

# MIAMI-DADE COUNTY HR BENEFITS AND EMPLOYEE SUPPORT SERVICES



Know more about **YOURBENEFITS**

## Enrollment And Eligibility

### What to Know:

#### **New Hire Enrollment period:**

- Enroll using the Benefits Enrollment link on the Employee Portal before your benefits eligibility date
- Benefits are effective 1st of the month following or coincident with 60 days of employment
- Proof of dependent eligibility must be provided before your benefits eligibility date

#### **Eligible Employees include:**

- Full-time employees
- Part-time employees: scheduled to work 60 hours per pay period
- Variable Hour Employees (VHE): average 60+ hours worked per pay period over 26 pay periods (ACA)

#### **Eligible Employees receive:**

- \$43.46 biweekly flex dollars for County employees eligible for group health insurance (\$38.46 for employees enrolled in the County's POS plan)

#### **Eligible Dependents include:**

- |                   |                              |                              |
|-------------------|------------------------------|------------------------------|
| ➤ Child           | ➤ Spouse or Domestic Partner | ➤ Adult dependent child (age |
| ➤ Disabled child* | ➤ Stepchild                  | 26-30)*                      |
| ➤ Grandchild*     | ➤ Legal Guardianship         | * Special conditions apply   |

## Enrollment And Eligibility

### What to Do:

- Visit <https://secure.miamidade.gov/OpenEnrollmentZ/> to elect your benefits **before** your benefits eligibility date
- Review your confirmation statement to confirm your elections
- Review your first pay stub to confirm your benefit deductions
- Submit proof of eligibility for enrolled dependents **before** your benefits eligibility date

## Group Medical Plans

### What to Know:

#### Medical Plan Highlights

- All medical plans provided by AvMed
- No PCP selection required; No referrals to Specialists required
- \$10 or \$15 co-payments for physician office visits, depending on plan
- \$30 co-payments for office visits to specialists
- No deductibles under HMO plans
- The major difference between the plans is the size of the provider networks
- Plan options for each bargaining unit based on collective bargaining agreements

## Medical Plan Options for New Hires Hired as of 1/1/2019

<ul style="list-style-type: none"> <li>❖ New Hires in Bargaining Unit:             <ul style="list-style-type: none"> <li>✓ <b>L</b> (Non-Bargaining Unit)</li> <li>✓ <b>K &amp; M</b> (GSAF - Gov't Supervisors of Florida - Professional &amp; Supervisory)</li> </ul> </li> </ul>	<p>FIRST CHOICE ADVANTAGE HMO SELECT ADVANTAGE HMO</p>
<ul style="list-style-type: none"> <li>❖ New Hires in Bargaining Unit:             <ul style="list-style-type: none"> <li>✓ <b>C</b> (Firefighters IAFF Local 1403)</li> </ul> </li> </ul>	<p>FIRST CHOICE ADVANTAGE HMO SELECT ADVANTAGE HMO DCFF PPO INS TRUST DCFF HMO INS TRUST</p>
<ul style="list-style-type: none"> <li>❖ New Hires in Bargaining Unit:             <ul style="list-style-type: none"> <li>✓ <b>E &amp; P</b> (PBA Units)</li> </ul> </li> </ul>	<p>MDC JACKSON FIRST HMO MDC SELECT HMO HIGH OPTION HMO</p>
<ul style="list-style-type: none"> <li>❖ New Hires in Bargaining Units not listed above:</li> </ul>	<p>MDC JACKSON FIRST HMO MDC SELECT HMO HIGH OPTION HMO POS</p>

Refer to your Bargaining Unit's collective bargaining agreement for the plans available to you.  
\*All Medical plan options may not be available for employees hired 1/1/2019 or later.

## Group Medical Plans

### What to Do:

- Review the medical plan comparison chart in the Benefit Highlights Guide
- Visit the AvMed website at <https://avmed.org/mdc> to:
  - ✓ Search the provider directory to find a doctor
  - ✓ Set up your online account to view your benefits and claim information
- Register for SmartShopper™ (get cash back) at:  
[www.avmed.org/smartshopper-mdc](http://www.avmed.org/smartshopper-mdc)
- Register for MDLive Virtual Doctor at:  
<https://members.mdlive.com/avmed>

## Group Dental Plans

### What to Know:

#### Dental Plan Highlights

- ✓ Two dental plans offered, each with a Standard or Enriched option available
- ✓ Two (2) dental exams per year, covered at 100%

#### Dental Plan Options

##### **Delta Dental PPO**

- In-Network and Out-of-Network providers
- \$50 annual deductible
- Co-insurance structure: member pays percentage of cost for care
- Annual maximums: Standard - \$1,000; Enriched - \$2,000
- Orthodontia covered under **Enriched** option only - \$1,300 lifetime maximum

##### **DeltaCare USA DHMO**

- In-Network providers only; employee must choose a primary dentist for every covered family member
- No deductible; no annual maximums
- Co-payment structure: member pays flat cost for care
- Orthodontia covered under **both** Standard and Enriched options

## Group Dental Plans

### What to Do:

- Review the dental plan comparison chart in the Benefit Highlights Guide
- Visit the Delta Dental website at <https://deltadental.ins/mdc> to:
  - ✓ Use the cost estimator for an estimate of how much you'll pay for your next visit
  - ✓ Search the provider directory to find your current dentist or choose a new one
  - ✓ Set up your online account to view your benefits and claim information



## Group Vision Plan

### What to Know:

Vision Plan Provider: MetLife Vision

### Plan Highlights

- ✓ Both in-network and out-of-network vision benefits
- ✓ Eye exam once a year; no charge
- ✓ Lenses and frames once a year – \$10 co-pay from a special selection of frames at participating providers
- ✓ Contact lenses benefits (in lieu of glasses)
- ✓ No calendar year deductible after co-pays

## Group Vision Plan

### What to Do:

- Review the vision plan chart in the Benefit Highlights Guide
- Visit the MetLife benefits site at <https://metlife.com/mybenefits> to:
  - ✓ Find a participating provider
  - ✓ View your enrollment, benefits and claim information

## Flexible Spending Accounts (FSA)

### What to Know:

Flexible Spending Account (FSA) Plan Provider: AxisPlus

### Plan Highlights

- ✓ Pre-tax contributions means tax savings to you!
- ✓ “Use it or lose it” - any unused FSA dollars are forfeited!
- ✓ Debit card available (only on the Health Care FSA)
- ✓ Must renew every year at Open Enrollment to continue coverage

### **Health Care FSA:**

- Covers eligible medical, dental, Rx and vision expenses (for employees and tax-eligible dependents)
- Maximum contribution: \$2,700
- 2 ½ month grace period

### **Dependent Care FSA:**

- Covers child day care, summer day camps, elder care expenses; not for children’s healthcare expenses
- Maximum eligible age for children: 12
- Maximum contribution: \$5,000

## Flexible Spending Accounts (FSA)

### What to Do:

- Be conservative in your FSA election; any unused FSA dollars are forfeited!
- Visit the AxisPlus website at <https://portal.myaxisplus.com> to set up your online account
- Use all of your Flexible Spending Account (FSA) dollars by the dates below:
  - ✓ Health Care FSA: March 15 of the following year
  - ✓ Dependent Care FSA: December 31 of the plan year
- Submit your FSA claims for reimbursement by no later than April 30 of the following year
- Respond promptly to any requests from AxisPlus for verification of FSA card purchases; purchases not verified by April 30 become taxable income to you!
  - ✓ For medical/dental expenses: Submit Explanation of Benefits (EOB) and your receipt

## Basic and Optional Life Insurance

### What to Know:

Life Insurance Provider: Minnesota Life

#### **Basic Life**

- 1x employee's annual adjusted base salary
- Premium paid by Miami-Dade County

#### **Optional Life**

- Employee Life available in increments of 1x - 8x annual adjusted base salary (max \$2M)
  - ✓ Guaranteed issue up to 3x annual adjusted base salary at initial enrollment
  - ✓ Evidence of Insurability (EOI) required if electing more than 3x
- Spouse/Domestic Partner (DP) Life \$10,000 available\* (EOI never required)
- Child Life \$10,000 available\* (EOI never required)
  - ✓ \*Must be enrolled in Optional Employee Life to elect Spouse/DP or Child Life

## Basic and Optional Life Insurance

### What to Do:

- Visit the Minnesota Life LifeBenefits portal at <https://LifeBenefits.com> to:
  - Complete your optional life elections
  - Complete Evidence of Insurability (if required)
  - Designate beneficiaries
- Link to the LifeBenefits portal is located on the online new hire benefits enrollment portal

## Basic and Optional Life Insurance

### How to Log into the Minnesota Life LifeBenefits Portal:

#### Enroll on [LifeBenefits.com](https://LifeBenefits.com)

#### How to enroll

To enroll for Optional Life coverage and to designate, review or update a beneficiary, log into LifeBenefits.com using the User ID and Password below:

---

Website Address: **LifeBenefits.com**

User ID: MDC followed by your eight-digit employee ID number, including any leading zeros  
**Example:** If your employee ID number is 12, enter 00000012 as your User ID.

Initial Password: Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number  
**Example:** If your date of birth is August 2, 1960 and the last four digits of your Social Security number are 1234, enter 080219601234 as your password.

---

After you log in for the first time, you will be prompted to set a new password for any future returns to the site to make changes.

## Disability Plans

### What to Know:

Disability Plan Provider: MetLife

### **Short-Term Disability (STD): Low and High Options**

- 60% of base salary (Low Option up to \$500/week; High Option up to \$1,000/week)
- Elimination Period: 14 days/exhaustion of sick leave/leave pool, whichever is later
- Maximum Duration: 26 weeks

### **Long-Term Disability (LTD): Low and High Options**

- 60% of base salary (Low Option up to \$2,000/mo.; High Option up to \$4,000/mo.)
- Elimination Period: 180 days/exhaustion of sick leave/leave pool, whichever is later
- Maximum Duration: to age 65

### **Premier Long-Term Disability (LTD): Stand-alone Option**

- STD coverage not available if electing this option
- 66 2/3% of base salary up to \$7,000/month
- Elimination Period: 90 days/exhaustion of sick leave/leave pool, whichever is later
- Maximum Duration: to age 65



## Disability Plans

### What to Do:

- Enroll in STD and/or LTD coverage at your initial enrollment; enrolling or increasing coverage after your initial enrollment will require Evidence of Insurability (EOI)
- Use the benefits cost estimator at: <http://intra.miamidade.gov/riskcalculators/home.aspx> to estimate your biweekly premium
- Review your election and annually to determine which option is best for you

## Legal Plan

### What to Know:

- Legal Plan Provider: ARAG
- Affordable and unlimited access to professional attorneys for legal needs including:
  - Consumer Protection
  - Bankruptcy
  - Purchase or Sale of Real Estate
  - Dissolution of Marriage
  - Financial Education and Counseling
  - Identify Theft Services
  - IRS Audit/Collection issues
  - Driving Privilege Protection
  - Family Matters/Adoption

## Legal Plan

### What to Do:

- Visit [www.ARAGLegal Center.com](http://www.ARAGLegal Center.com) for additional information about the legal plan
- To find a participating attorney:
  - ✓ Call the ARAG Customer Care Center at (800) 667-4300
  - ✓ Visit [www.ARAGLegal Center.com](http://www.ARAGLegal Center.com)  
(enter Access Code: 10277mdc)

## Employee Support Services

### What to Know:

#### **WellnessWorks Program**

- Earn points and incentives for living a healthy lifestyle
- Onsite health coaching to support your personal goals
- Health education resources
- Wellness challenges

#### **Employee Assistance Program**

- Experienced staff: Licensed and/or Masters level clinicians
- Short-term support services as well as community referrals, as needed
- Appointments or walk-ins are accepted

#### **Employee Service Awards and Recognition Programs**

- Recognition awards to celebrate milestones
- Employee recognition events and online employee discount website
- Idea Machine: Cash awards for successfully implemented employee ideas

## Employee Support Services

### What to Do:

- For information on the County's Wellness resources, visit:  
<http://www.miamidade.gov/wellnessworks/>
- For information on the County's Employee Discount Program, visit:  
<https://secure.miamidade.gov/employee/discounts.page>
- For information on the County's Employee Recognition Program, visit:  
<https://www8.miamidade.gov/global/humanresources/benefits/recognition.page>
- For information on the County's Employee Assistance Program, visit:  
[https://www8.miamidade.gov/global/service.page?Mduid\\_service=ser1544819611878399](https://www8.miamidade.gov/global/service.page?Mduid_service=ser1544819611878399)

## Florida Retirement System (FRS) & 457 Deferred Compensation

## FRS General Background

### What to Know:

- Participation in FRS is mandatory; 3% contribution deducted in your payroll
- Two retirement plan options: FRS Pension Plan and FRS Investment Plan
- Eight (8) months to choose between the Pension and Investment options
  - ✓ Default option: Investment Plan (except Special Risk – Police Officers, Firefighters, Corrections Officers)
- Employees must be vested to be eligible for a benefit
  - ✓ Service earned in any statewide FRS participating agency may be counted

### What to Do:

- For questions about the FRS, the Pension and Investment Plan options, or to select a plan:  
Visit <https://myFRS.com> or call the MyFRS Financial Guidance Line at 866-446-9377

## FRS Pension Plan Benefits

### Vesting:

Employee must have at least 8 years of creditable service to be eligible to receive a benefit

### Retirement Benefit:

Pension plan benefit determined using a multiplier, based on membership class.

<u>FRS Membership Class</u>	<u>Multiplier</u>
Regular	1.60%
Special Risk	3.00%
Senior Management Service	2.00%
Elected Officers	3.00%
Special Risk Admin. Support	1.60%

### Annual Benefit at Normal Retirement Age equals:

Years of Creditable Service X Percentage Value (Multiplier) X Average Final Compensation

**Example:** (33 Years X 1.60%) X \$82,000 = \$43,296

(52.80%) X \$82,000 = \$43,296



## FRS Investment Plan Benefits

### **Vesting:**

Employee needs only one year of creditable service to be vested

### **Retirement Benefit:**

Retirement benefit equals the value of your account at the end of your career with the County

### Contribution Amounts:

Employee: 3%

Employer: Monthly deposit to employee's account based on their membership class

<u>FRS Membership Class</u>	<u>Employee</u>	<u>Employer</u>	<u>Total</u>
Regular	3.00%	3.30%	6.30%
Special Risk	3.00%	11.00%	14.00%
Senior Management	3.00%	4.67%	7.67%
Elected Officers	3.00%	8.34%	11.34%
Special Risk Admin.	3.00%	4.95%	7.95%

## 457 Deferred Compensation

### What to Know:

- A supplemental retirement savings plan with a wide range of investment options
- Two investment providers: Nationwide Retirement Solutions and ICMA Retirement Corp.
- 100% employee contributions – participation is voluntary
- Choice of Pre-tax or Post-tax (Roth Contributions) contributions
- Minimum contribution is \$10 bi-weekly; maximum contribution is set annually by IRS

### What to Do:

- For questions about your Deferred Compensation Plan options, or to enroll:

#### **Nationwide Retirement Solutions**

[www.miamidade457.com](http://www.miamidade457.com)

(866) 986-4264

On-site representatives at the Stephen P. Clark Ctr.:

Monday and Wednesday 9:00 a.m. – 4:00 p.m.

(305) 375-4853

#### **ICMA Retirement Corporation**

[www.icmarc.org/miami-dadecounty.html](http://www.icmarc.org/miami-dadecounty.html)

(800) 669-7400

On-site representatives at the Stephen P. Clark Ctr.:

Tuesday and Thursday 9:00 a.m. – 4:00 p.m.

(305) 375-4710

## Benefits Help

### What to Know:

- Your Miami-Dade County benefits are **your** benefits! The power to choose is in your hands!

### What to Do:

- Review the Benefit Highlights Guide, the Employee Benefits portal, and plan provider web sites in order to make most informed decisions about your benefit options.
- Call and ask questions!
  - ✓ For general questions about the County's benefit plans:  
Contact your **Departmental Personnel Representative (DPR)**
  - ✓ For specific questions about the County's medical plans:  
Call the **AvMed Onsite Service Representatives** at (305) 375-5306
  - ✓ For questions about the status of your benefits enrollment and eligibility:  
Contact the **Miami-Dade County Benefits Administration Unit** at:  
(305) 375-4288 or (305) 375-5633
- Complete the **Benefits Checklist!**

## Questions?



Thank you and Welcome to Miami-Dade County!