RETIREE ENROLLMENT **TWO**THOUSAND**TWENTYSEVEN**

YOUR**BENEFITS**

Miami-Dade County Retiree Group Insurance Enrollment Newsletter

What's New!

- We've partnered with Beyond Med Plans to save on hundreds of wellness and lifestyle services that traditional benefits leave out
- Medical rate changes for the Group MAPD PPO with Extended Services Plan
- New Retiree Open Enrollment Website: https://www.miamidade.gov/global/humanresources/benefits/open-enrollment-retirees.page

Retiree Enrollment is Here

The retiree enrollment period is your annual opportunity to make permitted changes to your health insurance coverage through the Miami-Dade County Retiree Group Insurance Program for the 2027 calendar year. The enrollment period will be from October 19, 2026, to November 3, 2026.

The County will continue to offer three self-insured HMO plans, one POS plan and three Medicare eligible plans, including one Medicare Advantage plan option, managed by Aetna. Additionally, the County provides retirees optional dental, vision, and basic life insurance benefits. For your convenience, your 2027 personalized Billing Statement is on page 2 of this newsletter and reflects the premiums for 2027 based on your current enrollment.

Please note the rate changes associated with the Aetna Group MAPD PPO plan. Please refer to the website for more information at: https://retireefirst.com/miamidadecounty/.

Enrollment Overview – Pre-65 Retirees

If you are satisfied with your current medical, dental, vision and/or life insurance coverage, you DO NOT need to take any action. If you decide to change medical plans for the 2027 plan year, consider other factors besides cost alone by reviewing the plan benefits, co-payments and participating physicians. With a 99% provider network match, most individuals will find their current providers already participating in Aetna's network. If you have recently become medicare eligible by age or via disability, please read the Enrollment Overview-Medicare Eligible and Retirees Over Age 65. Please contact Aetna at 833-704-0009 for assistance with this process.

To make a qualifying change, complete the 2027 Retiree Group Insurance Annual Enrollment Change/Cancellation Form (page 3) and submit it to the Benefits Administration Unit (BAU) no later than November 3, 2026.

Importance of Updating your Beneficiary Designation

The County's life insurance benefit for retirees is provided by Minnesota Life (MN Life) and their secure website provides retirees easy access to their policy information. Retirees may access their policy value and beneficiary information at any time by logging into their account on the MN Life website at www.lifebenefits.com.

To log in, use the following instructions:

User ID:

MDC followed by your Retiree ID, including any leading zeros (i.e. if your Retiree ID number is 12, enter MDC00000012 as your User ID).

Initial password:

Your eight-digit date of birth (MMDDYYYY) followed by the last four digits of your Social Security number. (i.e. 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).

Coverage Limiting Age for Dependent Children

Dental and Vision – Age 26 (ends December 31 of attainment of age 26) - There is no extension beyond 26 unless the dependent is incapable of sustaining employment due to mental or physical disability. Contact the Benefits Administration Unit at 305-375-5633 for eligibility or further information.

Medical – Age 26 (ends December 31 of attainment of age 26) **Medical coverage** may be continued beyond December 31, of the year the adult child turns 26, until the **end of the calendar year the child turns 30** (December 31) unless otherwise noted. **Only medical coverage is available to this group**. For more information, visit https://www.miamidade.gov/global/humanresources/benefits/retiree-insurance-faqs.page.

Certification is required for a dependent child that is age 26 or older going into plan year 2027. Please visit https://www.miamidade.gov/global/humanresources/benefits/retiree-forms.page for a copy of the required affidavit form. For more information or eligibility questions please contact Aetna at 1-833-704-0009.

Please note, to cover an eligible dependent, retirees are required to maintain coverage with the County's retiree group. If you are under age 65 and approved for Medicare Parts A & B coverage, you may remain in an Aetna Under age 65 Plan, until age 65. These plans will pay secondary to Medicare. Reach out to your specialist for your Medicare options.

2027 Account Summary

Below is your 2027 account summary based on your current enrollment. If you are happy with your selections, you do not need to do anything further. If you request to cancel or change coverage for the 2027 plan year, a revised billing notice will be mailed to your home address by mid-December. FRS deducted premiums will be adjusted accordingly

Name: **ID:**

	Plan	Coverage Description	Monthly Premium
Medical Insurance			
Dental Insurance			
Vision Insurance			
Term Life Insurance			
SS Tax			
		Total Monthly Premium	

Enrollment Overview-Medicare Eligible and Retirees Over Age 65

In addition to the current Medicare Supplement options, there is a lower-cost Medicare Advantage plan option with Prescription Drug Plan (MAPD) available to Medicare eligible members and retirees over age 65; Aetna Medicare Advantage PPO with Extended Service Plan (formerly know as the National Choice Plan) with access to dental, vision and fitness benefits, is being provided by the County and administered by Aetna. We've partnered with RetireeFirst for affordable Individual MAPD Plan options that are **not** Miami Dade County plans. For more information call them at 888-517-6373.

If you are currently enrolled in the Aetna Medicare Advantage PPO with Extended Service and are satisfied with your coverage, no further action is required.

Aetna has also retained RetireeFirst, our current retiree benefits management solution and advocacy service provider, to manage the MAPD plans. As before the RetireeFirst representatives will be available to help you navigate the complex retiree medical landscape and troubleshoot any problems you may have with your coverage, prior authorizations, provider's office and/or pharmacy benefits. RetireeFirst will help you navigate Medicare, understand your benefits, and connect you to programs that will improve your health and wellbeing.

Aetna Plans will pay as the Secondary Plan to Medicare as permitted by the Social Security Act of 1965. When these Plans are secondary to Medicare, the amount payable under these Plans shall be reduced by the amount payable under Medicare if any, regardless of whether the Participant has enrolled in Medicare.

A Participant who is eligible to be covered under Medicare, must enroll in Medicare Parts A and B on the date eligible, this includes disabled retirees. For Benefit payments under the Aetna Plans, regardless of whether or not the participant enrolls in Medicare, the Plans will assume that the Participant has enrolled both Parts A and B.

Mail Order Prescriptions

CVS Caremark Pharmacy continues as the Pharmacy Benefit Manager (PBM) and mail order vendor. Aetna has over 66,000 pharmacies nationwide and a special relationship with CVS which offers access to Minute Clinic. However, you may continue to use your preferred pharmacy including but not limited to: Publix, Walgreens, Walmart, Costco and CVS.

Should you have any questions related to participating pharmacies please contact Aetna at 1-833-704-0009.

Beyond Med Plan

Beyond Med is a platform that helps you save on the services traditional health benefits often leave out. Through a growing network of licensed providers and partners, members receive preferred pricing on services typically paid for out of pocket, making it easier to find, choose, and afford care beyond traditional health coverage. Members save 20% on average, with no usage limites or reimbursemnet process. Need help finding the right option? The Beyond Med Concierge Team can help. Call (844)267-0602 or email concierge@beyondmedplans.com. To enroll please visit: https://www.beyondmedplans.com/groups/miami-dade-county-government-retiree-group.

The Wellness Works Program

Retirees enrolled in Under 65 Plans are eligible to participate in Aetna's Personal Health Solutions and Aetna's Lifestyle and Condition Programs as part of your health plan benefits. For more information visit https://www.miamidade.gov/global/humanresources/benefits/open-enrollment-retirees.page. These programs have excellent benefits designed to help you better manage your health.

Florida Retirement System (FRS) Payroll Deductions

To set up FRS Payroll Deductions, simply download the FRS Insurance Payroll Deduction Authorization Form from our website, https://www.miamidade.gov/global/humanresources/benefits/retiree-forms.page, complete, and fax it to 305-375-1368.

2027 Monthly Premium Rates - Change/Cancellation Form

Name _____ **ID** _____ **Ph** _____

Please read before you continue:

- To make changes to your current benefits, return this form to our office no later than November 3, 2026. If you don't see a particular option, contact your specialist.
- New dependents may NOT be added to your coverage during this enrollment period.

Change Medical Coverage to:

If changing plan, select (√) one of the following options:

Retirees Under Age 65

	Aetna POS	Aetna High Option HMO	Aetna Select HMO	Aetna Jackson First HMO
Retiree or Spouse/Domestic Partner Under 65	☐ $2,053.41	☐ $919.91	☐ $837.38	☐ $672.97
Retiree Under 65 & Spouse/Domestic Partner Under 65	☐ $3,954.55	☐ $2,017.44	☐ $1,844.35	☐ $1,499.30
Retiree Under 65 & Child(ren)	☐ $3,753.59	☐ $1,861.49	☐ $1,701.08	☐ $1,381.49
Retiree Under 65 & Spouse/Domestic Partner Under 65, plus Child(ren)	☐ $4,987.63	☐ $2,487.08	☐ $2,275.95	☐ $1,855.12

Retirees Over Age 65 or Medicare Eligible Through Disability

(Must be enrolled for Medicare Parts A and B to be eligible for any of the Aetna over 65 plans)

	Aetna High Opt Suppl RX	Aetna High Opt Suppl No RX Plan	Aetna PPO Medicare Adv Plan
Medicare Eligible Retiree	☐ $803.91	☐ $349.44	☐ $471.34
Medicare eligible Retiree & Medicare eligible Spouse/Domestic Partner	☐ $1,517.24	☐ $660.25	☐ $942.68
Medicare Eligible Retiree & Spouse/Domestic Partner Under 65 on Aetna High Opt HMO	☐ $1,723.82	☐ $1,269.35	☐ $1,391.25
Medicare Eligible Retiree & Children on Aetna High Opt HMO	☐ $1,745.49	☐ $1,291.02	☐ $1,412.92
Medicare Eligible Retiree & Spouse/Domestic Partner Under 65 on Aetna Select	☐ $1,641.26	☐ $1,186.82	☐ $1,308.72

Medicare Advantage options include dental and vision coverage, please review and determine if you need to change your current coverage.

Change Dental Coverage to:

If changing plan, select (√) one of the following options:

	Delta Dental PPO		DeltaCare® DHMO	
	Standard	Enriched	Standard	Enriched
Retiree	☐ $28.91	☐ $40.72	☐ $10.43	☐ $11.74
Retiree & one dependent	☐ $57.25	☐ $80.55	☐ $17.25	☐ $19.46
Retiree & dependents	☐ $92.30	☐ $129.93	☐ $26.44	☐ $30.94

Change Vision Coverage to:

If changing plan, select (√) one of the following options:

	Humana Vision Program	
	Standard	Enriched
Retiree	☐ $7.36	☐ $13.39
Retiree & one dependent	☐ $14.72	☐ $26.76
Retiree & dependents	☐ $26.44	☐ $49.22

Cancellations:

List individual(s) and indicate which (√) coverage(s) you want to cancel effective January 1, 2027. Please note all cancellations are irrevocable.

Name	Relationship*	Medical	Dental	Vision	Life
_____	_____	☐	☐	☐	☐
_____	_____	☐	☐	☐	☐

***Self, SP-Spouse, CH-Child, DP-Domestic Partner, DPCH-Child of Domestic Partner**

_____ _____

Signature **Date**

Please sign, date, and mail or fax this page by Nov. 3, 2026, to:
Miami-Dade County
PIOD • Benefits Administration Unit
111 NW 1st Street, Suite 2324 - Miami, FL 33128
Fax: 305-375-1368

The material contained in this newsletter does not constitute an insurance certificate or policy. It is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusions of coverage for each benefit plan are contained in certificates of insurance issued by the participating insurance companies to enrollees.

People and Internal Operations Dept
Benefits and Employee Support Services Division
Benefits Administration Unit
111 NW 1st Street Suite 2324
Miami Florida 33128
005-2324-130064 10-2024

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10.19 - 11.03
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Head to **https://www.miamidade.gov/global/humanresources/benefits/open-enrollment-retirees.page** for more information.

Open Enrollment Benefit Fairs

10/13 | 10:00 a.m. - 2:00 p.m. | 3505-A NW 107 Ave, Doral, FL 33178 (2nd Floor, L200B)
10/14 | 9:00 a.m. - 12:00 p.m. | Stephen P. Clark Government Center: Address: 111 NW 1st Street, Suite 100, Miami, Florida 33128 (Lobby)
10/14 | 1:00 p.m. - 4:00 p.m. | 3071 SW 38 Ave, Miami, FL 33146 (Training Room, 156A)
10/15 | 10:00 a.m. - 2:00 p.m. | William Lehman Rail Yard: Address: 6601 NW 72 Ave, Miami, FL 33166
For virtual sessions visit our website at **https://www.miamidade.gov/global/humanresources/benefits/open-enrollment-retirees.page**.

Contact Information

Miami-Dade County retirees website **www.miamidade.gov/humanresources/retirees.asp**

Medical Plans

Aetna Health Plans	(833) 704-0009	www.Aetna.com
RetireeFirst	(833) 212-9891	www.retireefirst.com/miamidadecounty

Dental Plans

Delta Dental	(800) 471-1334	www.deltadentalins.com/mdc

Vision Plans

Humana Vision	(877) 398-2980	www.humana.com

Life Insurance Plan

Minnesota Life	(833) 505-3875	www.LifeBenefits.com

Benefits Administration Unit

(305) 375-5633
(305) 375-1368 (FAX)
www.miamidade.gov/benefits

Senior Employee Benefits Specialists	Retiree's last name starting with letters:	
Sharon Aldred	A, B, C	sharon.aldred@miamidade.gov
Sharon Subadan	E, F, G, H	SHY@miamidade.gov
Martha Vazquez	I, J, K, L, M,	martha.vazquez@miamidade.gov
Saray Herrera	D, N, O, P, Q, R	saray.herrera@miamidade.gov
Rina Gomez	S, T, U, V, W, X, Y, Z	rinag@miamidade.gov

Any person who knowingly and with intent to injure, defraud or deceive any insurer, files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree. (Section 817.234 (1) (b) Florida Statutes)

To obtain this information in accessible format, please call 305-375-2572.