

# 2022 BENEFITS INFORMATION FOR PART-TIME (B,E,F,L) 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

We are pleased to offer a benefits program for Part-time employees. If you are a Part-time employee with a pay code of B, E, F, or L, you are eligible to participate.

You may enroll in any of the Cigna healthcare plans (OAP High, OAP Standard, and SureFit) and/or Flexible Benefits for you and/or your eligible dependents. Benefits will be effective the first of the following month. The cost of these benefits will NOT be deducted from your paycheck.



# HOW TO ENROLL

## **HEALTHCARE AND/OR FLEXIBLE BENEFITS:**

To obtain a healthcare benefits and/or flexible benefits enrollment package, contact FBMC Benefits Management at 1.855.MDC.PS4U (1.855.632.7748), Monday - Friday, 7:00 a.m. - 7:00 p.m., ET. You will need to return your completed enrollment form(s) and first monthly premium payment made payable to: FBMC Benefits Management, at PO Box 12241, Miami, FL 33101. FBMC will send a monthly billing invoice for your benefits.





# 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:**

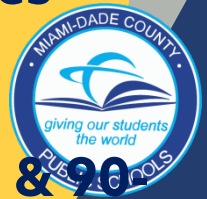
This plan offers a lower out-of-pocket expense when receiving services, a lower premium, and a narrow strong network of providers. You must reside in the tri-county area (Miami-Dade, Broward and Palm Beach Counties).

- 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
- A significant lower deductible – deductible must be satisfied for services subject to co-insurance
- A significant 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





# 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> 855-667-9722</p> <p><b>MDLIVEforCigna.com</b> 888-726-3171</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>

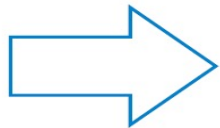


# 90-DAY PRESCRIPTION FILLS (CVS RETAIL OR CIGNA EXCLUSIVE HOME DELIVERY)

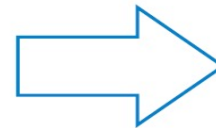
- Cigna 90 Now Broad Retail Network provides an increase in pharmacy access
- Two months co-payment for a 90 day fill
- Maintenance medications have to be filled in a 90-day supply at a CVS pharmacy or Cigna Home Delivery Pharmacy<sup>SM,\*</sup>



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

Benefits-eligible employees may purchase any of the offered flexible benefits for you and your eligible dependents. Benefits become effective the first of the following month.

## DENTAL OPTIONS

**Delta Care USA Dental DHMO Plans - Standard and High**  
**UnitedHealth care Solstice Dental DHMO Plans - Standard and High**  
(This benefit is not offered to employees represented by (FOP))

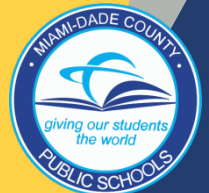
Indemnity Plans:

**Delta Dental PPO Plans - Standard and High**  
**UnitedHealth care PPO Plans - Standard and High**  
(This benefit is not offered to employees represented by (FOP))



## VISION OPTIONS

**EyeMed Vision Plan**



# 2022 FLEXIBLE BENEFITS

## LEGAL PLANS

**ARAG Legal Plan and ARAG Senior Advocate  
Met Law Legal Plan**

**(This benefit is not offered to employees represented by (UTD))**

## IDENTITY THEFT PROTECTION

**Offered by ID Watchdog**

## HOSPITAL INDEMNITY

**Offered by MetLife**

## DISABILITY PLANS

**Offered by The Standard**



# 2022 FLEXIBLE BENEFITS

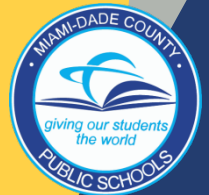
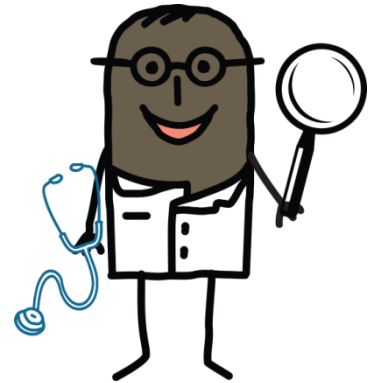
## VOLUNTARY LIFE INSURANCE

Offered by MetLife

## ACCIDENTAL DEATH AND DISMEMBERMENT

Offered by MetLife

(Employees represented by AFSCME are not eligible to purchase this benefit)



# 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**





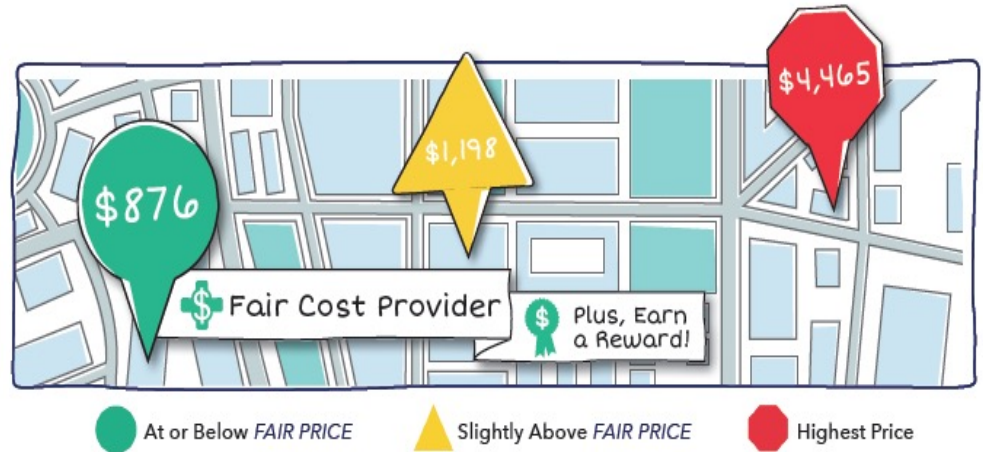
# HEALTHCARE BLUEBOOK TRANSPARENCY TOOL

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**



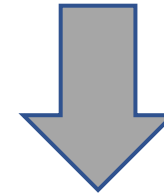
# HEALTHCARE BLUEBOOK TRANSPARENCY TOOL

## 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**



# 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 - **1.305.995.7129**
- Cigna Healthcare - **1.800.806.3052**
- M-DCPS/Cigna Wellness Team - **1.305.995.2265**
- Healthcare Bluebook - **1.888.316.5217**

