

2020 RETIREE ENROLLMENT YOUR BENEFITS

Miami-Dade County Retiree Group Insurance Enrollment Newsletter

RETIREE
ENROLLMENT
Oct 7-Oct 21
2019

Retiree Enrollment is Here

The retiree enrollment period is your annual opportunity to make permitted changes to your health insurance coverage through the Miami-Dade County Retiree Group Insurance program for the upcoming year. The Enrollment period will be from October 7, 2019 to October 21, 2019. The plan benefits for the 2020 plan year will remain unchanged from 2019. The County will offer three self-insured HMO plans, one POS plan and two Medicare eligible plans managed by AvMed.

What's New for 2020?

There are no plan design changes for retiree benefits for 2020. AvMed Medical Insurance for retirees enrolled in the under 65 plans will experience a slight rate increase. Delta Dental Plans and Life Insurance premiums will remain the same for 2020. For your convenience, your 2020 personalized Billing Statement is on page 2 of this newsletter and reflects the premiums for 2020 based on your current enrollment. Detailed coverage information on each plan may be found at www.miamidade.gov/humanresources/benefits.asp.

Enrollment Overview

If you are satisfied with your current medical, dental and/or life insurance coverage, you DO NOT need to take any action and your enrollment will remain the same.

If you decide to switch medical plans for the 2020 plan year, consider other factors besides cost alone. Review the plan benefits, copayments and participating physicians.

To make a change, e.g., change between HMO or POS plan or cancel your coverage, complete the 2020 Retiree Group Insurance Annual Enrollment Change Form (page 3) and submit it to the Benefits Administration Unit (BAU) no later than October 21, 2019. Please note, in order to cover an eligible dependent, retirees are required to maintain coverage with the County's retiree group. For additional information visit our website at www.miamidade.gov/humanresources/retirees.asp. For specific plan benefits and limitations, contact the plan administrator directly (page 4) during business hours.

New Life Insurance Carrier

Earlier this year, retirees with life insurance coverage were notified that Miami-Dade County (MDC) had entered into a new Basic Life Insurance contract with Minnesota Life (MN Life). The new contract calls for the full administration of the Basic Life Insurance benefit for MDC employees and retirees. As part of the full administration of the plan, MN Life now maintains your coverage level and your beneficiary information online. It is extremely important that you maintain your beneficiary information up to date in your online account. If you have not logged into your account on the MN Life website and updated your beneficiary information as of yet, you are strongly encouraged to do so as soon as possible. If you have any questions or problems accessing your record, contact MN Life directly at (866) 293-6047.

Best Doctors®

In 2019, Miami-Dade County introduced a new feature called Best Doctors® for retirees enrolled in AvMed POS, AvMed High Option HMO, AvMed Select HMO and AvMed Jackson First HMO. Best Doctors® was founded in 1989 by Harvard Medical School physicians. It is designed to complement the

care retirees receive from their own physician. Members receive the best possible medical advice so they can make the best possible medical decisions. The Best Doctors® program provides retirees with expert second opinions and medical advisory services. Retirees can use this feature to have their medical case reviewed by a world-leading expert who specializes in their condition at no cost to the member. For more information, or to take advantage of any of the Best Doctors® services, call 866-904-0910, visit members.bestdoctors.com, or download the **Best Doctors® app**.

Coverage Limiting Age for Dependent Children

Dental – Age 26 (ends December 31) - There is no extension beyond 26 unless the dependent is incapable of sustaining employment because of mental or physical disability.

Medical – Age 26 (ends December 31) - **Medical coverage** may be continued beyond December 31, of the year the adult child turns 26, until the **end of the calendar year the child turns 30** (December 31) unless otherwise noted. **Only medical coverage is available to this group.**

Adult children age 26 to 30 are no longer eligible for coverage if any of the following events occur:

- Marriage/Domestic Partnership
- Relocating outside of FL (unless FT/PT student)
- Acquiring dependent children
- Entering Military Service
- Becoming eligible for group medical coverage

In August 2019, AvMed notified retirees with overage dependents that they are required to certify their dependent's eligibility. If you have a dependent child that is age 26 or older going into plan year 2020 you should have received a correspondence along with the Affidavit of Extended Dependent Eligibility to submit to AvMed. This affidavit is required for each overage dependent on a yearly basis. Failure to submit the required affidavit and all applicable documents will result in the cancellation of your overage dependent's medical coverage as of December 31, 2019.

Dependent children incapable of sustaining employment because of mental or physical disability may continue coverage beyond the limiting age, if enrolled in medical/dental prior to age 26. Proof of disability must be submitted to the insurance plan prior to the end of the calendar year the child turns 26 and may be required on an ongoing basis.

2020 Account Summary

Below is your 2020 account summary based on your current enrollment. If you request to cancel or change coverage for the 2020 plan year, a revised billing notice will be mailed to your home address by mid-December. FRS deducted premiums will be adjusted accordingly.

Name:

ID:

	Plan	Coverage Description	Monthly Premium
Medical Insurance			
Dental Insurance			
Term Life Insurance			
SS Tax			
Total Monthly Premium			

Generic Medications

If you take medications on a regular basis, you know how expensive medicines can be. One of the easiest ways to keep prescription drug expenses down is to choose generic medications over brand name drugs whenever possible. Typically sold at substantial discounts, generic manufacturers can offer lower prices for their drugs because they don't have to factor in the huge costs for research and development, marketing and advertising. What's more, when a generic drug product is approved and placed on the market, it has met the rigorous standards established by the FDA with respect to identity, strength, quality, purity, and potency.

Mail Order Prescriptions

Another way to save money is to use mail order for your maintenance prescriptions. Get a 3-month supply for only two co-payments and it's conveniently delivered to your home, so you save on gas too! Go to www.avmed.org/mdc to download the mail order form.

Prescription for Healthy Living

If you agree to participate in this program, the co-pays for your diabetes, cholesterol and high blood pressure medications will be reduced to zero for any generic medication and \$5 for any second and third tier medication. Contact AvMed to opt-in. Additional requirements apply.

Disease Management

Receive support managing your condition with the disease management program. This service is free with your AvMed plans. You will learn how to manage your condition, lower your risks for new conditions, work better with your doctor, take your medicine safely and also receive education and resources specific to your condition. If you have a condition and or think you're at risk, contact AvMed/Optum (855) 81-AVMED (28633) for more information about the program.

The Wellness Works Program

Retirees enrolled in the County's POS plan or any of the HMO Plans are eligible to participate in The Wellness Works Program. This program is focused on improving retiree health and well-being, while serving to curb rising healthcare costs. The Wellness Works Program provides wellness education, events and activities. Each quarter MDC retirees have the opportunity to participate in health fairs, quarterly challenges, free onsite coaching, free nutritional counseling, online education, lunch and learns, and the ability to track claims and Personal Health Assessment (PHA) online. The program also provides discounts on gym memberships and the Weight Watchers Program. For more information visit www.miamidade.gov/wellnessworks.

SmartShopper

If you are a retiree enrolled in the AvMed Select HMO, High Option HMO or the POS, you may earn cash back for various procedures by taking advantage of the AvMed SmartShopper program. Once your doctor recommends a qualifying covered procedure, call your AvMed SmartShopper Personal Assistant at 866-285-7453, or visit www.avmed.org/smartshopper-mdc.

VirtualVISITS

AvMed's Virtual Visits, powered by MDLIVE, allow you to see a health care provider from your computer or smart phone—anytime, anywhere. MDLIVE is economical, there is no waiting for an appointment, and prescriptions are available. For more information, visit www.avmed.org/web/mdc/tools-and-resources/virtual-visits.

Florida Retirement System (FRS) Payroll Deductions

With FRS Payroll Deductions you can save time and avoid having your benefits cancelled by having your health insurance premiums automatically deducted from your FRS pension check (this may also apply to Investment Plan members if the premiums do not exceed the value of the Health Insurance Subsidy). To set up this option, simply download the FRS Insurance Payroll Deduction Authorization Form from our website, complete, and fax it to 305-375-1368. If you choose not to be enrolled in this convenient option, payment coupons will be mailed to you by mid-December.

Medicare Approval for Retirees Under Age 65

If you are under age 65 and are approved for Medicare Parts A & B coverage, you may remain in an AvMed Under age 65 Plan, until age 65. For Participants entitled to Medicare, AvMed will pay as the Secondary Plan as permitted by the Social Security Act of 1965 as amended for the following:

- A former Employee who is eligible for Medicare and whose coverage is continued for any reason as provided in this Plan;
- A former Employee's Dependent, or a former Dependent Spouse, who is eligible for Medicare and whose coverage is continued for any reason as provided in this Plan;
- A retired Employee, or retired Employee's Dependent who is eligible for Medicare due to End Stage Renal Disease after that person has been eligible for Medicare for 30 months;

When this Plan is secondary to Medicare, the amount payable under this Plan shall be reduced by the amount payable under Medicare, if any, regardless of whether the Participant has enrolled in Medicare. A Participant who is eligible to be covered under Medicare, must enroll in Medicare Parts A and B on the date eligible. Regardless of whether or not the participant enrolls in Medicare this Plan will assume that the Participant has both Parts A and B.

2020 MEDICARE OPEN ENROLLMENT
October 15, 2019 to December 7, 2019

2020 Monthly Premium Rates - Change/Cancellation Form

Name _____ ID _____ Ph _____

Please read before you continue

If you **do not wish** to make changes to your current benefits, **no action** is required on your part (**do not submit this form**).
If you **wish** to make changes to your current benefits, you **MUST** return this form to our office no later than October 21, 2019.

Change medical coverage to:

If changing plan, circle one of the following options:

Retirees Under Age 65	AvMed POS	AvMed High Opt HMO	AvMed MDC Select Network HMO	AvMed MDC Jackson First HMO
Retiree or Spouse/Domestic Partner Under 65	\$1,475.00	\$650.54	\$590.68	\$550.94
Retiree Under 65 & Spouse/Domestic Partner Under 65	\$2,843.86	\$1,433.90	\$1,308.34	\$1,224.91
Retiree Under 65 & Child(ren)	\$2,708.56	\$1,322.49	\$1,206.12	\$1,128.86
Retiree Under 65 & Spouse/Domestic Partner Under 65, plus Child(ren)	\$3,559.74	\$1,769.82	\$1,616.66	\$1,514.89

Retirees Over Age 65 or Medicare Eligible

(Must be enrolled for Medicare Parts A and B to be eligible for any of the AvMed over 65 plans)

	AvMed High Opt Plan	AvMed High Opt No RX Plan
Retiree over 65 Only	\$761.39	\$330.95
Retiree over 65 & Spouse/Domestic Partner Over 65	\$1,444.40	\$627.85
Retiree over 65 & Spouse/Domestic Partner Under 65 on AvMed High Opt. HMO	\$1,411.93	\$981.49
Retiree over 65 & Child(ren) on AvMed High Opt. HMO	\$1,433.34	\$1,002.90

For additional rates/options visit our website at <http://www.miamidade.gov/humanresources/retirees.asp> or contact our office at 305-375-5633.

Change dental coverage to:

If changing plan, circle one of the following options:

Monthly Rates for:	Delta Dental PPO SM		DeltaCare [®] DHMO	
	Standard	Enriched	Standard	Enriched
Retiree Only	\$29.03	\$40.87	\$10.08	\$11.29
Retiree & one dependent	\$57.44	\$80.80	\$16.65	\$18.72
Retiree & dependents	\$92.58	\$130.30	\$25.48	\$29.77

Cancellations:

List individual(s) and select (✓) coverage(s) you want to cancel effective January 1, 2020. Please note all cancellations are irrevocable.

Name	Relationship*	Medical	Dental	Life
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Self, SP-Spouse, CH-Child, DP-Domestic Partner, DPCH-Child of Domestic Partner

Please sign, date, and mail or fax this page by **October 21, 2019** to:
Miami-Dade County
Human Resources • Benefits Administration Unit
111 NW 1st Street, Suite 2324
Miami, FL 33128
Fax: 305-375-1633 or 305-375-1368

Signature _____

Date _____

The material contained in this newsletter does not constitute an insurance certificate or policy. It is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusions of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies to enrollees.



Human Resources
 Benefits and Employee Support Services Division
 Benefits Administration Unit
 111 NW 1st Street Suite 2324
 Miami Florida 33128
 005-1718-50623 9-2018

Presorted
 First-Class Mail
 US Postage
PAID
 Miami, FL
 Permit #8788



Contact Information

Miami-Dade County retirees website www.miamidade.gov/humanresources/retirees.asp

Medical Plans

AvMed Health Plans	(800) 682-8633	www.avmed.org/mdc
AvMed Onsite Representatives	(305) 375-5306	SPCC 23rd Floor; M-F 8:30am-4:30pm

Dental Plans

Delta Dental PPO SM	(800) 521-2651	www.deltadentalins.com/mdc
DeltaCare [®]	(800) 422-4234	www.deltadentalins.com/mdc

Life Insurance Plan

Minnesota Life	(866) 293-6047	www.LifeBenefits.com
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Benefits Administration Unit

(305) 375-4288 or 5633
 (305) 375-1368 (FAX) www.miamidade.gov/benefits

Senior Employee Benefits Specialists

Mike Ellis	A, B, C	mellis@miamidade.gov
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Rina Gomez	D, N, O, P, Q, R	rinag@miamidade.gov
Ashley Jitta	S, T, U, V, W, X, Y, Z	ashley.jitta@miamidade.gov

Retiree's last name starting with letters:

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. (Section 817.234 (1) (b) Florida Statutes)