



# 2022

## Employee Benefits

# FULL-TIME BENEFITS ELIGIBLE EMPLOYEES



The Office of Risk and Benefits Management's mission and vision is to promote the health and well-being of our employees. Our dedicated staff includes district personnel and on-site representatives of our benefits providers who are ready to assist and guide employees with their benefits needs.

Contact us at 305.995.7129 or email [risk@dadeschools.net](mailto:risk@dadeschools.net).



# BENEFITS SALARY

- Benefits salary is defined by each union's salary schedule and it is equal to the employee's annual base salary.
- Benefits salaries will be updated to meet current salary levels and will be determined for all employees annually on June 30<sup>th</sup> of each year.
- Benefits salary determines:
  - Salary Band
  - Employee & dependent healthcare Board contribution and employee cost per pay
  - Board-paid Life Insurance amount (amount is determined by your bargaining unit contract)
  - Determines disability benefit



# CORE BENEFITS

## HEALTH INSURANCE (EMPLOYEE ONLY COVERAGE):

- 90-calendar day waiting period and coverage will be effective on the 91st day
  - ✓ Cigna OAP High (employee cost-share)
  - ✓ Cigna OAP Standard (employee cost-share)
  - ✓ Cigna SureFit (Board-paid)

**NOTE:** As a result of COVID-19, this waiting period has been waived and your healthcare plan is effective as of date of hire.

For employee cost share and dependent rates visit [www.dadeschools.net](http://www.dadeschools.net), then under Site Map click on 2022 Benefits.



# CORE BENEFITS

## LIFE INSURANCE (BOARD-PAID):

➤ One time your annual base salary rounded up to the next \$1,000 (the minimum benefit for employees represented by AFSCME is \$10,000). Please make sure you indicate your beneficiary designation.

➤ Effective on the 91<sup>st</sup> day following a 90-calendar day waiting period

**NOTE:** As a result of COVID-19, this waiting period has been waived and the life insurance is effective as of date of hire.

➤ 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

To find out more about Board-Paid Term Life and Accidental Death and Dismemberment, contact the MetLife Representative at 305.995.7029.



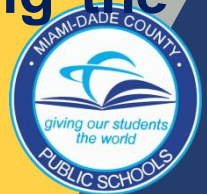
# CORE BENEFITS

## STANDARD SHORT-TERM DISABILITY (STD) (BOARD-PAID):

- Short Term Disability effective on the 91<sup>st</sup> day of employment
  - ✓ Plan pays 60% of your weekly earnings
  - ✓ Pays up to 22 weeks of disability

**NOTE:** as a result of COVID-19, this waiting period has been waived the disability benefit is effective as of date of hire

- You can purchase the STD upgrade
  - ✓ Guaranteed enrollment only at the time of first eligibility
  - ✓ You will be subject to Evidence Of Insurability (EOI) when you decide to purchase an upgrade during the Open Enrollment period



# **DECLINATION OF HEALTHCARE (OPT-OUT OPTION)**

- ▶ **You can decline healthcare coverage**
- ▶ **You will receive \$100 per month paid bi-weekly through the payroll system based on your deduction pay schedule – this is taxable income**
- ▶ **You will be required to provide proof of other group or state-funded healthcare coverage**
- ▶ **You must complete your online enrollment**
- ▶ **You will need to complete a Declination of Healthcare Coverage Affidavit**

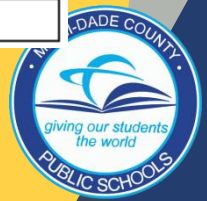


# SPOUSAL/DOMESTIC PARTNER SURCHARGE

## SPOUSAL/DOMESTIC PARTNER SURCHARGE:

- You are required to disclose at the time of enrollment if your dependent has access to group healthcare coverage from their own employer.
- If your eligible dependent has access to other group coverage, an additional annual surcharge of \$500 will be applied. The surcharge will be deducted on a bi-weekly basis according to your pay schedule.
- If your eligible dependent doesn't have access to other group coverage, the spousal/domestic partner surcharge will not be applied.

Deductions Per Pay Period	Deducciones Por Periodo de Pago	Dediksyon Pou Chak Peryòd Peye
10-month employees: \$25.00	Empleado de 10 meses: \$25.00	10 mwa anplwaye: \$25.00
11-month employees: \$20.84	Empleado de 11 meses: \$20.84	11 mwa anplwaye: \$20.84
12-month employees: \$19.23	Empleado de 12 meses: \$19.23	12 mwa anplwaye: \$19.23





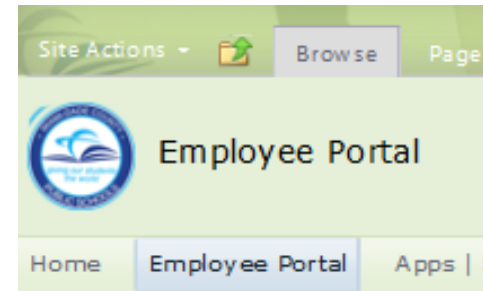
# ENROLLMENT AT A GLANCE

As a new employee you will receive a healthcare enrollment form via email from FBMC providing you the opportunity to enroll in a healthcare plan of your choice. If a selection is not made, you will be automatically be enrolled in the Cigna SureFit healthcare plan.

You will also receive an email notification 60-calendar days after your date of hire prompting you to enroll online for your Flexible Benefits. The email will provide you with your enrollment deadline.

## HOW TO ENROLL:

- Log on to your employee portal through [dadeschools.net](http://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



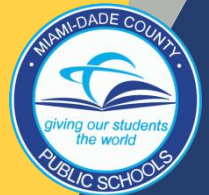


# CIGNA HEALTHCARE PLANS

## OAP High:

This plan offers a higher level of coverage with a lower out-of-pocket expense when receiving services, while having access to nationwide providers in exchange for a higher premium.

- No Primary Care Physician selection required
- No referral for Specialists
- Nationwide Provider Network
- Low Deductible – deductible must be satisfied for services subject to co-insurance
- Lower Primary Care Physician co-payment
- Lower Urgent Care co-payment
- \$0 co-payment for Telemedicine
- \$0 co-payment for Generic Seven Drug Classes (both retail & 90-day supply)





# CIGNA HEALTHCARE PLANS

## OAP Standard:

This plan offers individuals needing less access to care a lower premium option, with access to nationwide providers in exchange for a higher out-of-pocket expense when receiving services.

- No Primary Care Physician selection required
- No referral for Specialists
- Co-payments for Primary and Specialist visits
- Co-payments for Urgent visits
- Nationwide Provider Network
- Low Deductible – deductible must be satisfied for services subject to co-insurance
- \$0 co-payment for Telemedicine
- \$0 co-payment for Generic Seven Drug Classes (both retail & 90-day supply)





# CIGNA HEALTHCARE PLANS

## SureFit:

This plan offers a lower out-of-pocket expense when receiving services, a lower premium, and a narrow strong network of providers. You must reside in the tri-county area (Miami-Dade, Broward and Palm Beach Counties).

- Selection of Primary Care Physician required
- Referrals needed for Specialists
- Narrow network with a minimum disruption in comparison to the OAP Plans
- Co-payments for Primary and Specialist visits
- Low co-payments for Urgent visits
- Lower deductible – deductible must be satisfied for services subject to co-insurance
- Lower Maximum Out of Pocket – The amount that you must pay before the plan covers 100% of all the services subject to co-insurance
- \$0 co-payment for Telemedicine
- \$0 co-payment for Generic Seven Drug Classes (both retail & 90-day supply)



# RETAIL PHARMACY NETWORK

What pharmacies participate in the Retail Pharmacy Network?



# KNOW BEFORE YOU GO

Lower

Cost and time

Greater

Cigna Telehealth Connection	Convenience Care clinic	Doctor's office	Urgent care center	Emergency room
<p>Access telehealth services to treat minor medical conditions. Connect with a board-certified doctor via video or phone when where and how it works best for you. Visit the website or call to register.<sup>1</sup></p> <p><b>AmwellforCigna.com</b>  <b>855-667-9722</b>  <b>MDLIVEforCigna.com</b>  <b>888-726-3171</b></p>	<p>Treats minor medical concerns. Staffed by nurse practitioners and physician assistants. Located in retail stores and pharmacies. Often open nights and weekends.</p>	<p>The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.</p>	<p>For conditions that aren't life threatening. Staffed by nurses and doctors and usually have extended hours.</p>	<p>For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.</p> <p>"Freestanding" emergency room (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.</p>



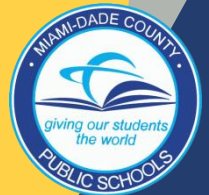
# **CIGNA'S HOME DELIVERY PHARMACY (EXPRESS SCRIPTS PHARMACY CLAIM SYSTEM)**

## **What are the benefits?**

- › Convenience
- › Easy refills with refill reminders
- › Payment assistance
- › 24/7 access to licensed pharmacists
- › Safe, private delivery
- › Track your orders
- › Automatic refills

**It's easy to set up your home delivery!**

Just call 800.835.3784 and have your doctor's contact information and prescription medication name(s) and dosage(s) ready. Cigna's home delivery Express Scripts Pharmacy claim system will do the rest.

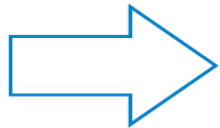


# 90-DAY PRESCRIPTION FILLS (CVS RETAIL OR CIGNA EXCLUSIVE HOME DELIVERY)

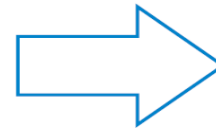
- Cigna 90 Now Broad Retail Network provides an increase in pharmacy access
- Two months co-payment for a 90-day fill
- Maintenance medications have to be filled in a 90-day supply at a CVS pharmacy or Cigna Home Delivery Pharmacy<sup>SM,\*</sup>



Get a 90-day prescription for your maintenance medication



Take your prescription to a CVS pharmacy or contact Cigna Home Delivery Pharmacy



Receive your medication in a 90-day supply for convenience



# 2022 FLEXIBLE BENEFITS

You may purchase any of the offered flexible benefits for yourself or 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)
  - UnitedHealthcare Dental (DHMO & PPO) (This benefit is not offered to employees represented by FOP)
- **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
  - MetLife (This benefit is not offered to employees represented by UTD)
- **Identity Theft Protection:** ID Watchdog
- **Voluntary Life:** Metropolitan Life Insurance Company (MetLife)
- **Accidental Death & Dismemberment (AD&D):** Metropolitan Life Insurance Company (MetLife) (This benefit is not offered to employees represented by AFSCME)



# DEPENDENT ELIGIBILITY DOCUMENTATION

- **Dependent Social Security Numbers are required during the enrollment process**
- **Dependent documentation must be provided when requested. Failure to submit this required documentation will result in termination of your dependent coverage**
- **Domestic partner of the same-sex and legally married are able to be added on a tax-free basis with a marriage certificate**



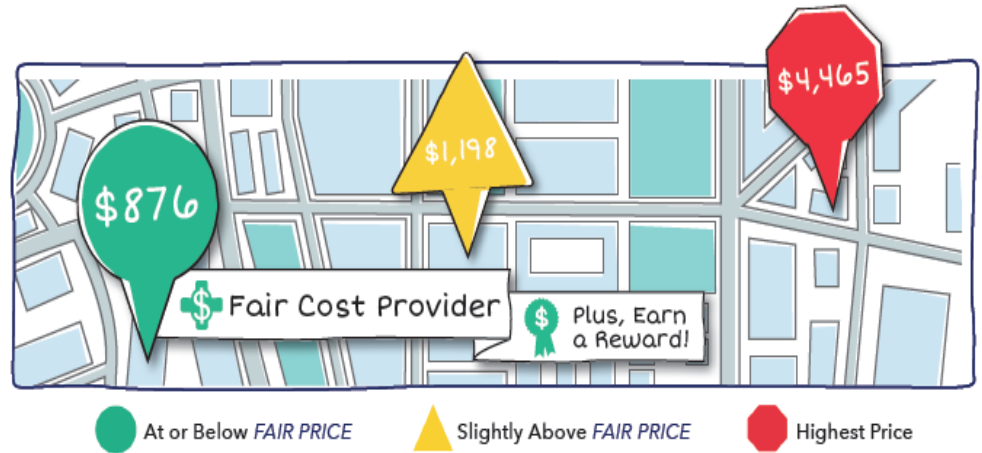


# HEALTHCARE BLUEBOOK TRANSPARENCY TOOL

Online and mobile tool that quickly helps you find cost and quality information by ranking local providers in an easy-to-read color system.

Knowing *how much* your care cost is just as helpful as finding the right provider.

Healthcare Bluebook is available to you as part of your benefits plan for those enrolled in a Cigna plan.



**Make informed decisions with a potential cost savings by using the Transparency Tool**





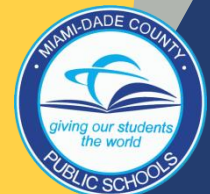
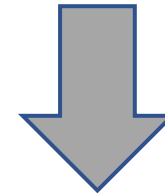
# HEALTHCARE BLUEBOOK TRANSPARENCY TOOL

Find Fair Prices and Earn Rewards  
with Healthcare Bluebook

Procedure	Reward Amount
CTs	\$35
MRIs	\$35
Cholecystectomy (laparoscopic)	\$50
Ear Tube Placement (Tympanostomy)	\$50
Lithotripsy	\$50
Removal of Adenoids	\$50
Tonsillectomy	\$50
Cataract Surgery	\$100
Colonoscopy	\$100
Outpatient Knee or Shoulder Surgery (arthroscopic)	\$100
Upper GI Endoscopy	\$100
Total Knee Replacement	\$500
Total Hip Replacement	\$500
Spinal Fusion	\$500
Benign Breast Tumor Removal	\$500
Hysterectomy	\$500



Healthcare  
Bluebook™





# 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





# WELL WAY (EMPLOYEES ENROLLED IN CIGNA)

**Omada® is a digital lifestyle change program that inspires healthy habits that last.**

**Wireless scale**

**Omada Health Coach**

**A WHOLE NEW WAY TO GET HEALTHY**

**Online Group Support**

**Interactive Games**

See if you're eligible: [go.omadahealth.com/mdcps](http://go.omadahealth.com/mdcps)





# WELL WAY

## Lifestyle Management Programs

Cigna Lifestyle Management Programs are easy to use and available where and when you need it.

- \* Weight Management
- \* Tobacco Cessation
- \* Stress Management

**ISN'T YOUR HEALTH WHAT MATTERS MOST?**

Finding your way on your health journey can be challenging. Cigna is here to help.

I want to lose weight

eat healthier

start jogging

manage my health better

Take health assessment

Remember you have 1-on-1 health coaching

Congratulations! You met your goal

We offer personalized support that meets you where you are, so we can help you get to where you need to be.

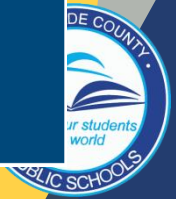
We'll connect you to the information, tools and inspiration you need to take greater charge of your health. It's easy, fun and available at no additional cost to you!

- Take a simple, game-like online assessment that helps you identify your health goals
- Keep track of all your important health information—BMI, blood pressure, cholesterol and more
- Discover popular health & wellness apps that work best for you—then track your progress
- Find fun new ways to better manage your health

At Cigna, your health matters. We're here to make your journey easier.

Visit [myCigna.com](http://myCigna.com) from your desktop, smartphone or tablet, and get started.\*

Scan to view the Health Matters Video.



# CONTACT INFORMATION

For additional information and to schedule a personal confidential wellness session with our Wellness Educators, call **305.995.2265**.

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

- Office of Risk and Benefits Management – **305.995.7129**
- Cigna Healthcare – **1.800.806.3052**
- M-DCPS/Cigna Wellness Team – **305.995.2265**
- Healthcare Bluebook – **1.888.316.5217**

