



Miami-Dade County

MDC Select Network



Plan redesign and the NEW MDC Select Network Option *may* offset premium increases and put money in your pocket!



Who is eligible for the NEW MDC Select Network?

The Select Plan will be a new plan option in 2015 for employees living in Miami-Dade, Broward, or Palm Beach Counties. The plan will be offered to non-bargaining unit employees and to eligible bargaining unit employees per their respective Collective Bargaining Agreement.

How much money can I save?

For employees who have dependent coverage and choose the Select Network, the savings are between **\$1,101** and **\$1,346** a year (depending on the coverage selected).

What is the NEW MDC Select Network?

The NEW MDC AvMed Select Network is comprised of conveniently located hospitals, facilities and physicians.

The Benefits offered in the NEW MDC Select Network Plan are the same benefits (co-pays) as those currently offered in the High HMO plan (with the exception of the Emergency Room co-pay).

What happens to premiums?

Instead of the estimated 10% premium increase necessary for the current plan, dependent premiums for current HMO and POS plan rates would remain flat (that means no premium increases on family plans).

Which Providers are included in the NEW MDC Select Network?

The NEW MDC Select Network includes the following hospitals and all AvMed-contracted providers who have privileges at these hospitals:

Miami-Dade County:

- Baptist Hospital of Miami
- Doctor's Hospital
- Holtz Children's Hospital
- Homestead Hospital
- Jackson Memorial Hospital -
- Jackson South Community Hospital
- Jackson North Hospital
- Kendall Regional Medical Center
- Miami Children's Hospital - **NEW in 2015**
- Mt. Sinai Medical Center
- South Miami Hospital
- University of Miami Hospital - **NEW in 2015**
 - Sylvester Comprehensive Cancer Center
 - Bascom Palmer Eye Institute
- West Kendall Baptist Hospital

Broward County:

- Broward Health Medical Center
 - Chris Evert Children's Hospital
- Holy Cross Hospital
- Joe DiMaggio Children's Hospital
- Memorial Hospital West
- Memorial Hospital Miramar
- Memorial Hospital Pembroke
- Memorial Regional Hospital
- Memorial Regional Hospital South
- Northwest Medical Center

Palm Beach County:

- Bethesda Hospital West
- Bethesda Memorial Hospital
- Boca Raton Regional Hospital
- Palms West Hospital
- West Palm Hospital

70% of current physicians are covered under the Select Network.

93% of members who have seen a physician have had at least one visit with a physician in the Select Network.

More Questions...



Premiums - Plan Redesign:

CURRENT PLANS:		CURRENT	PLAN REDESIGN		
Plan	Tier	Biweekly Premium	Premium	Biweekly Difference	Annual Difference
High HMO	Employee Only	\$0.00	\$75.00	\$75.00	\$1,950.00
	Employee + Spouse	\$208.35	\$208.35	\$0.00	\$0.00
	Employee + Child(ren)	\$180.17	\$180.17	\$0.00	\$0.00
	Family	\$287.77	\$287.77	\$0.00	\$0.00
POS	Employee Only	\$14.90	\$100.00	\$85.10	\$2,212.60
	Employee + Spouse	\$344.54	\$344.54	\$0.00	\$0.00
	Employee + Child(ren)	\$285.86	\$285.86	\$0.00	\$0.00
	Family	\$595.59	\$595.59	\$0.00	\$0.00
NEW OPTION:					
Select Network	Employee Only		\$0.00	\$0.00	\$0.00
	*Employee + Spouse		\$166.00	\$42.35	\$1,101.10
	*Employee + Child(ren)		\$141.00	\$39.17	\$1,018.42
	*Family		\$236.00	\$51.77	\$1,346.02

*Savings to employees in the NEW Select Plan compares dependent premiums to current High HMO rates

What other changes will be implemented in 2015?

In order to direct members to more cost efficient services, plan design changes as indicated below will be implemented.

Plan Design	Current High HMO / POS	Design Changes for HMO / POS	NEW Select Option
Inpatient Hospital Copay per Admit*	\$0	\$200	\$0
Emergency Room Copay	\$25/\$50	\$100	\$50
Urgent Care Copay	\$25/\$50	\$25/\$50	\$25
Outpatient Hospital Copay*	\$0	\$100	\$0
Freestanding Diagnostic Center Copay	\$0	\$0	\$0
Ambulatory Surgical Center Copay	\$0	\$0	\$0
Physician Copays	\$15/\$30	\$15/\$30	\$15/\$30
(Primary Care/Specialist)			
Retail Pharmacy Copays	\$15/\$25/\$35	\$15/\$40/\$55	\$15/\$25/\$35
(Generic/Pref Brand/Non-Pref Brand)			
Mail Order Pharmacy Copays	\$30/\$50/\$70	\$30/\$80/\$110	\$30/\$50/\$70
(Generic/Pref Brand/Non-Pref Brand)			
Specialty Pharmacy Copay (HMO)	\$15/\$25/\$35	\$100	\$15/\$25/\$35
Specialty Pharmacy Copay (POS)	\$10/\$16.66/\$23.33		
Out of Pocket Maximum**	\$1,500	\$3,000	\$2,500
(2x for family)			
* Waived at Jackson Health System			
**In 2015, pharmacy copays will count towards the Out of Pocket Maximum			

**Why are Out-of-Pocket Maximums being adjusted?

In 2015, the *out-of-pocket maximum* will be adjusted for all plans (from \$1,500 to \$2,500 for the NEW Select Plan, and to \$3,000 for the High HMO and POS plans), in order to keep the **same level of benefits** and as a direct result of changes in the **Affordable Care Act** which require pharmacy costs to be applied to out-of-pocket expenses.

How do I know if my physician is in the Select Network?

Easy! Just visit the website below and enter your physician's information.

<http://avmed.prismisp.com/?tab=doctor&plan=mdcs&visitor=member>

* Note: As a result of additional enhancements to the MDC Select Network, additional doctors will be added to the directory. The link above currently does not include these additional doctors. The complete list of providers will be available in time for the County's Open Enrollment period.

What do Plan Design Changes mean to me?

The services used the most remain unchanged.

There is NO increase to Physician co-pays, generic pharmacy co-pays or Urgent Care co-pays.

What are the benefits to the County?

By offering the NEW MDC Select Plan and implementing benefit design changes which incentivize the efficient use of services, the County could significantly reduce the County's overall cost of healthcare.

What else can I expect between now and Open Enrollment in October?

The County will continue to work on enhancing the proposed plan design, update providers to the Select Network as needed, and provide additional information to you.

Where can I get more information about Open Enrollment for 2015?

Visit:

<http://www.miamidade.gov/humanresources/open-enrollment.asp>

Please be sure to review the Frequently Asked Questions (FAQs).

As of: July 8, 2015