NAVIGATE TODAY
FOR A BETTER TOMORROW

2027 RETIREE OPEN ENROLLMENT

OPEN ENROLLMENT DEADLINE IS NOVEMBER 13TH, 2026

Enrollment Highlights:

- **Your and/or your dependent's current Cigna healthcare plan (non-Medicare) will continue for the 2027 plan year. There are rate increases on all three healthcare plans.** Any plan design changes and premium changes for the 2027 plan year will be applied automatically. If you would like to make changes to your coverage, you will need to enroll.
- **Your and/or your dependent's current Medicare Group healthcare plan will continue for the 2027 plan year. There are slight rate increases on all Medicare Group Advantage Plans and Prescription Drug Plans (PDP).** Any plan design changes and premium changes for the 2027 plan year will be applied automatically. If you would like to make changes to your coverage, you will need to enroll.
- Humana Group Medicare Zero Premium HMO will **not be offered in several Florida counties, including Broward and Palm Beach counties.** Please contact Humana to confirm whether this plan is available in your county of residence. Participants residing in these counties will be eligible to enroll in another Medicare group healthcare plan.
- **Your current Flexible Benefits coverage will terminate on December 31, 2026. This is a mandatory enrollment.** If you would like Flexible Benefits coverage for the 2027 plan year, you **MUST** actively enroll during the enrollment period.
- **You are being offered a special, one-time opportunity to enroll yourself and your eligible dependents in any of the Flexible Benefits offered for the 2027 plan year.**
- Everyone participating in this enrollment will be required to submit a new FRS form if selecting this payment method.

Dependent Coverage & Eligibility

- 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 you are not making changes to your dependent's Healthcare coverage during this enrollment, their current dependent's Healthcare coverage will continue, unless they are currently enrolled in the Humana Group Medicare Zero Premium plan and reside in a county where the plan will no longer be offered. Both premiums and plan design changes will be applied automatically.
- **Your dependent's current Flexible Benefits coverage will terminate on December 31, 2026. If you would like your dependents to have Flexible Benefits for the 2027 plan year you must enroll before the enrollment deadline.**
- 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.

2027 Cigna Healthcare Plans

What Are Your Health Needs and Budget?

- Do you have a chronic condition, or are you generally healthy and only visit the doctor for annual check-ups?
- Have you considered specific health needs of all family members covered by your plan?
- Do you anticipate any planned surgeries or need regular prescription medications?
- How much are you willing to pay in both premiums and out of pocket expense to maintain access to your current doctors?
- Will you be willing to change your doctor or dentist if needed?

Cigna Healthcare Plans

	SureFit Network*	LocalPlus Focused Network	OAP Extended Network
CIGNA Medical Plans			
Retiree Only	$1,060	$1,090	$1,123
Spouse/Domestic Partner	$1,473	$1,517	$1,568
Child(ren)	$1,036	$1,067	$1,103
Family	$2,947	$3,038	$3,138
Adult Dependent Child	$901	$927	$955

*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. Cigna will expand its Florida SureFit Provider Network statewide; therefore, it will no longer be limited to the Tri-county area.

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

2027 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 2027 Medicare plans:

- All Medicare healthcare and Prescription Drug Plans (PDP), will continue to be offered.
- The Humana and UnitedHealthcare (UHC) Medicare Advantage plans and UHC Prescription Drug Plans (PDP) will continue to be offered. There are rate increase for the 2027 plan year.
- Humana Group Medicare Zero Premium HMO will **not be offered in several Florida counties, including Broward and Palm Beach counties.** Please contact Humana to confirm whether this plan is available in your county of residence. Participants residing in these counties will be eligible to enroll in another Medicare group healthcare plan.
- 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 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.

Medicare Changes For 2027

Medicare Advantage

- United Healthcare Differential PPO: In-patient hospital care for in network $175/day for days 1-6; $0/day for days 7 and beyond (previously $275 per day for days 1-6)
- Catastrophic coverage limit increased to $2,400 (previously $2,000)
- United Healthcare Passive PPO: Initial coverage limit increased to $2,400 (previously $2,100)

Medicare Prescription Drug Plans

- Catastrophic coverage limit increased to $2,400 (previously $2,000)

Supplement Plans

- Medicare has not released the 2027 plan year deductibles

2027 Medicare Advantage Plans

Medicare Healthcare (Medical & Pharmacy) Plans Monthly Rates:

Provider	Plan	Rates
Humana*	Zero Premium HMO	$0.00
	Passive PPO	$517.81
	Traditional PPO	$377.88
UnitedHealthcare	Differential PPO	$277.53
	Passive PPO	$402.38

Note: *At the time of enrollment, a Primary Care Physician (PCP) is required for the Humana Zero Premium HMO. Humana Group Medicare Zero Premium HMO will not be offered in several Florida counties, including Broward and Palm Beach counties. Please contact Humana to confirm whether this plan is available in your county of residence.

2027 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

2027 Medicare Prescription Drug Plans

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

4-Tier High	4-Tier Low	5-Tier Standard
$361.92	$173.00	$179.81

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.

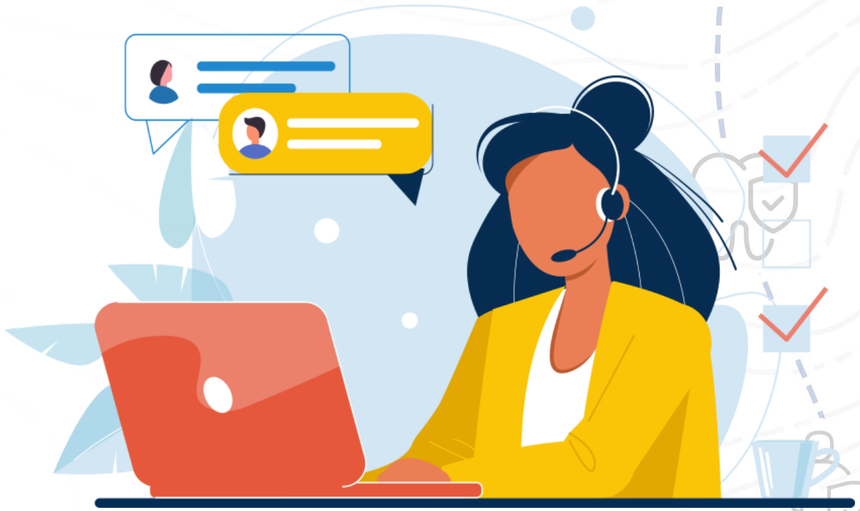
Flexible Benefits

We are pleased to partner with the following companies to offer you a variety of Flexible Benefits to help meet your individual and family needs.

- **Dental:** Delta Dental (DHMO & PPO) and Humana Dental (DHMO & PPO) **(New)**
- **Vision:** EyeMed
- **Legal:** ARAG Identity **(Only Plan)**
- **Theft Protection:** Aura (in partnership with MetLife) **(New)**
- **Hospital Indemnity Coverage (HIC):** Metropolitan Life Insurance Company (MetLife)
- **Voluntary Life:** The Standard **(New)**
- **Accidental Death and Dismemberment (AD&D):** The Standard **(New)**

Contact Us

- FBMC Benefits Management – **1.855.632.7748**
- Cigna Healthcare – **1.800.806.3052**

Medicare Group Healthcare Plans

- Humana Medicare Plans – **1-866-396-8810**
- UnitedHealthcare:
  - Medicare Advantage and PDP Medicare Supplement – **1.866.396.8810**