

MIAMI-DADE COUNTY HR BENEFITS AND EMPLOYEE SUPPORT SERVICES



YOUR BENEFITS

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Eligibility And Enrollment

What to Know:

Eligible Employees include:

- Full-time employees
- Part-time employees: scheduled to work 60 hours per pay period
- Variable Hour Employees (VHE): average 60+ hours worked per pay period over 26 pay periods (ACA)

Eligible Employees receive:

- \$43.46 biweekly flex dollars for County employees eligible for group health insurance

Eligible Dependents include:

- Child
- Disabled child*
- Grandchild*
- Spouse or Domestic Partner
- Stepchild
- Legal Guardianship
- Adult dependent child (age 26-30)*

* Special conditions apply

Proof of dependent eligibility must be provided in order for your dependents to be covered. Examples of proof include: marriage certificate, birth certificate, domestic partner certificate, court-issued permanent legal guardianship documents, court order requiring dependent coverage, legal adoption documents, etc.

Eligibility And Enrollment

What to Know:

New Hire Enrollment period:

- To enroll in benefits, visit <https://informs.miamidade.gov>;
Click on Employee Self-Service>Benefit Details>Benefits Enrollment
- Medical coverage begins as of the hire date for all newly hired or newly eligible employees
- All other benefits begin the first of the month following/coincident with 60 days of employment
- Deadline to enroll: 60 days after date of hire.
Example: Hire date: 4/10/2023
Medical coverage begins: 4/10/2023
All other benefits begin: 7/1/2023
Last day to enroll in all benefits: 6/10/2023

Eligibility And Enrollment

What to Do:

- Visit <https://informs.miamidade.gov> to elect your benefits no later than 60 days after your hire date*
 - *For medical coverage, be sure to enroll before the end of the pay period in which your hire date falls, to avoid having retroactive deductions taken.
- Review your confirmation statement to confirm your elections
- Review your first pay stub to confirm your benefit deductions
- Submit proof of eligibility for enrolled dependents before your benefits eligibility date

Group Medical Plans

What to Know:

Medical Plan Highlights

- All medical plans provided by AvMed
- No PCP selection required; No referrals to Specialists required
- \$10 or \$15 co-payments for physician office visits, depending on plan
- \$30 co-payments for office visits to specialists
- No deductibles under HMO plans
- The major difference between the plans is the size of the provider networks
- Plan options for each bargaining unit based on collective bargaining agreements

Medical Plan Options for New Hires

New Hires in Bargaining Unit C (Firefighters IAFF Local 1403):

- FIRST CHOICE ADVANTAGE HMO
- SELECT ADVANTAGE HMO
- DCFF PPO INS TRUST
- DCFF HMO INS TRUST

New Hires in all other Bargaining Units:

- FIRST CHOICE ADVANTAGE HMO
- SELECT ADVANTAGE HMO

Group Medical Plans

What to Do:

- Review the medical plan comparison chart in the Benefit Highlights Guide
- Visit the AvMed website at <https://avmed.org/mdc> to:
 - ✓ Search the provider directory to find a doctor
 - ✓ Set up your online account to view your benefits and claim information
- Register for SmartShopper™ (get cash back) at:
www.avmed.org/smartshopper-mdc
- Register for MDLive Virtual Doctor at:
<https://members.mdlive.com/avmed>

Group Dental Plans

What to Know:

Dental Plan Highlights

- ✓ Two dental plans offered, each with a Standard or Enriched option available
- ✓ Three (3) routine dental cleanings per year, covered at 100%

Dental Plan Options

Delta Dental PPO

- In-Network and Out-of-Network providers
- \$50 annual deductible applies to all covered services except routine dental exams (\$0 deductible)
- Co-insurance structure: member pays percentage of cost for care
- Annual maximums: Standard - \$1,000; Enriched - \$2,250
- Orthodontia covered under Enriched option only - \$1,300 lifetime max; separate \$50 deductible applies
- Implants covered under both Standard and Enriched options - 60% in-network; 50% out-of-network

DeltaCare USA DHMO

- In-Network providers only; employee must choose a primary dentist for every covered family member
- No deductible; no annual maximums
- Co-payment structure: member pays flat cost for care
- Orthodontia covered under both Standard and Enriched options

Group Dental Plans

What to Do:

- Review the dental plan comparison chart in the Benefit Highlights Guide
- Visit the Delta Dental website at <https://deltadental.ins/mdc> to:
 - ✓ Use the cost estimator for an estimate of how much you'll pay for your next visit
 - ✓ Search the provider directory to find your current dentist or choose a new one
 - ✓ Set up your online account to view your benefits and claim information

Group Vision Plan

What to Know:

Humana Vision Plan Highlights

- Standard and Enriched plan tiers
 - ✓ Both in-network and out-of-network vision benefits

Vision Plan Highlights

- Comprehensive vision coverage
 - ✓ Preventive eye exam once a year at in-network providers; at no cost
 - ✓ \$10 material copay on lenses and frames once a year in Enriched plan, every two years in Standard plan
 - ✓ \$160 frame allowance, additional \$20 at participating providers
 - ✓ Contact lenses benefits (in lieu of glasses)
 - ✓ No calendar year deductible after co-pays

Group Vision Plan

What to Do:

- Review the Humana Vision plan information on the Employee Benefits website at: <https://www.miamidade.gov/global/humanresources/benefits/vision.page>

- Visit the Humana *Virtual* Benefits Fair at:
<https://humanavirtualbenefitfair.com/QG391LC9>
 - ✓ Find a participating provider
 - ✓ View your benefit plan options
 - ✓ Watch a video
 - ✓ Get answers to Frequently Asked Questions

Flexible Spending Accounts (FSA)

What to Know:

Flexible Spending Account (FSA) Plan Provider: AxisPlus

Plan Highlights

- ✓ Pre-tax contributions means tax savings to you!
- ✓ **“Use it or lose it”** - any unused FSA dollars are forfeited!
- ✓ Debit card available (only on the Health Care FSA)
- ✓ Must renew every year at Open Enrollment to continue coverage

Health Care FSA:

- Covers eligible medical, dental, Rx and vision expenses (for employees and tax-eligible dependents)
- Maximum contribution for 2024: \$3,200
- 2 ½ month grace period

Dependent Care FSA:

- Covers child day care, summer day camps, elder care expenses; not for children’s healthcare expenses
- Maximum eligible age for children: 12
- Maximum contribution: \$5,000

Flexible Spending Accounts (FSA)

What to Do:

- Be conservative in your FSA election; any unused FSA dollars are forfeited!
- Visit the AxisPlus website at <https://portal.myaxisplus.com> to set up your online account
- Use all of your 2024 Flexible Spending Account (FSA) dollars by:
 - Health Care FSA: March 15, 2025
 - Dependent Care FSA: December 31, 2024
- Submit your 2024 FSA claims for reimbursement by no later than April 30, 2025
- Respond promptly to any requests from AxisPlus for verification of FSA card purchases; purchases not verified by April 30, 2025 become taxable income to you!
 - ✓ For medical/dental expenses: Submit Explanation of Benefits (EOB) and your receipt

Basic and Optional Life Insurance

What to Know:

Life Insurance Provider: Minnesota Life

Basic Life

- **1x employee's annual adjusted base salary**
- Premium paid by Miami-Dade County

Optional Life

- Employee Life available in increments of 1x - 8x annual adjusted base salary (max \$2M)
 - ✓ Guaranteed issue up to 3x annual adjusted base salary at initial enrollment
 - ✓ Evidence of Insurability (EOI) required if electing more than 3x
- Spouse/Domestic Partner (DP) Life \$10,000 available* (EOI never required)
- Child Life \$10,000 available* (EOI never required)
 - ✓ *Must be enrolled in Optional Employee Life to elect Spouse/DP or Child Life

Basic and Optional Life Insurance

What to Do:

- Visit the Minnesota Life LifeBenefits portal at <https://LifeBenefits.com> to:
 - Complete your optional life elections
 - Complete Evidence of Insurability (if required)
 - Designate beneficiaries
- Link to the LifeBenefits portal is located on the online new hire benefits enrollment portal
- Visit the [Minnesota Life ON24 interactive website](#)
 - Features videos, brochures and your life insurance plan summary

Basic and Optional Life Insurance

How to Log into the Minnesota Life LifeBenefits Portal:

How to log in on the Minnesota Life portal:

To enroll for Optional Life coverage and to designate, review or update a beneficiary, log into LifeBenefits.com using the User ID and Password below:

Website Address: **www.lifebenefits.com**

User ID: MDC followed by your eight-digit employee ID number, including any leading zeros

Example: If your employee ID number is 12, enter 00000012 as your User ID.

Initial Password: Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number

Example: If your date of birth is August 2, 1960 and the last four digits of your Social Security number are 1234, enter 080219601234 as your password.

After you log in for the first time, you will be prompted to set a new password for any future returns to the site to make changes.

Disability Plans

What to Know:

Disability Plan Provider: MetLife

Short-Term Disability (STD): Low and High Options

- 60% of base salary (Low Option up to \$500/week; High Option up to \$1,000/week)
- Elimination Period: 14 days/exhaustion of sick leave/leave pool, whichever is later
- Maximum Duration: 26 weeks

Long-Term Disability (LTD): Low and High Options

- 60% of base salary (Low Option up to \$2,000/mo.; High Option up to \$4,000/mo.)
- Elimination Period: 180 days/exhaustion of sick leave/leave pool, whichever is later
- Maximum Duration: to age 65

Premier Long-Term Disability (LTD): Stand-alone Option

- STD coverage not available if electing this option
- 66 2/3% of base salary up to \$7,000/month
- Elimination Period: 90 days/exhaustion of sick leave/leave pool, whichever is later
- Maximum Duration: to age 65

Disability Plans

What to Do:

- Enroll in STD and/or LTD coverage at your initial enrollment; enrolling or increasing coverage after your initial enrollment will require Evidence of Insurability (EOI)
- Review the Disability plan benefit resources at:
<https://www.miamidade.gov/global/humanresources/benefits/disability-insurance.page>
- Review your election and annually to determine which option is best for you

Other Medical Leave-related Benefits

The medical leave-related benefits below are administered by your department. For detailed information, contact your DPR or visit the Miami-Dade County website at:

https://www.miamidade.gov/global/service.page?Mduid_service=ser154628341685197

Paid Parental Leave:

- Provides leave with pay for the purpose of caring for a newborn, newly-adopted child, or newly-placed foster child or children.
- 1st 2 weeks – 100% paid, 2nd 2 weeks – 75% paid, 3rd 2 weeks – 50% paid

Family Medical Leave Act (FMLA):

- Provides eligible employees with **job-protection and either paid or unpaid leave (based on employee's leave accrual), due to one's own serious medical condition or for the care of an eligible family member.**

Leave Pool Donation:

- An optional department benefit for employees who wish to participate in the donation and distribution of leave, for assistance following a serious illness or injury according to earned leave pool guidelines.

Legal Insurance Plan

What to Know:

- Legal Insurance Plan Provider: ARAG
- Affordable and unlimited access to professional attorneys for legal needs including:
 - Consumer Protection
 - Bankruptcy
 - Purchase or Sale of Real Estate
 - Dissolution of Marriage
 - Financial Education and Counseling
 - Identify Theft Services
 - IRS Audit/Collection issues
 - Driving Privilege Protection
 - Family Matters/Adoption

Legal Insurance Plan

What to Do:

- Visit www.ARAGLegal Center.com for additional information about the legal insurance plan

- To find a participating attorney:
 - ✓ Call the ARAG Customer Care Center at (800) 667-4300
 - ✓ Visit www.ARAGLegal Center.com
(enter Access Code: 10277mdc)

Employee Support Services

What to Know:

WellnessWorks Program

- Earn points and incentives for living a healthy lifestyle
- Onsite health coaching to support your personal goals
- Health education resources
- Wellness challenges

Employee Assistance Program

- Experienced staff: Licensed and/or Masters level clinicians
- Short-term support services as well as community referrals, as needed
- Appointments or walk-ins are accepted

Employee Service Awards and Recognition Programs

- Recognition awards to celebrate milestones
- Employee recognition events and online employee discount website
- Idea Machine: Cash awards for successfully implemented employee ideas

YOUR BENEFITS

Employee Support Services

What to Do:

- For information on the County's Wellness resources, visit:
<http://www.miamidade.gov/wellnessworks/>
- For information on the County's Employee Discount Program, visit:
<https://secure.miamidade.gov/employee/discounts.page>
- For information on the County's Employee Recognition Program, visit:
<https://www8.miamidade.gov/global/humanresources/benefits/recognition.page>
- For information on the County's Employee Assistance Program, visit:
https://www8.miamidade.gov/global/service.page?Mduid_service=ser1544819611878399

Florida Retirement System (FRS) & 457 Deferred Compensation

FRS General Background

What to Know:

- Participation in FRS is mandatory; 3% contribution deducted in your payroll
- Two retirement plan options: FRS Pension Plan and FRS Investment Plan
- Eight (8) months to choose between the Pension and Investment options
 - ✓ Default option: Investment Plan (except Special Risk – Police Officers, Firefighters, Corrections Officers)
- Employees must be vested to be eligible for a benefit
 - ✓ Service earned in any statewide FRS participating agency may be counted

FRS General Background

What to Do:

- For questions about the FRS, the Pension and Investment Plan options, or to select a plan:
 - ✓ Visit <https://myFRS.com> or call the MyFRS Financial Guidance Line at 866-446-9377
- Attend online virtual financial planning workshops, sponsored by FRS.
 - ✓ Webinars are interactive
 - ✓ Registration is required to attend
 - ✓ Workshop topics include:
 - ❖ Investment Planning
 - ❖ Using the FRS to Plan for Your Retirement
 - ❖ Protecting Yourself and Your Loved Ones
 - ❖ Social Security and Your Retirement
 - ✓ Visit the FRS website at <https://www.myfrs.com/Workshop.htm> to view the workshop schedule and to register.

YOUR BENEFITS



FRS Pension Plan Benefits

Vesting:

Employee must have at least 8 years of creditable service to be eligible to receive a benefit

Retirement Benefit:

Pension plan benefit determined using a multiplier, based on membership class.

<u>FRS Membership Class</u>	<u>Multiplier</u>
Regular	1.60%
Special Risk	3.00%
Senior Management Service	2.00%
Elected Officers	3.00%
Special Risk Admin. Support	1.60%

Annual Benefit at Normal Retirement Age equals:

Years of Creditable Service X Percentage Value (Multiplier) X Average Final Compensation

$$\text{Example: } (33 \text{ Years} \times 1.60\%) \times \$82,000 = \$43,296$$

$$(52.80\%) \times \$82,000 = \$43,296$$



FRS Investment Plan Benefits

Vesting:

Employee needs only one year of creditable service to be vested

Retirement Benefit:

Retirement benefit equals the value of your account at the end of your career with the County

Contribution Amounts:

Employee: 3%

Employer: Monthly deposit to employee’s account based on their membership class

<u>FRS Membership Class</u>	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Regular	3.00%	8.30%	11.30%
Special Risk	3.00%	16.00%	19.00%
Senior Management	3.00%	9.67%	12.67%
Elected Officers	3.00%	13.34%	16.34%
Special Risk Admin.	3.00%	9.95%	12.95%

457 Deferred Compensation

What to Know:

- A supplemental retirement savings plan with a wide range of investment options
- Two investment providers: Nationwide Retirement Solutions and Mission Square (formerly ICMA Retirement Corp.)
- 100% employee contributions – participation is voluntary
- Choice of Pre-tax or Post-tax (Roth Contributions) contributions
- Minimum contribution is \$10 bi-weekly; maximum contribution is set annually by IRS

What to Do:

- For questions about your Deferred Compensation Plan options, or to enroll:

Nationwide Retirement Solutions www.miamidade457.com (866) 986-4264 On-site representatives at the Stephen P. Clark Ctr.: Monday and Wednesday 9:00 a.m. – 4:00 p.m. (305) 375-4853	Mission Square (formerly ICMA-RC) www.icmarc.org/miami-dadecounty.html (800) 669-7400 On-site representatives at the Stephen P. Clark Ctr.: Tuesday and Thursday 9:00 a.m. – 4:00 p.m. (305) 375-4710
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Benefits Help

What to Know:

- Your Miami-Dade County benefits are your benefits! The power to choose is in your hands!

What to Do:

- Review the Benefit Highlights Guide, the Employee Benefits portal, and plan provider web sites in order to make most informed decisions about your benefit options.
- Call and ask questions!
 - ✓ **For general questions about the County's benefit plans:**
Contact your Departmental Personnel Representative (DPR)
 - ✓ **For specific questions about the County's medical plans:**
Call the AvMed Onsite Service Representatives at (305) 375-5306
 - ✓ For questions about the status of your benefits enrollment and eligibility:
Contact the Miami-Dade County Benefits Administration Unit at:
(305) 375-4288 or (305) 375-5633
- Complete the Benefits Checklist!

Questions?



Thank you and Welcome to Miami-Dade County!