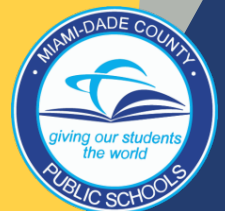




2022 BENEFITS AT RETIREMENT EDUCATIONAL INFORMATION



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.**



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 1st 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 31st, and benefits selected as a retiree will be effective September 1st.**
- **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 EMAIL 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 31st



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.



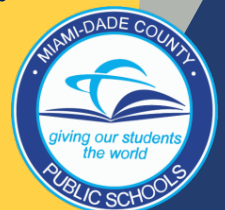
CIGNA HEALTHCARE PLAN

Retiree Only Under Age 65 and Non-Medicare Eligible

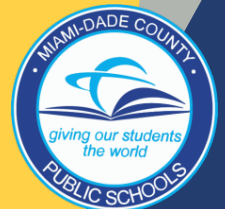
Coverage	OAP High	OAP Standard	SureFit*
	\$771.00	\$746.00	\$724.00
Dependents Under Age 65 or Over Age 65 and not Medicare Eligible			
Spouse/Domestic Partner	\$1,089.00	\$1,054.00	\$1,022.00
Child(ren)	\$766.00	\$742.00	\$719.00
Family	\$2,180.00	\$2,110.00	\$2,046.00
Adult Dependent Child	\$655.00	\$634.00	\$615.00

*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).

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



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.

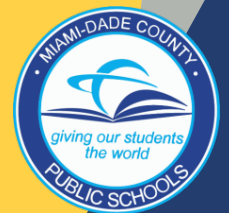
You can enroll in Medicare Part A and/or Medicare Part B in the following ways:

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



ORIGINAL MEDICARE

Medicare Part "A"	Medicare Part "B" You must pay a monthly premium
Inpatient Care in Hospitals Skilled Nursing Facility Nursing Home Care Hospice Home Health Services	Prevented Services Medically Necessary Services Lab Tests Doctors Visits Ambulance
Premium is usually \$0	Premiums Start at \$148.50 Based on Income
You Pay: \$1,484 deductible Hospitalization Days 61-90: \$371 Days 91-150: \$742	\$203 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 -function 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 Supplement Plan you must also enroll in a Medicare Prescription Drug plan.

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.

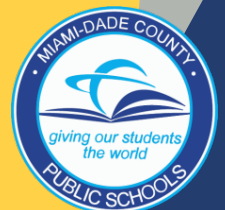


WHAT MEDICARE ADVANTAGE PLANS ARE OFFERED FOR 2022?

Medicare Healthcare (Medical & Pharmacy) Plans Monthly Rates:

Provider	Plan	Rates
AvMed Medicare*	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 (Broward County Only)	\$0.00
Leon Medical Centers	Leon Medicare HMO	\$0.00
Humana*	Zero Premium HMO	\$0.00
	Passive PPO	\$388.14
	Traditional PPO	\$252.75
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, Leon Medicare HMO and the Humana Zero Premium HMO plans.



WHAT SUPPLEMENT PLANS ARE OFFERED FOR 2022?

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 up to \$20 for some office visits and up to a \$50 copayment for an emergency room visit 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)		✓	✓



WHAT TYPES OF MEDICARE PRESCRIPTION PLAN ARE OFFERED FOR 2022?

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.



HOW TO ENROLL IN THE MEDICARE GROUP AND PRESCRIPTION PLANS

To enroll in these offerings, contact the healthcare company directly.

**AvMed Medicare Choice HMO and
AvMed Medicare Circle HMO**
Miami-Dade County Only
Broward County Only

1-800-835-6137

Cigna Leon Cares Medicare Advantage Plan

1-866-266-8917

**Humana Zero Premium HMO &
Humana Comprehensive PPO**

1-800-824-8242

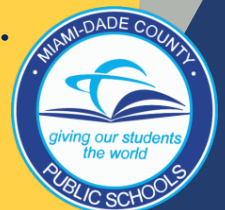
UnitedHealthcare:

Medicare Advantage Plans
Medicare Supplement Plans
Pharmacy Plans

1-877-870-7923



*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.



2022 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)**



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 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.

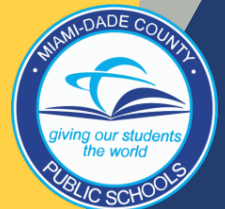


Retirement Office

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, 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 Office of Risk and Benefits Management at 305-995-2777, 305-995-7129, Monday - Friday, 8:00 a.m. to 4:30 p.m., or contact the FBMC Service Center at 1-855-632-7748, Monday - Friday, 7:00 a.m. to 7:00 p.m.

