CITY OF FORT LAUDERDALE | EMPLOYEE BENEFITS

PASSIVE OPEN ENROLLMENT

2027 BENEFITS NEWSLETTER

CURRENT BENEFITS AUTOMATICALLY ROLLOVER FOR 2027

Except For Flexible Spending Accounts (Excludes ACA Eligible Part Time Employees)

OPEN ENROLLMENT PERIOD: OCTOBER 28 - NOVEMBER 13, 2026

ATTEND A BENEFITS WORKSHOP OCTOBER 12-16 AND LEARN WHAT'S NEW FOR NEXT YEAR

SEE INSIDE

What's New & Reminders	**2**
Important Dates & Information	**3**
Benefits Education Workshops	**4**

WIN A $50 OR $100 GIFT CARD* IN ONE OF OUR DAILY RAFFLES!

You must speak with a virtual Professional Benefits Counselor/ Enroller for a chance to win!

*Subject to fringe benefit reporting

WELCOME

Welcome to the City of Fort Lauderdale Benefits Annual Open Enrollment for coverage beginning January 1st. Open Enrollment is your annual one-time opportunity to enroll, make changes, or waive coverage, unless you or your eligible dependents experience a qualified life event or exercise Health Insurance Portability and Accountability Act (HIPAA) special enrollment rights which are limited in nature.

The information provided in this newsletter is a general summary of changes and options available for the following plan year. If any information conflicts with governing plan documents, certificates of coverage or City resolutions and state/federal laws, the provisions of the governing plan documents, certificates of coverage or City resolutions and state/federal laws will prevail.

WAYS TO ENROLL

1. **Self-enroll** at www.benselect.com/FTL. All pins have been reset to a 6- digit default pin, which is the last 4 digits of your SSN and the last 2 digits of your birth year. Enrollment closes at 11:59 PM on the last day of open enrollment.

   ▶ www.benselect.com/FTL

2. **Schedule an in-person or telephonic appointment** with a Professional Benefits Counselor/Enroller at fbmc-scheduler.com/COFL-OE or by calling 1-866-849-2635.

Working Well in FTL

WHAT'S NEW

1. Passive Open Enrollment

- Current benefits (medical, dental, vision) will automatically rollover to next year including voluntary products (Life insurance, ARAG Legal, Symetra, and OneAmerica). The only exceptions are Flexible Spending Accounts, which must be enrolled in every year per IRS guidelines.
- If you do not re-enroll in Flexible Spending Accounts (Healthcare and/or Dependent Care), your current coverage will end on December 31.

2. Cigna Medical and Dental

- There will be no increase in employee medical premiums.
- There will be a 5% increase in employee dental premiums.
- Medical plans will be updated to reflect the following benefit changes:
  - Maximum Out-of-Pocket will reduce on all plans:
    - HMO 1: $4,000 / $6,000 / $8,000
    - HMO 2: $5,000 / $8,000 / $10,000
    - CDHP: $4,000 / $6,000 / $8,000
  - Cover Laboratory Claims on HMO plans at 100%
  - Decrease imaging copay on HMO plans from $200 to $50
  - Implement Hinge Health: A Musculoskeletal Care Management Program
  - Implement fertility coverage on all plans with $20,000 annual maximum for employees, spouses and domestic partners who have been enrolled in health plans for more than one year.

3. New Voluntary Vendors

- The following plans feature lower rates and more comprehensive coverage next year.
  - Symetra: Group Accident, Critical Illness, and Hospital Indemnity
  - One America: Short Term Disability
  - Pet Benefits Solutions is rebranding to Wishbone while offering the same pet discount plan at the same rate.

4. New Voluntary Life Insurance Vendor

- Met Life: Employee and Spouse Additional Life + Accidental Death & Dismemberment (AD&D)
- With this transition, employees are able to enroll in life insurance coverage up to $300,000 guaranteed-issue for both newly enrolled employees and those increasing their existing coverage — all without requiring Evidence of Insurability (EOI). Employees who were previously denied are eligible to enroll or increase their coverage.

REMINDERS

1. Biometric Screening Surcharges

- Biometric screenings must be completed by employees and covered spouses/ domestic partners by December 31st to avoid a $25 bi-weekly post-tax surcharge per covered person during the following plan year.

2. Dependent Eligibility Documentation

- You must provide Social Security numbers and documentation (i.e., birth certificate, marriage certificate, certification of domestic partnership, etc.) of eligibility for each newly added dependent that you enroll by uploading the document into Selerix BenSelect.
- Please be sure you have this information and documentation readily available when you enroll. Documentation can be submitted via email to healthyliving@fortlauderdale.gov or in person to the HR department. All documents must be received by the end of Open Enrollment.

3. Domestic Partner and Child(ren) of a Domestic Partner

- Premiums attributable to domestic partners, and the children of domestic partners, are deducted post-tax unless it is established that they are qualified tax dependents as defined by the IRC. **Employees must complete the "Domestic Partner Certification of Dependent Status Affidavit" form (ftlcity.info/dpcform) annually to re-register a domestic partner as a qualified dependent under the IRC.**
- The Affidavit form must either be uploaded into Selerix BenSelect or received by Benefits, HR by the end of Open Enrollment.
- Employees are subject to imputed income for non-tax qualified dependents. The monthly imputed income is applied to the second paycheck of each month and will show on your paystub as "MED IMPINC" and/or "DEN IMPINC."

IMPORTANT DATES & INFORMATION

Education Workshops (schedule provided on page 4)	**October 12-16, 2026**
Open Enrollment Starts	**October 28, 2026**
Open Enrollment Ends	**November 13, 2026**
Deadline to turn in supporting documents	**November 13, 2026**
Biometric Screening Deadline	**December 31, 2026**
2026 Wellness Incentive Program (WIP) Completion Deadline	**December 31, 2026**
Verify your new benefits on the first pay stub of the year	**January 8, 2027**
Last date to notify Benefits Division, HR of any discrepancies	**January 29, 2027**
2026 Wellness Incentive Program (WIP) Payout	**April/May 2027**
To schedule an appointment with a Professional Benefits Counselor/ Enroller fbmc-scheduler.com/COFL-OE or 1-866-849-2635	

Benefits Division, HR contact information:

- **Call:** 954-828-5160
- **Fax:** 954-828-5328
- **Email:** healthyliving@fortlauderdale.gov
- **Website:** fortlauderdale.gov/benefits

Mailing Address:

City of Fort Lauderdale
Attn: Benefits, HR
401 SE 21st Street,
Fort Lauderdale, FL 33316

2027 BENEFITS EDUCATION WORKSHOPS

Learn what's new for next year! We encourage you to attend a one-hour workshop to learn about available benefits and have your questions answered.

DATE	TIME	LOCATION
Monday, October 12	**2:00 p.m. – 3:00 p.m.**	**Development Services Department (DSD)** Code Conference Room | 700 NW 19th Ave.
Tuesday, October 13	**2:00 p.m. – 3:00 p.m.**	**Virtual Workshop** ftlcity.info/101326workshop
Wednesday, October 14	**12:00 p.m. – 1:00 p.m.**	**Fort Lauderdale Police Department Headquarters** 1st Floor Briefing Room | 1300 W. Broward Blvd.
Thursday, October 15	**9:00 a.m. – 10:00 a.m.**	**Virtual Workshop** ftlcity.info/101526workshop
Friday, October 16	**1:00 p.m. – 2:00 p.m.**	**George T. Lohmeyer Wastewater Treatment Plant (GTL)** Conference Room | 1765 SE 18th St.

Schedule an appointment with a Professional Benefits Counselor/Enroller at fbmc-scheduler.com/COFL-OE, call 1-866-849-2635 or scan the QR code.