

A large black stethoscope is the central focus, with its chest piece at the bottom and tubing looping upwards. In the background, a faint ECG line runs horizontally. To the left, a white pill bottle with a black cap is partially visible. To the right, a row of seven different pills is shown. The overall background is a light gray gradient.

Your Benefits & You

Employee
Benefit
Services
November 2011

Open Enrollment 2012



Finance and Administration Services Department
Human Resources Division • Employee Benefit Services
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Disclaimer

The health information in *Your Benefits & You* is for educational purposes only. Employee Benefits and/or the Broward County Board of Commissioners are not engaged in rendering medical advice or professional services and cannot provide consultation on individual health conditions. The information provided in *Your Benefits & You* should not be used for diagnosing or treating a health problem or disease. It is not a substitute for professional care. If you have or suspect you may have a health problem, you should seek appropriate medical attention from your health care provider.

OPEN ENROLLMENT 2012

November 1 – November 28

WHAT'S NEW

HEALTH

HUMANA will replace Coventry as our sole health insurance carrier in 2012, providing the same plan designs as well as enhancements including:

- CDH High, Low & OON –In-Network Plans – Urgent Care copay reduced from \$55 to \$50
- CDH High & OON –In-Network Plans – Specialist copay reduced from \$55 to \$50
- CDH High & OON –In-Network Plans – All Diagnostic Tests at a freestanding facility 20% up to a max of \$100 – no deductible; CDH Low 30% up to a max of \$100 – no deductible
- CDH High & OON –In-Network Plans – Behavioral Health (Mental Health and Alcohol & Chemical Dependency) out-patient services reduced from \$25 copay per visit to first 20 visits at no cost, then \$25 per visit
- All Plans – Lab services have been expanded to include Lab Corp, Quest + 3 other facilities
- See open enrollment material for additional enhancements

PHARMACY

- No changes to benefits, name change from Walgreens Health Initiatives to Catalyst Rx

DENTAL

- PPO High Plan offered by The Standard – premiums reduced 5% for all tiers of coverage

VISION

- Currently out to bid, current plan will rollover for 3 months

HEALTH REIMBURSEMENT ACCOUNT (HRA) & FLEXIBLE SPENDING ACCOUNTS (FSA)

- No changes to plans, name change from FBMC to FBMC, a Division of WageWorks

ENROLLMENT/CONFIRMATION STATEMENTS

Employee Benefits will not be issuing confirmation statements. Instead, the enrollment period has been extended allowing employees to review and change their enrollment options as many times as necessary PRIOR to November 28th.

HEALTH PLAN SELECTIONS FOR 2012

Health care costs continue to rise nationwide. Each year, our current carriers are asked to provide renewal rates for the following year. Concern over a potential increase in premiums and the potential impact to employee deductions resulted in a competitive bid process for the County's group health plan. HUMANA was awarded the contract based on providing the lowest premiums, better plan benefits and increased disease management and wellness programs.

There will be three Consumer Driven Health (CDH) plans available in 2012:

- CDH High (utilizing Humana's Florida Premier HMO network-Open Access)
- CDH Low (utilizing Humana's Florida Premier HMO network-Open Access)
- CDH with Out-of-Network (utilizing Humana's National POS-Open Access network)

*** Open Access means a referral to see most network specialists is not required. However, certain services require Prior Authorization. See your Benefits & You book.**

There are no changes to:

- Employee share of premiums
- Prescription co-payments
- Health Reimbursement Account amounts provided by the County
- Waiver Credit amount for employees with other health coverage

PREVENTIVE COVERAGE

Under the Affordable Care Act, preventive coverage has been expanded to include additional screenings (prostate cancer, colon cancer, etc) and immunizations based on recommended ages and guidelines set by the U.S. Preventive Services Task Force. Guidelines can be found at www.healthcare.gov – Prevention and Wellness tab. NOTE: to receive covered preventive services at no cost, the provider/facility must bill the service as preventive. This means your physician should write PREVENTIVE SCREENING on the service prescription. The specialist and facility must bill the insurance carrier using the Preventive Screening code and procedure code, otherwise, the insurance carrier will not know it is preventive and will pay it as if it were diagnostic.

HEALTH REIMBURSEMENT ACCOUNT (HRA)

The County funded Health Reimbursement Account (HRA) tiers will remain the same for 2012:

Employee Only	\$600
Employee + Spouse*	\$1,350
Employee + Child(ren)*	\$1,350
Employee + Family*	\$1,600

* Domestic Partners, Children of Domestic Partners and Over Age Dependents (Age 26-29 on 01/01/12) are not eligible to participate in the HRA. HRA amount will be reduced to the next lowest tier of coverage.

Employees enrolled in one of the County's health plans will receive a County-funded HRA based on their tier of health coverage. **REMINDER** – unused HRA balances will rollover in mid-January and be added to the 2012 allotment. Members can use their combined 2011/2012 balance for expenses incurred in 2011 or 2012. The HRA can be used for covered health and pharmacy expenses only (dental and vision expenses are not eligible for reimbursement). Members can use their myFBMC Card at the time of service or submit a paper claim for reimbursement. Claims for services that do not match one of the set health copays will require follow-up documentation in the form of an itemized bill/receipt or Explanation of Benefits from Coventry for 2011 claims and Humana for 2012 claims. Unused balances rollover each year and, based on the vesting schedule in the ABCs/Your Benefits and You book, will be invested in a retirement health savings program through ICMA when the employee leaves the County. The guidelines governing the use of these monies are also included in the ABCs/Your Benefits &

You book.

PHARMACY

No changes to benefits, name change from Walgreens Health Initiatives to Catalyst Rx

REMINDER: Members can fill maintenance medication by mail order or any participating pharmacy. Below is a list of a few participating pharmacies.

- Albertson's
- CVS/pharmacy
- Kmart
- Publix
- Sam's Club
- Target
- Walgreens
- Walmart
- Winn-Dixie
- and more

For the most up-to-date information, please visit www.walgreenshealth.com.

DENTAL PLAN SELECTIONS FOR 2012

DHMO DENTAL plan – Humana/CompBenefits

No changes in plan benefit or premiums for 2012.

PPO HIGH DENTAL PLAN – The Standard

Premiums reduced 5% for all tiers, no changes in plan benefit for 2012.

VISION PLAN SELECTION FOR 2012

Humana/CompBenefits

Vision plan currently in RLI process, current plan will rollover for 3 months with no changes in plan benefit or premiums. Announcements will be made in early 2012 on any changes to the plan design, or carrier.

WAIVER AMOUNT FOR 2012

Employees who waive County health coverage continue to receive \$3,100 annually (\$119.23 bi-weekly) for full-time employees and \$1,550 annually (\$59.61 bi-weekly) for PT20 employees. The waiver amount will be shown as WAIVER CREDIT on the Earnings side of the pay voucher and is taxable income.

WELLNESS INITIATIVES – WELLNESS IS A PRIORITY

Tobacco Use Surcharge

Broward County's medical plans are designed to encourage healthy lifestyle choices. For the 2012 Plan Year all employees who enroll in the County's Health Insurance Program will be required to electronically sign an affidavit through the online enrollment system stating whether they, or any of their insured dependents age 18+, have used tobacco products within the last one hundred twenty (120) days.

If the answer is Yes, effective with the January 13th paycheck, a \$20 bi-weekly surcharge will be deducted in addition to the regular insurance premium

If the answer is No, it is your responsibility to notify the County's Benefit Office within 31 days if you or any of your insured dependents age 18+ begin using tobacco products which will result in an assessment of the \$20 bi-weekly surcharge.

Smoking Cessation Waiver

The County will continue to waive the copay or cost for prescription or Over-the-Counter smoking cessation products up to a plan cost maximum of \$350 per person per year. Over-the-Counter products (Nicorette gum, Nicoderm patches, etc.) require a prescription to go through the pharmacy plan.

Disease Management Programs

Managing chronic, long term diseases by following established medical protocols can keep the disease under control and help the member live a more healthy and productive life. The Disease Management Program managed by Humana will focus on several disease states in 2012 including:

- Asthma
- Chronic Obstructive Pulmonary Disease (COPD)
- Congestive Heart Failure (CHF)
- Coronary Artery Disease (CAD)
- Diabetes
- Hypertension

Participants will receive one-on-one coaching and education from Humana's Disease Management nurses and will be eligible for rewards based on compliance with following the established protocols for each disease state. Example: Diabetic care is not just monitoring blood sugar levels. It is recommended that patients have an annual exam, foot exam, dental exam, vision exam, along with semi-annual A1C blood tests.

ENROLLMENT FORMAT – A THREE STEP PROCESS

STEP 1 Enrollment (November 1 – November 28)

Once again we will rely heavily on our great team of payroll liaisons to make sure each employee receives an open enrollment package on November 1.

The online enrollment system can be accessed inside or outside of the County at www.broward.org/benefits 24 hrs/7 days a week from 8:00 a.m. Nov 1 through 5:00 p.m. November 28. Detailed instructions can be accessed by clicking on the Help button at the top of the screen. Computers are available in Employee Benefit Services for employees without access to a computer or who need assistance with their enrollment.

IMPORTANT: If enrolling dependents that are not currently enrolled, you must submit documentation that establishes your relationship to the dependent by the deadline of November 28, 2011. Review documentation requirements stated in the Your Benefits & You book. When submitting dependent documentation, please write your name and employee ID# on it so that the dependent documentation is matched to the employee. Employees with newborns born during or after open enrollment will be allowed 60 days from the date of birth to provide a birth certificate.

STEP 2 After submitting your enrollment or changes online, print out a Confirmation Statement for your records. Confirmation Statements will not be distributed after the online enrollment closes on November 28. However, employees may go online and review or print their final Confirmation Statement through January 31, 2012.

STEP 3 First paycheck deduction review (January 13, 2012)

Carefully review your health, dental, vision and Flexible Spending Account deductions. If any of your plan selections are missing or the deduction amount is not correct, contact Employee Benefit Services immediately in writing to benefits@broward.org, by fax to 954-728-2777, or interoffice mail addressed to Benefits, Room 514, Governmental Center. Please include a copy of your online Confirmation Statement showing your latest enrollment and your pay stub.

ONLINE ENROLLMENT

WE ARE GREEN – ENROLL ONLINE FROM WORK OR FROM HOME


In continued support of the County's green initiative, enrollment will only be available online.

NEW FOR 2012: Confirmation Statements will not be distributed after Open Enrollment closes on November 28. Please print your Confirmation Statement online after submitting your enrollment and verify that all of the

insurance plans and dependents shown are correct for 2012. Changes or corrections to your selection must be made online by 5:00 p.m. on Monday, November 28. The latest enrollment submitted online will be your election for 2012.

Benefits and ETS continue to enhance the online system to make it user friendly and prompt the user through the enrollment process. The online system is intuitive and prompts the user for information or gives a pop-up to remind the user of a benefit rule such as submitting Over Age Dependent documentation. The online system also allows the user to make as many changes as they like, and to print out a copy of what was submitted. The submission with the latest date is the enrollment that will be processed.

HOW TO ACCESS THE ON-LINE ENROLLMENT SYSTEM (NOVEMBER 2-28)

1	<p>From your work place / BC network: Go to BC-Net and click 2012 Open Enrollment from the Hot Picks section. From outside your work place / BC Network: Launch Internet Explorer and type www.broward.org/benefits</p>
2	<p>Click on the Online Enrollment link.</p>
3	<p>Read the information on the screen including the Employee Agreement section.</p> 
	<p>Click the I Acknowledge the Employee Statement button.</p>
4	<div data-bbox="170 1585 576 1774" style="border: 1px solid black; padding: 5px;"> <p>User name: <input type="text"/></p> <p>Employee ID: <input type="text"/></p> <p>Password: <input type="password"/></p> <p style="text-align: center;"><input type="button" value="Log In"/></p> </div> <p>Enter your Broward County Login ID, your 10-digit Employee ID, and your Active Directory password. Note: Your Broward County Login ID and password are the same that you use to log in to your computer. For employees who do not currently have a permanent login ID, temporary login IDs were distributed with the 10/21/11 paychecks. You can find your employee number on your enrollment packet or pay voucher.</p>
5	<p>Click Log In.</p>
6	<p>Click Yes or No when asked about the receipt of the ABC 2012 book and then click OK.</p>

Contact the ETS Service Desk at 954.357.8600 from 7:30 am - 5:30 pm if you are having difficulty logging in.

DEPENDENT ELIGIBILITY

Under the Health Care Reform package, dependents under the age of 26 on January 1st, 2012 do not have to meet the student or financial dependent criteria to enroll or remain enrolled in a County health, dental or vision plan.

Dependent Age	Dependent Eligibility Requirements	Documentation
To age 26 (Dependent)	Birth to end of calendar year in which child turns age 26 Married children can be insured	Covered as a child, no student or Affidavit of Financial Support required
Age 26 to 30 (Over Age Dependent)	Children age 26 on 01/01/12 to the end of the calendar year in which unmarried child turns age 30 if they meet <u>all</u> of the following criteria: <ol style="list-style-type: none"> 1. Is unmarried; and 2. Has no dependents (i.e. children, domestic partner, etc); and 3. Is not provided or covered under any other group or individual health benefit plan; and 4. Is not entitled to benefits under Title XVIII of the Social Security Act, and 5. Is a resident of Florida or is a full- or part-time student. 	Student: School schedule and Over Age Dependent Affidavit Financial Dependent Over Age Dependent Affidavit and copy of driver's license documenting they live in Florida
Physically or mentally disabled	Coverage for an unmarried dependent child may be continued beyond age 26 if physically or mentally disabled; and dependent became disabled while insured under a County health plan. Proof of disability will be required.	Insurance carrier will request medical information and make a determination based on plan guidelines.

When an eligible child dependent meets the eligibility criteria, coverage is permitted to the end of that calendar year (except as noted in the next paragraph). For coverage in each successive year, the dependent must continue to meet the eligibility criteria and provide the applicable documentation.

In the event of a divorce or termination of domestic partnership, unless the child is the legal dependent of the employee, the child is no longer eligible and he/she will be offered COBRA or Domestic Partner Continuation of Coverage, as appropriate.

QUALIFYING EVENTS

If you experience a relevant qualifying event outside of open enrollment, you have ONLY 31 days in most situations to contact Employee Benefit Services to request a change in coverage. Requests after this timeframe will not be accepted and the next opportunity to make a change will be within 31 days of another relevant qualifying event or next open enrollment. See Your Benefits & You book for more details.

If your spouse/domestic partner's open enrollment is earlier or later than the County's open enrollment, this is considered a relevant qualifying event. You may change your open enrollment election to waive or enroll after the County deadline provided you can provide proof that your spouse/domestic partner's open enrollment was within 31 days of your request to make the change. After 31 days, no requests will be accepted.

2012 OPEN ENROLLMENT WALK-IN INFORMATION SESSIONS

Visit the health, pharmacy, dental, vision, Health Reimbursement Account, Flexible Spending Account carriers, as well as Employee Benefit and Employee Assistance Program staff in an informal, walk-in setting to discuss plan information.

DATE	LOCATION	VENDOR SESSION TIME	MEDICARE SUPPLEMENT TALKS
Monday November 7	Governmental Center 115 S. Andrews Ave Ft. Lauderdale, FL	Wellness Resource Ctr 3rd Floor Cafeteria 8:30 a.m. to 4:00 p.m.	Conference Room 301 3rd Floor 9:30 a.m. and 2:30 p.m.
Tuesday November 8	Transportation - Copans 3201 Copans Road Pompano Beach, FL	Building 3 Drivers Room 10:00 a.m. to 3:00 p.m.	Building 3 Drivers Room 11:00 a.m. to 2:00 p.m.
Wednesday November 9	Aviation 100 Aviation Blvd Fort Lauderdale, FL	General Training Room 7:00 a.m. to Noon	Information Systems Conference Room 9:30 a.m.
	Port Everglades 1850 Eller Drive Admin Building	Conference Room 301 2:00 p.m. to 5:00 p.m.	Conference Room 301 3:00 p.m.
Thursday November 10	Traffic Engineering 2300 W. Commercial Blvd. Ft. Lauderdale, FL	Training Room 7:30 a.m. to 10:00 a.m.	Training Room 9:00 a.m.
No vendor sessions on Thursday afternoon or Friday due to holiday			
Monday November 14	Governmental Center WEST 1 University Drive Plantation, FL	Hearing Room 2nd Floor Room 208A 8:30 a.m. to 11:30 a.m.	Wellness Center 9:30 a.m.
	Central Broward Park 3700 NW 11 Place Lauderhill, FL	Main Building 1:00 p.m. to 5:00 p.m.	Main Building 2:00 p.m.
Tuesday November 15	Transportation – Ravenswood 5440 Ravenswood Road Ft. Lauderdale, FL	Drivers Room 8:30 a.m.-Noon	Drivers Room 10:00 a.m.
	Aviation 100 Aviation Blvd Fort Lauderdale, FL	General Training Room 2:00 p.m. to 5:00 p.m.	Information Systems Conference Room 3:00 p.m.
Wednesday November 16	Water & Wastewater Services 2555 W. Copans Road Pompano Beach, FL	Building 2 Training Room 8:30 a.m. to Noon	Building 2, 2nd Floor Operations Conference Room 10:00 a.m.
	Governmental Center WEST 1 University Drive Plantation, FL	Hearing Room 2nd Floor Room 208A 2:00 p.m. to 5:00 p.m.	Wellness Center 3:00 p.m.
Thursday November 17	Edgar P. Mills Center 900 NW 31 Avenue Fort Lauderdale, FL	Large Lunch Room 8:30 a.m.–Noon	Small Lunch Room 10:00 a.m.
	Bridges & Highways 1600 N.W. 30th Avenue, (Blount Road) Pompano Beach, FL	Assembly Hall 3:00 p.m.–5:00 p.m.	Assembly Hall 3:30 p.m.
Friday November 18	Governmental Center 115 S. Andrews Ave Ft. Lauderdale, FL	Wellness Resource Ctr 3rd Floor Cafeteria 8:30 a.m.–2:00 p.m.	Conference Room 301 3rd Floor 9:30 a.m. and 1:00 p.m.

2012 OPEN ENROLLMENT WALK-IN PRESENTATION SESSIONS

DATE	LOCATION	PRESENTATION TIME	ROOM/BLDG LOCATION
Monday November 7	Aviation 100 Aviation Blvd Fort Lauderdale, FL	3:30 p.m.to 5:00 p.m.	General Training Room
Tuesday November 8	Transportation - Copans 3201 Copans Road Pompano Beach, FL	10:00 a.m.to 3:00 p.m.	Building 3 Drivers Room
	Long Key Nature Center 3501 SW 130 Avenue Davie, FL	2:00 p.m.–3:30 p.m.	Discovery Room
Wednesday November 9	Water & Wastewater Services 2555 W. Copans Road Pompano Beach, FL	8:30 a.m. to 10:00 a.m. & 10:30 a.m. to Noon	Building 2 Training Room
	Governmental Center WEST 1 University Drive Plantation, FL	2:30 p.m. to 4:00 p.m.	Hearing Room 2nd Floor Room 208A
Thursday November 10	Port Everglades 1850 Eller Drive Admin Building	9:00 a.m. to 10:30 a.m.	Auditorium

No presentation sessions on Friday due to holiday

Tuesday November 15	Transportation - Ravenswood 5440 Ravenswood Road Fort Lauderdale, FL	Drivers Room 8:30 a.m.to Noon	Drivers Room
	Governmental Center 115 S. Andrews Ave Ft. Lauderdale, FL	12:30 p.m. to 2:00 p.m.	Conference Room 302 3rd Floor
Wednesday November 16	Aviation 100 Aviation Blvd Fort Lauderdale, FL	7:15 a.m.to 9:00 a.m.	Facilities Maintenance Conference Room
	Governmental Center WEST 1 University Drive Plantation, FL	3:00 p.m. to 4:30 p.m.	Hearing Room 2nd Floor Room 208A
Thursday November 17	Traffic Engineering 2300 W. Commercial Blvd. Ft. Lauderdale, FL	7:30 a.m.–10:00 a.m.	Training Room
	Bridges & Highways 1600 N.W. 30th Avenue (Blount Road) Pompano Beach, FL	3:00 p.m. to 5:00 p.m.	Assembly Hall
	Governmental Center 115 S. Andrews Ave Ft. Lauderdale, FL	2:00 p.m. to 3:30 p.m.	Commission Chambers Room 422
Friday November 18	Governmental Center WEST 1 University Drive Plantation, FL	10:00 a.m. to 11:30 a.m.	Hearing Room 2nd Floor Room 208A

DATE	LOCATION	PRESENTATION TIME	ROOM/BLDG LOCATION
Monday November 21	Aviation 100 Aviation Blvd Fort Lauderdale, FL	9:00 a.m.to 11:00 a.m.	General Training Room

2012 BENEFIT PLAN RATES – BIWEEKLY

HEALTH INSURANCE – FULL-TIME EMPLOYEES (Employees waiving health ins receive \$119.23 Waiver Credit biweekly)

TIER/PLAN	CDH HIGH OPTION			CDH LOW OPTION			CDH W/OUT OF NETWORK			HRA
	Premium	Subsidy	Deduction	Premium	Subsidy	Deduction	Premium	Subsidy	Deduction	Annual
FULLTIME										
Employee	\$225.70	\$215.70	\$10.00	\$194.88	\$194.88	0	\$269.00	\$252.45	\$16.55	\$600
Emp+Spouse	\$485.40	\$458.44	\$26.96	\$419.14	\$415.90	\$3.24	\$578.54	\$474.53	\$104.01	\$1,350
Emp+Child	\$415.09	\$387.97	\$27.12	\$358.42	\$351.58	\$6.84	\$494.72	\$401.72	\$93.00	\$1,350
Emp+Family	\$709.58	\$583.45	\$126.13	\$612.70	\$521.24	\$91.46	\$845.71	\$606.94	\$238.77	\$1,600

HEALTH INSURANCE – PT20 EMPLOYEES (Employees waiving health ins receive \$59.61 Waiver Credit biweekly)

PT20	Premium	Subsidy	Deduction	Premium	Subsidy	Deduction	Premium	Subsidy	Deduction	Annual
Employee	\$225.70	\$156.08	\$69.62	\$194.88	\$135.26	\$59.62	\$269.00	\$192.83	\$76.17	\$600
Emp+Spouse	\$485.40	\$398.82	\$86.58	\$419.14	\$356.28	\$62.86	\$578.54	\$414.91	\$163.63	\$1,350
Emp+Child	\$415.09	\$328.35	\$86.74	\$358.42	\$291.96	\$66.46	\$494.72	\$342.10	\$152.62	\$1,350
Emp+Family	\$709.58	\$523.83	\$185.75	\$612.70	\$461.62	\$151.08	\$845.71	\$547.32	\$298.39	\$1,600

HEALTH INSURANCE - FULL-TIME WITH DOMESTIC PARTNER COVERAGE AND/OR OVER AGE DEPENDENT (CHILD AGE 26-29 on 01/01/12) COVERAGE (Per IRS rules, deduction is broken into pre- and after-tax, a portion of the County subsidy is subject to Imputed Income tax and the County-funded Health Reimbursement Account is reduced. See "Your Benefits & You" book for details.)

PLAN/TIER	CDH HIGH OPTION			CDH LOW OPTION			CDH OUT OF NETWORK			HRA (ANNUAL)
	Deduction		Imputed Income	Deduction		Imputed Income	Deduction		Imputed Income	
	Pre Tax	After Tax		Pre Tax	After Tax		Pre Tax	After- Tax		
Emp+CH over 26 (Child+\$20)	\$10.00	\$37.12	\$172.27	\$0	\$26.84	\$156.70	\$16.55	\$96.45	\$149.27	\$600
Emp+Family w/ child over 26 (Family+\$20)	\$26.96	\$119.17	\$125.01	\$3.24	\$108.22	\$105.34	\$104.01	\$154.76	\$132.41	\$1,350
Emp+DP	\$10.00	\$16.96	\$242.74	\$0	\$3.24	\$221.02	\$16.55	\$87.46	\$222.08	\$600
Emp+Ch of DP	\$10.00	\$17.12	\$172.27	\$0	\$6.84	\$156.70	\$16.55	\$76.45	\$149.27	\$600
Emp+Ch of DP over 26 (Ch+\$20)	\$10.00	\$37.12	\$172.27	\$0	\$26.84	\$156.70	\$16.55	\$96.45	\$149.27	\$600
Emp+DP +Ch with no child of DP	\$27.12	\$99.01	\$195.48	\$6.84	\$84.62	\$169.66	\$93.00	\$145.77	\$205.22	\$1,350
Emp+DP+Ch of DP	\$10.00	\$116.13	\$367.75	\$0	\$91.46	\$326.36	\$16.55	\$222.22	\$354.49	\$600
Emp+DP+Ch over 26 w/ no child of DP (Family+\$20)	\$10.00	\$136.13	\$367.75	\$0	\$111.46	\$326.36	\$16.55	\$242.22	\$354.49	\$600
Emp+DP+Ch of DP over 26 (Fam+\$20)	\$10.00	\$116.13	\$367.75	\$0	\$111.46	\$326.36	\$16.55	\$242.22	\$354.49	\$600

DENTAL INSURANCE

(Deductions for Domestic Partner and/or Over Age Dependent (Child age 26-29 on 01/01/12) coverage will be split between pre- and after-tax deductions.)

TIER	DHMO CS150 (Humana/CompBenefits)	HIGH PPO (Standard Ins)
Employee	\$5.70	\$12.55
Emp+Spouse/DP	\$10.26	\$24.92
Emp+Child	\$11.40	\$29.23
Emp+Family	\$13.68	\$41.60

VISION INSURANCE

(Deductions for Domestic Partner and/or Over Age Dependent (Child age 26-29 on 01/01/12) coverage will be split between pre- and after-tax deductions.)

TIER	Humana/ CompBenefits
Employee	\$3.30
Emp+Spouse/DP	\$6.59
Emp+Child	\$6.26
Emp+Family	\$9.84

Wellness Resources

The County's health plans are designed to encourage health lifestyles and engage employees in actively managing their health care. We offer a variety of tools to help you get healthy and stay healthy:

- Wellness Resource Centers at the Governmental Center, Government Center West, Aviation and Transportation Services-Copans Facility, with more on the way. The Centers are designed to provide access to educational material on physical, financial and emotional wellness; on-site wellness programs, and more.
- Health Stations are located at Governmental Center, Government Center West, Aviation, Water & Wastewater Services, Transportation Services-Copans Facility, Transportation-Ravenswood Facility. Employees can use the Health Stations with or without logging in to take their blood pressure, measure their body mass index, check their oxygen level, weigh themselves, download readings from certain glucometers and track steps walked with certain pedometers. Employees can log in to their secure account at www.lifeclinic.com to track and chart their health and wellness goals and print out reports for their physician.
- Annual Health Fairs are held around the County in the summer.
- Annual Mammogram van from Memorial Hospital in the fall.
- Online wellness tools through Humana at www.humana.com

Visit us at www.broward.org/mywellness
or www.broward.org/benefits
for more information.



DID YOU KNOW....

The Employee Assistance Program

- Is available to all Broward County Government employees and their families at no charge, and can assist you with most personal problems affecting the quality of life at home or on the job; for example, marital and family problems; alcohol and drug problems, emotional problems, like anxiety and depression; and work-related problems.
- Will assist you in obtaining the right help for your problem. When you contact the EAP, a licensed mental health professional will meet with you to assess the situation, advise you of options available for help, and provide referrals if necessary.
- Will not jeopardize your job security or future promotional opportunity. Since the EAP is designed to help you solve any problems that may be affecting your job performance, job stability and career development should be enhanced by your participation in the program.
- Is ethically bound to respect your confidentiality. If you contact the program independently, no one will know about it - unless you tell them.

**Please call 954-765-4220
for a free and confidential interview.**



BOARD OF COUNTY COMMISSIONERS

Finance and Administration Services Department
Human Resources Division • Employee Benefit Services

This public document was promulgated at a cost of \$3,065.00, or \$0.510 per copy, to provide Broward County employees with benefit information.