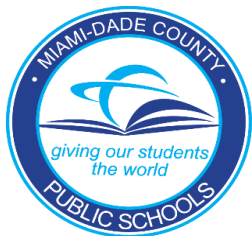




Bee-Informed!

2024 RETIREE BENEFITS EDUCATIONAL INFORMATION



Congratulations on your retirement! As a retiree of Miami-Dade County Public Schools (M-DCPS), your enrollment in a School Board sponsored Cigna (non-Medicare) healthcare plan, Medicare Advantage Plan and Prescription Drug Plan (PDP), and/or Flexible Benefits plans will be online through FBMC's Retiree Self-Service Platform.

For assistance, contact FBMC 1-855-632-7748, Monday – Friday, 7:00 a.m. to 7:00 p.m. or via email at MDCPSRetiree@fbmc.com.

To enroll in a Medicare Supplemental Plan offered by UnitedHealthcare, please contact them directly at 1-800-523-5800, 8 a.m. – 8 p.m. (ET).



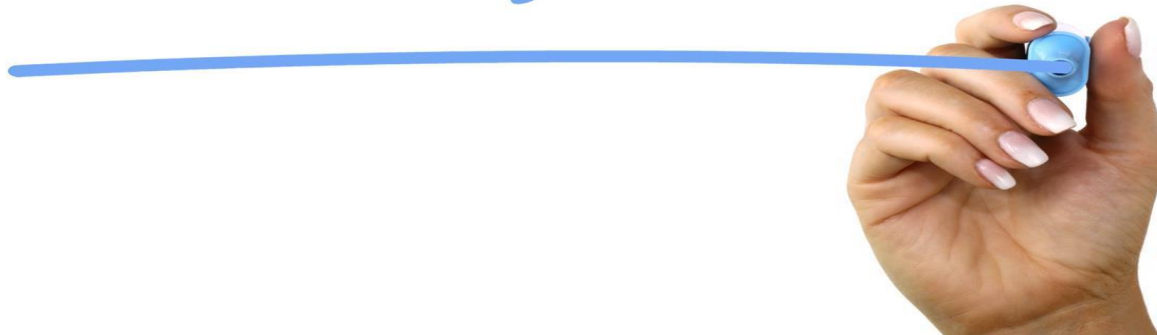
BENEFITS AT RETIREMENT



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).

ELIGIBLE



BENEFITS AT RETIREMENT



You may only continue the Hospital Indemnity Coverage, Voluntary Life Insurance and Accidental Death & Dismemberment (at the same level) if you enrolled as an active employee at the time of retirement.

You may convert all or any portion of your Board-paid 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 Group Term life insurance policy through Metropolitan Life on a guaranteed basis. For additional information, please contact Metropolitan Life Insurance Company at 1-877-275-6387.



BENEFITS AT RETIREMENT



Retiree Benefits Effective Dates:

- **11-month and 12-month Employees – Benefits selected will be effective the 1st of the month following your retirement date.**
- **10-month Employees – Employees who retire on the last day of the school year will continue to receive Board-paid benefits through August 31st; therefore, benefits selected as a Retiree will be effective September 1st.**

Notes:

- **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.**
- **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 who works until the end of the school year, your current benefits, including dependent coverage, will terminate on August 31st.**





HEALTH INSURANCE SUBSIDY (HIS)

- Eligible retirees receive \$7.50 per month for each year of service credit earned at retirement. The subsidy is at least \$45.00 per month and no more than \$225 per month. This subsidy is intended to help offset the cost of your healthcare cost. The state adds this subsidy to your monthly check, and it will not be sent to the healthcare company. You must still pay your complete monthly premium to the medical company.
- Upon notification of your retirement, the state will send you a Termination Package. This package includes your Health Insurance Subsidy (HIS) Certification Form.
 - If you are enrolled in Medicare Part A and Part B, you can attach a copy of your Medicare Card (Section D) and submit the form to FRS.
 - If you enroll as a Retiree in healthcare, dental and/or vision coverage, on-site insurance company representative from the Office of Risk and Benefits Management can complete Section C.
- If your health insurance premium is directly deducted from your FRS check, you're HIS is tax free.
- If you are Medicare eligible, you are eligible and all the above applies.





PAYMENT OPTIONS OFFERED BY FBMC

- **FRS:** You may elect to have your premiums deducted from your Florida Retirement System (FRS) check.

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.

- **ACH:** You may elect to have your premiums automatically deducted from your personal bank account (ACH).

OR

- **DIRECT PAY:** You may elect to be billed monthly and send payments by mail.



UNDER AND OVER 65

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

NOTE: If you are eligible for Medicare, you can't elect not to enroll in Medicare Parts A and B. Your Cigna healthcare coverage will be automatically terminated.

- **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. Enrollment in these plans require both Medicare Parts A and B.**



CIGNA HEALTHCARE PLAN

Retiree Only Under Age 65 and Non-Medicare Eligible

2024 Monthly Rates:

	OAP High	OAP Standard	SureFit*
Retiree Only	\$918.00	\$891.00	\$866.00
Dependents:			
Spouse/Domestic Partner	\$1,281.00	\$1,240.00	\$1,204.00
Child(ren)	\$901.00	\$872.00	\$847.00
Family	\$2,565.00	\$2,483.00	\$2,409.00
Adult Dependent Child	\$780.00	\$757.00	\$736.00

NOTES:

- You must add the Retiree Only rate to the Dependent rate to get the total monthly premium.

***SureFit Plan:** 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**
- 2. Call Social Security at 1-800-772-1213 (Monday – Friday 8 AM to 7 PM)**



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:

\$1632 deductible

Hospitalization

Days 61-90: \$400

Days 91-150: \$800

Day 150: You pay all costs

Medicare Part “B” You must pay a monthly premium

Prevented Services
Medically Necessary Services
Lab Tests
Doctors Visits
Ambulance

Premiums Start at \$174.70
Based on Income unless eligible
for subsidy.

\$240 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 Advantage Plans –functions much like the District plans offered to active employees. Plans are HMO or PPO plans

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

All District sponsored Medicare Advantage plans include Prescription Drug coverage.

Medicare Part “D”

Prescription Drug Coverage –stand alone plans that cover the cost of prescription drugs only.

If enrolling in a Medicare Supplemental Plan you must also enroll in a Medicare Prescription Drug plan (PDP).

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.

District offers stand alone PDP plans.

WHAT MEDICARE ADVANTAGE PLANS ARE OFFERED FOR 2024?

2024 Medicare Advantage Plans Rates

Provider	Plan	Rates
AvMed	Access HMO-POS(Miami-Dade & Broward Counties Only)*	\$0
AvMed	Choice HMO (Miami-Dade & Broward Counties Only)*	\$0
AvMed	Circle HMO (Miami-Dade & Broward Counties Only)*	\$0
AvMed	One (Miami-Dade, Broward, Palm Beach, Osceola, and Orange Counties)*	\$0
Humana	Zero Premium HMO*	\$0
Humana	Traditional PPO	\$270.82
Humana	Passive PPO	\$410.82
UnitedHealthcare	Differential PPO	\$187.53
UnitedHealthcare	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 One and the Humana Zero Premium HMO plans.



WHAT SUPPLEMENT PLANS ARE OFFERED FOR 2024?

Medigap Benefits	Plan A	Plan G	Plan N
Part A Hospital Coinsurance/Deductible	✓	✓	✓
Medicare Part B Coinsurance or Copayment	✓	✓	✓
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)		✓	✓



WHAT TYPES OF MEDICARE PRESCRIPTION PLANS ARE OFFERED FOR 2024?

UnitedHealthcare (UHC) offers the below Prescription Drug Plans (PDP).

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

You can elect to enroll in a Prescription Drug Plans (PDP), without having to enroll in a Medicare Supplement Plan.

HOW TO ENROLL IN THE MEDICARE GROUP AND PRESCRIPTION DRUG PLANS

- You must enroll in the Medicare Advantage Plans and Pharmacy Plans via the online retiree portal.
- To enroll in UnitedHealthcare Medicare Supplemental plans, you will need to **contact UnitedHealthcare directly.**

AvMed Plans: 1-800-835-6137

Access HMO-POS (Miami-Dade County Only; Broward County Only)

Medicare Choice HMO (Miami-Dade County Only; Broward County Only)

Medicare Circle HMO (Miami-Dade County Only; Broward County Only)

Medicare One HMO (Miami-Dade County Only; Broward County Only)

Humana Plans: 1-800-824-8242

Humana Zero Premium HMO (contact Humana directly for a list of participating counties)

Humana Passive PPO

Humana Traditional PPO

UnitedHealthcare Plans: Advantage Plans:1-877-870-7923; Supplemental Plans/Pharmacy Plans:1-800-523-5800

Medicare Advantage Differential PPO

Medicare Advantage Passive PPO

Medicare Supplement Plans: Plan A, Plan G and Plan N

Pharmacy Plans: 4-Tier High, 4-Tier Low and 5-Tier Standard



*Note: the carriers will only be able to give you information about our plans once you have officially set your retirement date with the M-DCPS retirement department.

2024 FLEXIBLE BENEFITS

You may continue your Flexible Benefits; however, your payments will be paid on a monthly basis.

Benefits being offered are:

- Dental
- Vision
- Legal
- Identity Theft Protection
- Hospital Indemnity (if currently enrolled)
- Voluntary Life Insurance (if currently enrolled)
- Accidental Death & Dismemberment (if currently enrolled)



Note: Retirees are not offered the Short-term Disability, Long-term Disability, or the Flexible Spending account into retirement.

CONGRATULATIONS ON YOUR RETIREMENT

Should you have any questions regarding this information or need assistance with your enrollment, you may contact:

- FBMC Service Center at 855-MDC-PS4U (855-632-7748), Monday – Friday, 7 a.m. to 7 p.m.
- Email: MDCPSRetiree@fbmc.com



Congratulations!