



2023 New Hire Benefits Overview

Presented by: Broward Health Corporate
Benefits @ Spectrum



COURSE OBJECTIVES

- ✓ Educate employees on the various health and welfare benefits for Plan Year 2023
- ✓ Increase understanding on which benefits plan best fits the needs of each employee
- ✓ Provide the tools necessary for our employees to make informed decisions regarding their healthcare needs

We hope that this information will be helpful and informative as you proceed with election of your health benefits. We encourage all employees to take the time to review and familiarize themselves with each of the plans presented.

👉 **Please note: Employees are responsible for the plans that they elect and to ensure the accuracy of their enrollment.** If you have any questions regarding these plans, please contact Corporate Benefits @ Spectrum at 954.473.7371, 7234, or 7192.

BENEFITS ELIGIBILITY

BENEFITS ELIGIBILITY

Who is “benefits-eligible”? When do benefits begin?

- Full-time employees scheduled for 30 hours or more per week or part-time employees working at least 40 hours in a pay period
- Employees who transfer from non-eligible/per diem status to **benefits-eligible** status.
- Benefits are effective first day of the month following the date of hire or transfer.
- Employees have 30 days from their date of hire or transfer date to enroll in benefits.

***NOTE:** Failure to enroll will be deemed as benefits being waived.

DEPENDENTS ELIGIBILITY



- **Legal Spouse – Domestic Partners are not eligible.**
- **Children up to age 26** are eligible for coverage through the end of the year the dependent turns 26
- **Children of covered dependents** (up to 18 months of age)
- **Disabled child dependents** (employee must complete the “Aetna Dependent Disability” and “Physician Certification” forms and submit to Aetna) – this step is required in order to maintain a child dependent on your health plan past the age of 26. Please contact Corporate Benefits for more information/copy of applications.

Supportive dependent documentation must be provided to Corporate Benefits **within the 30-day enrollment period** for any dependents enrolled in the plans. This includes birth certificates, marriage certificates, and copies of social security cards. **Failure to provide this documentation will result in the termination of coverage for the applicable dependent.**

QUALIFYING EVENTS

What is a Qualifying Event?



- Birth/Adoption of a child (coverage begins on date of birth)
- Marriage / Divorce
- Transfer from Non-Eligible status to Benefits-Eligible status
- Transfer from part-time to full-time status (visa-versa)
- Death of a dependent
- Retirement
- **Note: A change in immigration status does not qualify as a Qualifying Life Event**

Employees have 30 days to submit a Benefits Application with supportive documentation to their regional HR Office or to Corporate Benefits-Spectrum via email to Benefits@browardhealth.org or via fax at 954-888-3686.

HEALTH PLANS (MEDICAL-DENTAL-VISION)

TIER LEVELS

UNDERSTANDING YOUR TIER LEVELS

Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out of Network)
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- **Tier 1** - Broward Health Employed and Affiliated (Broward Health Credentialed) Physicians and Broward Health Facilities/Services only – these services provide “**Maximum Savings**”
- **Tier 2** - All other **Aetna Network** Physicians or Facilities or Services – these services provide “**Standard Savings**”
- **Tier 3** - **Out of Network** Physicians/Facilities/Services (offered on the Aetna High Deductible Health Plan (HDHP) only)

2023 MEDICAL PLANS

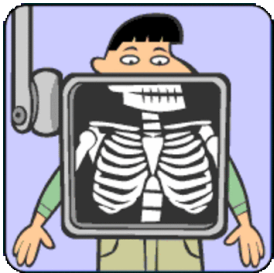
Plan Name	Description
Aetna Open Access Select Best Choice EPO	<ul style="list-style-type: none"> • Broward Health's self-insured plan • Offers maximum savings when utilizing Broward Health providers and/or Broward Health facilities/services • <u>Lab work, pathology tests, diagnostics (X-rays, MRI/CT, etc.), and all surgical procedures are restricted to be done at Broward Health facilities only</u> • No out-of-network benefits
Aetna Open Access Select EPO	<ul style="list-style-type: none"> • Aetna nationwide network offering a broader selection of providers and healthcare facilities, but at a higher cost • No out-of-network benefits
Aetna POS II – High Deductible Health Plan	<ul style="list-style-type: none"> • Aetna nationwide network • Offers in <u>and</u> out-of-network benefits, with low premiums, but higher out-of-pocket costs. • Offers the saving benefits of an H.S.A. account and employer incentives for wellness activities

Aetna Open Access Select Best Choice EPO

👉 **IMPORTANT NOTE:** This Plan is designed for individuals and families who regularly have direct access to Broward Health employed or affiliated physicians as well as Broward Health facilities/services.

If you reside or have family out of the Broward area, it is recommended you consider enrolling in one of the other medical plans.

AETNA BEST CHOICE EPO



- Broward Health's Self-Insured Plan –lower deductible, copays, and **maximum savings under Tier 1 level**
- **Note Restrictions:** All lab work, diagnostic services (X-rays/Advanced Imaging), and all surgical procedures will be limited to Broward Health facilities only, unless in cases of emergency or if pre-authorization has been obtained from Corporate Benefits prior to services being scheduled or rendered. **Employees cannot have labs done at a Quest facility under this plan.**
- **There is no out-of-network coverage under this plan.**

AETNA BEST CHOICE EPO (DEDUCTIBLES/COPAYS)

AETNA OPEN ACCESS* SELECT BEST CHOICE PLAN	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out of Network)
Calendar Year Deductible (CYD)*			
Individual	\$250	\$1,000	Not Covered
Family	\$500	\$3,000	Not Covered
Maximum Out-of-Pocket (MOOP)*			
Individual	\$2,500	\$4,000	Not Covered
Family	\$5,000	\$8,000	Not Covered
Physician Services			
Primary Care	\$10 Copay	\$30 Copay	Not Covered
Specialist	\$25 Copay	\$45 Copay	Not Covered
Preventive Care	No Charge		Not Covered
Diagnostic Services			
Lab	\$5 Copay	20% After CYD**	Not Covered
X-Rays	\$10 Copay	20% After CYD**	Not Covered
Advanced Imaging	\$10 Copay	20% After CYD**	Not Covered
Outpatient Surgery			
Facility	\$50 Copay	\$350 Copay**	Not Covered
Physician Services	No Charge		Not Covered
Emergency Services			
Emergency Room	\$150 Copay		
Ambulance	10% After CYD		
Urgent Care	\$25 Copay	\$45 Copay	Not Covered
Inpatient Hospital			
Facility	\$100 Copay After CYD	\$750 Copay After CYD	Not Covered
Physician Services	No Charge		Not Covered
Mental Health / Substance Abuse Services			
Outpatient	No Charge	\$45 Copay	Not Covered
Inpatient	\$100 Copay After CYD	\$750 Copay After CYD	Not Covered
Other Services			
Allergy Treatment / Testing	10% After CYD	20% After CYD	Not Covered
Spinal Manipulation	\$25 Copay	\$45 Copay	Not Covered
Home Health Care	No Charge	\$10 Copay	Not Covered
Rehabilitation Services	\$5 Copay	\$10 Copay	Not Covered
Habilitation Services	\$5 Copay	\$10 Copay	Not Covered
Skilled Nursing Care	\$100 Copay After CYD	\$200 Copay After CYD	Not Covered
Durable Medical Equipment	10% Coinsurance	20% Coinsurance	Not Covered
Hospice Services	No Charge	10% Coinsurance	Not Covered

WHY WOULD I CHOOSE TO ENROLL IN THE AETNA OPEN ACCESS SELECT BEST CHOICE EPO PLAN?

Brittany, 30, is single and shares a home with her sister in Deerfield Beach, FL. Brittany has an auto-immune condition that requires regular doctor visits, tests, and medications.

When it's time to enroll in one of her employer's health plans, she chooses the **Aetna Open Select Best Choice EPO plan**. For an affordable premium, the plan offers a low annual deductible, good coverage, and fixed copays. Her PCP and Specialist are also in the network.

She doesn't mind that with this plan, her Labs, Diagnostics and Surgical procedures are limited to Broward Health facilities only since she knows she will receive the care she needs at these facilities at a price she can afford.



AETNA OPEN ACCESS SELECT EPO

AETNA OPEN ACCESS SELECT EPO

- Aetna's **nationwide plan** – offers a **broad network of providers and healthcare facilities** – calendar year deductibles and maximum out-of-pocket costs are **higher** under this plan.
- **There are no out-of-network benefits**
- Under this plan, **there are no restrictions for lab work, diagnostics, or surgeries.** Employees can receive additional savings when using Broward Health facilities.

AETNA OPEN SELECT EPO (DEDUCTIBLES/COPAYS)

AETNA OPEN ACCESS* SELECT (EPO)	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna EPO Network)	Tier 3 (Out of Network)
Calendar Year Deductible (CYD)*			
Individual	\$750	\$1,000	Not Covered
Family	\$2,000	\$3,000	Not Covered
Maximum Out-of-Pocket (MOOP)*			
Individual	\$3,500	\$4,000	Not Covered
Family	\$7,000	\$8,000	Not Covered
Physician Services			
Primary Care	\$10 Copay	\$30 Copay	Not Covered
Specialist	\$25 Copay	\$45 Copay	Not Covered
Preventive Care	No Charge		Not Covered
Diagnostic Services			
Lab	10% After CYD	20% After CYD	Not Covered
X-Rays	10% After CYD	20% After CYD	Not Covered
Advanced Imaging	10% After CYD	20% After CYD	Not Covered
Outpatient Surgery			
Facility	\$100 Copay	\$350 Copay	Not Covered
Physician Services	No Charge		Not Covered
Emergency Services			
Emergency Room	\$300 Copay		
Ambulance	10% After CYD		
Urgent Care	\$20 Copay	\$45 Copay	Not Covered
Inpatient Hospital			
Facility	\$250 Copay	\$750 Copay	Not Covered
Physician Services	No Charge		Not Covered
Mental Health / Substance Abuse Services			
Outpatient	No Charge	\$45 Copay	Not Covered
Inpatient	\$250 Copay	\$750 Copay	Not Covered
Other Services			
Allergy Treatment / Testing	10% After CYD	20% After CYD	Not Covered
Spinal Manipulation	\$25 Copay	\$45 Copay	Not Covered
Home Health Care	No Charge	\$10 Copay	Not Covered
Rehabilitation Services	\$5 Copay	\$10 Copay	Not Covered
Habilitation Services	\$5 Copay	\$10 Copay	Not Covered
Skilled Nursing Care	\$100 Copay After CYD	\$200 Copay After CYD	Not Covered
Durable Medical Equipment	10% After CYD	20% After CYD	Not Covered
Hospice Services	No Charge	10% After CYD	Not Covered



BROWARD HEALTH®

WHY WOULD I CHOOSE TO ENROLL IN THE AETNA OPEN ACCESS SELECT EPO PLAN?

Karen, a 48-year-old female, works as an RN for Broward Health Coral Springs and lives in Boynton Beach, FL.

She is also a single mother of 2 children who attend college outside the Broward County area. Karen has Graves disease and sees her specialist a couple of times a year. Her doctor's office is located in Boca Raton, FL.

Because Karen loves to travel and her children attend school out of the Broward County area, Karen chose the **Aetna Open Access Select EPO plan** which offers a large nationwide network. This plan offers the flexibility to choose various Broward Health and non-Broward Health providers and healthcare facilities; a convenience she's willing to pay a bit more for.



AETNA POS II HDHP

AETNA POS II HDHP

- This plan offers low premiums, but **higher out of pocket costs.**
- **Out-of-network benefits are available under this plan**
- **A Health Savings Account (H.S.A.) will be established for employees enrolled in this plan.** Broward Health will contribute “seed dollars” into the H.S.A. **for initial enrollments only.**
- Employees are also eligible for **additional** “reward dollars” upon completion of annual physicals/wellness checks and completion of the online Health Risk Assessment (HRA).



AETNA POS II HDHP (DEDUCTIBLES/COPAYS)

AETNA CHOICE [®] POS II - HDHP	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out of Network)
Calendar Year Deductible (CYD)			
Individual	\$1,750		\$3,000
Family	\$3,500		\$6,000
Maximum Out-of-Pocket (MOOP)			
Individual	\$4,000		\$10,000
Family	\$7,000		\$20,000
Physician Services			
Primary Care	20% After CYD		40% After CYD
Specialist	20% After CYD		40% After CYD
Preventive Care	No Charge		40% After CYD
Diagnostic Services			
Lab	20% After CYD		40% After CYD
X-Rays	20% After CYD		40% After CYD
Advanced Imaging	20% After CYD		40% After CYD
Outpatient Surgery			
Facility	20% After CYD		40% After CYD
Physician Services	20% After CYD		40% After CYD
Emergency Services			
Emergency Room		20% After CYD	
Ambulance		20% After CYD	
Urgent Care	20% After CYD		40% After CYD
Inpatient Hospital			
Facility	20% After CYD		40% After CYD
Physician Services	20% After CYD		40% After CYD
Mental Health / Substance Abuse Services			
Outpatient	20% After CYD		40% After CYD
Inpatient	20% After CYD		40% After CYD
Other Services			
Home Health Care	20% After CYD		40% After CYD
Rehabilitation Services	20% After CYD		40% After CYD
Habilitation Services	20% After CYD		40% After CYD
Skilled Nursing Care	20% After CYD		40% After CYD
Durable Medical Equipment	20% After CYD		40% After CYD
Hospice Services	20% After CYD		40% After CYD



HEALTH SAVINGS ACCOUNT (H.S.A)

- Only employees enrolled in the **High Deductible Health Plan (HDHP)** can save pre-tax dollars to pay for eligible medical expenses through an employee-owned **Health Savings Account (H.S.A)**.
- Broward Health will contribute “seed dollars” for new enrollees only and “reward dollars” annually as previously described
- **H.S.A.** contributions are up to \$3,850 max per year for employee only and \$7,750 max for family. **H.S.A.** participants who are age 55 or older can contribute an extra \$1,000; \$4,850 max for employee and \$8,750 max for family.
- H.S.A. funds are yours to keep and the available balances can be used for current or future healthcare needs whether the enrolled employee remains with Broward Health or not.
- You will be provided a debit card to pay for expenses.
- **Millennium (formerly PayFlex) is the vendor for H.S.A.'s.**



WHY WOULD I CHOOSE TO ENROLL IN THE AETNA HIGH DEDUCTIBLE HEALTH PLAN?

David is a 28-year-old I.T. Analyst who lives in Tamarac, FL. He is single, with no children, and loves outdoor activities. David considers himself relatively healthy. His only consistent healthcare need is his seasonal allergy medication.

David would like to find a plan with low premiums where he can save more money pre-tax and maximize his savings potential now, while he's still single. He selects the **Aetna High Deductible Health Plan (HDHP)**.

With the HDHP, his employer contributes annually to an H.S.A. that helps pay for his medical bills. He can also deposit additional pre-tax funds from his paycheck. The best feature of the plan is that unused funds are never lost and rollover annually increasing his H.S.A. for future medical expenses.



Prescription Services



PRESCRIPTION BENEFITS

- **Prescription coverage is included with your medical plan** – employees cannot enroll for prescription services only.
- All medications designated as “**maintenance medications**” (ie: blood pressure meds, etc.) can only be filled at a Broward Health or CVS Pharmacy, or CVS Mail Order service.
- **Scripts must be filled with a 90-day script only** – 30-day scripts will not be covered after 2 initial fills.



PRESCRIPTION BENEFITS

Specialty Meds:

- All specialty meds must be filled at a Broward Health or CVS Pharmacy only.
- **Prudent Rx** will be utilized for those specialty meds with manufacturer coupons/discounts. **Usage is required** or a 30% coinsurance will be imposed. Prudent Rx Program helps plan members get copay assistance from drug manufacturers to reduce a member's cost share for eligible specialty medications (most instances have a zero out of pocket)
- **Non-Maintenance and Non-Specialty medications can be filled at participating Walgreens, Publix, Target, and Walmart Pharmacies**



DENTAL and VISION PLANS

RELIANCE STANDARD DENTAL PPO

- This PPO Dental Plan is administered by **Reliance Standard**. Under this plan, **you can utilize out-of-network dental providers**, however your out-of-pocket costs will be higher than if you use a provider within the network.
- To find providers near you, visit the following weblink at <https://www.reliancestandard.com/dental-vision/> .



AETNA DENTAL DMO



- This DMO Plan is administered by **Aetna**. Under this plan, **only in-network** dental providers can be utilized. **There are no out-of-network benefits.**
- To find providers near you, please visit <http://www.aetna.com/>.

AETNA VISION PLAN

- Broward Health's Vision Plan is administered by Aetna. Aetna Vision Network is contracted **thru EyeMed vision Care, LLC**. There are thousands of vision providers across the country.
- To determine if your provider is in-network, please register at www.aetnavision.com.



FLEXIBLE SPENDING ACCOUNTS (F.S.A./D.S.A)

FLEXIBLE SPENDING ACCOUNTS

Enables employees to put aside pre-tax dollars for qualified health expenses. F.S.A. plans are administered by WageWorks. There are **two types of FSA accounts**:



WageWorks

F.S.A. Health

- For employees enrolled in **Aetna's Best Choice EPO** and **Aetna Open Access Select EPO** plans only - **\$3050 max annual contribution**
- **Debit cards are provided.** More than 85% of transactions processed with the debit card are automatically approved. Others may require an EOB and/or bill.

F.S.A. Dependent Care

- Used to pay for dependent care services, such as preschool, summer day camp, before or after school programs, and child or elder daycare - **\$5000 max annual contribution (\$2500 if married and filing separate tax returns)**
- **Debit cards are NOT provided for Dependent Flexible Spending Accounts.**

FLEXIBLE SPENDING ACCOUNTS (CONT.)

- Once accounts are activated, total pledged funds are available for use immediately.
- Claims submitted for Dependent F.S.A reimbursement can be processed through the WageWorks Web Portal or via mobile app with automatic deposit into your bank account. Just select your **preferred payment option** and follow the prompts.
- You cannot use funds from Healthcare F.S.A. for Dependent Care F.S.A. expenses

👉 **Important!: Unlike an H.S.A., FSA and DSA funds that are not used during a plan year, are forfeited per IRS regulations. Up to \$500 will be allowed to be carried over to the new plan year.**



WageWorks

VOLUNTARY BENEFIT PLANS

CRITICAL CARE ILLNESS

- **Critical Care Illness benefits are administered by Reliance Standard Life Insurance Company.** Critical Care benefits provides a fixed, lump sum benefit upon diagnosis of a critical care illness. **Note: Covid-19 is not considered a critical illness.**
- Guarantee issue amounts are as follows:
 - **Employee or Spouse: Up to \$40,000 each**
 - **Child: 50% of employee amount up to \$20,000**
- Employee must be insured for dependent to be covered.
- **Coverage is portable** – you can take your plan with you if you change jobs or retire.
- **Premium/cost is age-band related.**



RELIANCE STANDARD
LIFE INSURANCE COMPANY

HOSPITAL INDEMNITY

- **Hospital Indemnity benefits are administered by Reliance Standard Life Insurance Company.** Hospital Indemnity insurance provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission, including room and board costs. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.

Features:

- Guaranteed issue; no medical questions
- No pre-existing conditions exclusions
- There is an additional 50% benefit when utilizing Broward Health facilities
- No deductibles
- Portability is included



RELIANCE STANDARD
LIFE INSURANCE COMPANY

ACCIDENT INSURANCE



RELIANCE STANDARD
LIFE INSURANCE COMPANY

- **Accident Insurance benefits are administered by Reliance Standard Life Insurance Company.** Accident insurance provides a range of fixed, lump-sum benefits covering a wide variety of injuries and accident-related injury expenses.
- **Guaranteed Issue** – no medical underwriting
- **Coverage is portable** – you can take your plan with you if you change jobs or retire.



Wellness Benefit: The plan pays a \$75 benefit for one covered health screening test per covered member, up to a maximum of four benefits per family per year. Covered health screening tests include diagnostic procedures, routine exams, immunizations, COVID-19 tests, and more.

AUTO & HOME INSURANCE

Plan Features:

- Multi-policy, multi-product discounts
- **Discounts** available for anti-theft devices, anti-lock brakes, superior driver, new home, security systems, and other carrier discounts
- Premiums are 100% employee paid
- Enrollment, renewal, and service functions are handled directly between employee and the carriers (**not eligible for payroll deductions**)



Automobile



Motorcycles



Recreational
Vehicles



Watercraft



Mobile
Homes



Homeowners



Umbrella
Liability



Renters/Condo
Insurance



Call 1-800-438-6381
Discount Code: E98



Call 1-800-730-6975
Client Code: 136929

OTHER VOLUNTARY BENEFITS

LEGAL INSURANCE

- This is offered **through Met Life Legal Plans**.
- Voluntary plan at a flat monthly rate of \$15.00 which if enrolled is paid via payroll deduction.
- Provides consultative services/ access to a network of participating attorneys for help with a range of legal matters including wills, family law, consumer protection, real estate, etc.



PET INSURANCE

- This is a voluntary program offered **through Nationwide Insurance**.
- Provides medical coverage for employees' pets (dogs and cats only). The costs depends on the size and breed of the pet.
- Employees may contact the vendor directly for the administration/ payment of this plan (**not eligible for payroll deductions**).



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LIFE INSURANCE AND BENEFICIARIES

BASIC LIFE & SUPPLEMENTAL LIFE

Group Basic Life/AD&D Insurance: Broward Health provides basic life insurance and AD&D **at no cost to you.** The amount of coverage is one times your annual salary up to \$500,000.

Supplemental Life Insurance: You can purchase additional voluntary life insurance for yourself, spouse and dependents.



Employee: Up to \$500,000 with no medical screening. Up to \$1,000,000 with medical screening (in \$10,000 increments)

Spouse: Up to \$50,000 with no medical screening. Up to \$250,000 with medical screening.

Children: Up to \$10,000 max - no medical screening required.

These benefits are administered through Reliance Standard Life Insurance Company.

BENEFICIARIES



- Online Enrollment process will require employees to select beneficiaries **prior** to electing plans. **A hard-copy Beneficiary Form** is still required at this time from all employees. All 4 sections of the green Beneficiary Form must be completed thoroughly. **Contact HR or Corporate Benefits for copy of form and additional information.**
- ****Very Important!** There is a difference between Primary Beneficiaries vs. Contingent Beneficiaries. If a minor is selected as a beneficiary, the benefit **remains** in the plan until the minor attains age 18 or a legal guardian may request the benefit (must provide court-ordered guardianship documentation)
- ****Employees are encouraged to complete a new green beneficiary form for all life-changing events.****



SHORT AND LONG TERM DISABILITY

SHORT & LONG TERM DISABILITY

Short-Term Disability



- Disability income protection for a short-term disability due to a covered injury or illness.
- Paid for by employee.
- Benefits begin on 18th consecutive day of disability.
- Maximum payment up to 24 weeks.
- Weekly benefit of 60% of base pay, up to \$3,000 per week.

Long-Term Disability

- Disability income protection for a long term-disability.
- Benefits begin on 180th consecutive day of disability.
- Maximum benefit up to social security normal retirement age.
- Monthly benefit amount of 60% of base pay, up to \$8,000/month.

Note: There are different time-off guidelines for management and physicians.

These benefits are administered through Reliance Standard Life Insurance Company.

RETIREMENT PLANS

CASH BALANCE PENSION PLAN



- Broward Health **company paid benefit**.
- Employees are eligible after one full year of service.
- Pension account grows through monthly benefit & interest credits.
- You are fully vested at **five years** of benefits eligible service.
- Payment options are available if you retire at age 55.
- Pension statements are mailed annually in October.

403(b) & 457(b) Retirement Plans

403(b)

- **Corebridge Financial (formerly AIG-VALIC) is the provider to administer our retirement program.**
- New hires will be automatically enrolled in the retirement plan at 2%. Employees will have 45 days to opt out.
- Broward Health matching contribution will be offered immediately - up to 2.4% of your first 5%.
- Employees are fully vested at five (5) years of eligible service.
- **Note: Physician Residents and Pool employees are eligible to enroll for these plans but NOT eligible for the employer match.**

457(b)

- Employees are eligible to enroll at date of hire.
- Opportunity to double the amount of tax-deferred income/savings for retirement.
- Immediately vested at 100%.
- This benefit is not eligible for match – employee full contributions only

ROTH 403(b) & 457(b)

Roth Contributions

- The Roth option offers a way to set aside after-tax money and, after five years, make tax-free withdrawals of principal, interest and earnings if certain conditions are met.
- Employees are allowed to contribute up to \$22,500 (combined pretax and Roth contributions) in 2023, plus \$7,500 more if you are age 50 or older.
- Take tax-free distributions after the end of the five-year period beginning with the first year for which a Roth contribution was made.



TUITION & CERTIFICATION REIMBURSEMENT

CONTINUING EDUCATION REIMBURSEMENT

After 3 months of benefits-eligible service, employees may pursue degree programs at **non-profit, accredited institutions** only. **Per Diem staff are not eligible for this benefit.**



Eligible Degree Programs

- Associate, Bachelor's, and Master's Degrees
- Employees may also be eligible for tuition reimbursement for specific healthcare related Doctorate or PhD Degrees **related to** subspecialties in ARNP or Physical Rehabilitation only - **will require regional CEO Approval.**
- Maximum annual reimbursement per IRS is **\$5,250** on a calendar year basis and includes both tuition and certification reimbursements combined.

Certification Exams/Programs

Employees can receive up to \$500 max reimbursement on an annual basis for certification exam fees or recertification fees only and for nationally recognized certification programs. Certifications required on the employee's job description are NOT eligible for reimbursement.

BENEFITS ENROLLMENT

BENEFITS ENROLLMENT - ONSITE

Go to your Broward Health Intranet **MyPlace** page and click icon called “**Benefits Enrollment**”. You will be directed to Broward Health’s Benefits Microsite.



BROWARD HEALTH BENEFITS MICROSITE

This page will provide you with information, documents, guides, and videos outlining our employee benefits. When you have reviewed the information, click on “How to Enroll” to proceed with the enrollment process.



BROWARD HEALTH - MICROSITE

Two Ways To Enroll:

1. Phone:

Call the Enrollment Call Center to speak with a Benefits Counselor who will explain your options, answer your questions, help you with benefit decisions, and take your elections over the phone.

2. Online:


The online enrollment system is available 24/7 during the enrollment period. Register or log in and follow the prompts to complete your enrollment. When registering, you will be prompted to answer three identity questions:

- Last four digits of your Social Security Number
- Date of birth
- Zip code (home address)

You will then be required to create a new username and password. Do not use your Broward Health issue login name and password to enroll for benefits.

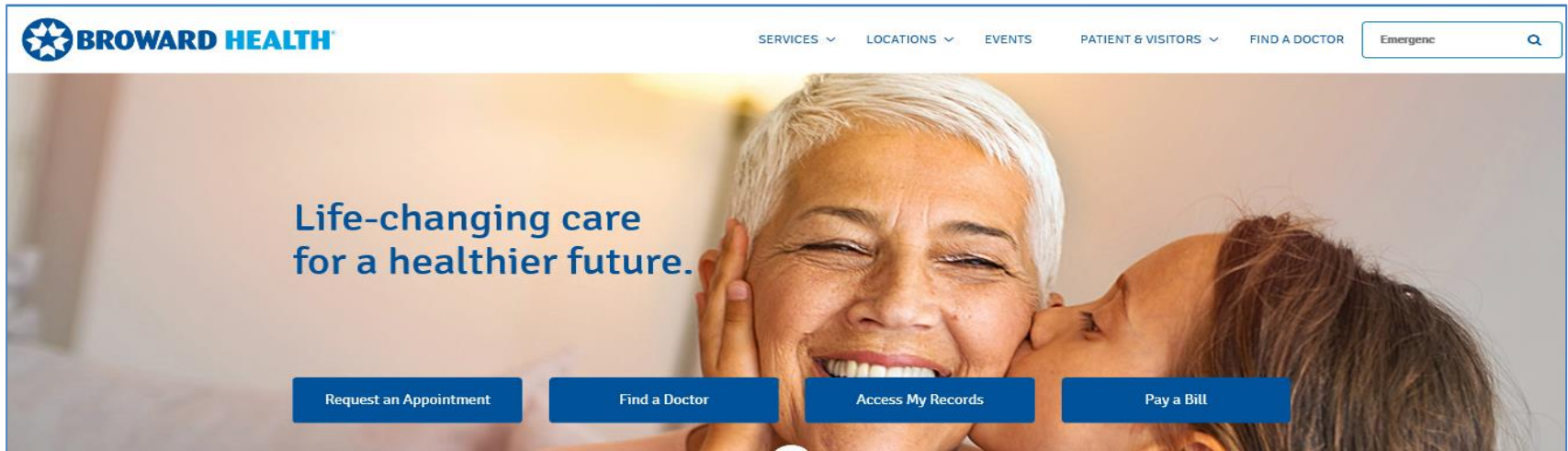
Username: Must be at least eight characters long and cannot contain any special characters.

Password: Must be at least eight characters long, contain one lowercase and one uppercase letter, one number, and one special character.

 [Enroll Now](#)

ONLINE ENROLLMENT “OFF-SITE”

1. Go to <https://www.browardhealth.org/> . Scroll down to bottom of page and click “Employee Website.”



2. Scroll down on page and find the Benefits Enrollment button and Click Here to begin enrollment.

Benefits Enrollment



REGISTRATION LINKS AND CONTACT INFORMATION FOR MEDICAL-DENTAL-VISION BENEFITS

(links to download digital proof of coverage until benefit cards are received)

- To download digital proof of Aetna Medical, Dental, and Vision coverage, register at <https://www.aetna.com/about-us/login.html>.
- To download digital proof of Reliance Dental PPO coverage, register at <https://www.reliancestandard.com/dental-vision/>.
- New cards are mailed out directly from the vendors within 1-2 weeks of enrollment.
- Email benefit inquiries to: Benefits@browardhealth.org or contact Corporate Benefits at: 954-473-7371/7234 or 7192. Fax # is: 954-888-3686

BENEFIT VENDOR CONTACT INFORMATION

BENEFIT	PHONE	WEBSITE
Aetna Dental DMO	1.877.238.6200	www.aetna.com
Aetna Medical	1.877.245.1813	www.aetna.com
Aetna Vision (through EyeMed Vision Care)	1.877.973.3238	www.aetnavision.com
Broward Health Benefits Department	1.954.473.7371	https://employee.BrowardHealth.org
Broward Health Credit Union	1.954.625.3660	www.bhcfcu.org
Broward Health Employee Assistance (EAP)	1.954.847.4327 1.800.343.2186	https://employee.BrowardHealth.org/pages/eap
Corebridge Financial, formerly AIG Retirement Services, (Plan #09091) - 403(b)/457(b)	1.800.448.2542	www.BH.AIGRS.com
CVS Caremark Pharmacy	1.866.260.4646	www.caremark.com/startnow
Farmers Auto and Home Insurance	1.800.438.6381	www.myautohome.farmers.com
Liberty Mutual Auto and Home Insurance	1.800.730.6975	www.libertymutual.com
MetLife Legal	1.800.821.6400	www.members.legalplans.com
Millennium Trust Company (MTC), formerly PayFlex, Health Savings Account Administrator	1.888.678.8242	www.payflex.com
Nationwide Pet Insurance	1.877.738.7874	www.petinsurance.com/BrowardHealth
Reliance Standard Dental PPO	1.800.497.7044	https://www.reliancestandard.com/dental-vision/
Reliance Standard Group Accident, Critical Illness, and Hospital Indemnity Insurance	1.800.866.2301	https://customercare.rsli.com/contact/
Reliance Standard STD/LTD (Matrix Absence Management)	1.800.866.2301	https://customercare.rsli.com/contact/
Reliance Standard Supplemental Life Insurance	1.800.351.7500	https://customercare.rsli.com/contact/
Reliance Standard Travel Assistance	1.800.456.3893 1.603.238.1966	https://customercare.rsli.com/contact/
Reliance Standard WalletArmor ID Theft Protection	1.855.246.7347	www.reliancestandard.com/walletarmor
The Work Number (Employment Verification)	1.800.367.5690	www.theworknumber.com
WageWorks Flexible Spending Accounts Administrator	1.866.602.3887	www.wageworks.com





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