

# OPEN ENROLLMENT

# WE'VE GOT YOU COVERED 2024



**Welcome!** It's time to learn about upcoming changes, review your benefits, and make your elections or waivers of coverage for the upcoming year. There are some exciting changes happening so we hope you will join us for the virtual, live-streamed or in-person Open Enrollment meetings and Vendor Fairs.

## What's New for 2024

### Good News! NO INCREASE IN HEALTH PLAN RATES!

Based on medical claims paid in 2023 there is a 9.5% increase to the plan's cost for 2024, but the County is absorbing the increase.

This means **NO INCREASE** to rates will be passed to the employees as per staff recommendations to the Board of Commissioners. The County has not increased employee's bi-weekly rates since 2021!

**HEALTH** – Two plans are offered: CDH and HDHP IN/Out-of-Network (OON) with NO price increases.

- ◆ One change is the HDHP OON Annual deductible increased to \$1,600 Single/ \$3,200 Family per IRS requirements.
- ◆ Continued County funding of the HSA/HRA for the HDHP OON plan at \$1,200 for Employee Only and \$2,400 for Employee plus Dependents/Family contingent on completion of the annual Engagement Incentive in 2023.

- ◆ New Programs on Health Plan - See page 4

**DENTAL** – Two plans (Humana DHMO and UHC DPPO).

- ◆ Humana plan (DHMO) will remain the same cost.
- ◆ UHC (PPO) plan will have an increase of 4% effective January 1, 2024.

**VISION** – Humana is the vision provider as of July 1, 2023. No rate increase or change in plan.

**LIFE INSURANCE** – The Basic County paid life insurance will remain \$50,000. The Optional Life and Spouse/Domestic Partner life rates will remain the same.

**CONTINUED DEFERRED COMPENSATION MATCH**  
Deferred Compensation is a voluntary program that allows benefit-eligible employees to defer income for retirement.

We are pleased to announce the County has increased the match (dollar for dollar) from \$2,000 in 2023 to \$2,600 in 2024 for those employees who contribute to a deferred compensation account.

There is no waiting or vesting period. More information on page 6.

**Keep in Mind! PEOPLESOFT** – Adding a new spouse/domestic partner or child? Please have the documents ready to be uploaded to PeopleSoft at the time of your enrollment. You will need to submit proof of dependent eligibility (marriage, birth, domestic partnership registration certificate, etc.) via PeopleSoft Employee Self Service by 5:00 PM on November 13, 2023. Enrollment without supporting documentation will result in new dependent removal from enrollment.

BROWARD COUNTY BOARD OF COUNTY COMMISSIONERS

Finance and Administration Services Department | Human Resources Division | Employee Benefit Services

115 S. Andrews Ave., Room 514, Fort Lauderdale, Florida 33301

PHONE: 954-357-6700 | FAX: 954-728-2777 | Email: [Benefits@broward.org](mailto:Benefits@broward.org)



# IMPORTANT DATES

Open Enrollment period is:  
**October 30, 2023 to  
November 13, 2023.**

Period of Coverage is:  
January 1, 2024, through December 31, 2024.  
**Broward.org/OpenEnrollment**

## Open Enrollment Checklist

- Be sure you know how to log into PeopleSoft, Employee Self Service.
- Starting October 24th, review all enrollment materials at **Broward.org/OpenEnrollment**.
- Attend Enrollment Meetings or watch On-Demand Open Enrollment Video starting October 30, 2023 at Broward.org/OpenEnrollment.
- Make your 2024 benefit elections between **October 30 thru November 13, 2023. BEFORE 5PM**
- If enrolling new dependents, proof of relationship **MUST** be uploaded to PeopleSoft by November 13, 2023.

## New Hire in 2023?

If this is your first Open Enrollment, remember that not all of your coverages roll over to the next calendar year. You will need to login through Peoplesoft Employee Self Service using your Active Directory/Outlook credentials and make your 2024 coverage selections or waivers for health, dental, vision, life, and legal insurance.

## Retiring in 2024?

As a retiree you can only continue the health, dental and vision plans you are enrolled in at time of retirement. Coverage cannot be added after retirement. Contact your HR Benefits Generalist if you plan on retiring in 2024. Make an appointment three months in advance of the date you plan to retire.

**Employee Benefits 954-357-6700**

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All Open Enrollment presentations will be available as a virtual Zoom Meeting at 10 AM, weekdays from Tuesday, October 31 through Thursday, November 9, 2023.

Live presentations, Vendor Fairs with Biometric Screens and Flu Shots are scheduled from October 30 thru November 9, 2023. Go to **EVENTS** on Broward.org/Benefits and filter by Open Enrollment and Any Date.

On-Demand recorded presentations are available on [Broward.org/OpenEnrollment](http://Broward.org/OpenEnrollment) beginning on October 30 through November 13, 2023.

# Health Plan Options for 2024

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

## HIGHLIGHTS OF HDHP IN/OON PLAN

HDHP IN/Out of Network (OON) with in- and out-of-network coverage with a National Network. The HDHP OON plan has lower monthly premiums but more out of pocket at time of use until annual deductible is met.

**In Network:** All health (including 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](http://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 (Employee Only coverage or Dependent/Family coverage).
- ◆ Once the annual deductible is met, you pay 20% coinsurance, and the Plan pays 80% of the eligible discounted plan rates (in-network).
- ◆ When you reach the out-of-pocket maximum, the Plan pays 100% of eligible in-network medical and prescription expenses for the remainder of the calendar year.
- ◆ Virtual/Telehealth Visits for medical and behavioral health.
- ◆ Preventive services and designated preventive prescriptions are covered at 100%.
- ◆ 30-day Specialty pharmacy home delivery.
- ◆ If you have dependents not living at home or attending college, check UnitedHealthcare's National Network to ensure there is coverage available to meet your dependent(s) needs.

**Out-of-Network:** Out-of-network coverage has a higher deductible and coinsurance (you pay 40% coinsurance and Plan pays 60%). There are no contracted rates with out of network providers and facilities. Prescriptions and Preventive Services provided at no cost are not covered out of network. See UHC's Benefits Guide for additional details.

## HIGHLIGHTS OF CDH PLAN

The CDH has co-pays for services but higher monthly premiums. Services must be provided in-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 subject to an annual deductible/co-insurance (Outpatient or inpatient services or procedures, ambulance, etc.)
- ◆ Virtual visits for medical services \$40 copay.
- ◆ Behavioral Health/Substance Abuse outpatient services first 20 visits covered at no cost, then \$25 copay.
- ◆ Diagnostic tests at a participating freestanding facility capped at \$100 per test.
- ◆ Prescriptions covered in-network only. Large national network of participating pharmacies.
- ◆ 90-day maintenance medication available through retail or mail order.
- ◆ Restricted generic policy (generics will be dispensed if available unless the doctor indicates on the prescription "Dispense As Written" (DAW1) due to medical necessity. 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 and that member has tried one formulary drug unsuccessfully. Member will pay a higher copay.
- ◆ Some prescriptions require Prior Authorizations and are shown on the Formulary with a PA.
- ◆ No Out-of-Network coverage for health or pharmacy except due to a true medical emergency. See UHC's Benefits Guide for additional details.



# Health Plan Additional Programs & Benefits

The County is always looking to enhance the benefits and programs offered to county employees and their dependents. Take a look at some of the benefits and programs offered by the County and the providers both new for 2024 and currently available.

## NEW in 2024

**Specialist Management Solutions**—Concierge specialty care that provides a simplified member experience by guiding members to local, quality sites of care.

### Core services include:

- ◆ Guidance and options for both conservative treatment and surgical care.
- ◆ Support for 11 surgical subspecialties.
- ◆ Concierge navigation throughout your entire care journey.
- ◆ Guidance toward appropriate care to help reduce costs.

**2nd MD**—A virtual second opinion provider that offers a virtual expert medical consultation and navigation service. Providing members with

confidence in their diagnosis and treatment plan in an average of 3 days. With NO ADDITIONAL cost and offered to members and covered dependents.

**One Pass Select**— A subscription-based fitness and well-being program. Employees can have access to thousands of gyms and online classes with:

- ◆ No long-term contracts or annual gym registration fees.
- ◆ Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym).
- ◆ The ability to add family members (ages 18+) at a 10% monthly discount.
- ◆ The option to change tiers monthly.
- ◆ A grocery delivery subscription for Classic tier and above.

## PROGRAMS CURRENTLY AVAILABLE

**Tele Behavioral Health**—Currently available to HDHP members through December 31, 2023. The County has opted into a program granting the HDHP plan to provide virtual behavioral health visits IN-Network only, for up to 20 visits with NO Deductible or co-insurance through December 31, 2024.

After 20 visits the co-insurance will resume but it will not be applied to the deductible. This means no cost to members until the co-insurance takes effect after 20 visits. The CDH plan has this benefit built in.

**DispatchHealth**—At-home urgent care provider available on the UHC app, by phone at 888-646-9870, or online at DispatchHealth.com. Providing services from 8 AM to 10 PM, they arrive at your home with everything needed to treat your illness or injury. The care team includes a physician assistant or nurse practitioner and/or medical technician, remotely supported by an emergency medicine physician if needed. Why spend long hours in an emergency room when you can have services brought to you, in your home for a fraction of the cost?

Following your appointment, DispatchHealth calls in

any prescriptions you need, updates your doctor, and handles billing with your insurance company. Best of all, the max out-of-pocket for services is \$300. Thousands less than an emergency room visit for something that could be done in an urgent care setting.

If in a true life-threatening situation always call 911 for assistance.

**MySecureAdvantage (MSA)** —a state-of-the-art financial wellness and coaching pilot project for Broward County employees. Enroll in this program and enjoy personalized guidance, expert advice, and online tools to boost your financial well-being. Master the skills of budgeting, saving, investing, and planning for your future. You will also have a secure, private personal dashboard where you can monitor your progress and achievements.

Need some extra help? No problem, MSA has private personal coaches who can assist you. Available now on BCNet under the WellBeing Program tab. Watch the videos and read the information on this page to discover how MSA can empower you. Sign up today to enhance your financial well-being.

# Voluntary Plan Options for 2024

The County offers a selection of payroll-deducted voluntary plans for benefit-eligible employees that can be selected or dropped during Open Enrollment. These plans have been negotiated to provide group rates. Plan details are available on [Broward.org/OpenEnrollment](http://Broward.org/OpenEnrollment).

## DENTAL PLANS - TWO PLAN OPTIONS

### Humana DHMO

Dental DHMO plans are like health HMOs. All services must be obtained from a participating 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—Rate Increase

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:

- ◆ In-and out-of-network with a large national network
- ◆ Max Multiplier Program.
- ◆ No waiting periods for major services and orthodontia for children up to 19.
- ◆ On-site Healthcare Advocates.

## VISION PLAN - HUMANA

The comprehensive vision plan under 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.

### HIGHLIGHTS

- ◆ In- and out-of-network coverage with a National Network.
- ◆ 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.

## PREPAID LEGAL—US LEGAL SERVICES

The prepaid legal plan through US Legal Services provides benefits for prepaid legal services for employees and eligible dependents up to the age of 26. 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. Please check with US Legal Services for network details.

## SUPPLEMENTAL INCOME PROTECTION—ALLSTATE

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
- ◆ Hospital Indemnity
- ◆ Cancer

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# Voluntary Plan Options for 2024

## TERM LIFE INSURANCE - THE STANDARD

**COUNTY-PAID BENEFIT FOR 2024:** County-paid life and AD&D is provided to all benefit-eligible employees on their first day in a benefit-eligible position. The amount of County-Paid Life and AD&D is \$50,000.

**Optional Term Life & AD&D Insurance:** Term Life and AD&D insurance provides a death or dismemberment benefit.

Premiums are age-based and automatically increase on 5 year age bands. During Open Enrollment, employees may increase **current** Optional Term Life coverage by one \$25,000 increment without proof of good health (if not previously declined). For increases exceeding \$25,000, you can apply through The

Standard with medical underwriting. Maximum coverage is \$300,000.

**Child Life:** If enrolled in a minimum of \$25,000 in Optional Term Life, children under the age of 26 can be covered for \$12,500 at a fixed cost of \$1.15 per pay period regardless of number of eligible children.

**Spouse/DP Life:** cannot be added during open enrollment. Can be applied for through The Standard with medical underwriting.

Decrease or waive Optional Term Life & AD&D insurance through PeopleSoft Employee Self Service. Waiver of employee optional life will automatically cancel spouse/domestic partner and/or child life.

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## LONG TERM DISABILITY—THE STANDARD

Long term disability (LTD) coverage provides a benefit if you meet the criteria and are unable to work for more than 90 days. Premiums for LTD are age and salary based and automatically adjust on a 10 year age band or any salary increase. Plan rolls over

automatically if you are currently enrolled. No action is required during Open Enrollment. If not currently enrolled, you can apply through The Standard with medical underwriting.

## Deferred Compensation Information

A deferred compensation plan will help you supplement your retirement income. These are optional retirement plans and are governed by IRS rules.

You may contribute bi-weekly amount (set \$ amount or %) and may change contribution throughout the year.

Contributions are taken on a pre-tax or after-tax basis. You select where to invest your money based on Fund options offered by the vendor .

**New in Peoplesoft**—if you are currently contributing to any Deferred Comp 457(b) carrier, you will see a tile on the Open Enrollment PeopleSoft platform. You

are able to make your changes to your contribution beginning January 2024 if you are actively contributing. This will NOT change your current contribution.

It will change with the first paycheck of 2024.

The Plans available through the County include:

- ◆ Two investment plans
  - ◆ MissionSquare
  - ◆ Nationwide
- ◆ Annuity Plan
  - ◆ Brighthouse

To learn more please visit [Broward.org/Benefits](http://Broward.org/Benefits) and select the Deferred Comp Portal for plan information and contacts. Representatives will also be a vendor

## WAIVING COUNTY HEALTH COVERAGE?

## REMINDER

- Complete your waiver through the online system by November 13, 2023.
- Proof of other group coverage REQUIRED no later than January 12, 2024. Delayed proof will result in LOSS of Waiver Credit!

## SURCHARGES—WORKING SPOUSE OR OVER AGE DEPENDENTS

The Working Spouse Surcharge of \$20 bi-weekly for spouses who have insurance available through their employer's plan (including the County) remains the same. The \$20 bi-weekly surcharge for Over Age Dependents' medical coverage remains the same. See IRS Imputed Income Tax Rule.

## MEDICARE ALERTS

**Your HSA and Medicare.** If you enroll in any part of Medicare when you turn age 65 you are no longer eligible to contribute to your HSA and must stop your HSA contribution prior to the month you turn age 65.

If you decide to delay enrolling in Medicare, make sure you stop contributing to your HSA at least 6 months before you plan to enroll in Medicare as Medicare Part A will be retroactive to your initial month of eligibility, or six months, whichever comes first. Contact Employee Benefit Services at 954-357-6700 for assistance.

### Domestic Partner and Medicare

Insuring a Domestic Partner (DP) who is, or will be, Medicare-eligible in 2024? Per Social Security rules, Medicare automatically becomes their primary insurance and the County's health plan becomes their secondary insurance. Remind your domestic partner to enroll in Medicare at least 3 months prior to their eligibility date so that they don't incur a late enrollment penalty. Claims systems at UHC will automatically change to secondary upon domestic partner's 65th birthday.

## EXCLUSIONS AND LIMITATIONS

All health plans have specific exclusions and limitations. It is recommended that prior to enrollment you review the list of exclusions and limitations for the plan you are choosing. For more information visit [Broward.org/OpenEnrollment](http://Broward.org/OpenEnrollment) and select the respective vendors to access their website.

## IRS IMPUTED INCOME TAX RULE

If enrolling a registered Domestic Partner (DP), child of a DP, or an Over Age Dependent (age 26 to 30), per IRS rules, your premium will be split between pre-tax and after-tax deductions, and you will pay Imputed Income Tax on the portion of the County subsidy attributable to tier of coverage your DP, child of DP or Over Age Dependent is enrolled.

**Note:** Dependents not claimed on your income tax are not eligible to use your HSA or HRA account under IRS rules.

## TOBACCO CESSATION PHARMACY WAIVER

The County waives 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.

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# Health Plan Comparison—2024

Services	HDHP OON		CDH
	(In-Network)	(Out-of-Network)	(In-Network Only)
Network Name	Choice +	Not Applicable	Choice
Annual Deductible	\$1,600 Single/\$3,200 Family	\$3,000 Single/\$6,000 Family	\$1,300 per member, max \$2,600 per Family
Annual Coinsurance	\$1,825 Single/\$3,650 Family You pay 20%	\$3,000 Single/\$6,000 Family You pay 40%	\$1,500 per member, max \$3,000 per Family You pay 20%
Annual Maximum Out of Pocket	\$3,425 Single/\$6,850 Family Medical & Rx combined	\$6,000 Single/\$12,000 Family Medical & Rx combined	Medical: \$2,800 per member, max \$5,600 Family Rx: \$3,000 per member, max \$6,000 per Family
County-Funded HSA or HRA	<b>\$1,200 Single/\$2,400 Family</b>		<b>Not applicable</b>
Pharmacy Benefits	20% after deductible* * Preventive Rx List no cost	No out of network coverage	Fixed copay structure* * Preventive Rx List no cost
Preventative Care	100% coverage	40% after deductible	\$0 copay
Primary Care Visit	20% after deductible	40% after deductible	\$25 copay
Specialists Visit	20% after deductible	40% after deductible	\$50 copay
Virtual Visit	20% after deductible	40% after deductible	\$40 copay
Urgent Care	20% after deductible	40% after deductible	\$50 copay
Diagnostic tests, labs, x-rays at free standing facilities	20% after deductible	40% after deductible	20% or \$100 whichever is less
Emergency Room	20% after deductible	20% after deductible	\$250 copay
Ambulance	20% after deductible	20% after deductible	20% after deductible
Inpatient/Outpatient Hospital Services	20% after deductible	40% after deductible	20% after deductible
Chiropractic	20% after deductible	40% after deductible	\$50 copay
Physical, Occupational, Speech & Cognitive therapy	20% after deductible	40% after deductible	\$50 copay
Mental Health-Outpatient Visit	Deductible, then 20 visits at no charge	40% after deductible	First 20 visits – no charge, then \$25 copay
Mental Health-Virtual Visit	20% after deductible	40% after deductible	First 20 visits – no charge combined with Outpatient Visits, then \$40 copay
Durable medical equipment	20% after deductible	40% after deductible	20% after deductible
Basic Dental and Vision Rider Embedded in health coverage	Included—No cost	No out of network coverage	Included—No cost

**HSA is the default selection for the HDHP. If you currently have an active HRA and want the funds placed in that account, YOU MUST SELECT HRA. Once funded, the account CANNOT be changed. Be sure to check your Benefit Summary Statement once finished with enrollment.**

# WellBeing Program and Special Programs

## WELLBEING PROGRAM—RALLY REWARD PROGRAM

The WellBeing Program offers the RALLY Reward program through the County's UnitedHealthcare (UHC) health plan. In addition, the County has enhanced the program to support enrolled employees and their enrolled spouse or domestic partner (collectively "Members") and encourage healthy lifestyles. The program works by rewarding activities that members voluntarily participate in, supporting healthy habits and missions.

For a full breakdown of rewardable events, sign in to MyUHC.com and select the RALLY tab, or download the app. You will need your Member ID, email, and the access code: BROW04. Your enrolled spouse or domestic partner can also earn rewards but must have their own RALLY account with their email.

**REMINDER: 2023 Rewards must be redeemed for gift cards by June 30, 2024**



## ONSITE HEALTHCARE ADVOCATES

If you are enrolled in, or considering enrolling in the UnitedHealthcare (UHC) health and/or dental PPO plans, you can access onsite HealthCare Advocates for assistance.



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### Special Programs

Condition Management Programs	Diabetes Health Plan, Real Appeal, Condition Management, Bariatric programs. Personal Health Support, Orthopedic Health Support with bundled payments for surgery.
Virtual Visits	AmWell, Doctor on Demand, TeleDoc
Behavioral Health/Substance Abuse	No referral required
Advocate4Me and Nurseline	Assistance understanding your health plan, claims and estimating costs ahead of time.
Bariatric Program	If approved for weight loss surgery, separate \$4,500 deductible applies. No Out of Network coverage.
Cancer Resource Services	Personal support from an experienced cancer nurse.
Healthy Baby/Pregnancy Support	Resources and tools to stay healthy and manage your health.
Neonatal Resource Services NRS)	Neonatal specialists & nurses to ensure the right plan of care for your NICU infant.
Orthopedic Support Solution	Provides assistance for surgical and non-surgical treatment.

#### Review:

**2024 Preventive Drug List, 2024 Formulary and 2024 Formulary Exclusion list at [broward.org/OpenEnrollment](http://broward.org/OpenEnrollment). Contact your doctor if your prescription needs to be changed for January 1, 2024.**

# 2024 Plan Rates Active Employees—Biweekly

## HEALTH PLANS

	FULL TIME				PART TIME 20			
	UHC HDHP OUT OF NETWORK				UHC HDHP OUT OF NETWORK			
	Premium	Subsidy	Payroll Deduction	Annual HSA/HRA	Premium	Subsidy	Payroll Deduction	Annual HSA/HRA
Employee	\$309.83	\$299.45	\$10.39	\$1,200.00	\$309.83	\$ 241.07	\$68.76	\$1,200.00
Emp+Spouse	\$666.40	\$639.81	\$26.59	\$2,400.00	\$666.40	\$ 587.00	\$79.40	\$2,400.00
Emp+Child(ren)	\$569.85	\$549.94	\$19.91	\$2,400.00	\$569.85	\$ 495.77	\$74.08	\$2,400.00
Emp+Family	\$974.12	\$897.19	\$76.94	\$2,400.00	\$974.12	\$ 846.85	\$127.28	\$2,400.00
UHC CDH PLAN								
	Premium	Subsidy	Payroll Deduction	Annual HSA/HRA	Premium	Subsidy	Payroll Deduction	Annual HSA/HRA
Employee	\$503.41	\$424.77	\$78.64	\$0.00	\$503.41	\$365.61	\$137.80	\$0.00
Emp+Spouse	\$1,082.74	\$911.12	\$171.62	\$0.00	\$1,082.74	\$856.74	\$226.00	\$0.00
Emp+Child(ren)	\$925.81	\$780.70	\$145.11	\$0.00	\$925.81	\$727.24	\$198.57	\$0.00
Emp+Family	\$1,582.60	\$1,309.47	\$273.13	\$0.00	\$1,582.60	\$1,257.84	\$324.76	\$0.00

**Employees who waive health insurance will receive a waiver credit with proof of other eligible coverage:  
Full-time - \$100.00; Part-time 20 - \$50.00**

## DENTAL AND VISION PLANS

	Employee	Emp+Spouse/DP	Emp+Child(ren)	Emp+Family
Dental – DHMO HUMANA	\$5.42	\$9.74	\$10.84	\$13.00
Dental – DPPO UnitedHealthCare	\$16.46	\$32.67	\$38.32	\$54.53
Vision – HUMANA	\$4.11	\$8.24	\$7.81	\$12.28

## 2024 ANNUAL COUNTY FUNDED HSA/HRA FOR HDHP PLAN ONLY CDH PLAN IS NOT ELIGIBLE FOR COUNTY FUNDING

HEALTH PLANS	TIER OF COVERAGE	COUNTY FUNDED (PRORATED FOR NEW HIRES)	ELIGIBLE EMPLOYEE CONTRIBUTION UNDER AGE 55	TOTAL 2024 CONTRIBUTION ALLOWED BY IRS	CATCHUP CONTRIBUTION MEMBERS AGE 55+
HDHP OON	Employee Only	\$1,200	\$2,950	\$4,150	\$1,000**
	Employee + Dependent(s)	\$2,400	\$5,900	\$8,300	\$1,000**
CDH	Not Eligible	\$0	\$0	N/A	N/A

**County Funding for HSA is anticipated to post to your PayFlex account by 1/26/2024**

\*\*Catch-up contributions are HSA contributions made in addition to any regular HSA contributions. Maximum catch-up contribution for 2024 is \$1,000. You are eligible to make catch-up contributions if you meet the eligibility requirements for regular contributions and have attained age 55 by the end of your taxable year. Catch-up through payroll deduction for employee only.

# Important Information

During Open Enrollment, employees logging into the system from outside the County will have to go through the Multi-Factor Authentication process (MFA).

## ENROLLMENT CONFIRMATION

After you submit your enrollment online, a link will be sent to your County email the next day for you to access your Statement. Check your enrolled plans, dependents, and if applicable, the contributions to your spending account(s). If you go back into your enrollment, you MUST go all the way through and submit again. When you receive your first paycheck on January 12, 2024, compare your Benefits Summary with your ePay statement. If there is any difference, email [Benefits@broward.org](mailto:Benefits@broward.org) or call 954-357-6700 with a complete description of the error. **NOTE: This is NOT an opportunity to make changes to elections, only to fix system errors.**

## NEW DEPENDENTS

If enrolling a new dependent, proof of relationship documentation is required at the time of enrollment via an upload into PeopleSoft. Please review the Open Enrollment Job Aid for instructions. Dependents without the required documentation will be removed from your 2024 enrollment. As required by the Affordable Care Act for annual reporting purposes, please provide the Social Security number and date of birth for each enrolled dependent.

## OVER AGE DEPENDENTS

The **\$20.00 bi-weekly surcharge for Over Age Dependents'** health coverage remains the

same and must meet the following criteria:

- (a) Is unmarried and does not have a dependent of his/her own;
- (b) Is a resident of the State of Florida or a full-time or part-time student; and
- (c) Is not provided/offered 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
- (d) Has been continuously covered by other creditable coverage without a gap in coverage of more than 63 calendar days prior to 1/1/2024. (Proof of prior coverage required.)

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Events	Due Date
Submit enrollment/waiver of coverage online.	11/13/2023
Upload proof of relationship documentation for newly added dependents.	11/13/2023
Provide proof of Over Age Dependent (age 26-30) financial dependence.	11/13/2023
Deadline to Complete Engagement Incentive to receive 2024 HSA funding.	12/31/2023
Review new deductions on 1 <sup>st</sup> Pay statement in January.	1/12/2024
If waiving health coverage, provide proof of other group health coverage showing coverage for 2024.	1/12/2024
Provide proof of Over Age Dependent (age 26-30) student status.	1/12/2024

# Spending Accounts and Engagement Incentive

Health Spending Accounts are specific accounts used for health care spending and are regulated by IRS rules. PayFlex is the administrator of the accounts for Broward County. Based on the health plan you choose during Open Enrollment, you may be able to use a tax-advantaged account for your eligible expenses. Please refer to the PayFlex Account Guide at PayFlex.com.

## HEALTH SAVINGS ACCOUNT (HSA) - SEE RATE SHEET FOR CONTRIBUTION LIMITS

An HSA is funded with tax-free dollars from Broward County if you are enrolled in the **HDHP Plans and have completed the Engagement Incentive in 2023 for yourself and enrolled spouse or domestic partner**. You own the HSA and can contribute to your HSA with pre-tax contributions up to the annual maximum allowed by the IRS. The maximum amount for 2024 is \$4,150 for single and \$8,300 for family.

## HEALTH REIMBURSEMENT ACCOUNT (HRA)

An HRA is an account for those who participate in an HDHP and complete the Engagement Incentive requirements but do not qualify for an HSA account per IRS rules. The County owns and funds the HRA. 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 medical and pharmacy deductibles and coinsurance, dental and vision expenses. All expenses, except for prescriptions, require supporting, detailed documentation such as an Explanation of Benefits (EOB). Certain restrictions apply; please see the PayFlex Account Guide at PayFlex.com.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

The County offers two IRS tax-favored FSA accounts that you can use to pay for health care expenses (medical, prescription, dental, vision and approved over the counter expenses), and/or dependent or adult daycare. Certain restrictions apply ; see the PayFlex Account Guide at PayFlex.com or Broward.org/OpenEnrollment and select Spending Accounts.

- ◆ **Health Care FSA** — Set aside your money on a pre-tax basis to cover your eligible health care expenses.
- ◆ **If you elect the HDHP and enroll in the HSA, you are NOT eligible to participate in the Health Care FSA.**
- ◆ **Dependent Care FSA** — Set aside your money on a pre-tax basis to cover eligible daycare expenses for dependents under the age of 13 or a dependent incapable of caring for themselves. Maximum contribution for 2024 is \$5,000.
- ◇ Qualified caregivers must have a Tax ID# to be eligible for reimbursement.

Expenses reimbursed from either type of FSA cannot be claimed on your income tax. FSAs do NOT roll-over. Expenses must be incurred by the end of the calendar year to be reimbursed. Claims must be substantiated for reimbursement.

ENGAGEMENT INCENTIVE In recognition of the importance of annual preventive screenings, the County is continuing the Engagement Incentive program. If enrolled in the HDHP, you will receive the funding for completing one of the following by December 31, 2023.

- ◆ Annual preventive physical
- ◆ Annual Well-woman exam
- ◆ Preventive Mammogram for women
- ◆ Preventive Colonoscopy for those over 45
- ◆ Biometric Screening with RALLY Health Assessment/Survey

# Directory of Providers

Plan Type	Plan Names	Carrier	Phone	Website	Other Info
Health and Pharmacy Plans	<ul style="list-style-type: none"> <li>• HDHP Choice Plus In/Out of Network</li> <li>• CDH</li> </ul>	UnitedHealthcare (UHC)	Member #: 833-760-7892  Pharmacy #: 877-633-4461  Chris: 954-357-7192 Neerie: 954-357-7191	MyUHC.com  Pre-member: whyuhc.com/broward	Onsite HealthCare Advocates:  Neerie_Kolehma@uhc.com Chris_Sands@uhc.com
Vision	HUMANA Vision	HUMANA	Customer Care #: 877-398-2980	<a href="https://our.humana.com/broward-county/">https://our.humana.com/broward-county/</a>	sfloopenrollment@humana.com
Dental PPO	UHC Dental PPO	UnitedHealthcare (UHC)	Member #: 800-445-9090  Chris: 954-357-7192 Neerie: 954-357-7191	MyUHC.com  Pre-member: whyuhc.com/broward	Neerie_Kolehma@uhc.com Chris_Sands@uhc.com
Dental HMO	HS195MB	Humana	800-233-4013	<a href="http://our.humana.com/broward-county/">our.humana.com/broward-county/</a>	SFLOpenEnrollment@humana.com
Spending Accounts	Health Savings Acct (HSA)  Health Reimbursement Acct (HRA)  Flexible Spending Acct (FSA)	PayFlex	PayFlex Customer Service:  1-844-729-3539	<a href="http://aetnaresource.com/payflex/PayFlexVirtualOEBrowardCounty">aetnaresource.com/payflex/PayFlexVirtualOEBrowardCounty</a>	For general PayFlex Open Enrollment questions: OQuestions@payflex.com  No personal account questions or activity at this address. Please use the Customer Service #.
Legal Plan	The Family Defender	US Legal	800-356 LAWS (5297)	<a href="http://uslegalservices.net/companies/broward-county">uslegalservices.net/companies/broward-county</a>	info@uslegalservices.net
Personal Income Protection	Accident Critical Illness Hospital Indemnity Cancer	Allstate Benefits	To Enroll:  833-947-1047	<a href="https://allstatevoluntary.com/browardcounty/">https://allstatevoluntary.com/browardcounty/</a>	<a href="https://allstate.benselect.com/enroll">https://allstate.benselect.com/enroll</a>
Long-term Disability	LTD	The Standard	Customer Service: 855-554-2926	<a href="http://standard.com/mybenefits/broward_county/index.html">standard.com/mybenefits/broward_county/index.html</a>	
Life Insurance	Optional Life	The Standard	Customer Service: 855-554-2926	<a href="http://standard.com/mybenefits/broward_county/index.html">standard.com/mybenefits/broward_county/index.html</a>	
Retiree Info	Benefits Outsource, Inc.	BOI	954-680-7626 888-877-2780	<a href="http://boibenefits.com/wealthcarecobra.com">boibenefits.com/wealthcarecobra.com</a>	benefits@boibenefits.com
PreRetiree Info	Valery Insurance	Medicare Supplemental Ins	1-800-330-8445	Valeryagency.com	info@valeryagency.com