



2023 Summary of Benefits

EMPLOYEE MEDICAL – DENTAL - VISION RATES

AETNA BEST CHOICE EPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$57.76	\$105.62
Employee & Spouse	\$139.83	\$245.94
Employee & Children	\$96.46	\$172.13
Family	\$201.60	\$346.05

AETNA SELECT EPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$87.59	\$147.75
Employee & Spouse	\$204.87	\$337.64
Employee & Children	\$143.36	\$238.26
Family	\$291.93	\$472.57

AETNA HDHP	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$8.90	\$17.01
Employee & Spouse	\$39.23	\$150.36
Employee & Children	\$22.08	\$101.33
Family	\$65.14	\$216.43

RELIANCE STANDARD DENTAL– PPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$6.16	\$9.24
Employee & Spouse	\$12.82	\$19.23
Employee & Children	\$12.00	\$18.00
Family	\$20.36	\$30.54

AETNA DENTAL – DMO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$3.78	\$5.67
Employee & Spouse	\$7.18	\$10.77
Employee & Children	\$6.79	\$10.19
Family	\$8.36	\$12.54

AETNA VISION – PPO	Per Pay Cycle Full Time	Per Pay Cycle Part Time
Employee	\$0.96	\$1.45
Employee & Spouse	\$1.90	\$2.85
Employee & Children	\$1.73	\$2.60
Family	\$2.66	\$3.99

Broward Health has established different medical premium rates for employees and/or their spouse who are tobacco users. If an employee/spouse is a tobacco user, he/she will pay an additional \$28.85 per pay period. If an employee and spouse are both tobacco users, an additional \$57.69 will be charged per pay period. For more information, please contact your Human Resources Department.

PROGRAM	WHEN ELIGIBLE	WHO PAYS	HIGHLIGHTS										
Health Plan	1st of the month following the date of hire/rehire/transfer	You/BH	Choice of 3 medical plans which include prescription coverage										
Dental	1st of the month following the date of hire/rehire/transfer	You/BH	Choice of 2 dental plans which include preventive care and orthodontia treatment										
Vision	1st of the month following the date of hire/rehire/transfer	You/BH	In-network and out-of-network coverage of private practice optometrists and national brand optical retailers.										
Life Insurance	1st of the month following the date of hire/rehire/transfer	BH	Basic coverage is one times annual salary. Accidental death is an additional one times annual salary.										
Business Travel	Immediately	BH	Up to \$500,000 payable for accidental death occurring while traveling on BH business.										
Personal Leave -STAFF	Accrued days available 3 months after hire date. (Employees may be advanced PL time for certain holidays.)	BH	<p>Paid time off for vacation, holiday and personal or illness days. See PL Policy for further details. Benefit is based on years of service and hours paid as follows:</p> <table border="1"> <thead> <tr> <th><u>Yrs. of Service</u></th> <th><u>Max. Days Per Yr.</u></th> </tr> </thead> <tbody> <tr> <td>up to 4 years</td> <td>23 Days</td> </tr> <tr> <td>4+ - 9 years</td> <td>29 Days</td> </tr> <tr> <td>9+ years</td> <td>34 Days</td> </tr> </tbody> </table>	<u>Yrs. of Service</u>	<u>Max. Days Per Yr.</u>	up to 4 years	23 Days	4+ - 9 years	29 Days	9+ years	34 Days		
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Personal Leave -Physicians	Immediately	BH	Physician PL prorated based on start date and schedule. Lump sum allotment at the start of the fiscal year with maximum 10-day carryover to new fiscal year.										
Personal Leave-Management	Immediately	BH	<p>Paid time off for vacation, holiday and personal or illness days. See PL Policy for further details. Benefit is based on years of service and hours paid as follows:</p> <table border="1"> <thead> <tr> <th><u>Yrs. of Service</u></th> <th><u>Max. Days Per Yr.</u></th> </tr> </thead> <tbody> <tr> <td>up to 4 years</td> <td>28 Days</td> </tr> <tr> <td>4+ - 9 years</td> <td>34 Days</td> </tr> <tr> <td>9+ years</td> <td>39 Days</td> </tr> </tbody> </table>	<u>Yrs. of Service</u>	<u>Max. Days Per Yr.</u>	up to 4 years	28 Days	4+ - 9 years	34 Days	9+ years	39 Days		
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Sick Pay	Benefit available 3 months after hire date and is prorated for schedules of less than 80 hours per pay period	BH	<p>Paid time off for illness/incapacitation, surgery or specific invasive procedures or for a prolonged illness or injury. See Sick Pay Policy for further details. Benefit is based on years of service and hours paid as follow:</p> <table border="1"> <thead> <tr> <th><u>Yrs. of Service on July 1</u></th> <th><u>Max. Days Per Yr.</u></th> </tr> </thead> <tbody> <tr> <td>Less than 6 months</td> <td>05 Days</td> </tr> <tr> <td>6 months - 4 years</td> <td>15 Days</td> </tr> <tr> <td>4+ - 9 years</td> <td>20 Days</td> </tr> <tr> <td>9+ years</td> <td>30 Days</td> </tr> </tbody> </table>	<u>Yrs. of Service on July 1</u>	<u>Max. Days Per Yr.</u>	Less than 6 months	05 Days	6 months - 4 years	15 Days	4+ - 9 years	20 Days	9+ years	30 Days
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Voluntary Short-Term Disability -STAFF	1st of the month following the date of hire/rehire/transfer	You	Up to 60% of basic weekly earnings provided during total disability. There is an 18-day elimination period.
Voluntary Long-Term Disability -STAFF	1st of the month following the date of hire/rehire/transfer	You/BH	Up to 60% of basic weekly earnings provided during total disability. There is a 180-day elimination period.
Long-Term Disability - MANAGEMENT/ PHYSICIANS	1st of the month following the date of hire/rehire/transfer	BH	Up to 60% of basic weekly earnings provided during total disability. There is a 180-day elimination period.
Pension Plan	1st of the month following 1 year of eligible service (vested after 5 years eligible service)	BH	Retirement income based on annual salary and length of service. Credit of 5% of base pay contributed by BH. "Portable" plan - lump- sum payout available at vested termination.
Star Plus 403(b) Plan	Immediately	You/BH	Retirement savings on a pre-tax basis, BH matches up to 2.4% of your contributions after one year of eligible service.
457(b) Deferred Compensation	Immediately	You	Additional Pre-Tax Savings Plan.
Credit Union/Banking	Immediately	You	Banking program through payroll deductions.
Continuing Education/ Certification Program	3 months after hire/rehire/transfer date	You	Tuition reimbursement for Degree programs up to \$5,250 per calendar year for eligible degree courses at approved, non-profit colleges & universities. Also, certification exam reimbursements of up to \$500 max per calendar year for national certifications exams and recertification exam costs.
Flexible Spending Accounts	1st of the month following the date of hire/rehire/transfer	You	Pre-Tax Savings on Healthcare and Dependent Care Expenses
Health Savings Account	1st of the month following the date of hire/rehire/transfer	You	Pre-tax savings plan for qualified medical expenses – this benefit is available only for employees enrolled in the High-Deductible Health Plan (HDHP).
Employee Assistance Program	Immediately	BH	Confidential source of professional help for personal problems such as marital, financial, substance abuse, marital, financial, substance abuse, mental/nervous, etc. mental/nervous, etc.
Employee Health	Immediately	BH	Promotes employee wellness through various programs.
Service Awards	Award for every 5 years for continuous service	BH	Recognition ceremony, cash award and certificate
Voluntary Supplemental Employee + Dependent Life Insurance	1st of the month following date of hire/rehire/transfer	You	Additional insurance may be purchased for yourself and Dependents - guaranteed issue basis.
Bereavement Leave	Benefit available after 3 months of hire/rehire/transfer	BH	Employee may be granted up to 3 scheduled days (max 24 hrs.) of time off with pay to attend the funeral, make arrangements or complete family business for specific immediate

Jury Duty	1st of the month following the date of hire/rehire/transfer	BH	Employees who are performing jury duty will receive a continuation of their current rate of pay including shift differential.
Cafeteria Discount	Immediately	BH	Employees receive a 30% discount on cafeteria meals purchased.
Lactation Breaks	Immediately	BH	Lactation breaks available
Parking	Immediately	BH	Free Parking
Employee Travel Assistance Program	Immediately	BH	Provides free emergency assistance available to you, your spouse and your dependent.
Identity Protection	Immediately	BH	Provides support services if you are the victim of identity theft
Critical Care Illness	1st of the month following the date of hire/rehire/transfer	You	Pays a lump sum benefit if you have a covered critical illness.
Hospital Indemnity	1st of the month following the date of hire/rehire/transfer	You	Provides financial assistance if you are hospitalized due to a covered accident or covered sickness.
Accident Insurance	1st of the month following the date of hire/rehire/transfer	You	Pays a benefit in the event you or a family member covered under this plan is in an accident. Accident insurance is not a replacement for medical coverage. And, unlike AD&D coverage, accident insurance does not require death or serious injury for you to be eligible for a benefit.
Auto & Homeowners Insurance	1st of the month following the date of hire/rehire/transfer	You	Auto and home insurance offers policies to cover your possessions against damage and theft. You may be eligible for additional discounts if you buy more than one policy from the same insurance carrier. You sign up for coverage directly with the insurance carriers and you can add or drop coverage at any time during the year. There is no payroll deduction for this benefit.
Legal Insurance	1st of the month following the date of hire/rehire/transfer	You	Provides access to a network of participating attorneys for help with legal matters.
Pet Insurance	1st of the month following the date of hire/rehire/transfer	You	Provides assistance with medical bills for dogs and cats. There is no payroll deduction for this benefit.