

WE'VE GOT YOU COVERED

# BENEFITS OF BROWARD COUNTY EMPLOYMENT

2024



[BROWARD.ORG/BENEFITS](http://BROWARD.ORG/BENEFITS)

**Welcome!** As a new hire with Broward County, you will be eligible to participate in our comprehensive and competitive benefits package which covers everything from traditional benefits to discount bus passes. Full-time and part-time 20 employees are eligible for benefits on the first of the month after 30 days of employment.

*- We've Got You Covered!*



Award Winning Programs

## Health Plans

- ◆ **High Deductible Health Plan** with In-and Out-of-Network benefits (HDHP OON) with a County-funded Health Savings Account or Health Reimbursement Account.
- ◆ **Consumer Driven Health Plan** (CDH) with some services subject to a set copay and other services subject to deductible & coinsurance.

Premiums per pay period:  
 Single \$10.39  
 Family \$76.94

Premiums per pay period:  
 Single \$78.64  
 Family \$273.13

## Eligible Dependents:

- ◆ Spouse
  - ◆ Domestic Partner
  - ◆ Children to age 26
  - ◆ Over Age Dependent to age 30
- Proof of relationship required***

## Dental Plans

- ◆ Dental Health Maintenance Organization (DHMO)
- ◆ Preferred Provider Organization (PPO)

## Vision Plan

A Comprehensive vision plan with in/out of network services including an annual eye exam, lenses and frames. Co-pays, and annual limits apply.

## Optional Voluntary Benefits

- ◆ Accident Plan
- ◆ Critical Illness Plan
- ◆ Hospital Indemnity Plan
- ◆ Long Term Disability
- ◆ PrePaid Legal Plan
- ◆ Optional Life

# BENEFITS OF EMPLOYMENT

The County offers two (2) self-insured, Open Access, health plans through UnitedHealthcare (UHC), on their Choice Plus National Network. The plans offered are:

## Highlights of HDHP Choice Plus In/Out-of-Network (HDHP OON)

With this plan, you can use any doctor, clinic, hospital or health care facility you want in our national network. There's coverage if you need to go out of the network. However, seeing an out-of-network provider will likely cost you more. If you need to see a specialist, a referral is not required. While this plan does not require you to have a primary care provider (PCP), choosing one for yourself and each member is highly recommended. Your PCP is your health guide - coordinating your care, helping you avoid cost surprises and supporting you in achieving your best health.

You will pay the most if you use an out-of-network provider, and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing).

### COST OF CARE — HDHP OON PLAN

#### Deductible

Amount **you pay** before the plan starts sharing costs. You pay this at doctor visits (PCP/Specialist/Virtual, ER, Urgent Care). The deductible resets every January 1.

<u>In-network</u>	<u>Out-network</u>
Single \$1,600	Single \$3,000
Family \$3,200	Family \$6,000



#### Co-Insurance

Percentage of costs **you pay after** the plan **deductible** is met. If you have dependents on your plan, all family members' out-of-pocket costs count towards the deductible & co-insurance.

<u>In-network (20%)</u>	<u>Out-network (40%)</u>
Single \$1,825	Single \$3,000
Family \$3,650	Family \$6,000



#### Max-out-of-Pocket

Amount you pay before the plans covers all costs. Medical & Pharmacy combined  
In-network      Out-network  
 Single \$3,425      Single \$6,000  
 Family \$6,850      Family \$12,000

You pay 100% for any service not considered preventive care.

#### Examples of Preventive Care:

- ◆ Annual Physical
- ◆ Well-Woman Exam
- ◆ Preventive Mammogram
- ◆ Preventive Colonoscopy (Age 45+)

Enrolling in the HDHP OON qualifies you for the HSA/HRA, with automatic County funding for the year you are hired. The County's contribution depends on the tier of coverage as follows:

- Single \$1,200
- Dependent/Family \$2,400

***These amounts are prorated if benefits eligible after Jan. 1, 2024***

For following year's funding you **must comply with the engagement incentive**. This means you must have a preventive check-up between Jan 1 & Dec 31. You can also have a Biometric Screening at one of our onsite health fairs **AND** complete the **RALLY Health Survey**.

## Highlights of CDH Plan

- ◆ Some services are received for a copay (PCP/Specialist, Urgent Care)
- ◆ Some services are subject to an annual deductible/co-insurance (outpatient or inpatient services or procedures, ambulance, etc.)
- ◆ Outpatient visits: If you need Mental, Behavioral Health or Substance Abuse services, the first 20 visits per year are covered at no cost.
- ◆ Diagnostic tests at a participating freestanding facility capped at \$100 per test.

### Both health plans have the following features:

- National Network - UHC Choice Plus
- Preventive Care services are covered at 100%
- Routine eye care (adult) 1 exam per year
- Routine dental care (exams & cleanings)
- Comprehensive Bariatric Program - if approved for surgery, an additional \$4,500 deductible applies.
- Preventive care services covered 100% IN-NETWORK

# HIGHLIGHTS OF EMPLOYEE OF SPENDING ACCOUNTS

PayFlex is the administrator of the employee spending accounts for Broward County. Based on the health plan you choose, you may be able to use a tax-advantaged account for your eligible expenses.

## HEALTH SAVINGS ACCOUNT (HSA)

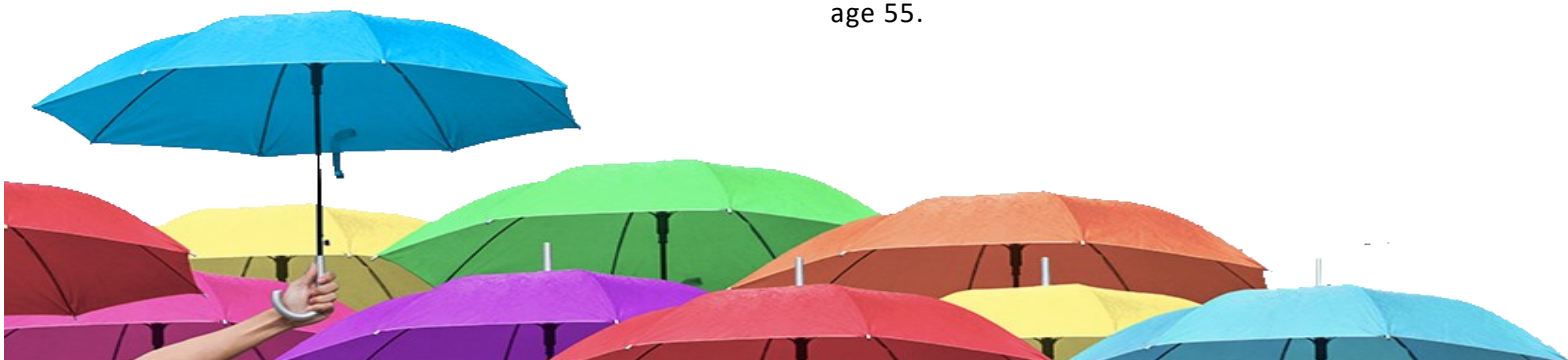
An HSA is used for eligible health care expenses and is regulated by IRS rules. Broward County funds the HSA if you are enrolled in the HDHP Plan and have completed the annual Engagement Incentive for yourself and enrolled spouse or domestic partner. It is highly recommended that you also contribute up to the annual maximum allowed by the IRS.

- ◆ **Tax savings**— Money you contribute to your HSA can reduce your taxable income.
  - ◆ **HSA ownership** — You own the account. If you change jobs or health plans, you keep your funds. You can even name a beneficiary to inherit the funds in your account.
  - ◆ **No “use-it-or-lose-it” rule** — If you don’t use the money it continues to roll over into the next year.
  - ◆ **Less paperwork** — You don’t have to submit documentation each time you use your HSA. (But it’s still important to save your receipts should the IRS audit you.)
  - ◆ **Investment options** — Once you have at least \$1,000 in your HSA, you can choose to invest the funds in your account. The earnings are tax-free!
  - ◆ **HSA Eligibility Checklist:**
    - I can be claimed as another person’s tax dependent.
    - I am enrolled in Medicare Part A and/or Part B.
    - I am enrolled in Tri-care.
    - I am enrolled under a non-HDHP health plan.
- If you answered YES to any of the questions above, you are NOT eligible for an HSA. You could have an HRA.

## HEALTH REIMBURSEMENT ACCOUNT (HRA)

An HRA is an account for those who are enrolled in the HDHP OON and complete the annual Engagement Incentive requirements but do not qualify for an HSA account per IRS rules. You can use the funds to pay for eligible out-of-pocket health care expenses for you and your eligible dependents covered under your health plan. Eligible expenses include health deductibles and coinsurance, dental and vision expenses. All expenses, except for prescriptions, require supporting, detailed documentation such as an Explanation of Benefits.

- ◆ **Tax-free money** — You get to use tax-free, employer-provided dollars to pay for your health care expenses.
- ◆ **HSA ownership** — The County owns and funds the HRA.
- ◆ **Works with an FSA** — You can have both a health care Flexible Spending Account (FSA) and an HRA at the same time. Expenses will be paid out of FSA first, HRA second.
- ◆ **Annual Rollover** — The balance in your HRA rolls over from year to year as long as you remain enrolled in the HRA for consecutive years. The maximum account balance or rollover cap for the HRA is \$20,000, regardless of the tier of coverage.
- ◆ **Savings for retirement** — Upon retirement or separation from the County your balances are transferred to a Retirement Health Savings Plan with MissionSquare that can be accessed after age 55.



# BENEFITS OF EMPLOYMENT

The County offers a selection of payroll-deducted voluntary plans for benefit-eligible employees. These plans have been negotiated to provide group rates. Plan details are available on [Broward.org/Benefits](http://Broward.org/Benefits). Voluntary plans include:

- ◆ Dental
- ◆ Vision
- ◆ Optional Term Life\*
- ◆ Prepaid Legal
- ◆ Personal Income Protection\*
- ◆ Long-term Disability\*

\*Certain plans may require medical underwriting

## DENTAL PLANS - TWO PLAN OPTIONS

### **Humana DHMO**

Dental DHMO plans are like health HMOs. All services must be obtained from an in-network dentist or specialist. No referral is needed for specialty services. Members are required to select a Primary Care Dentist (PCD)/Facility through Humana. A designated PCD is required to receive services. Some benefits and highlights include:

- ◆ In-network coverage only, S. Florida network.
- ◆ Covered Services based on Fee Schedule.
- ◆ Orthodontia coverage for children & adults.

### **UHC Dental PPO**

Dental PPO Plan is offered by UnitedHealthcare (UHC) with an extensive national dental network. The annual maximum benefit is \$1,500 per person in-network and \$1,000 per person out-of-network. Some benefits and highlights include:

- ◆ National Network.
- ◆ Max Multiplier Program.
- ◆ No waiting periods for major services and orthodontia for children up to 19.
- ◆ On-site Healthcare Advocates.

## VISION PLAN

The comprehensive Vision Plan provided by Humana does not require you to select a primary doctor or facility. Using in-network providers saves money; however, you can use any doctor of your choice and receive the benefit reimbursement per the out-of-network plan specifications.

## OPTIONAL TERM LIFE PLAN

The County provides Basic Life Insurance (\$50,000.00) at no cost to the employee through The Standard. The employee also has the option to have Optional Term Life (OPT) coverage offered at hire up to \$150,000. OPT maximum after hire is \$300,000. Coverage for spouse/domestic partner and dependents is also offered for a fixed amount of \$12,500.

## PREPAID LEGAL

The prepaid legal plan through US Legal Services provides benefits for services for employees and eligible dependents. Covered services include, but are not limited to Debt Collection Defense, Divorce, Immigration matters, etc. The plan allows participants to select an attorney from those affiliated with the South Florida plan or select an attorney out of network with a discount.

## PERSONAL INCOME PROTECTION

Allstate Benefits offers four (4) voluntary plans that can help protect your finances from life's unpredictable events. Each is available separately, and some have a WellBeing Option for additional reimbursement for taking care of yourself. Plans include:

- ◆ Accident
- ◆ Critical Illness
- ◆ Cancer
- ◆ Hospital Indemnity

## LONG TERM DISABILITY

The Standard provides optional Long Term Disability coverage if you become unable to work for more than 90 days. You can enroll in this plan at any time through medical underwriting (waived at new hire).

**For more information about each Plan and Rates, please go to [Broward.org/Benefits/Plans](http://Broward.org/Benefits/Plans)**

## Retirement

**Florida Retirement System (FRS)** – Mandatory 3% employee contribution. Two plan options:

### ◆ Investment Plan

401(k)-type investment plan—you are responsible for managing your account & you qualify for a benefit after 1 year of service.

### ◆ Pension Plan

Traditional retirement pension plan— the State is responsible for managing the Pension Plan Trust Fund; You qualify for a benefit after 8 years of service.

Your monthly benefit is guaranteed & based on a formula using your salary, yrs. of service, FRS membership class, and age.

◆ **Deferred Compensation 457 Plans** – These are enhancements to retirement benefits allowing you to save money for retirement today and defer income taxes on those savings until you make withdrawals from your account. Three providers, MissionSquare, Nationwide and Brighthouse.

**Great News! The County has announced that beginning in 2024, employees contributing to any of the 457 plans are eligible to a \$2,600 match.**

## Additional Benefits

- ◆ Employee Assistance Program
- ◆ Direct Deposit
- ◆ Pre-tax Discounted Bus/Tri-Rail Program
- ◆ Pre-tax Florida Prepaid College Program
- ◆ Discount Park Passes
- ◆ Health Plan Waiver Program
- ◆ Paid Parental Leave

## Employee Learning

County employees have access to a wide array of learning and development opportunities including:

- ◆ Leadership Training
- ◆ Computer-Based Learning
- ◆ Tuition Reimbursement
- ◆ Reimbursement for exams for Occupational Certifications or Licenses
- ◆ Instructor-led personal, professional and technical training

## Annual Leave

(subject to Collective Bargaining Agreements)

### Vacation (Paid Time Off)

#### County Service Accrual Rate:

- ◆ Less than 5 years: 80 hours per year (3.08 hours per pay period) = 2 weeks
- ◆ 5 to 10 years: 120 hours per year (4.62 hours per pay period) = 3 weeks
- ◆ 10-plus years: 160 hours per year (6.15 hours per pay period) = 4 weeks

Annual leave hours accumulate from year to year up to a maximum of 280 hours at the end of each year. Upon separation from employment, employees are able to cash out all accrued annual leave as of the date of separation.

### Sick Leave

Benefit-eligible employees begin to accrue sick leave immediately upon employment. Most full-time employees accrue eight hours of sick leave for each full month of work time.

Benefit-eligible employees earn an Annual Leave Bonus Day for any period of 13 consecutive pay periods in which no sick leave has been taken.

### Holidays

#### 2024 Holiday Schedule

The County recognizes eleven paid holidays each year:

New Year's Day	Monday, January 1
Martin Luther King, Jr. Day	Monday, January 15
Presidents' Day	Monday, February 19
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4
Labor Day	Monday, September 2
Veterans Day	Monday, November 11
Thanksgiving Day	Thursday, November 28
Day After Thanksgiving	Friday, November 29
Christmas Day	Wednesday, December 25

### Job Basis Leave

All employees exempt from the overtime provisions of the Fair Labor Standards Act are granted forty (40) hours of job basis leave annually; prorated if hired after July 1st.

Job basis leave is requested and approved in the same manner as annual leave.

This leave is not carried over from year to year.

# BENEFITS OF EMPLOYMENT

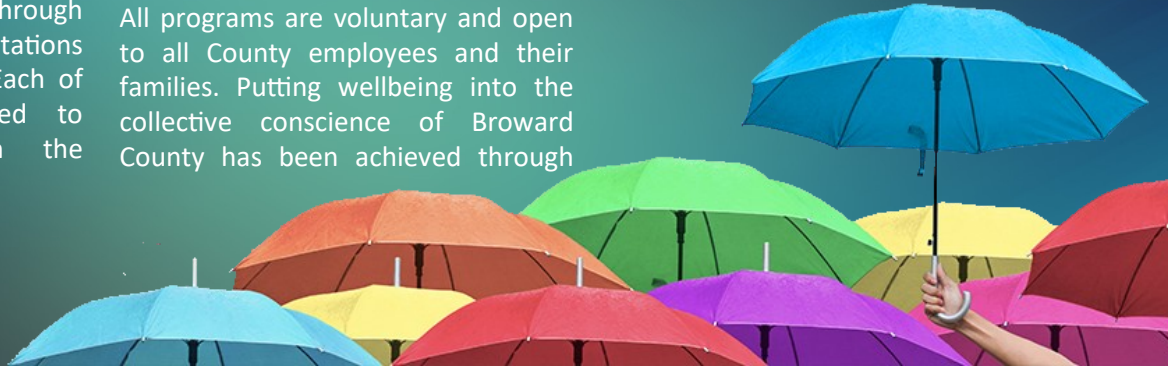
## WellBeing Program

The Broward County WellBeing Program is a multi-faceted initiative designed to address the key components of wellness in the workplace. Physical, Financial and Emotional WellBeing events are provided to all employees through media, print, classes, presentations and one-on-one counseling. Each of these services are designed to empower employees with the

information, tools and the support they need to take charge and move toward overall optimal health and wellness through various programs and a wellness partnership with the County's Health Plans.

All programs are voluntary and open to all County employees and their families. Putting wellbeing into the collective conscience of Broward County has been achieved through

the robust program that has developed over the years and has been instrumental in effectively communicating the need for everyone to take a more proactive approach to their personal wellbeing.



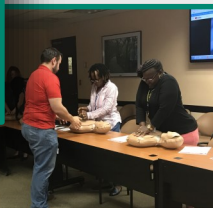
### Financial WellBeing

- ◆ Florida Retirement Systems (FRS) Workshops
- ◆ Special Medicare Insurance Classes
- ◆ Deferred Compensation Sessions
- ◆ Credit & Debt Seminars
- ◆ Benefit of HSA Class
- ◆ Financial Fit Fairs
- ◆ Vendor Fairs

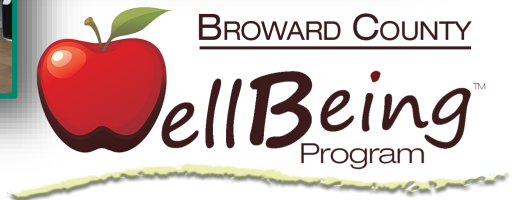
### Physical WellBeing

- ◆ Health Fairs
- ◆ High Health Stations
- ◆ Lose Win Challenges
- ◆ Rally Health Program
- ◆ Real Appeal
- ◆ Yoga

- ◆ Zumba
- ◆ Nurse Liaison
- ◆ Nutritionist
- ◆ Exercise Equipment
- ◆ Co-Sponsorship Team Sports
- ◆ On-site HealthCare Advocates



Broward County WellBeing Programs including Annual Corp Run Co-Sponsorship, Health Fairs, Hands-on CPR classes, Yoga classes.



For More info [Broward.org/Benefits](http://Broward.org/Benefits)

### BROWARD COUNTY BOARD OF COUNTY COMMISSIONERS

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