

It's Benefits Enrollment Time!!!
Active Full-time Employees
Open Enrollment Dates: November 26 – December 10, 2019
Period of Coverage Dates: January 1 – December 31, 2020

At this time, open enrollment is being held for your Flexible Benefits only. Your healthcare enrollment is pending final negotiations and ratification with the Unions, and Board approval. Therefore, your current Cigna plan or opt-out option will continue for January 1, 2020 until we are able to offer you an open enrollment period.

The enrollment application will be available during the open enrollment period 24 hours/ 7 days a week. You must use Google Chrome web browser for the online enrollment application.

What You Need to Know:

- If you are currently enrolled in Flexible Benefits, your coverage and that of your dependents(s) **will terminate on December 31, 2019**. To continue your participation you **must** re-enroll in flexible benefits before the enrollment deadline of December 10, 2019.
- If you and your eligible dependent(s) are currently enrolled in a Cigna healthcare plan, your coverage will automatically roll over to the 2020 plan year. Cigna has upgraded their pharmacy claim processing platform to Express Scripts: therefore, you will receive new ID cards with updated routing information to help pharmacies easily process your claims.
- You can add your eligible dependent(s) during this enrollment period; however, you must have a valid Social Security Number for each eligible dependent. You must also submit proof of eligibility documentation (i.e., marriage certificate for spouse, birth certificate for natural children) upon request. If you do not provide the required documentation, coverage will be terminated.
- Changes to your flexible benefits made during this enrollment period will be effective January 1, 2020 and the changes will be reflected on the January 3, 2020 paycheck.

Flexible Benefits Highlights:

Dental Plans:

Delta Dental:

- Two DHMO plans – Standard and High
- If selecting a DHMO plan, you **must** select a dental provider for you and/or each of your family members at the time of enrollment
- Two PPO plans – Standard and High
- PPO plans provide access to a nationwide network

UHC (This benefits is not offered to employees represented by Fraternal Order of Police (FOP)):

- Two DHMO plans – Standard and High
- If selecting a DHMO plan, you may select a dental provider for you and/or each of your family members prior to scheduling an appointment
- Two PPO plans – Standard and High
- PPO plans provide access to a nationwide network

Vision Plan:

- In-network - any available frame at provider location: \$0 co-pay; \$180 allowance
- In-network - contact lenses conventional and disposable: \$0 co-pay; \$150 allowance

- Out-of-network providers reimburse up to the allowable amount
- 102,000 independent and retail providers nationwide including LensCrafters, Pearle Vision, Target Optical, America's Best, and Sears Optical
- On-line in-network options including LensCrafters.com, TargetOptical.com, Ray-Ban.com, Glasses.com and ContactsDirect.com

Hospital Indemnity Coverage Plan:

- Two daily coverage levels will be offered to part-time employees and dependent(s): \$50/day and \$150/day
- ICU confinement, in-patient hospital confinement and rehab facility confinement (only offered on accidental injuries) are covered

Legal Plans:

ARAG:

- Services currently provided under the SeniorAdvocate plan are now being provided under the legal plan at no additional cost
- Complex Wills paid-in-full in-network with no hour limit
- General in-office services paid-in-full up to 4 hours per family per year
- Unlimited telephonic consultation
- Care giving services provided to you to assist you with your parents and grandparents
- Out-of-network access to attorney of your choice

Hyatt Legal (MetLaw) (This benefits is not offered to employees represented by United Teachers of Dade (UTD)):

- Services currently provided under the Senior Plan are now being provided under the legal plan at no additional cost
- Complex Wills paid-in-full in-network
- General in-office services paid-in-full
- Unlimited telephonic consultation
- Elder Law coverage that covers counseling over the phone or in-office on any personal issues relating to your parent(s) as they affect you
- Out-of-network access to attorney of your choice

Identity Theft Protection Plan:

- Advanced identity monitoring
- Credit report and score – annual access to your 1-bureau credit report and score
- Full-service identity restoration – up to \$2 million Identity Theft Insurance
- High-risk transaction monitoring
- Dark Web monitoring

Short-Term Disability:

- Base coverage provided by Miami-Dade County Public Schools at no cost to you
 - 60 percent of your eligible earnings, up to a maximum benefit of \$500 per week: 30 days for accidental. Plan minimum \$25 per week.
 - Benefits under this plan are paid up to 90 days after a 30 calendar day elimination period.
- Buy-up coverage you can purchase, paid for by you
 - 60 percent of your eligible earnings, up to a maximum benefit of \$1000 per week. Plan minimum \$25 per week.
 - Benefits under this plan are paid up to 180 days after a 15 calendar day elimination period.

Long-Term Disability:

- 60% of your eligible earnings, up to a maximum benefit of \$7,500 per month. Plan minimum per month: The greater of \$100 or 10 percent of the Long Term Disability benefit.
- Benefits under this plan may continue during disability until age 67, depending on your age at the time of disability, after a 180 calendar day elimination period.

Voluntary Life Plan:

- Subject to age reduction at age 65 (65%) and at age 70 (50%) of the original benefit amount
- Face-to-face Will preparation
- Funeral planning services
- Face-to-face grief counseling
- Face-to-face estate resolution services
- You can receive up to 50% of your life insurance proceeds in the event that you become terminally ill and are diagnosed with less than 6 months to live

Accidental Death and Dismemberment (AD&D) Plan (This benefits is not offered to employees represented by AFSCME):

- Benefits in the event of a covered accident, which results in loss of life, limbs, use of limbs, eyesight, hearing or speech
- Subject to age reduction at age 65 (65%) and at age 70 (50%) of the original benefit amount

Flexible Spending Accounts (FSAs):

Medical FSA

- Annual contribution limit for Medical FSA has increase to \$2,750 (formerly \$2,700)
- Consider the 'Use it or Lose it Rule' - It is important to be conservative in making elections because unused funds left in your account at the close of the Plan Year are **not refundable** to you.
- Your total annual election for Medical FSA is available for reimbursement at the start of the Plan Year.

Dependent Care Flexible Spending Account:

- Medical expenses for your dependent(s) are not eligible for reimbursement under the Dependent Care FSA.
- The dependent care expenses provided during a calendar year cannot exceed \$5,000. In the case of a separate return by a married individual, the limit is \$2,500. This amount may be less if the employee's earned income or spouse's earned income is less than \$5,000.
- The Dependent Care FSA allows you to use pretax dollars to pay for eligible expenses related to care for your child, disabled spouse, elderly parent, or other dependent who is physically or mentally incapable of self-care.
- Consider the 'Use it or Lose it Rule' - It is important to be conservative in making elections because unused funds left in your account at the close of the Plan Year are **not refundable** to you.

Your Benefits Salary (annual base salary as of June 30, 2019) determines:

- Benefits Salary will be updated to meet current salary levels and will be determined for all employees annually on June 30 of each year.
- Benefits Salaries being used for the 2020 Open Enrollment will be the employee's annual salary as of June 30, 2019.
- Employee and dependent's healthcare premium contribution.
- Board-paid life insurance amount.
- Disability enrollment eligibility.

Salary Bands:

- Determines the Board Contribution and the employee's per pay deduction for employee and dependent(s) healthcare cost.
- Will be reviewed for indexing on a cycle of a three year term, based upon an average of most recently published Consumer Price Index (CPI).

Core Benefits:

- Full-time benefits eligible employees will continue to be provided Board-paid Standard Short-Term Disability (STD) coverage.
- The School Board provides a Term Life & Accidental Death and Dismemberment (AD&D) program with Metropolitan Life Insurance Company for all full-time employees. The coverage amount is either one or two times your annual base salary rounded up to the next \$1,000.00. Administrators and Confidential Exempt Personnel received two times the annual base salary. All other employees receive one times their annual base salary. The minimum benefit for employees represented by AFSCME is \$10,000. Additional life insurance may be purchased through payroll deductions to bring maximum benefits to an additional, one times the amount provided by the School Board. Employees are eligible to increase the life insurance amount to a maximum of five times the annual base salary after the first year of participation in the optional life program. Evidence of Insurability will be required for any increases in coverage. To find out more about Board-paid Term Life and AD&D, contact the MetLife representative at 305.992.7029.