

APRIL TWENTY THOUSAND TWENTY YOUR BENEFITS

Miami-Dade County Group Insurance Special Enrollment Newsletter



FEBRUARY SPECIAL OPEN ENROLLMENT IS HERE

This is your opportunity to make permitted changes to your medical plan insurance coverage through the Miami-Dade County (MDC) Group Insurance program managed by AvMed for the period of April 1, 2020 through December 31, 2020. During the Special Open Enrollment period, February 14, 2020 to February 28, 2020, the County will provide you the opportunity to make plan option and dependent election changes.

What's New for 2020?

In January 2020, as a result of the recent bargaining ratification, there are new plan eligibility rules and new medical plan options for employees covered by AFSCME Local 199, AFSCME Local 1542 and AFSCME Local 3292. The goals of these changes are to keep employee premiums flat, contain costs without affecting quality of care and redirect services to lower cost settings. An overview of the Plan changes include:

- Utilization driven copayments
- New medical plan coverage rules for specific types of Provider services
- A new pharmacy drug formulary to promote the use and adherence of generic medications across all medical plans, plus a new option for the delivery of maintenance drugs.
- New hire plan eligibility effective January 1, 2020

Now is the time to change your election if you feel that one of the other plan options better meets your needs.

Medical Plan Options

All AFSCME Local 199, AFSCME Local 1542 and AFSCME Local 3292 benefits eligible employees hired prior to January 1, 2020 will continue to have the option to elect all four plans including the HMO Advantage (High) and POS Advantage plans. If hired on or after January 1, 2020, the County offers the First Choice Advantage HMO and the Select Advantage HMO.

Copayments

| PLANS | FIRST CHOICE ADVANTAGE | SELECT ADVANTAGE HMO | HMO ADVANTAGE | POS ADVANTAGE |
|--|------------------------|----------------------|---------------|---------------|
| PCP Office Visits | \$10 | \$15 | \$15 | \$15 |
| Specialist Office Visits | \$30 | \$30 | \$40 | \$40 |
| MD Live - Virtual Visit (phone or internet) | \$10 | \$10 | \$10 | \$10 |
| Preventive Care (Annual Visit) | \$0 | \$0 | \$0 | \$0 |
| Pediatrician Office Visits | \$10 | \$15 | \$15 | \$15 |
| Maternity: (1st visit only, no charge for subsequent visits) | \$30 | \$30 | \$50 | \$50 |
| Inpatient Facility | \$100 | \$100 | \$200 | \$200 |
| Outpatient Facility | \$50 | \$50 | \$100 | \$100 |
| Emergency Room (waived if admitted) | \$100 | \$100 | \$150 | \$150 |
| Urgent Care at Jackson UC Centers | \$15 | \$15 | \$15 | \$25 |
| Urgent Care (all others) | \$25 | \$25 | \$25 | \$50 |
| Rehabilitation Services | \$20 | \$25 | \$30 | \$30 |
| * Prescription Drugs (Retail, 30 Supply) | | | | |
| Generic | \$15 | \$15 | \$15 | \$15 |
| Preferred | \$25 | \$25 | \$40 | \$40 |
| Non-Preferred | \$35 | \$35 | \$55 | \$55 |
| Specialty RX | \$50 | \$50 | \$150 | \$200 |
| Mail Order Pharmacy - Maintenance 90 Day Supply | | | | |
| Generic | \$30 | \$30 | \$30 | \$30 |
| Preferred | \$50 | \$50 | \$80 | \$80 |
| Non-Preferred | \$70 | \$70 | \$110 | \$110 |
| *Assumes "Standard Formulary" AND "Generics First" implementation | | | | |

Private Healthcare System (PHCS)

The PHCS is a rented network of additional providers (not included in the AvMed Network) previously available in the High HMO or POS plans. Effective April 1, 2020, the HMO Advantage and POS plans will not include PHCS providers in the South Florida service area. Members who have seen a PHCS provider in the last 6 months will receive a letter with additional information and instructions.

Physician Services - Imaging

For all members, non-emergency Hi-Tech imaging procedures (Ex. MRI's, PET/CT scans) have to be performed at non-hospital affiliated facilities, instead of hospital based facilities (exception- you may use any JHS facilities). Members can receive cash incentives for using facilities that are part of the AvMed SmartShopper program. Contact a Health Cost Adviser through AvMed SmartShopper (866-285-7453) to choose a cost-effective location for your medical procedure. You can also shop online at AvMed. VitalsSmartShopper.com

Prescription Drug Coverage

Effective April 1, 2020, all new prescriptions will use the standard formulary. POS members currently using brand drugs will be allowed to continue using them until no longer prescribed without interruption.

If you take medications on a regular basis, you know how expensive medicines can be. One of the easiest ways to keep prescription drug expense down is to choose generic medications over brand name drugs whenever possible.

Continued use of brand name drugs will be subject to any cost differential between generic and brand name, plus applicable copayments.

As a transition or grace period, maintenance medications can be filled at a retail pharmacy up to a maximum of 3 times. Thereafter, refills are required to be filled via CVS Mail Order or the Maintenance Choice limited retail pharmacy network (CVS Mail Order, Target, or Navarro pharmacies). To transfer your 90 day prescriptions, registered Members can login to their AvMed Member portal account and select the Caremark link.

Dependent Documentation Transmittal

If you are adding a new dependent on your medical plan regardless of last name, you must provide proof of eligibility. The documentation must be received by February 28, 2020. Failure to provide this documentation will result in the cancellation of your dependent's coverage, as if never covered. If you have questions, call our On-Site AvMed representatives at (305) 375-5306.

Additional Tools

- Check out "AvMed.org: How To Register" from AvMed on Vimeo at <https://vimeo.com/227079827>
- [https:// www.avmed.org/mdc](https://www.avmed.org/mdc)
- AvMed.VitalSmartShopper.com
- www.mdlive.com/AvMed

Contact Information

Miami-Dade County Open Enrollment Website www.miamidade.gov/openenrollment

Medical Plans

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|------------------------------|----------------|--|
| 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 |

Benefits Division

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

Benefits Representatives

Employees last name starting with letters:

| | | |
|-------------------|---------------|--|
| Elmita Charite | A, D, G - K | elmita.charite@miamidade.gov |
| Saray Herrera | B, E, F, L, M | saray.herrera@miamidade.gov |
| Georgianna Walker | C, N - Z | georgianna.walker@miamidade.gov |

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)