



COBRA Participants

Welcome to Broward County's Open Enrollment for 2019.

Your Open Enrollment period is: **October 15, 2018 through November 2, 2018.**

Your Period of Coverage is: January 1, 2019, through December 31, 2019.

WHAT'S NEW for 2019!

- ★ **United HealthCare HDHP**
– no plan design change
- ★ **Community Health Plan (CCP) Narrow Network**
name changed to **CCP Select Network**
- ★ **Community Care Plan (CCP)** offering a new High Deductible Health Plan
- ★ **OptumRx** – annual formulary changes.
Review the 2019 formulary and Exclusions at Broward.org/Benefits

REMINDER:

Your current elections will roll over unless BOI is notified in writing to change or cancel the coverage.

At Open Enrollment, a Qualified Beneficiary under COBRA is given the same opportunity as similarly-situated active participants and beneficiaries, to enroll in plans, change plans, drop dependents or to add eligible dependents who are not already covered under COBRA.

HRA participants can continue to use their funds if they elect and pay for continuation of HRA coverage.

United Healthcare (UHC) enhancements:

- ✓ **Real Appeal®** - a convenient, digital, interactive, weight loss benefit available at no cost if you are on any of the UHC health plans. This plan is designed to solve the typical barriers to managing your health.
- ✓ **Diabetes Health Plan** is for pre-diabetics and diabetics and offers enhanced benefits within the UHC CDH and HDHP plans for members who routinely follow medically proven steps to help manage their condition (such as regular blood tests, routine exams, and preventative screenings and use wellness coaching). Enrollment will be automatic with an opt-out-provision.

Community Care Plan enhancements:

- ✓ **New Name** – Community Care Plan **Select Network** (Narrow Network)
- ✓ **Adding a HDHP Plan** – same cost, HSA funding and plan design as current HDHP Base offered under UHC.
- ✓ **CareGuardian program** – enhanced benefits for members who elect to participate in program for Asthma/COPD, Diabetes, High Blood Pressure or High-Risk Pregnancy.
- ✓ **WellSteps** – online wellness program with activities to earn rewards.
- ✓ **New pharmacy vendor** – CCP is changing from EnvisionRx to Southern Scripts as of January 1, 2019.

Dental Plans – no plan changes or premiums increases

Vision Plan – enhancement for child vision services, no premium increases

For more information on your premiums, please contact Benefits Outsource Inc. (BOI) Customer Care at 954-680-7626 or 1-888-877-2780, Monday-Friday, 8 a.m.-5 p.m. ET.

email: benefits@boibenefits.com

HEALTH PLAN OPTIONS FOR 2019

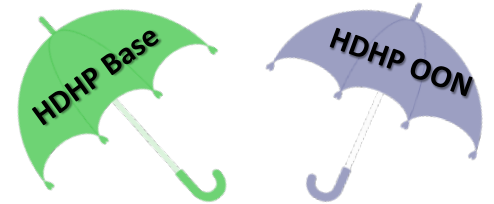
The two health insurance carriers: UHC and CCP information will be broken out for each carrier.

UNITEDHEALTHCARE PLANS:

- High Deductible Health Plan Base Plan (HDHP Base)
- High Deductible Health Plan In/Out of Network Plan (HDHP OON)
- Consumer Driven Health Plan (CDH)

HDHP and CDH Plans

- No changes in plan design, deductibles, coinsurance, copays, and out-of-pocket or premium.
- Annual eye exam at no cost at a participating optometrist
- Discount dental plan included at participating dental providers
- Real Appeal® a weight loss program at no cost to employees **NEW**
- Diabetes Health Plan for pre-diabetic and diabetic members **NEW**

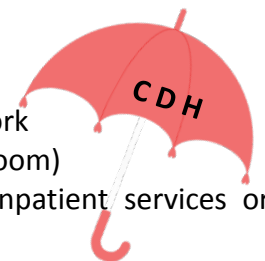


Highlights of HDHP Plans

- All health and prescription services are subject to the annual deductible and coinsurance based on tier of coverage except for mandated preventive services or designated preventive prescriptions (see Preventive Rx list at Broward.org/Benefits, then select Pharmacy).
- Medical and prescription expenses will be applied toward meeting the annual deductible and coinsurance amount based on tier of coverage (Employee Only coverage or Employee + Family coverage).
- Once the annual deductible is met, the health and pharmacy plans pay 80% and you pay 20% coinsurance of the eligible discounted costs (in-network).
- When you reach the out-of-pocket maximum, the Plan pays 100% of eligible in-network health and prescription expenses for the remainder of the calendar year.
- Preventive services and designated preventive prescriptions are covered at 100%.
- If you have students attending college outside of UnitedHealthcare's Choice Network, you will need to enroll in the HDHP Out of Network Plan.

Highlights of CDH Plan

- Preventive services, when billed by Provider as Preventive, covered 100% in-network
- Some services received for a copay (Primary, Specialist, Urgent Care, Emergency Room)
- Some services subject to the annual deductible/co-insurance (Outpatient or inpatient services or procedures)
- Behavioral health/Substance Abuse out-patient services first 20 visits covered at no cost, then \$25 copay
- Diagnostic tests at a participating freestanding facility capped at \$100 per test
- **NO OUT OF NETWORK COVERAGE (you are always covered for a medical emergency when travelling).**



Networks

- HDHP Base Plan and CDH - UnitedHealthcare's National Choice Network-Open Access*
- HDHP Out of Network – UnitedHealthcare's National ChoicePlus Network-Open Access*

**Open Access means a referral to see most network specialists is not required. However, certain services require Prior Authorization.*

Need assistance with UnitedHealthcare's Medical or Vision plans?

Contact one of the UHC on-site Reps: Danila Montgomery 954-357-7191 | Marc Dormeus 954-357-7192

Look up providers, cost comparisons, facility comparisons, claims history and more at myuhc.com

OPTUMRX PHARMACY PLAN - UHC Plans (HDHP Base Plan, HDHP In/Out of Network Plan, and CDH Plan)

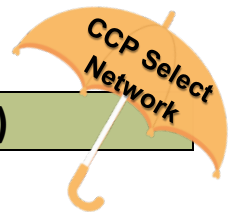
Pharmacy benefits for the UHC plans are provided under the County's self-insured plan through OptumRx (HDHP Base Plan, HDHP Out of Network Plan, CDH Plan) There will be changes to the annual formulary for 2019.

Review the 2019 Formulary and Exclusions at Broward.org/Benefits.

- Maintenance medications can only be filled for 30 days x 3 fills, then must be filled as 90 day.
- 90-day mandatory maintenance medication program at retail or mail order.
- Large network of participating pharmacies (Walgreens, Target, CVS, Publix super markets, etc.).
- Restricted generic policy (generics will be dispensed if available unless the doctor indicates "Dispense As Written" (DAW1) due to medical necessity on the prescription. (Member will pay a higher copay on CDH High Plan. Drug will not be covered under the Preventive Drug List at no cost for the HDHP plans).
- 30-day Specialty pharmacy home delivery. Contact Briova Rx at 1-855-427-4682 or briovarx.com for more information regarding specialty pharmacy.
- Some prescriptions require Prior Authorization. Physician should contact OptumRx at 1-877-665-6609 to provide medical history and medical necessity.

CCP Select (Narrow) Network Plans through Community Care Plan (CCP)

These Plans are administered by Community Care Plan, not UnitedHealthcare



All services must be obtained by providers, facilities and hospitals within the following four hospital groups:

- Memorial Healthcare System
- Cleveland Clinic Florida
- Holy Cross
- North Broward Hospital Group

About CCP

The Community Care Plan is a community-based health plan owned by Broward Health and Memorial Healthcare System. The CCP Select Network plan is built around a total care philosophy. Members will receive one-on-one member support through CCP's personalized Concierge Care Coordination (C3) program which helps members receive quality care at the right time and in the right place.

Members enrolling in either of the CCP Select Network plans will receive a one-on-one onboarding experience with a Care Coordinator who will get to know you, learn about your health care needs and provide you with information on all the services they offer to their members.

NEW FOR 2019 – CCP will be offering a HDHP plan with the same plan design and rates as the UHC HDHP Base Plan.

CCP WELLNESS PROGRAM- "WellSteps" – NEW FOR 2019

WellSteps is a wellness program focused on achieving and maintaining good health. The program is designed to educate, engage, involve and empower members to take control of their daily activities to maintain optimal health.

CCP WELLNESS PROGRAM- "CareGuardian" – NEW FOR 2019

Enhanced benefits for members who elect to participate in the Program for managed care for Asthma/COPD, Diabetes, High Blood Pressure or High-Risk Pregnancy.

PHARMACY PLAN - CCP SELECT NETWORK PLAN – NEW VENDOR FOR 2019

Pharmacy benefits are provided through the CCP Select Network Plan’s pharmacy vendor, Southern Scripts previously EnvisionRx), not OptumRx. **IMPORTANT: There will be some differences between the CCP formulary and the OptumRx formulary.** Check with CCP to see if your prescription is covered under their plan.

- Maintenance medications can only be filled for 30 days x 3 fills, then must be filled as 90 day.
- 90-day mandatory maintenance medication program at retail or mail order
- Large network of participating pharmacies (CVS, Publix super markets, etc.)
- Restricted generic policy (generics will be dispensed if available unless the doctor indicates “Dispense As Written” (DAW1) due to medical necessity on the prescription. (Member will pay a higher copay on CDH High Plan. Drug will not be covered under the Preventive Drug List at no cost for the HDHP plans)
- 30-day Specialty pharmacy home delivery.
- Clinical Prior Authorization Program.

HDHP, CDH AND CCP SELECT NETWORK PLAN COMPARISONS

(For more details go to Broward.org/Benefits)

	UNITEDHEALTHCARE PLANS			COMMUNITY CARE PLANS	
	Choice Network	Choice Plus Network		Select Network	
COVERAGE	HDHP BASE	HDHP IN/OUT-OF-NETWORK	CDH	CCP CDH	CCP HDHP
Preventive Care at no cost	Yes	Yes In-Network Only	Yes	Yes	Yes
Preventive Prescriptions at no cost*	Yes	Yes In-Network Only	No	No	Yes
Out of Network Coverage	No	Yes	No	No	No
Copays	No	No	PCP \$25 Spec \$50 Urgent Care \$50 Emerg Room \$250 Rx-Generic \$7/\$14 Rx-Preferred \$30/\$60 Rx-Non-Pref \$45/\$90 Specialty \$75/NA	PCP \$25 Spec \$50 Urgent Care \$50 Emerg Room \$250 Rx-Generic \$7/\$14 Rx-Preferred \$30/\$60 Rx-Non-Pref \$50/\$100 Specialty \$75/NA	No
Annual Deductible	\$1,350/\$2,700	In- \$1,500/\$3,000 Out- \$3,000/\$6,000	\$1,300/\$2,600	\$1,300/\$2,600	\$1,350/\$2,700
Coinsurance	\$2,075/\$4,150	In- \$1,500/\$3,000 Out- \$3,000/\$6,000	\$1,500/\$3,000	\$1,500/\$3,000	\$2,075/\$4,150
Max out of Pocket	\$3,425/\$6,850	In- \$3,000/\$6,000 Out-\$6,000/\$12,000	\$2,800/\$5,600	\$2,800/\$5,600	\$3,425/\$6,850
Prescriptions Apply to Annual Deductible & Coinsurance	Yes	Yes In-Network Only	No \$3,000/\$6,000	No \$3,000/\$6,000	Yes

*Preventive medications are defined as those prescribed to prevent the occurrence or recurrence of a chronic disease or condition, such as high blood pressure, high cholesterol, diabetes, asthma, osteoporosis, and heart disease. See applicable category on HDHP Preventive Drug list for covered generic and formulary medications.

DENTAL PLANS

DHMO DENTAL Plan – Humana/CompBenefits – See Humana’s Dental brochure at Broward.org/Benefits for more information. **NO PLAN DESIGN OR PREMIUM CHANGES FOR 2019**

Highlights:

- In-network coverage only
- No referral for specialty services
- Must select a Primary Care Dentist or Facility
- Covered services based on Fee Schedule, all other services received at a discount
- Orthodontia coverage for children and adults
- No claim forms to file

PPO HIGH DENTAL PLAN – Humana – See Humana’s Dental brochure at Broward.org/Benefits for more information. **NO PLAN DESIGN OR PREMIUM CHANGES FOR 2019**

Highlights:

- In- or out-of network coverage
- Extensive national network
- Maximum annual benefit of \$1,500 per person in-network, \$1,000 per person out-of-network
- Orthodontia coverage for children (must be banded by 17th birthday)
- Some exclusions and limitations (missing tooth)

VISION PLAN – UnitedHealthcare – See UHC’s material at Broward.org/Benefits for more information.

NO PLAN DESIGN OR PREMIUM CHANGES FOR 2019

Highlights:

- In- and out-of-network coverage
- Children’s Eye Care Program includes a second eye exam each year for covered child up to age 13 **NEW**
- Exams, Eyeglass Frames Lenses and Contact Lens coverage
- Large network of providers

TOBACCO CESSATION PHARMACY WAIVER

The County will continue to waive the copay or cost for prescription or generic Over-the-Counter smoking cessation products up to two annual cycles per person per year. Over-the-Counter generic products (gum, patches, etc.) require a prescription to be eligible for coverage through the pharmacy plan.



IMPORTANT

Dependents

Enrolled **Domestic Partner or children of Domestic Partner** without the required documentation will be removed from medical, dental, and vision effective Nov 3, 2018.

If you are enrolling new dependents, please provide the **Social Security number** and date of birth for each enrolled dependent. This is now required due to the annual Health Care Reform reporting.

2019 MONTHLY COBRA RATES

NOTE: RATES MAY VARY SLIGHTLY ON COUPONS DUE TO ROUNDING IN THE BILLING SOFTWARE.

MEDICAL, DENTAL AND VISION

Medical & Pharmacy Plans	Tier of Coverage	Monthly Premium
UHC HDHP Base Plan Choice Network	Single	\$517.02
	Single + Spouse	\$1,112.01
	Single + Children	\$950.90
	Single + Overage Children	\$995.10
	Family	\$1,625.50
	Family + Overage Children	\$1,669.70
UHC HDHP OON Plan Choice Plus Network	Single	\$589.62
	Single + Spouse	\$1,268.14
	Single + Children	\$1,084.41
	Single + Overage Children	\$1,128.61
	Family	\$1,853.72
	Family + Overage Children	\$1,897.91
UHC CDH Plan Choice Network	Single	\$840.01
	Single + Spouse	\$1,806.56
	Single + Children	\$1,544.86
	Single + Overage Children	\$1,589.06
	Family	\$2,640.86
	Family + Overage Children	\$2,685.06
CCP CDH Select Network	Single	\$741.34
	Single + Spouse	\$1,594.40
	Single + Children	\$1,363.40
	Single + Overage Children	\$1,407.60
	Family	\$2,330.68
	Family + Overage Children	\$2,374.88
CCP HDHP Select Network	Single	\$517.02
	Single + Spouse	\$1,112.01
	Single + Children	\$950.90
	Single + Overage Children	\$995.10
	Family	\$1,625.50
	Family + Overage Children	\$1,669.70

TIER OF COVERAGE	HUMANA DENTAL		UHC VISION
	DHMO	PPO	
Single	12.36	34.50	6.98
Single + Spouse/DP	22.22	68.46	13.96
Single + Child(ren)	24.70	80.30	13.24
Family	29.64	114.27	20.81

2019 Open Enrollment Vendor Fairs

DATE	LOCATION	BLDG./ROOM	TIME	Notes
Monday October 22nd	Elderly & Vets 2995 N. Dixie Hwy Oakland Park	Conference Rooms	9:00AM – 12:00PM	
	Family Success Administration Div. 900 NW 31st Avenue Fort Lauderdale, FL 33311	Edgar P. Mills Center Conference Room 1-14	1:30 – 4:00PM	
Tuesday October 23rd	Traffic Engineering Division 2300 W Commercial Blvd Fort Lauderdale,	Training Room	7:00 – 10:00AM	
	Central Broward Park 3700 NW 11 th Place Lauderhill	Main Hall	12:30 – 4:30PM	
Wednesday October 24th	Aviation - Facilities Maint. Division 3400 SW 2 nd Avenue Fort Lauderdale,	FMD Building Break Room	6:30 – 9:00AM	Enrollment Assist
	Animal Care 2400 SW 42 nd Street Dania Beach	Multipurpose	11:00AM – 2:00PM	
	Aviation - Facilities Maint. Division 3400 SW 2 nd Avenue Fort Lauderdale	FMD Building Break Room	3:00 - 5:00PM	Enrollment Assist
Thursday October 25th	Emergency Management Division 201 NW 84th Avenue Plantation, FL 33324	Community Room	9:00AM-12:00PM	
	Water & Wastewater Services 2555 W Copans Road Pompano Beach	Building 2 Training Room	1:30 – 4:00PM	
Friday October 26th	Governmental Center 115 S Andrews Avenue Fort Lauderdale	Wellness Resource Center	9:00AM – 3:00PM	
Monday October 29th	Mass Transit Division 3201 W Copans Road Pompano Beach	Driver's Room	11:00AM – 3:00PM	Enrollment Assist
Tuesday October 30th	Government Center West 1 University Drive Plantation	Wellness Resource Center	9:00AM – 3:00PM	
Wednesday October 31st	Highway & Bridge Maintenance 1600 NW 30 th Avenue Pompano Beach	HBMD Meeting Hall	7:00 – 11:00AM	Enrollment Assist, Presentation Also
	Port Everglades 1850 Eller Drive Fort Lauderdale	Conf Rm 301	1:30 – 4:00PM	
Thursday November 1st	RTT Plantation 1800 NW 66 th Avenue Plantation	Conference Room	8:30 – 11:30 AM	
	Aviation Dept. – Administration 2200 SW 45 th Street, Suite 101 Dania Beach	1A, 2B, Break, Lobby	1:00PM - 4:00PM	
Friday November 2nd	Mass Transit Division 5440 Ravenswood Road Fort Lauderdale	Driver's Room	11:00AM – 3:00PM	Enrollment Assist Also

Biometric Screening, Flu Shots, Informal Walk-In Event: Chat with your benefit plan representatives!

2019 Open Enrollment Presentations

DATE	LOCATION	BLDG./ROOM	BEGINNING TIME(S)
Monday October 15 th	Elderly & Vets Services 2995 N. Dixie Hwy, Oakland Park	Large Conference Room	9:00 & 10:30AM
	North Family Success Center 2011 NW 3 Avenue, Pompano Beach	Conference Room	2:00 & 4:00PM
Tuesday October 16 th	Traffic Engineering Division 2300 W Commercial Blvd., Fort Lauderdale	Training Room	7:00 & 9:00AM
Wednesday October 17 th	Southwest Regional Landfill 7101 SW 205 Avenue, Fort Lauderdale	Conference Room	8:00 & 9:00AM
	Medical Examiner & Trauma Services 5301 SW 31 st Avenue, Fort Lauderdale	Training Room	1:00PM
Thursday October 18 th	Water & Wastewater Services 2555 W Copans Road, Pompano Beach	Building 2 Training Room	9:00AM & 10:30AM
	Mass Transit Division 3201 W. Copans Road, Pompano Beach	Drivers Room	1:00PM
	Mass Transit Division 3201 W Copans Road, Pompano Beach	Building 4 Driver's Room	9:00PM
Friday October 19 th	Governmental Center 115 S Andrews Avenue, Fort Lauderdale, FL	Commission Chambers Room 422	9:00AM, 11:00AM, 2:00PM & 3:30PM
Monday October 22 nd	Aviation – Administration 2200 SW 45 th Street, Suite 101, Dania Beach	Cabot Building Break Room	9:00AM
	Emergency Management Division 201 NW 84th Avenue, Plantation, FL 33324	Room 332B	1:00 & 3:00PM
Tuesday October 23 rd	Fleet Services #2 2515 SW 4 th Avenue, Fort Lauderdale	Office	9:00 & 10:00AM
	Animal Care & Adoption 2400 SW 42 nd Street, Fort Lauderdale	Multi-Purpose Room	1:00 & 3:00PM
Wednesday October 24 th	Aviation - Facilities Maintenance Division 3400 SW 2 nd Avenue, Fort Lauderdale	FMD Building	7:00AM
	Aviation - Facilities Maintenance Division 3400 SW 2 nd Avenue, Fort Lauderdale	FMD Building	3:30PM
Thursday October 25 th	RTT Division – Auto Tags 1800 NW 66 Avenue, Suite 100, Plantation	Conference Room	9:30 & 10:30 AM
	South Regional/BC Library 7300 Pines Blvd., Pembroke Pines	Classroom	1:00 & 2:30PM
	Mass Transit Division 5440 Ravenswood Road, Fort Lauderdale	Driver's Room	9:00PM
	Mass Transit Division 5440 Ravenswood Road, Fort Lauderdale	Mechanics Room	11:00PM
Friday October 26 th	Mass Transit Division 5440 Ravenswood Road, Fort Lauderdale	Driver's Room	10:00AM & 1:00PM
Monday October 29 th	Government Center West 1 University Drive, Plantation	Hearing Rooms	9:00 & 10:00AM
	Family Success Administration Division 900 NW 31st Avenue, Fort Lauderdale, FL 33311	Edgar P. Mills Center Conference Room 1-14	1:00 & 2:30PM
Tuesday October 30 th	Port Everglades, 1850 Eller Drive, Fort Lauderdale	Auditorium	1:00 & 2:30PM
Wednesday October 31 st	Highway & Bridge Maint. Division 1600 NW 30 th Avenue, Pompano Beach	HBMD Meeting Hall	7:00AM to 11AM Presentation
Wednesday October 31 st	Government Center West 1 University Drive, Plantation	Hearing Rooms	1:00 & 3:00PM