



WE'VE GOT YOU COVERED

Retiree Participants

Your Open Enrollment period is **November 1 to November 19, 2021**.
Your Period of Coverage is January 1, 2022 to December 31, 2022.

Welcome to Broward County's Open Enrollment for 2022.

Open Enrollment Checklist

- ✓ Review enrollment materials at broward.org/OpenEnrollment starting on October 25th.
- ✓ Attend a Virtual Presentation (no on-site presentations or vendor fairs this year due to COVID-19).
- ✓ Make any 2022 benefit changes between November 1 and November 19, 2021. **Current elections will automatically rollover.**
- ✓ If enrolling new dependents, date of birth, Social Security number, and proof of relationship must be submitted to BOI by November 19.

**NO RATE
INCREASE FOR
2022!**

It is time to review your benefits and make any changes for the coming year!

- ❖ At Open Enrollment, as a retiree, you may continue, cancel or decrease current coverage. You 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 changes you make will be effective January 1, 2022. If you have FRS deductions for premium payments, any required changes will be submitted to FRS 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.

Coverage Change:

- ❖ Any coverage you elect to cancel cannot be reinstated at a future time. **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 as the County's Group Health Plan will automatically become secondary to Medicare on the first of the following month. Provide BOI with a copy of your Medicare Card showing you are enrolled in Parts A and B.

IMPORTANT: The County's Group Health Plan is not a Medicare plan. We highly recommend researching Medicare options as there may be plans that are less expensive and more comprehensive. Contact Valery Insurance Agency at 1-800-330-8445 or via email at info@valeryagency.com for assistance before you turn age 65.

PLAN OPTIONS FOR 2022

NEW FOR 2022 – Health and Pharmacy coverage will be combined under UnitedHealthcare (UHC). You will receive a new ID card in December and will need to provide it to your retail pharmacy with your first fill/refill in January.

HEALTH PLAN OPTIONS FOR 2022 (if currently enrolled)

The County offers two types of health plans: Consumer Driven Health (CDH) Plan and High Deductible Health Plan (HDHP) through UnitedHealthcare only, all with a national network.

Highlights of HDHP Plans

- **Two plans:** HDHP Base with in-network coverage only, and HDHP Out of Network with in- and out-of-network coverage. Both plans have a national network. HDHP plans have lower premiums but more out of pocket at the time of use until the annual deductible is met.
- All health and prescription services are subject to a combined annual deductible and coinsurance maximum based on tier of coverage except for mandated preventive services or designated preventive prescriptions (see Preventive Rx list at Broward.org/OpenEnrollment then select Pharmacy, Preventive Drug List).
- Medical and prescription expenses will be applied toward meeting the annual deductible and coinsurance amount based on tier of coverage (Retiree Only coverage or Dependent/ Family coverage).
- Once the annual deductible is met, the health and pharmacy plans pay 80% and you pay 20% coinsurance of the eligible discounted plan rates (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.
- Virtual Visits for medical or behavioral health. **NOTE: Reduced cost due to COVID-19 ends 12/31/2021.**
- Preventive services and designated preventive prescriptions are covered at 100%.
- If you have dependents not living at home or attending college, check UnitedHealthcare's national network to ensure coverage is available to meet your dependent(s) needs.
- **Out of Network Plan only:** Out of Network coverage has a higher deductible and coinsurance. Pharmacy is not covered out of network. See UHC's Benefits Guide to compare HDHP Base and Out-of-Network plans.

Virtual medical or behavioral health visits available from the convenience of your home! Access through myuhc.com.

Highlights of CDH Plan

One plan design under UnitedHealthcare with a national network.

- 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 are subject to an annual deductible/coinsurance (Outpatient or inpatient services or procedures, ambulance, etc.)
- Virtual visits for medical services \$40 copay. **NOTE: Reduced cost due to COVID-19 ends 12/31/2021**
- 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.

Open Enrollment website opens at noon on October 25th. View plan information, 2022 formulary and exclusions, on-demand recorded presentations, etc. **Broward.org/OpenEnrollment**

PHARMACY PLAN – NOW UNDER UNITEDHEALTHCARE-NEW ID CARD FOR 1/1/22

The County continues to self-insure pharmacy coverage through UnitedHealthcare.

Highlights of Pharmacy Plans

There are some annual changes to the Formulary for 2022; please review the 2022 Formulary and Exclusions at Broward.org/OpenEnrollment.

Review the 2022 Formulary Exclusion list at broward.org/OpenEnrollment. Contact your doctor if your prescription needs to be changed for January 1, 2022.

- 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 (Publix, Walgreens, Target, CVS, 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. If drug is not on the Formulary, doctor will be required to submit a Prior Authorization request detailing the medical necessity for the non-formulary drug. (**CDH Plans:** Member will pay a higher copay. **HDHP Plans:** Drug will not be covered at no cost if generic is on the Preventive Drug list).
- 30-day Specialty pharmacy home delivery.
- Some prescriptions require Prior Authorizations and are shown on the Formulary with a PA.

PLAN COMPARISON

	HDHP BASE	HDHP OON		CDH
Network	Choice National Network	Choice Plus National Network		Choice National Network
Annual Deductible	\$1,400/\$2,800	\$1,500/\$3,000	\$3,000/\$6,000	\$1,300/\$2,600 (as applicable)
Annual Coinsurance	\$2,025/4,050 You pay 20%	\$1,500/\$3,000 You pay 20%	\$3,000/\$6,000 You pay 40%	\$1,500/\$3,000 (as applicable) You pay 20%
Pharmacy	Combined with Health	Combined with Health	No out of network coverage	\$3,000/\$6,000
Max Out of Pocket	\$3,425/\$6,850	\$3,000/\$6,000	\$6,000/\$12,000	\$2,800/\$5,600 plus Rx
SERVICES				
Preventive Care Visit	100% coverage	100% coverage	40% after deductible	\$0 copay
Primary Care Visit	20% after deduct	20% after deduct	40% after deduct	\$25 copay
Specialist Visit	20% after deduct	20% after deduct	40% after deduct	\$50 copay
Virtual Visit	20% after deduct	20% after deduct	40% after deduct	\$40 copay
Urgent Care	20% after deduct	20% after deduct	40% after deduct	\$50 copay
Lab and X-Ray	20% after deduct	20% after deduct	40% after deduct	\$0 if done at an in-network lab (Quest, Lab Corp). Office visit copay applies if done in doctor’s office.
Major Diagnostic and Imaging	20% after deduct	20% after deduct	40% after deduct	No charge in doctor’s office, 20% at freestanding facility, up to max of \$100
Emergency Room	20% after deduct	20% after deduct	20% after deduct	\$250 copay

	HDHP BASE	HDHP OON		CDH
Ambulance	20% after deduct	20% after deduct	20% after deduct	20% after deduct
Surgery Outpatient	20% after deduct	20% after deduct	40% after deduct	20% after deduct
Hospital-Inpatient	20% after deduct	20% after deduct	40% after deduct	20% after deduct
Mental Health-Outpatient Visit	Deductible, then 20 visits at no charge	Deductible, then 20 visits at no charge	40% after deduct	First 20 visits – no charge, then \$25 copay
Mental Health-Virtual Visit	20%, after deduct	20% after deduct	40% after deduct	First 20 visits – no charge (combined with Outpatient Visits), then \$25 copay
Mental Health-Inpatient	20% after deduct	20% after deduct	40% after deduct	20% after deduct
Basic Dental Rider	Included	Included	No out of network coverage	Included
Basic Vision Rider	Included	Included	No out of network coverage	Included

SPECIAL PROGRAMS

Advocate4Me and Nurseline	Assistance with understanding your health plan, claims, and estimating costs ahead of time.	Contact Member Services
Bariatric Program	If approved for weight loss surgery, a separate \$4,500 deductible applies. No Out of Network coverage.	Contact Member Services
Cancer Resource Services	Personal support from an experienced cancer nurse.	Contact Member Services or visit myuhc.phs.com/cancerprogram
Healthy Baby/Pregnancy Support	Resources and tools to stay healthy and manage your health.	Contact Member Services
Neonatal Resource Services (NRS)	Neonatal specialists and nurses to help ensure the right plan of care for your NICU infant.	Contact Member Services
Orthopedic Support Solution	Provides assistance for surgical and non-surgical treatment.	Contact Member Services

ONSITE HEALTHCARE ADVOCATES

Need assistance with your UHC health, pharmacy, dental PPO or vision coverage, claims, or providers? Contact one of the UHC on-site Health Care Advocates:

Danila Montgomery Ph: 954-357-7191 Email: danila_montgomery@uhc.com

Marc Dormeus Ph: 954-357-7192 Email: marc_dormeus@uhc.com

EXCLUSIONS AND LIMITATIONS

All health plans have specific Exclusions and Limitations. Please contact the on-site UnitedHealthcare Advocate for more information.

DENTAL PLANS (if currently enrolled)

DHMO DENTAL Plan – Humana/CompBenefits (if currently enrolled)

HIGHLIGHTS

- 3rd regular cleaning at no cost
- Free oral cancer screening (age 18 and older)
- Pre/Postnatal deep cleaning at no cost
- Implant Rider covering 50% up to a max of \$1,500 per year, \$10,000 per lifetime.
- In-network coverage only, South Florida network
- 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

If moving outside of Humana’s South Florida DHMO dental network, dental coverage must be changed to DPPO Plan under UHC. Contact BOI for assistance.

DPPO DENTAL PLAN – UnitedHealthcare (if currently enrolled)

HIGHLIGHTS

- Larger network in Florida and nationally
- 3rd regular cleaning at no cost
- MaxMultiplier Program
- No waiting periods for major services and orthodontia
- On-site Healthcare Advocates
- In- or Out-of-Network coverage
- Maximum annual benefit of \$1,500 per person in-network, \$1,000 per person out-of-network
- Orthodontia coverage for children only (coverage ends when child turns age 19, regardless of where he/she is in treatment process)
- Some exclusions and limitations

VISION PLAN - UnitedHealthcare (if currently enrolled)

NOTE: The current vision plan expires on June 30th, 2022, and we are currently in the procurement process. Retirees enrolled in the vision plan will be notified in advance of the vendor and rates effective July 1st, 2022.

HIGHLIGHTS

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

For more information on plans, go to Broward.org/OpenEnrollment or email benefits@broward.org. When emailing, please let us know you are a retiree.

***2021 Coverage will automatically rollover with no increase in premium.
Notify Benefits Outsource Inc. (BOI) of any changes for 2022 coverage by November 19, 2021.***

IMPORTANT

Dependents

Newly enrolled dependents without the required documentation on file with BOI by 11/19/2021 when open enrollment closes will be removed from medical, dental, and vision plans and will not be covered for 2022.

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.

Over Age Dependents

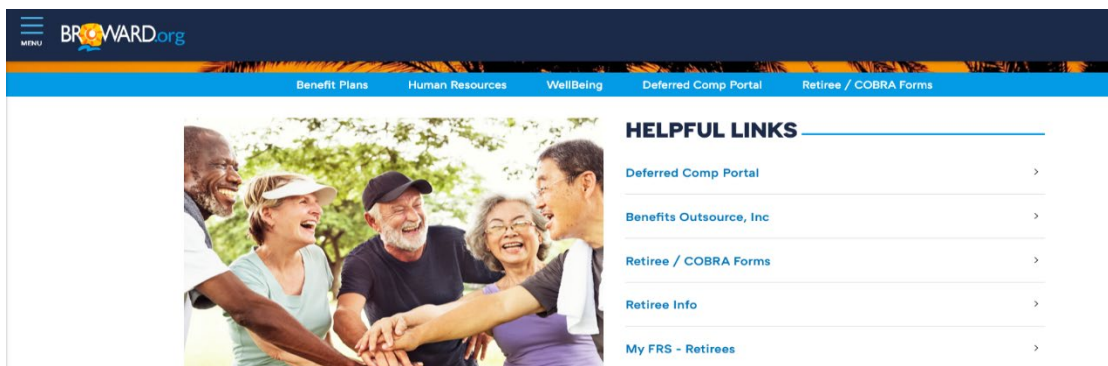
The **\$43.33 monthly surcharge for Over Age Dependents'** medical coverage remains the same. Must meet the following criteria:

- (a) Is unmarried and does not have a dependent of his or her own;
- (b) Is a resident of the State of Florida or a full-time or part-time student; and
- (c) Is not provided coverage as a named subscriber, insured, enrollee, or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act

2022 OPEN ENROLLMENT VIRTUAL PRESENTATIONS
Schedules are available at [Broward.org/benefits](https://www.broward.org/benefits).
Select the EVENTS tab.

Reminder:

1. County health and pharmacy plans are not Medicare plans.
2. County's pharmacy plan meets the Creditable Coverage requirements under Medicare.
3. When Medicare-eligible, County's plan will automatically pay as secondary with a reduced premium. Enroll in Medicare in advance of your Medicare-eligibility date and research your Medicare options.
4. Any coverage cancelled by you, or for non-payment, cannot be reinstated.
5. Payment is due on the 1st of the month with a 30 day grace period.
6. Information on all of the County's benefits plans can be found 24/7 on our website at [Broward.org/retirees](https://www.broward.org/retirees) or [Broward.org/benefits](https://www.broward.org/benefits). Not all benefits are available to Retirees.



The screenshot shows the Broward.org website interface. At the top, there is a navigation menu with the following items: Benefit Plans, Human Resources, WellBeing, Deferred Comp Portal, and Retiree / COBRA Forms. Below the menu is a large image of a diverse group of people smiling and hugging. To the right of the image is a 'HELPFUL LINKS' section with the following links: Deferred Comp Portal, Benefits Outsource, Inc, Retiree / COBRA Forms, Retiree Info, and My FRS - Retirees. Each link has a right-pointing arrow.

2022 RETIREE HEALTH, DENTAL, AND VISION MONTHLY RATES

2022 RATES	None on Medicare	One on Medicare	Two on Medicare
UHC HDHP (Base Plan)			
Retiree	588.01	437.76	
Retiree + SP/DP	1,264.72	1,114.04	888.66
Retiree + CH	1,081.48	931.11	
Retiree + CH with OAD + \$43.33	1,124.81	974.44	
Retiree + Fam	1,848.74	1,698.45	1,548.20
Retiree + Fam with OAD + \$43.33	1,892.07	1,741.78	1,591.53
UHC HDHP Out of Network			
Retiree	670.61	415.31	
Retiree + SP/DP	1,442.30	1,060.40	898.68
Retiree + CH	1,233.33	888.94	
Retiree + CH with OAD	1,276.66	932.27	
Retiree + Fam	2,108.30	1,566.40	1,470.59
Retiree + Fam with OAD	2,151.63	1,609.73	1,513.92
UHC CDH			
Retiree	955.38	699.53	
Retiree + SP/DP	2,054.66	1,679.53	1,364.91
Retiree + CH	1,757.02	1,414.32	
Retiree + CH with OAD	1,800.35	1,457.65	
Retiree + Fam	3,003.54	2,525.98	2,364.48
Retiree + Fam with OAD	3,046.87	2,569.31	2,407.81

OAD – Over Age Dependent (age 26-30)

2022 RETIREE DENTAL AND VISION MONTHLY RATES

Plan	Retiree Only	Ret+Spouse/DP	Ret+Child(ren)	Ret+Family
Dental – DHMO Humana/CompBenefits	\$11.30	\$20.30	\$22.58	\$27.09
Dental – DPPO UnitedHealthcare	\$32.97	\$65.44	\$76.76	\$109.23
Vision - UnitedHealthcare	\$7.78	\$15.59	\$14.78	\$23.23

Stay Safe This Flu Season – get a flu shot

Although flu shots will not be available on-site this year, members can get a flu shot at no cost at the pharmacy, Publix, Walmart, Target, etc. Remember to present your OptumRx pharmacy card when getting a flu shot at a pharmacy in 2021, or your UnitedHealthcare card if getting your flu shot in 2022.



RESOURCES:

Eligibility, billing, payment or FRS deduction questions or issues:

Contact	Phone	Email	Website
Benefits Outsource, Inc. (BOI)	954-680-7626 888-877-2780	benefits@boibenefits.com	Boibenefits.com

UnitedHealthcare (UHC) Health, Dental DPPO or Vision claim assistance, provider assistance, Explanation of Benefits:

Medical	1-866-873-3903 1-954-357-7191 1-954-357-7192	Customer Service Onsite Healthcare Advocate Onsite Healthcare Advocate	Myuhc.com
Pharmacy (OptumRx)	1-855-356-3216	Secure messaging through Optumrx.com	Optumrx.com
Basic Dental Plan embedded in Medical Coverage (Solstice)	1-877-816-3596 1-954-357-7191 1-954-357-7192	Customer Service Onsite Healthcare Advocate Onsite Healthcare Advocate	Myuhc.com
Basic Vision Plan embedded in Medical Coverage	1-888-563-4497 1-954-357-7191 1-954-357-7192	Customer Service Onsite Healthcare Advocate Onsite Healthcare Advocate	Myuhc.com
Behavioral Health Care		Secure messaging through myuhc.com	Myuhc.com
Virtual Visits		Access through Myuhc.com	Myuhc.com
Vision Plan (standalone)	1-855-819-0928 1-954-357-7191 1-954-357-7192	Customer Service Onsite Healthcare Advocate Onsite Healthcare Advocate	Myuhc.com or Myuhcvision.com
DPPO Dental Plan (standalone)	1-800-445-9090 1-954-357-7191 1-954-357-7192	Customer Service Onsite Healthcare Advocate Onsite Healthcare Advocate	Myuhc.com

CompBenefits/Humana DHMO

DHMO Dental Plan	1-800-979-4758	Customer Service	Myhumana.com
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Medicare information

Social Security Admin.	1-800-772-1213		www.ssa.gov
Valery Insurance Agency	1-800-330-8445	Info@valeryagency.com	



Want to receive information throughout the year? Provide BOI with your email. The County does not maintain your data; we request it from BOI as needed.

Interested in what's happening at Broward County? Stay connected through Facebook, LinkedIn, Twitter, and YouTube social media sites and/or subscribe to many County Publications. Sign up at Broward.org/stayconnected.