

2017 BENEFITS INFORMATION

Enrollment Facts for Active Benefits Eligible Employees:

Employee-only rates remain the same for both the OAP 20 and LocalPlus plans. However, if you have experienced a change in salary band as a result of the 2015-2016 salary increase you may have an increase in premium.

Employees enrolled in OAP 10 will experience an increase in both employee and dependent premiums.

The Board continues to subsidize dependent coverage

Any employee who covers a spouse or domestic partner is required to disclose the dependent's access to group healthcare from their employer. Employees covering a spouse or domestic partner may be required to pay a surcharge.

OAP 10 is only available to those currently enrolled in the plan.

New Hire Employee:

- As a new employee, you will receive an email prompting you to enroll online for your benefits. You must enroll online by the due date given.
- Employees hired during the Open Enrollment period have been enrolled in the Cigna LocalPlus Plan for both plan years 2016 and 2017.
- Employees hired after January 1, 2017 will continue to have their healthcare coverage effective the date of hire.
- New hires will be enrolled in the Cigna LocalPlus plan from date of hire through the end of the calendar year and may be able to enroll in a plan of their choice in the following year after satisfying 12 months of continuous employment benefits in a benefits-eligible position.
- New hires must enroll online by the due date, or you will not be allowed to make any changes after your enrollment period unless you experienced an event that qualifies as an eligible Change in Status.

Healthcare Plans:

Cigna Open Access Plus (OAP) 10:

- Increase in office visits co-pays in-network
- Increase in deductible for both in-network and out-of-network
- Increase in maximum out-of-pocket (MOOP) for both in-network and out-of-network
- Increase in coinsurance out-of-network
- Increase in co-pay for physical, speech and occupational therapies in-network
- Increase in brand and non-preferred brand name prescriptions co-pays
- Increase in mail order prescriptions (90 day supply) co-pays for generic, brand and non-preferred brand names

- Effective 1/1/2017, this medical plan will no longer be offered to new participants. Only currently enrolled employees will be allowed to continue their participation in this plan.

Cigna Open Access Plus (OAP) 20:

- Increase in brand and non-preferred brand name prescriptions co-pays
- Increase in mail order prescriptions (90 day supply) co-pays for brand and non-preferred brand names

Cigna LocalPlus:

- Cigna's LocalPlus Network of participating physicians and other health care providers has been expanded

What's New?

Cigna 90 Now Program

Your plan includes a new maintenance medication program called **Cigna 90 Now**. Maintenance medications are those that are taken regularly, over time, to treat an ongoing health condition. With **Cigna 90 Now** your plan offers a new retail pharmacy network that gives you more choices in where you can fill your 90 day prescriptions.

Effective January 1, 2017, the CVS Network which includes Target and Navarro pharmacies are part of the network. The Cigna 90 Now is only offered at the CVS Network retail stores as an option at no additional cost to you. For more information about your new pharmacy network, go to **Cigna.com/Rx90network**.

The Cigna Home Delivery Program continues to be offered. For more information please call Customer Service at **800 285-4812** or visit **Cigna.com/home-delivery-pharmacy**.

Spousal/Domestic Partner Surcharge

Effective January 1, 2017, all employee who cover a spouse/domestic partner in an M-DCPS medical plan are required to disclose the dependent's access to group healthcare coverage from their employer via the online enrollment process.

If you are electing to cover your spouse/domestic partner and they have coverage available from their own employer an annual surcharge of \$500 will be deducted from your paychecks on a per pay basis as of the January 6, 2017 paycheck. The deductions per pay period are as follows:

- 10 month employees \$25.00
- 11 month employees \$20.84
- 12 month employees \$19.23

If your spouse/domestic partner does not have an employer sponsored medical plan available to them, the **spousal/domestic surcharge will not be charged to you.**

Dependent Documentation

Proper dependent eligibility documentation is required for all dependents covered under a School Board plan and the documentation required is based on the type of dependent you are covering. For a complete list of the dependent documentation requirements, please visit www.dadeschools.net and under **Highlights** click on **2017 Benefits** then click on **Notices**. All documentation will be treated as highly confidential. If documentation is not submitted your dependent coverage will be terminated. If documentation has already been provided you do not need to submit it again. If documentation has not been submitted you will receive a letter requesting it.

Healthcare Blue Book

Healthcare Blue Book is an online and mobile transparency tool that quickly helps you find cost and quality information about local providers by ranking them in an easy-to-read color coded system making shopping for healthcare services simple and straightforward.

Knowing how much your care costs is just as helpful as finding the right provider. You could be paying 500% too much for healthcare.

Healthcare Blue Book is available to you as part of your benefits plan for those enrolled in a Cigna plan and it can be accessed at www.dadeschools.net and click on **2017 Benefits** and click on the **Healthcare Blue Book** icon.

If you have any questions regarding your benefits call the Office of Risk and Benefits Management at 305.995.7129.