



CITY OF FORT LAUDERDALE | EMPLOYEE BENEFITS

PASSIVE OPEN ENROLLMENT

2027 BENEFITS NEWSLETTER FOR FOP EMPLOYEES

CURRENT BENEFITS AUTOMATICALLY ROLLOVER FOR 2027

Except For Flexible Spending Accounts

OPEN ENROLLMENT PERIOD: OCTOBER 28 - NOVEMBER 13, 2026

**ATTEND A BENEFITS
WORKSHOP
OCTOBER 12-16
AND LEARN WHAT'S
NEW FOR 2027**

SEE REVERSE FOR

- **What's New & Reminders**
- **Important Dates & Information**



**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



**Working
Well in FTL**

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.

ATTENTION FRATERNAL ORDER OF POLICE (FOP) EMPLOYEES
Eligible FOP employees may only enroll in voluntary benefits, voluntary group term life insurance and flexible spending accounts (FSA).

WHAT'S NEW

1. 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.

2. 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.

IMPORTANT DATES & INFORMATION

Education Workshops (schedule at fortlauderdale.gov/benefits)	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
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

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.



Benefits Division, HR contact information:

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

Mailing Address:

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