Office of Risk and Benefits



FULL-TIME BENEFITS ELIGIBLE EMPLOYEES

WELCOME!

CORE BENEFITS

With the combined efforts of your union, we provide you with the following benefits after a 90-calendar day waiting period (**coverage will be effective on the 91st day**):

- **HEALTH INSURANCE (Board-paid):** You can enroll in one of the three offered Cigna healthcare plan of your choice: OAP Extended Network, LocalPlus Focused Network (employee cost share) or Cigna SureFit Network (employee only free plan).

  However, if a plan is not selected during your new hire enrollment period, you will be automatically assigned to the Cigna SureFit Network plan (free plan).

- **LIFE INSURANCE (Board-paid):** You will receive board-paid life insurance based on the agreement with your union and your annual base salary, rounded up to the next $1,000. We strongly encourage you to add a beneficiary designation to your policy.
  - You can purchase additional Optional Life Insurance equaling three times your annual salary – guaranteed enrollment only at the time of first eligibility.
  - You can purchase dependent life insurance – guaranteed enrollment only at the time of first eligibility.

CORE BENEFITS

- **STANDARD SHORT-TERM DISABILITY (STD) (Board-paid):** You will be provided coverage that pays 60% of your eligible weekly earnings up to a maximum of $500 per week.

  - 30-day elimination period.
  - Plan pays up to 22 weeks of disability.

  You have the option to elect on a guaranteed basis the STD upgrade, which pays 60% of your eligible weekly earning up to a maximum of $1000 per week.

  - 15-day elimination period
  - Plan pays up to 24 weeks of disability

  IMPORTANT: If the election to upgrade the STD plan is not made during your new hire enrollment period, then you will be subject to Evidence of Insurability (EOI) when you decide to purchase the upgrade during the open enrollment period.

DECLINATION OF HEALTHCRE COVERAGE (OPT-OUT)

- ✓ You must first complete your enrollment online through the Employee Portal and elect to opt-out of healthcare coverage.
- ✓ You will be required to provide the following:
  - ➢ Current proof of other group or state-funded healthcare coverage.
  - ➢ Completed Declination of Healthcare Coverage Affidavit, which can be found online in your 2027 Benefits website.
- ✓ You will then receive $100 per month paid bi-weekly through the payroll system based on your deduction pay schedule – this is taxable income.

NOTE: M-DCPS' healthcare coverage **meets affordability and minimum value standards**; therefore, you are **ineligible for financial assistance (premium tax credits)** to purchase Exchange/Marketplace coverage. **Individual Exchange/Marketplace healthcare coverage are not eligible to receive opt-out money based on the Affordable Care Act (ACA) Rules on Employer-Sponsored Coverage.**

CIGNA HEALTHCARE PLANS

Cigna SureFit Network – Free Employee-only Option

- ✓ Selection of Primary Care Physician required
- ✓ No referrals are needed
- ✓ Narrow network (In-Network Providers only)
- ✓ Set copays for all office visits
- ✓ $0 co-payment for Behavioral Health
- ✓ $0 co-payment for Telemedicine
- ✓ $0 co-payment for Generic Seven Drug Classes (both retail and 90-day supply)
- ✓ Mammography is covered 100%
- ✓ Colonoscopy and pre-kit are covered 100%
- ✓ Lab work is covered at 100% - $0 cost to you

Cigna OAP Extended Network and LocalPlus Focused Network– Employee Cost Share

- ✓ No referrals are needed
- ✓ Includes In & Out-of-Network Providers
- ✓ Set copays for all office visits
- ✓ $0 co-payment for Behavioral Health
- ✓ $0 co-payment for Telemedicine
- ✓ $0 co-payment for Generic Seven Drug Classes (both retail and 90-day supply)
- ✓ Mammography is covered 100%
- ✓ Colonoscopy and pre-kit are covered 100%
- ✓ Lab work is covered at 100% - $0 cost to you



KNOW BEFORE YOU GO

Lower ← Cost and time → Greater

	Virtual care	Convenience care clinic	Health care provider's office	Urgent care center	Emergency room
	For minor medical conditions. Connect with a board-certified doctor via video or phone when, where and how it works best for you. Visit **myCigna.com**, or call MDLIVE at **888.726.3171** to talk with a doctor 24/7.*	For minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.	The best place to go for routine or preventive care or to keep track of medications. Many PCPs offer virtual care. Contact your PCP to schedule an in-person or virtual care visit. Find a PCP on **myCigna.com**.	For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.	For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life threatening, call 911 or go to the nearest ER. "Freestanding" ER locations are becoming more common in many areas. Because these ERs are not inside hospitals, they may look like urgent care centers. When you receive care at an ER, you're billed at a much higher cost than at other health care facilities.
Conditions treated**	• Colds and flu • Rashes • Sore throats • Headaches • Stomachaches • Fever • Allergies • Acne • Urinary tract infections (UTIs) and more	• Colds and flu • Rashes or skin conditions • Sore throats, earaches, sinus pain • Minor cuts or burns • Pregnancy testing • Vaccines	• General health issues • Preventive care • Routine check-ups • Vaccines and screenings	• Fever and flu symptoms • Minor cuts, sprains, burns, rashes • Headaches • Lower back pain • Joint pain • Minor respiratory symptoms • UTIs	• Sudden numbness, weakness • Uncontrolled bleeding • Seizure or loss of consciousness • Shortness of breath • Chest pain • Head injury/major trauma • Blurry or loss of vision • Severe cuts or burns • Overdose
Your cost and time	• Costs the same or less than a visit with your primary care provider (PCP) • Appointments typically in an hour or less • No need to leave home or work	• Same or lower than provider's office • No appointment needed	• May charge copay/ coinsurance and/ or deductible • Usually need appointment • Short wait times	• Costs lower than emergency room (ER) • No appointment needed • Wait times vary	• Highest cost • No appointment needed • Wait times may be long
	$0 Copay **Physician can prescribe**	**$10 - $15 Copay**	**Primary Care** **$20 - $30 Copay** **Specialist** **$50 - $75 Copay**	**$40 - $45 Copay**	**$150 - $425 Copay**

FLEXIBLE BENEFITS

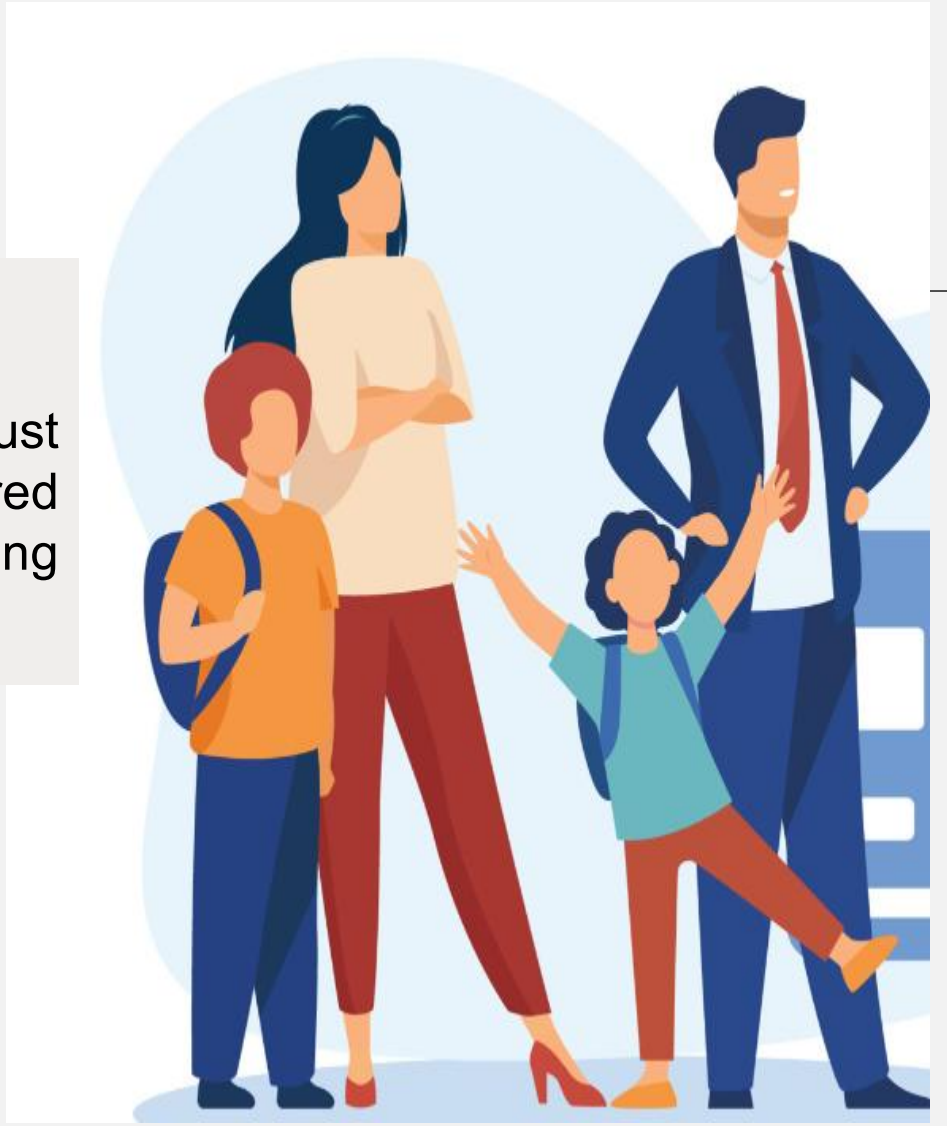
You may purchase any of the offered flexible benefits for yourself and your eligible dependents on a pre- or post-tax basis through payroll deductions. Benefits become effective the first of the following month after your first payroll deduction.

- **Dental:**
  - Delta Dental (DHMO & PPO)
  - Humana Dental (DHMO & PPO)
- **Vision:** EyeMed
- **Flexible Spending Accounts (Medical & Dependent Care):** TASC
- **Short Term Disability Upgrade Plans:** The Standard
- **Long Term Disability Upgrade Plans:** The Standard
- **Hospital Indemnity Coverage:** Metropolitan Life Insurance Company (MetLife)
- **Legal:**
  - ARAG
- **Identity Theft Protection:** Aura Identity & Fraud Protection (in partnership with MetLife)
- **Voluntary Life:** The Standard
- **Accidental Death & Dismemberment (AD&D):**The Standard

Additionally, you are offered the option to purchase Voluntary Benefits through Transamerica (Accident Insurance, Life Insurance and Critical Illness).

COVERING DEPENDENT(S)

If you enroll your eligible dependent(s) in your benefits, you must provide dependent eligibility documentation for all covered dependents. Dependent Social Security Numbers are required during the enrollment process.

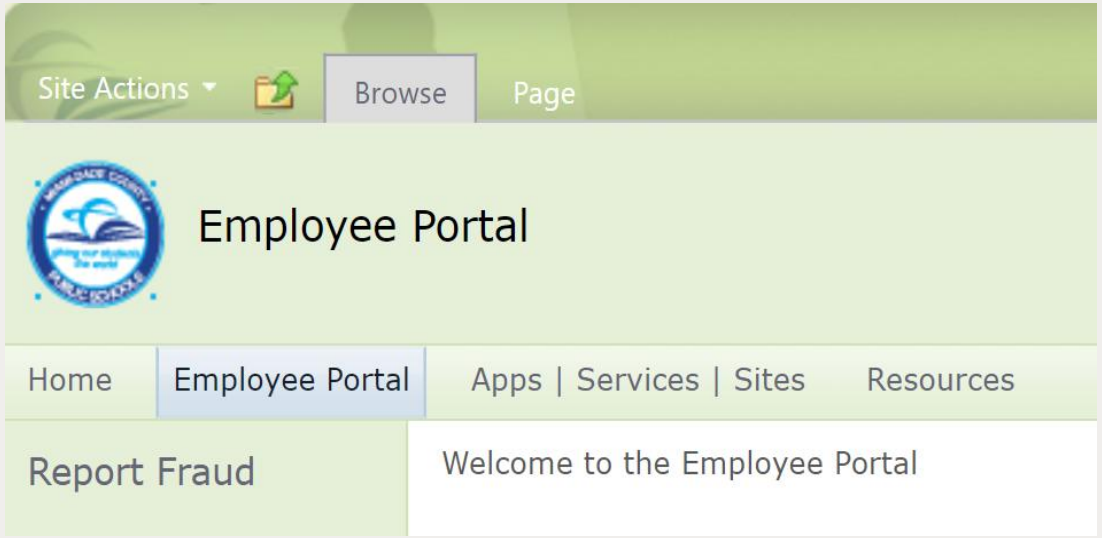


ENROLLMENT AT A GLANCE

As a new employee you will receive an email notification 60-calendar days after your date of hire prompting you to enroll online for Healthcare and Flexible Benefits. The email will provide you with your enrollment deadline.

HOW TO ENROLL:

- **Log on to your employee portal through Dadeschools.net and click on the SAP icon**
- **Click on the Employee Self Service tab**
- **Click on the Benefits link**
- **Under Life Events, click on the New Hire Enrollment link**

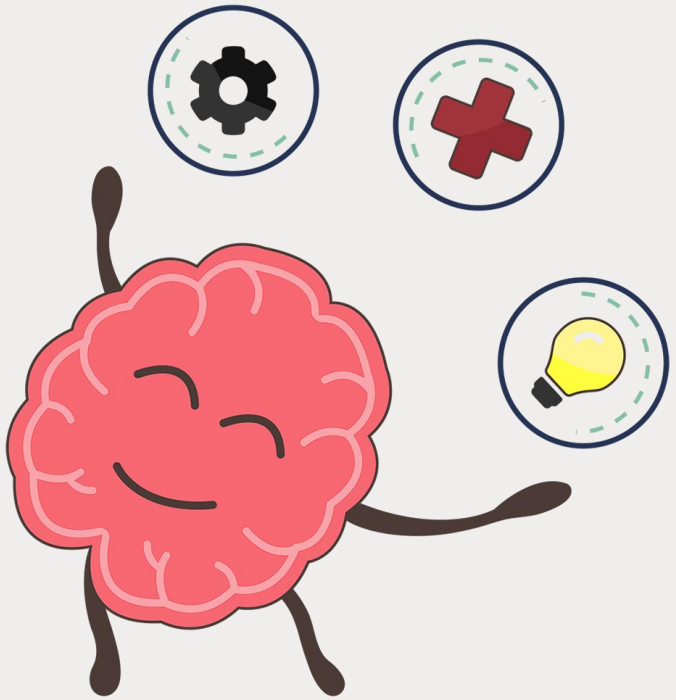


MENTAL HEALTH SERVICES

Well Way, your wellness program, launched the District's first website dedicated solely to provide employees resources and tools for their mental health.

The website combines resources, **free of charge**, to employees who are enrolled or not enrolled in a Cigna healthcare plan offered by the School Board, as well as the District's EAP program.

- **ZERO** copay for office visits
- **ZERO** copay for telehealth
- **ZERO** copay for virtual care



Get help 24/7/365 by calling 1-800-274-7603

BENEFITS SOLUTIONS (must be enrolled in Cigna)

CareATC

(No Cost Primary Care!)

Your CareATC medical centers give you access to:

- No-cost lab work provided at the time of your visit
- Fast and easy appointment scheduling
- No-cost primary care
- Little to no wait time
- More time with your medical provider

Valenz Bluebook

Online and mobile tool that quickly helps you find cost and quality information by ranking local providers in an easy-to-read color system. We make shopping for healthcare services simple and straightforward. You may earn rewards for select procedures.

jointacademy

Offers clinically proven, digital treatment, to reduce chronic joint and low back pain. The treatment is delivered via a user-friendly mobile application that gives you unlimited access-wherever and whenever-so you can continue doing what you love.

<u>One time co-pay for unlimited physical therapy each month.</u>

LANTERN

Lantern, provides you with access to the most affordable, excellent care for many planned surgical procedures. You're automatically enrolled in Lantern at no additional cost to you. We provide you with guided access to excellent care throughout your surgical journey. Eligible procedures are free of charge and financial rewards are available.

- Joint Replacement
- Gastroenterology
- Gynecology
- General Surgery and many more!

CIGNA ON-SITE HEALTH COACHES

Schedule an appointment with Your On - Site Health Coach

MDCPSOnsiteHealthCoaches@Cigna.com

Your Health Coach is here to simplify the process of getting healthier by providing support, practical advice and accountability. During coaching sessions, you will explore factors that influence your health while setting realistic goals that can lead to improved health over time.



- Manage chronic conditions
- Eat healthier / Increase exercise
- Weight management, manage stress, quit tobacco
- Understand and access all health and wellness benefits available to you

Appointments:

Available upon request

Monday - Friday 8:00 AM - 4:30 PM

OMADA

omada Brought to you by cigna healthcare

For eligible Miami-Dade County Public Schools employees and their covered dependents

Access health programs built just for you

Miami-Dade County Public Schools is offering Omada® for one-on-one health coaching, specialist support and smart devices to help members manage diabetes, lower blood pressure or manage weight.*

The best part: Omada is no cost to you if you're eligible to join—up to a $1,700 value.

Join Omada for access to

- ✓ Personal support from an Omada health coach and specialist*
- ✓ Easy monitoring with smart devices and tools
- ✓ Online peer groups and communities

Claim My Benefit
omadahealth.com/mdcps



All members receive a welcome kit*

With easy-to-use devices, shipped to your door and yours to keep. All at no cost to you.

- ✓ Two continuous glucose monitors (CGMs)
- ✓ Blood glucose meter
- ✓ Ongoing supply of test strips and lancets
- ✓ Blood pressure monitor
- ✓ Smart scale

Programs available to you

Easier diabetes management

Take control of blood pressure

Manage weight and lower health risks

You'll receive the program at no cost if you're an M-DCPS employee or adult dependent enrolled in a Cigna Healthcare plan, are at risk for type 2 diabetes or heart disease or are living with diabetes or high blood pressure, and are accepted into the program.

WELL WAY

Visiting your physician for an annual physical is a great start to taking control of your health and welfare.

The mission of Miami-Dade County Public Schools Wellness Program is to:

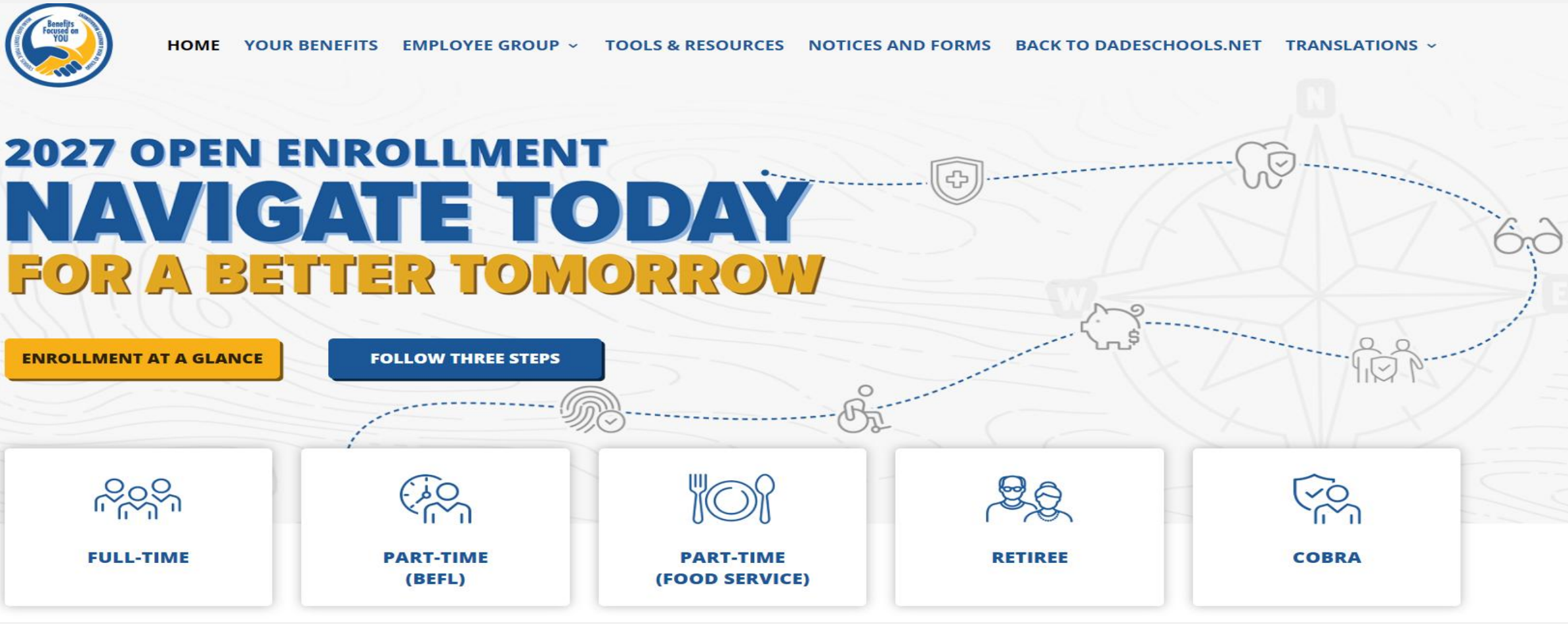
- Increase employee awareness of benefits and personal health status.
- Maintain a workplace that encourages environmental and social support of healthy lifestyles.

What's Our Goal?

- Build a healthy community of employees and their dependents
- Change the culture of health
- Improve productivity and engagement
- Decrease organizational turnover
- Increase job satisfaction and morale
- Decrease usage of sick days
- Decrease overall healthcare cost



YOUR 2027 BENEFITS WEBSITE



Scan QR code.



For additional information regarding your benefits, please feel free to contact us at:

- **FBMC Benefits Management – 1.855.632.7748**
- **Office of Risk and Benefits Management:**
  - **RiskManagement@dadeschools.net**
- **Cigna Healthcare – 1.800.806.3052**
- **M-DCPS/Cigna Wellness Team –305.995.2265**

Visit www.dadeschools.net, under Site Map, click on 2027 Benefits for additional information.