BE INFORMED!
KNOW YOUR BENEFITS!

2026 Retiree Open Enrollment

Open Enrollment Deadline is November 7th, 2025

Welcome to your 2026 M-DCPS Open Enrollment!

- The current Cigna healthcare plans (OAP Extended Network, LocalPlus Focused Network and SureFit Network) will continue to be offered to eligible retirees and dependents who are under age 65 or dependents over age 65 and not Medicare eligible. There are rate increases on all three healthcare plans.

- The current Medicare healthcare and Prescription Drug Plans (PDP), except for the AvMed Medicare Advantage plans, offered to eligible retirees and dependents who are over age 65 or under age 65 and Medicare eligible will continue to be offered. Participants currently enrolled only in a Prescription Drug Plan (PDP) may enroll in any of the School Board sponsored Medicare Group Healthcare plans.

- AvMed has made the decision to exit the Medicare Advantage Prescription Drug (MAPD) market effective December 31, 2025; therefore, the AvMed Medicare Advantage plans will not be offered for the 2026 plan year. During this open enrollment period, review your options to determine which Medicare healthcare plan best meets your needs.

- The Humana Medicare Advantage PPO plans will have a slight rate increase for the 2026 plan year.

- The current Flexible Benefits will continue to be offered to eligible retirees. There will be a slight rate increase in the dental plans for the 2026 plan year.

What you need to know:

If you would like to continue your current benefits for the 2026 plan year, you **DO NOT** need to re-enroll; both plan design and premium changes will automatically be applied.

If you <u>do not</u> enroll during this open enrollment period, the following will occur:

- Your and/or your dependent's current Cigna healthcare (non-Medicare) plan will automatically continue for the 2026 plan year. There are rate increases on all three Cigna plans; therefore, premium changes will automatically be applied.

- Your and/or your dependent's Medicare healthcare plan, **with the exception of AvMed**, and Prescription Drug Plans (PDP) will automatically continue for the 2026 plan year. There is a slight rate increase to the Humana Medicare Advantage plans. Plan design and premium changes, if applicable, will automatically be applied.

- Your and your dependent's Flexible Benefits will automatically continue for the 2026 plan year. There is a slight rate increase on all dental plans; therefore, premium changes will automatically be applied.

Dependent Coverage

- If you are adding new dependent(s), you must provide documentation of proof of eligibility, if not previously submitted. Failure to submit the required dependent eligibility documentation may result in the termination of your dependent's coverage.

- If not making changes during this enrollment, your current dependent coverage will continue, **with the exception of AvMed** (if currently enrolled).

- Your currently enrolled adult child healthcare coverage will continue. However, every year you must submit proper dependent documentation establishing the eligibility of your adult child. Your completed adult child affidavit and documentation must be received by the above enrollment deadline.

2026 Cigna Healthcare Plans

Understanding Your Health Needs and Budget

- **Assess your current health:** Do you have a chronic condition, or are you generally healthy and only visit the doctor for annual check-ups?
- **Assess your family's health needs:** Consider specific health needs of all family members covered by your plan, as these needs can change year to year.
- **Consider upcoming needs:** Do you anticipate any planned surgeries or need regular prescription medications?
- **Evaluate your budget:** Determine your comfort level with higher premiums versus the costs you'll pay for services like copays and deductibles when you access care.
- **Network:** Are your preferred doctors and specialists in the network? Providers in the networks can change each year, so it's important to do your homework first to ensure your needs are still met.

Before Making a Selection:

- Take time now to compare the benefits, costs (premiums, deductibles, co-pays), provider network, and drug coverage.

- Even if you're planning to stay enrolled in the same healthcare plan, you should still take time to review your options before you enroll.

  - Review the Networks
  - Verify your Doctor's Participation
  - Consider Healthcare Needs
  - Compare Costs

Cigna Healthcare Rates

The Cigna Healthcare rates are pending final negotiations and ratification with the Unions and Board approval. If premium changes occur, you will be notified and will be given another opportunity to make any necessary changes.

	2025 HEALTHCARE RATES				2026 HEALTHCARE RATES		
	OAP Extended Network	LocalPlus Focused Network	SureFit* Network		OAP Extended Network	LocalPlus Focused Network	SureFit* Network
Retiree Only	$959	$931	$905		$1,071	$1,040	$1,011
Dependents:							
Spouse/Domestic Partner	$1,339	$1,296	$1,258		$1,495	$1,447	$1,405
Child(ren)	$942	$911	$885		$1,052	$1,018	$988
Family	$2,680	$2,594	$2,517		$2,994	$2,898	$2,811
Adult Dependent Child	$815	$791	$769		$911	$884	$859

NOTE: *Plan requires the selection of a Primary Care Physician (PCP). If a PCP is not selected, Cigna will assign you a participating provider based on your ZIP code. You must live in the tri-county (Miami-Dade, Broward and Palm Beach) service area.

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

2026 Medicare Group Healthcare Plans

(As a reminder you must be enrolled in both Medicare part A and B to enroll in a Medicare group healthcare plan)

What you need to know regarding your 2026 Medicare plans:

- All Medicare healthcare and Prescription Drug Plans (PDP), except for the **AvMed Medicare Advantage plans**, will continue to be offered.

- AvMed has made the decision to exit the Medicare Advantage Prescription Drug (MAPD) market effective December 31, 2025; therefore, the AvMed Medicare Advantage plans will not be offered for the 2026 plan year. During this open enrollment period, you may enroll in another School Board sponsored Medicare Group Healthcare plan.

- The Humana and UnitedHealthcare (UHC) Medicare Advantage plans and UHC Prescription Drug Plans (PDP) will continue to be offered. The Humana Medicare Advantage PPO plans will have a slight rate increase for the 2026 plan year

- If you and/or your eligible dependent are currently enrolled in an offered Medicare healthcare plan and/or PDP plan year and do not want to make any changes, your and/or your dependent’s current coverage will continue. Plan design and premium changes, if applicable, will be applied.

- If you and/or your eligible dependent would like to change your and/or your dependent’s current Medicare healthcare coverage and/or PDP, you can do so by logging in to the Retiree Self-Service Platform. Enrollment and/or cancellation of a UHC Supplement Plan is only through the Medicare company.

2026 Medicare Advantage Plans

Medicare Healthcare (Medical & Pharmacy) Plans Monthly Rates:

Provider	Plan	Rates
Humana*	Zero Premium HMO	$0.00
	Passive PPO	$478.91
	Traditional PPO	$338.91
UnitedHealthcare	Differential PPO	$267.53
	Passive PPO	$392.38

NOTE: *At the time of enrollment, a Primary Care Physician (PCP) is required for the Humana Zero Premium HMO plan.

2026 Medicare Supplement Plans

Four UHC Medicare Supplement Plans: A, F, G & N

- Both plan design and premiums are pending approval by the Centers for Medicare and Medicaid Services (CMS)
- Freedom of choosing physicians of your choice
- Plan F will only continue to be offered to anyone who became a Medicare recipient prior to 1/1/2020
- Rates are based on the applicant's date of birth, place of residence and tobacco usage
- Supplements Medicare coverage
- Medicare Supplement plans do not include prescription coverage

2026 Medicare Prescription Drug Plans

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

4-Tier High	4-Tier Low	5-Tier Standard
$351.92	$163.00	$169.81

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.

FLEXIBLE BENEFITS

You are eligible to enroll in any of the following flexible benefits plans, if you maintained at least one active benefit this year. There will be no plan design changes for the 2026 plan year. There is a slight rate increase on all dental plans; therefore, premium changes will automatically be applied.

- Dental: Delta Dental (DHMO & PPO) and UnitedHealthcare Dental (DHMO & PPO)
- Vision: EyeMed
- Legal: ARAG and MetLife
- Identity Theft Protection: ID Watchdog

Additionally, you must be currently participating in the following benefits, to be eligible to continue or decrease coverage for the 2026 plan year:

- Hospital Indemnity Coverage (HIC): Metropolitan Life Insurance Company (MetLife)
- Voluntary Life: Metropolitan Life Insurance Company (MetLife)
- Accidental Death and Dismemberment (AD&D): Metropolitan Life Insurance Company (MetLife)

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

Humana Medicare Plans	1-866-396-8810
UnitedHealthcare:	
Medicare Advantage and PDP	1-888-867-5548
Medicare Supplement	1-800-523-5800
AvMed Medicare Advantage Plans	1-844-439-5383 (October 1 – 31, 2025)