirement Office**

## **Preparing to Terminate DROP**

### **WHAT HAPPENS NEXT?**

- When the completed Form DP-PAYT is received by FRS, they will send you a letter acknowledging your payout instructions.
- You have 60 days after terminating DROP to turn in the DP-PAYT form to the State Division of Retirement before a check is issued to you with 20% federal income tax deducted.
- Your name will be added to the Retired Payroll the month following your termination date. A completed Form DP-TERM **must be received** before your name can be added to the Retired Payroll.



# **Retirement Office**

## **Preparing to Terminate DROP**

### **WHAT HAPPENS TO MY ACCRUED SICK LEAVE DAYS?**

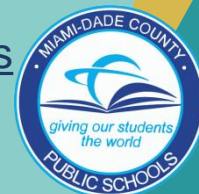
- The Terminal Leave Retirement Plan is administered by BENCOR.
- Monies deposited in BENCOR are not subject to FICA taxes and are subject to federal income tax only upon withdrawal or distribution.
- The sick leave payout rate is based on the rate when you first became eligible for retirement.
- Full time employees receiving sick or vacation pay in excess of \$1,000 will have the funds placed in BENCOR, except in the AFSCME Bargaining Unit.
- Terminal pay happens about six weeks after your last day of employment.

For additional information contact:

Retirement Office at [Retirement@dadeschools.net](mailto:Retirement@dadeschools.net), Phone: 305-995-7080 or  
Fax: 305-523-0495

Division of Retirement (FRS) at 1-844-377-1888 <https://www.rol.frs.state.fl.us>

BENCOR at 954-524-4542.



# CONGRATULATIONS ON YOUR RETIREMENT

Should you have any questions regarding this information or need assistance with your enrollment, you may contact the FBMC Service Center at 855-MDC-PS4U (855-632-7748), Monday – Friday, 7 a.m. to 7 p.m.

