



RETIREE FLEXIBLE BENEFITS ELIGIBLE
OPEN ENROLLMENT DEADLINE: **NOVEMBER 13, 2019**
BENEFITS EFFECTIVE: JANUARY 1, 2020 – DECEMBER 31, 2020

MANDATORY ENROLLMENT
EVERYONE MUST ENROLL! YOUR CURRENT BENEFITS WILL TERMINATE DECEMBER 31, 2019.

If you wish to continue your participation in a School Board sponsored group plan, you **must** return your completed 2020 Retiree Flexible Benefits enrollment form, FBMC-FRS Payroll Deduction Authorization form and the required dependent documentation for all covered dependent(s) in the enclosed return envelope by the enrollment deadline of **November 13, 2019**.

If we do not receive your forms by the above deadline, your and your dependent(s) current coverage will be terminated on **December 31, 2019** and you will not be allowed to re-enroll in coverage in the future.

RETIREE BENEFITS FAIRS

Again this year, we will be holding benefits fairs. We invite you to attend one of the sessions listed in the enclosed invitation to learn more about what’s changing and to ask questions. We will have Benefits Representatives on-site who can provide enrollment assistance; therefore, we encourage you to bring your enrollment package.

FLEXIBLE BENEFITS

Miami-Dade County Public Schools continues to offer a broad range of high-quality flexible benefits to eligible retirees. You are eligible to enroll in any of the following flexible benefits plans for the 2020 plan year:

- **Dental:** Delta Dental (DHMO & PPO) and UnitedHealthcare Dental (DHMO & PPO)
- **Vision:** EyeMed
- **Legal:** ARAG and Hyatt (MetLaw)
- **Identity Theft Protection:** ID Watchdog

Additionally, you must be currently participating in the following benefits, to be eligible to enroll for the 2020 plan year:

- **Hospital Indemnity Coverage (HIC):** Metropolitan Life Insurance Company (MetLife)
- **Voluntary Life:** Metropolitan Life Insurance Company (MetLife)
- **Accidental Death and Dismemberment (AD&D):** Metropolitan Life Insurance Company (MetLife)

ENROLLMENT ASSISTANCE:

During the enrollment period, if you would like a Benefits Representative to assist you with your enrollment, you can:

- schedule an appointment at <https://www.myenrollmentschedule.com/mdcps>
- go to one of the enrollment locations listed in the enclosed invitation – appointments are not necessary

For general questions regarding the 2020 open enrollment, please call the hotline number at (305) 995-1799 or (305) 995-1741.

IN THIS BOOKLET

- Retiree Benefits Fairs
- Flexible Benefits Highlights
- Enrollment Assistance
- What’s Changing
- Dependent Eligibility
- Payment Methods

OVERVIEW

LEARN HOW YOUR FLEXIBLE BENEFITS HAVE CHANGED!

Dental:

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 and you must live in the State of Florida
- Two PPO plans – Standard and High
- PPO plans provide access to a nationwide network
- Premium changes

UHC:

- 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 and you must live in the State of Florida.
- Two PPO plans – Standard and High
- PPO plans provide access to a nationwide network
- Premium changes

Vision:

- 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
- Minimal increase in premium

Hospital Indemnity Coverage:

- Two daily coverage levels will be offered to retirees and dependent(s) currently enrolled: \$50/day and \$150/day
- No longer offering the \$100/day coverage level; therefore, if you and your dependent(s) are currently enrolled in the \$100/day plan, you will be able to increase to the \$150/day plan or decrease to the \$50/day plan
- ICU confinement, in-patient hospital confinement and rehab facility confinement (only offered on accidental injuries) are covered
- Increase in premium

Legal:

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
- Decrease in premium

Hyatt Legal (MetLaw):

- 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
- Decrease in premium

Identity Theft Protection:

- 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
- Decrease in premium

***Voluntary Life (you may only continue or decrease the level of coverage in which you are currently enrolled):**

- 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
- Increase in premium

***Accidental Death and Dismemberment (AD&D) (you may only continue or decrease the level of coverage in which you are currently enrolled):**

- 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

***NOTE:** If you are electing to continue your enrollment in these plans and have already experienced a reduction in coverage level at age 70, you will be grandfathered in at your current coverage level and you will not experience any further reductions. You have the ability to view or edit your current beneficiary designation if one is on file or make a new designation at www.metlife.com/mybenefits. You may also complete and return the enclosed Beneficiary Designation form.

DEPENDENT ELIGIBILITY:

All retirees selecting dental, HIC and/or vision coverage for family must submit dependent eligibility documentation for all covered dependents. For a complete list of the dependent documentation requirements, visit www.dadeschools.net, under Highlights, click on 2020 Retiree Benefits and then click on Notices & Forms. Please use the appropriate dependent documentation form enclosed in the package to submit your documentation either in the enclosed return envelope, via fax at (305) 995-1425 or by EFax at (877) 432-2939.

DIRECT PAY:

Flexible Benefits premium payments can be submitted by personal check, money order or cashier's check and made payable to FBMC. If you choose this payment method, you will receive monthly payment invoices for remittance of your premiums. All premiums must be paid by the due date. Send payments to: FBMC Benefits Management, Inc., Direct Bill, PO Box 10789, Tallahassee, FL 32302-2789.

FLORIDA RETIREMENT SYSTEM (FRS) DEDUCTIONS:

If you are currently having FRS deductions and wish to continue your participation, you **must** complete the enclosed FBMC-FRS Payroll Deduction Authorization Form and return it in the enclosed envelope. FBMC may deduct up to \$100 in addition to the regular monthly premiums if there is an outstanding balance on your account.

NOTE: All 2019 premiums must be collected before your 2020 benefits are processed. If you are enrolling for FRS deductions, please check the box on your enrollment form, complete the enclosed FRS Payroll Deduction Authorization Form and return it with your enrollment form in the enclosed envelope. When enrolling in FRS for the first time, there is normally a delay between the time your request is processed and the time the deductions start; therefore, you will be billed for FRS deductions not taken from your retirement check. If your benefits are cancelled due to non-payment, you will not be allowed to re-enroll in any School Board sponsored plan.

For questions and/or additional information about your 2020 benefits and rates, visit www.dadeschools.net, under Highlights, 2020 Retiree Benefits.

ARAG Legal	1-800-360-5567; Monday – Friday, 8:00 am – 8:00 pm (EST)
Delta Dental	Customer Service: 305-995-2487 Monday – Friday, 8:00 am – 4:30 pm (EST) 1-800-693-2589; Monday – Friday, 8:00 am – 9:00 pm (EST)
EyeMed	Customer Service: 305-995-7129 Monday – Friday, 8:00am – 4:30pm (EST) 1-866-804-0982; Monday – Friday, 7:30 am – 11:00 pm (EST) Sat 8:00 am – 11:00 pm (EST)
FBMC Service Center (Enrollment Assistance)	1-855-MDC-PS4U (1-855-632-7748) or 305-995-2777 Monday – Friday, 7:00 am – 7:00 pm (EST)
Florida Retirement System (FRS)	1-866-446-9377
Hyatt Legal (MetLaw)	Customer Service: 305-995-7029 Monday – Friday, 8:00 am – 4:30 pm (EST) 1-800-821-6400; Monday – Friday, 8:00 am – 8:00 pm (EST)
ID Watchdog	Customer Service: 1-800-970-5182 24 hours/Seven days a week: 1-866-513-1518
MetLife Hospital Indemnity	Customer Service: 305-995-7029 Monday – Friday, 8:00am – 4:30pm (EST) Claims: 1-800-GET-MET8 (1-800-438-6388) Monday – Friday, 8:00 am – 8:00 pm (EST)
Life and AD&D	Customer Service: 305-995-7029 Monday – Friday, 8:00am – 4:30pm (EST) Claims: 1-800-638-6420, option #1 Monday – Thursday, 8:00 am – 8:00 pm (EST) Friday, 8:00 am – 5:00 pm (EST)
Open Enrollment Help Desk	305-995-1799 and 305-995-1741; Monday – Friday, 8:00am – 4:30 pm (EST)
Office of Risk and Benefits Management	305-995-7129; Monday – Friday, 8:00am – 4:30pm (EST)
Status of Enrollment or Questions Regarding Your Application	FBMC Retiree Specialist: 305-995-4278
UnitedHealthcare (UHC) Dental	Customer Service: 305-995-7454 Monday – Friday, 8:00am – 4:30pm (EST)
DHMO Dental	1-800-955-4137; Monday – Friday, 7:00 am – 10:00 pm (CDT)
PPO Dental	1-877-816-3596; Monday – Friday, 7:00 am – 10:00 pm (CDT)