

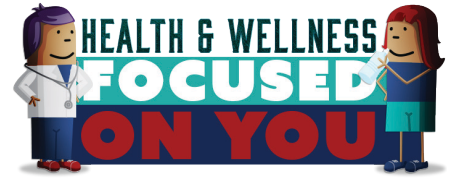
IT'S BENEFITS ENROLLMENT TIME!!!!

2018 Retiree Open Enrollment:

Open Enrollment Dates: October 23, 2017 – November 15, 2017

Period of Coverage Dates: January 1, 2018 – December 31, 2018

- **This is a changes only enrollment; however, Cigna Healthcare rates and plan design changes are pending final negotiations and ratification with the Unions and Board approval. If premium and plan design changes occur, you will be notified and will be given another opportunity to make any necessary changes.**
- **If you are not making any changes to your healthcare and/or flexible benefits coverage, you DO NOT need to return an enrollment form; however, please provide us with your current email address at retiree@dadeschools.net.**
- **If you do not enroll during this open enrollment period, the following will occur:**
 - ✓ Your healthcare coverage will continue, both benefits and premium changes will automatically be adjusted.
 - ✓ Your dependent(s) healthcare coverage will continue, both benefits and premium changes will automatically be adjusted.
 - ✓ Your Adult Child healthcare coverage will continue. Both benefits and premium changes will automatically be adjusted, however, you must resubmit dependent eligibility documentation, even if previously submitted. Failure to submit the required dependent eligibility documentation will result in the termination of your Adult Child coverage, effective December 31, 2017.
 - ✓ Your flexible benefits and that of your dependent(s), if any, will continue.
 - ✓ If you are making changes to your current flexible benefits, you must complete the FBMC FRS Payroll Deduction Authorization Form included in your package.
 - ✓ If you are paying for your benefits via direct pay, FBMC will mail you monthly payment invoices.



- **If you are enrolled in a Medicare Group Plan, the current Medicare Healthcare and Prescription Drug Plans will continue to be offered, in partnership with the FSRBC.**

- ✓ If you do not make any changes to your healthcare plan, both benefits and premium changes will automatically be adjusted.
- ✓ To enroll in a Medicare group plan or to change your current plan, you must contact the healthcare company directly.

- **Dependent Coverage**

- ✓ You can add your eligible dependent(s) during this enrollment period and you will have to submit dependent documentation for each dependent.
- ✓ If you are covering your dependent(s), you must indicate your dependents' social security number and provide documentation of proof of eligibility, if not previously submitted. Failure to submit the required dependent eligibility documentation will result in the termination of your dependent's coverage.
- ✓ You can terminate your dependent coverage, but you will not be able to re-enroll the dependent until the next Open Enrollment provided you have maintained your enrollment in a School Board sponsored healthcare plan. You can add a dependent throughout the year, only if you experience a valid qualifying event (For additional information regarding CIS, visit your 2018 Benefits at www.dadeschools.net).
- ✓ You and your dependent must be enrolled in the same healthcare plan.