



Retiree Participants

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

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

Welcome to Broward County's Open Enrollment for 2019. Current coverage will automatically rollover. If you would like to make a change or cancel coverage, contact Benefits Outsource Inc. (BOI) by November 2, 2018.

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.
 - ★ **Dental and Vision** – no plan design or premium changes.
- REMINDER!**
- ★ If you or your spouse/domestic partner are eligible for Medicare, the County's health plans will automatically pay as secondary.

For more information on your plan administration, contact 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
Fax: 954-680-7630

Retiree Participants:

- ❖ At Open Enrollment, a retiree may continue, cancel or decrease current coverage. A Retiree may not add coverage. Once a coverage is cancelled, it may not be reinstated or added at a later date. Any changes to your Retiree benefits will require your written authorization.
- ❖ Premium changes required due to any rate change will be effective January 1, 2019. If you are having FRS deductions for premium payments, any required changes will be submitted in December for your January deduction. A new FRS Deduction Authorization form is not needed.
- ❖ If you currently do not have your premiums deducted from your Florida Retirement System (FRS) monthly benefit check, and would like to, please request an FRS Deduction Authorization Form from BOI and return it to BOI. Your deductions will start as soon as possible. Please be aware that you must make your payments via personal check or money order until the FRS deductions begin.

Dependents:

- ❖ If you are enrolling new dependents, please record each dependent's Social Security number and date of birth on your Enrollment Form. You are also required to provide a copy of the dependent's documentation showing relationship to you.

Coverage Change:

- ❖ Any coverage you elect to cancel cannot be reinstated. *Your current coverage will automatically rollover unless BOI is notified in writing to change or cancel coverage.*
- ❖ Enroll in Medicare Part A and B as soon as you are eligible. Provide BOI with a copy of your Medicare Card showing you are enrolled in Parts A and B.

Benefits Outsource Inc.

5599 S University Drive, Suite #201, Davie, FL 33328;

email: benefits@boibenefits.com

Visit broward.org/benefits for plan information.

It is your responsibility to verify your coverage and FRS deduction through BOI.

HEALTH PLAN OPTIONS FOR 2019

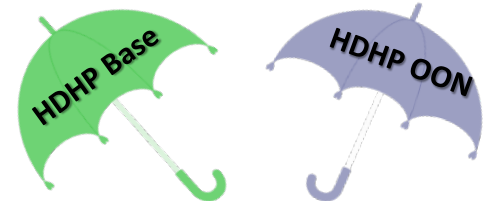
The two health insurance carriers, UHC and CCP, information will be broken out for each carrier.

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 retirees **NEW**
- Diabetes Health Plan for pre-diabetic and diabetic members **NEW**

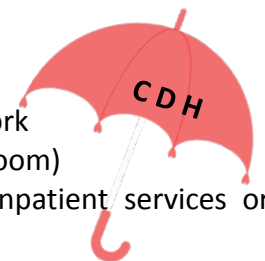


Highlights of HDHP Plans

- 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).
- Medical and prescription expenses will be applied toward meeting the annual deductible and coinsurance amount based on tier of coverage (Retiree only coverage or Retiree + Dependents 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 National 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 Dorneus 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)

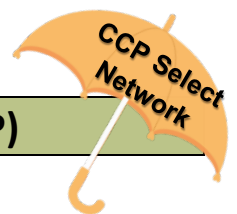
Pharmacy benefits for the UHC plans are provided under the County's self-insured plan through OptumRx (HDHP Base Plan, HDHP Out of Network Plan, CDH Plan) There will be changes to the annual formulary for 2019.

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)

Plan is 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**
- **Holy Cross**
- **Cleveland Clinic Florida**
- **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- "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.

Look up providers, cost comparisons, facility comparisons, claims history and more at <https://providerdirectory.ccpcares.org/bcg>

If moving outside of UnitedHealthcare Choice Network or Community Care Select Network, you must notify BOI and change to the HDHP with Out of Network coverage.

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 (previous through EnvisionRx), not OptumRx. **IMPORTANT: There are 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 HIGH AND CCP NARROW NETWORK PLAN COMPARISONS

	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 OptumRx’s Formulary list for covered generic and formulary medications.

REMINDER: If you or your spouse/domestic partner are eligible for Medicare, the County’s health plans will automatically pay as secondary. Please enroll in Medicare Part A and B as soon as you are eligible.

DENTAL PLANS (if currently enrolled)

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

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 CHANGE**

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 (if currently enrolled)

UnitedHealthcare **NO PLAN DESIGN OR PREMIUM CHANGE – See UHC’s material at Broward.org/benefits for more information**

Highlights:

- In- and out-of-network coverage
- 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.



**2019 OPEN ENROLLMENT PRESENTATIONS, VENDOR FAIRS, & FLU SHOT
Schedules are available at Broward.org/benefits;
bring a photo ID and your UHC or CCP health card**

2019 HEALTH, DENTAL AND VISION MONTHLY RATES

	None on Medicare	One on Medicare	Two on Medicare
UHC HDHP (Base Plan)			
Retiree	506.88	376.59	
Retiree + SP/DP	1090.21	959.58	764.14
Retiree + CH	932.26	801.89	
Retiree + CH with OAD*	975.59	845.22	
Retiree + Dependents	1593.63	1463.35	1333.06
Retiree + Fam with OAD*	1636.96	1506.68	1376.39
UHC HDHP Out of Network			
Retiree	578.06	380.93	
Retiree + SP/DP	1243.27	972.61	772.83
Retiree + CH	1063.15	815.35	
Retiree + CH with OAD*	1106.48	858.68	
Retiree + Dependents	1817.37	1487.68	1348.85
Retiree + Fam with OAD*	1860.7	1531.01	1392.18
UHC CDH			
Retiree	823.53	605.73	
Retiree + SP/DP	1771.14	1454.49	1251.92
Retiree + CH	1514.56	1224.82	
Retiree + CH with OAD*	1557.89	1268.15	
Retiree + Dependents	2589.08	2187.69	2047.65
Retiree + Fam with OAD*	2632.41	2231.02	2090.98
CCP CDH SELECT NETWORK			
Retiree	726.80	592.70	
Retiree + SP/DP	1563.14	1420.06	1230.20
Retiree + CH	1336.67	1196.18	
Retiree + CH with OAD*	1380	1239.51	
Retiree + Dependents	2284.98	2134.76	2008.19
Retiree + Fam with OAD*	2328.31	2178.09	2051.52
CCP HDHP SELECT NETWORK			
Retiree	506.88	376.59	
Retiree + SP/DP	1090.21	959.58	764.14
Retiree + CH	932.26	801.89	
Retiree + CH with OAD*	975.59	845.22	
Retiree + Dependents	1593.63	1463.35	1333.06
Retiree + Fam with OAD*	1636.96	1506.68	1376.39

* Over Age Dependents

TIER	HUMANA DENTAL		UHC VISION
	DHMO	PPO	
Retiree	\$12.36	\$34.50	\$6.98
Retiree + SP/DP	\$22.22	\$68.46	\$13.96
Retiree + CH	\$24.70	\$80.30	\$13.24
Retiree + Family	\$29.64	\$114.27	\$20.81

Notify Benefits Outsource Inc. (BOI) of any change for 2019 coverage by November 2, 2018.

2019 OPEN ENROLLMENT VENDOR FAIRS

DATE	LOCATION	BLDG./ROOM	TIME
Monday October 22nd	Elderly & Vets 2995 N. Dixie Highway Oakland Park	Conference Rooms	9:00AM – 12:00PM
	Family Success Admin. 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
	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
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 Rd Pompano Beach	Driver's Room	11:00AM – 3:00PM
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
	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 St. 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

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 84 th 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 Div. 900 NW 31 st 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