

2024 Benefits Overview

**Presented by: Broward Health Corporate
Benefits @ Spectrum**

(benefits@browardhealth.org)



COURSE OBJECTIVES



Provide education on the various health and welfare benefits offered by Broward Health



Increase the understanding on which benefits plan best fits the needs of each employee



Provide employees with the tools necessary 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. Please take the time to review details of all benefits by visiting the Employee Benefits Page at: <https://employee.browardhealth.org/pages/employee-benefits>.

Important Note: Employees are responsible for the plans that they enroll in and to ensure the accuracy of their enrollment at the beginning of the Plan Year.



BENEFITS ELIGIBILITY & LIFE EVENTS

BENEFITS ELIGIBILITY

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

- **Full-time** employees working at least 64 hours a pay period and **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. **Failure to enroll during this timeframe will be deemed as benefits being waived.**
- There are **different premium rates** for full-time and part-time employees
- There are different guidelines for **ACA Eligibility** for Pool employees (contact Corporate Benefits for more information)

DEPENDENT ELIGIBILITY

- **Legal Spouse – Domestic Partners are not eligible.**
- **Biological, Adoptive, and Legal Step-Children up to the age of 26 -** eligible for coverage through the end of the year the dependent turns 26.
- **Children of covered dependents (up to 18 months of age)**
- **Disabled Adult Child Dependents - Employee must complete the “Aetna Dependent Disability” and “Physician Certification” forms and submit to Aetna for review and approval.** (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.)

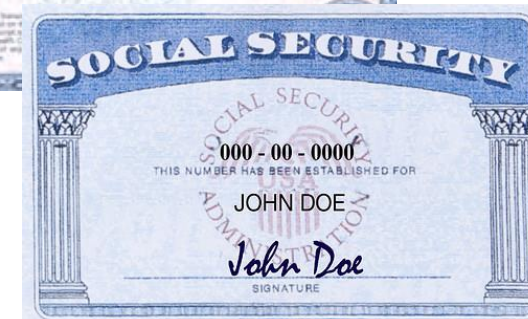
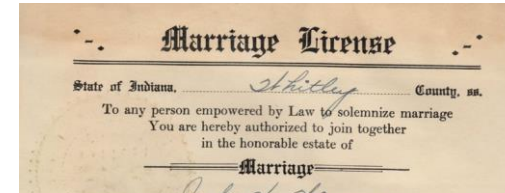


Supportive dependent documentation must be provided to Corporate Benefits within the 30-day enrollment period for any dependents enrolled in the plans. This includes birth certificates, marriage certificates, and copies of social security cards. **Failure to provide this documentation will result in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

DEPENDENT SUPPORTIVE DOCUMENTS

Acceptable Supportive Documentation:

- **Legal Spouse – Copy of Marriage License and Social Security card**
- **Children up to age 26 – Copy of Birth Certificate and Social Security card**
- **Children of Covered Dependents – covered up to 18 months of age – Copy of Birth Certificate and Social Security card**
- **Approved Disabled Adult Child Dependents (must be first approved by Aetna) - Copy of Birth Certificate and Social Security card**



QUALIFYING LIFE EVENTS

What is a Qualifying Event?



- **Birth/Adoption of a child** (coverage begins on date of birth)
- **Marriage / Divorce**
- **Employee Transfer from Non-Eligible/Per Diem status to Benefits-Eligible status (FT/PT)**
- **Change in Employee Status (PT -> FT or FT -> PT)**
- **Death of a Dependent**
- **Loss of coverage**

For Qualifying Life Events, employees have 30 days from the occurrence of the life event to enroll for benefits. For assistance with enrollment, please contact the HR Business Center (HRBC) at 954-473-7090.

HEALTH PLANS

MEDICAL PLANS

2024 MEDICAL PLANS

All Medical Plans are administered by Aetna

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• *Plan Restriction*: all <u>Lab work, pathology tests, diagnostics (X-rays, MRI/CT, etc.), and all surgical procedures</u> are restricted to Broward Health providers and facilities only• 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• Services can be rendered at both Broward Health <u>and</u> Non-Broward Health facilities (must be Aetna approved)• No out-of-network benefits
Aetna POS II – High Deductible Health Plan	<ul style="list-style-type: none">• Aetna nationwide network• Offers both in and out-of-network benefits, with low premiums, but higher out-of-pocket costs.• Offers the saving benefits of a Health Savings Account (H.S.A.) with employer contributions and incentives for wellness activities

Please refer to the Broward Health Employee Benefits Guide for a comprehensive breakdown of coverage amounts.

TIER LEVELS

UNDERSTANDING YOUR TIER LEVELS

Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out of Network)
---	---------------------------	----------------------------

- **Tier 1 Level of Coverage** = services rendered by a Broward Health Employed or Affiliated (Broward Health Credentialed) Physicians within the Aetna Open Access Network and Broward Health Facilities/Services **only** – these services provide “**Maximum Savings**”
- **Tier 2 Level of Coverage** = All other **Aetna Network** Physicians or Facilities or Services – these services provide “**Standard Savings**”
- **Tier 3 Level of Coverage** = offers **Out of Network** Physicians/Facilities/Services (offered on the Aetna High Deductible Health Plan (HDHP) only)

AETNA OPEN ACCESS SELECT “BEST CHOICE” EPO PLAN

- Broward Health’s self-insured plan - offers lower annual deductibles, copays, and maximum savings **under the Tier 1 level**
- Designed for individuals and families who regularly have direct access to Broward Health employed or affiliated physicians within the Aetna Open Access as well as Broward Health facilities.
- ***Plan Restriction*** - all lab work, pathology tests, diagnostics (X-rays, MRI/CT, etc.), and surgical procedures are restricted to be performed at Broward Health facilities only (except in cases of emergency or with pre-authorization approved by Corporate Benefits **prior** to services being rendered). Also, **employees cannot have labs done at a Quest facility.**
- For non-restricted procedures/services, employees must utilize an **Aetna approved** provider/facility
- **No out-of-network benefits.** If an employee utilizes an OON provider or facility, the employee will be responsible for 100% of all charges incurred.



AETNA OPEN ACCESS SELECT EPO PLAN

- Aetna **nationwide** plan
- Offers flexibility of a broader network/selection of providers and healthcare facilities, but at a higher cost. Offers maximum savings when utilizing **Tier 1 level**.
- Procedures can be performed by non-Broward Health affiliated providers at non-Broward Health facilities, **but only Aetna approved providers and facilities**.
- Employees can have blood tests done at Quest Laboratories.
- **No out-of-network benefits.** If an employee utilizes an OON provider or facility, the employee will be responsible for 100% of all charges incurred.



AETNA HIGH DEDUCTIBLE HEALTH PLAN

- This plan offers **low premiums**, but **higher out of pocket costs**.
- **Out-of-network benefits** are available under this plan with a higher deductible and copay
- **A Health Savings Account (H.S.A.) will be established by Corporate Benefits for employees enrolled in this plan.** Broward Health will contribute “**seed dollars**” into the employee’s H.S.A. **for initial enrollments only (not annually)** - \$500 for EE Only/EE & Children or \$1000 EE & Spouse/Family coverage
- Employees are also eligible for additional “**reward dollars**” upon completion of an annual physical or wellness check and completion of an annual online Health Risk Assessment (HRA).
- Employees can also enroll for additional biweekly payroll deductions into their Health Savings Account (HSA).



HEALTH SAVINGS ACCOUNT FOR HDHP

- 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.)**.
- **H.S.A.** contributions are up to **\$4,150** max per year for Employee Only/EE & Children and **\$8,300** max for EE & Spouse/Family coverage. **H.S.A. participants who are age 55 or older can contribute an extra \$1,000 per year** (\$5,150 max for employee and **\$9,300** max for family).
- H.S.A. funds never expire and are yours to keep. Available balances can be used for current or future healthcare needs whether the enrolled employee remains with Broward Health or not.
- Once accounts are activated, **only total funds contributed as of present date** will be available for use immediately.
- You will be provided a debit card to pay for expenses by the vendor.
- **Effective 1/1/2024, H.S.A.s are administered by INSPIRA** (formerly Millennium/Payflex)



FLEXIBLE SPENDING ACCOUNTS (FSA/DSA)

FLEXIBLE SPENDING ACCOUNTS

Employees enrolled in the [Aetna Best Choice EPO](#) and the [Aetna Open Access Select EPO](#) plans can put aside pre-tax dollars for qualified health expenses through a **Flexible Savings Account (FSA)**. F.S.A. plans are administered by **WageWorks**.



There are **two (2)** types of FSA accounts:

F.S.A. - Health

- Allows you to use pre-tax dollars to pay for **eligible medical expenses**.
- \$3200 max annual contribution
- **A debit card will be provided to you by WageWorks.**

F.S.A. - Dependent Care

- Allows you to use pre-tax dollars to pay for eligible dependent **daycare or elder care expenses**. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.
- \$5000 max annual contribution (\$2500 if married and filing separate tax returns).
- **Debit cards are not provided for Dependent Flexible Spending Accounts**

***Please Note*: You cannot use funds from Healthcare F.S.A. for Dependent Care F.S.A. expenses.**

FLEXIBLE SPENDING ACCOUNTS

- Once accounts are activated, the total annual funds pledged for FSA-HEALTH will be available for use **immediately**. For Dependent Savings Accounts, only the total contributions paid **as of present date** will be available for use.
- 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.
- 👉 **Important Note!** Unlike an H.S.A., **This plan has a “use it or lose it” rule.** 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 next plan year for FSA-Health only.

You must actively re-enroll in either FSA plan each year.

You are not automatically re-enrolled.

PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES
Health Care Flexible Spending Account**	\$3,200	Copays, deductibles, orthodontia, over-the-counter medications, etc.*
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)	Day care, nursery school, elder care expenses, etc.*

Prescription Services



PRESCRIPTION BENEFITS

Prescription coverage is included in your medical plan. PrudentRx will be utilized for those specialty medications with manufacturer’s coupons or discounts. You will automatically be enrolled in the PrudentRx Program if you are currently taking a medication that is included in the program. As a participating member, you will have a \$0 cost share for these medications. If you choose to opt-out of the PrudentRx Program, you will be responsible for the 30% coinsurance.

Effective Plan Year 2024, all medications designated as “maintenance” medications can only be filled at a Broward Health Pharmacy, CVS Pharmacy, CVS Mail Order, or other Network Pharmacies after two initial 30-day supplies. After that, you must get a 90-day supply or contact CVS to opt-out. If a member opts-out, they can continue to fill maintenance medications 30 days at a time. The CVS number is on the back of your insurance card. All specialty medications must be filled at a Broward Health Pharmacy, CVS Pharmacy, or Publix Specialty. Please contact CVS for additional pharmacy locations or visit [Caremark.com/PharmacyLocator](https://www.caremark.com/PharmacyLocator).

AETNA CHOICE* POS II - HDHP	Retail	Mail Order
Pharmacy		
Generic	20% After CYD	
Preferred Brand	20% After CYD	
Non-Preferred Brand	20% After CYD	
Specialty	20% After CYD	
AETNA OPEN ACCESS* SELECT BEST CHOICE PLAN	Retail	Mail Order
Pharmacy		
Generic	\$10 Copay	\$25 Copay
Preferred Brand	\$25 Copay	\$62.50 Copay
Non-Preferred Brand	\$40 Copay	\$100 Copay
Specialty	Broward Health Pharmacies: \$20 Copay PrudentRx: 30% Coinsurance if not enrolled	Other Specialty Pharmacy: \$50 Copay PrudentRx: 30% Coinsurance if not enrolled
AETNA OPEN ACCESS* SELECT (EPO)	Retail	Mail Order
Pharmacy		
Generic	\$10 Copay	\$25 Copay
Preferred Brand	\$30 Copay	\$75 Copay
Non-Preferred Brand	\$50 Copay	\$125 Copay
Specialty	Broward Health Pharmacies: \$20 Copay PrudentRx: 30% Coinsurance if not enrolled	Other Specialty Pharmacy: \$75 Copay PrudentRx 30% Coinsurance if not enrolled

DENTAL AND VISION



DENTAL PLANS (2)

RELIANCE DENTAL PPO PLAN

- PPO plan administered by **Reliance Standard Life Insurance Company**.
- **Employees 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, please visit the following weblink at [Home | Reliance Standard](#).

AETNA DMO PLAN

- 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 the following weblink at <http://www.aetna.com/>.

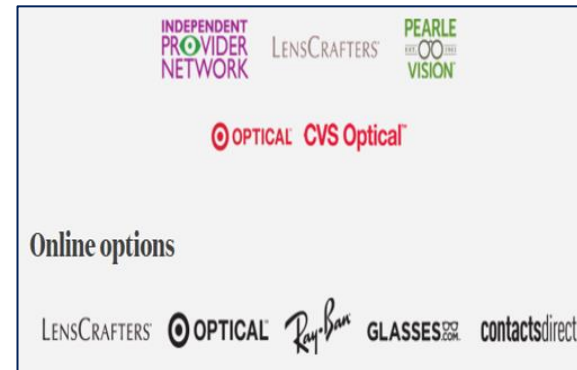
AETNA VISION PLAN



Broward Health's Vision Plan is administered by Aetna. **Aetna Vision Network is contracted through EyeMed Vision Care, LLC.** There are thousands of vision providers across the country.



To obtain a listing of providers or determine if your provider is in-network, please register at www.aetnavision.com.



INDEPENDENT PROVIDER NETWORK LENS CRAFTERS PEARLE VISION
OPTICAL CVS Optical

Online options

LENS CRAFTERS OPTICAL Ray-Ban GLASSES contactdirect

VOLUNTARY BENEFIT PLANS

Important! Payment of premiums for all Voluntary Plans must always be up-to-date. Missed or late premiums will affect the eligibility for payment of benefits.

ACCIDENT INSURANCE



RELIANCE STANDARD
LIFE INSURANCE COMPANY

- **Accident Insurance benefits are administered by Reliance Standard Life Insurance Company.**
- Provides a range of fixed, lump-sum benefits covering a wide variety of injuries and accident-related injury expenses such as fracture, burn, ligament damage, or concussion.
- Benefits payable increase by 50% if employee receives treatment at a Broward Health facility.
- Guaranteed Issue – no medical underwriting - Benefits are paid even if you have other coverage.
- **Coverage is portable** – you can take your plan with you if you change jobs or retire (with certain stipulations).



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.

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: from \$5000 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 and change in 5-year intervals.**



RELIANCE STANDARD
LIFE INSURANCE COMPANY



Wellness Benefit: The plan pays a \$50 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.

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
 - **Broward Health Facility = \$1500 for hospital admission; \$300 per day**
 - Non-Broward Health Facility = \$1000 for hospital admission; \$200 per day
- No deductibles
- Portability is included



RELIANCE STANDARD
LIFE INSURANCE COMPANY

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 MetLife 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**).



LIFE INSURANCE AND BENEFICIARIES

BASIC LIFE & SUPPLEMENTAL LIFE

These benefits are administered through Reliance Standard Life Insurance Company.

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 (*Note: either employee or spouse enrollment is **required** for election of child life benefit.)

***Important!* Payment of Supplemental Life premiums must always stay current.
Missed or late premiums will affect payment of benefit(s) to beneficiary(ies).**

BENEFICIARIES

- The online enrollment process will require employees to select beneficiaries prior to electing plans. A hard-copy Beneficiary Form is still required from all employees. All 4 sections of the green Beneficiary Form must be completed thoroughly.
- ****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 beneficiary form for anytime there is a life-changing event..**



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.
- Employee initiates the claim for ST or LT Disability directly with Reliance Standard Life Insurance Company (thru Matrix Absence Management: 1.800.866.2301)
- 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.**

These benefits are administered through Reliance Standard Life Insurance Company in conjunction to the Broward Health Leave Department (954.473.7701). **Claims are not processed through Broward Health Corporate Benefits.**

Important! Payment of Disability premiums must always stay current. Missed or late premiums may affect payment of benefits.

RETIREMENT PLANS

CASH BALANCE PENSION PLAN



- Broward Health **company paid benefit.**
- Employees are eligible/enrolled 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

<p><u>403(b) Plan</u></p>	<ul style="list-style-type: none"> • Corebridge Financial (formerly AIG-VALIC) is the recordkeeper. • New hires will be automatically enrolled at 2% of their base compensation if they don't opt-out within 45 days of hire. • This benefit will automatically escalate 1% annually until the 10% maximum is attained. • Broward Health matching contribution will be offered immediately - up to 2.4% of your first 5%. • Employees are fully vested after five (5) years of eligible service (with no breaks in service). • <u>Physician Residents</u> and <u>Pool employees</u> are eligible to enroll in these plans but NOT eligible for the employer match or auto-enrollment.
<p><u>Roth 403(b) Plan</u></p>	<ul style="list-style-type: none"> • Employees also have the ability to contribute additional after-tax dollars. There is no matching contribution to the Roth 403(b) plan.
<p><u>457(b) Plan</u></p>	<ul style="list-style-type: none"> • Employees are eligible to enroll at time 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 contributions only
<p><u>Roth 457(b) Plan</u></p>	<ul style="list-style-type: none"> • Employees may contribute additional after-tax dollars into the Roth 457(b) plan. • There is no matching contribution to the Roth 457(b) plan.

403(b) & 457(b) RETIREMENT PLANS

Meet your Corebridge Financial team



Scott Anselmo

Senior Financial Advisor
1800 North Military Trail, Suite 340, Boca Raton, FL 33431
Office: 561.688.6320
Cell: 954.459.5507
scott.anselmo@corebridgefinancial.com



Shawn Casey, CFP®

Senior Financial Advisor
1800 North Military Trail, Suite 340, Boca Raton, FL 33431
Office: 561.688.6320
Administrative Assistant's Phone: 561.688.6320
shawn.casey@corebridgefinancial.com



John Kubs

Senior Financial Advisor
1800 North Military Trail, Suite 340, Boca Raton, FL 33431
Office: 561.688.6320
john.kubs@corebridgefinancial.com



RETIREMENT PLANS

For detail information regarding our Retirement Plans, please click on the icon below to access our Retirement Brochure:



Adobe Acrobat
Document



BENEFITS ENROLLMENT

BENEFITS ENROLLMENT

1. Visit MyPlace, select the **Business** tab, and look for the **Infor Prod** icon:



2. Enter your Broward Health issued sign on name and password.

If you experience any issues with your enrollment or have any questions, **please contact the HR Business Center (HRBC) at 954-473-7090.**



BENEFITS ENROLLMENT

- Click on icon below for the step-by-step instructions for benefits enrollment in the INFOR Prod system.
- If you experience any issues with your enrollment or have any questions, **please contact the HR Business Center (HRBC) at 954-473-7090.**



Adobe Acrobat
Document



BENEFITS 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/e
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
Inspira Financial (formerly Millennium Trust/PayFlex) Health Savings Account Administrator	1.888.678.8242	https://inspirafinancial.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-visit
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



Reminder: Please take the time to review details of all benefits before your final enrollment by visiting the **Broward Health Employee Benefits Page** at: <https://employee.browardhealth.org/pages/employee-benefits>.

For assistance with enrollment, please contact the HR Business Center (HRBC) at 954-473-7090.

2024 Benefits Overview

Broward Health Corporate Benefits @ Spectrum
(benefits@browardhealth.org)

