



CITY OF FORT LAUDERDALE 2017 BENEFITS OPEN ENROLLMENT NEWSLETTER

ALL ELIGIBLE EMPLOYEES MUST ENROLL FOR 2017 BENEFITS!*



TABLE OF CONTENTS

What's New for 2017?	2
Important Dates and Information	4
2017 Medical Plan Comparisons	5
2017 Medical Plan Comparison Summary	6
Dental Plans	7
Vision Plan	8
Voluntary Group Term Life Insurance	8
Flexible Spending Account	9
Voluntary Benefits	10
Benefits Education Workshop Schedule	11
2017 Onsite Open Enrollment Schedule	12
2017 Onsite Biometrics Schedule	15
Benefits Directory	16

WELCOME

Welcome to the City of Fort Lauderdale 2017 Benefits Open Enrollment, which begins October 26, 2016 and ends November 16, 2016 for coverage beginning January 1, 2017 through December 31, 2017. Please review this newsletter and the Benefits web page for Open Enrollment plan information and Important Disclosure Notices at www.fortlauderdale.gov/benefits. 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.

The information provided in this newsletter is a general summary of changes and options available for plan year 2017. 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.

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).

**Win a Samsung
4G Tablet or
\$25 Target or
CVS Gift Card!**

**Meet with an onsite
Professional Benefits
Counselor/Enroller
for a chance to win!**



*Excludes Voluntary Group Term Life, Critical LifeEventsSM,
Accident, Disability, and Legal Insurance



**WE'RE GREENING
OUR ROUTINE!**

(No mailed packets this year.)



WE BUILD COMMUNITY





WHAT'S NEW FOR 2017?

1. On the Road to Greening Our Routine:

This newsletter was created to provide you with useful information specifically for 2017 Open Enrollment benefits. The Benefits Handbook you received in the past will now only be accessible electronically at www.fortlauderdale.gov/benefits or via LauderLink.

Employees will no longer receive enrollment packets, and benefit confirmation statements (with the exception of Trustmark voluntary benefits) will not be mailed to your homes before or after the annual Open Enrollment period.

Instead, you may log on to www.my-estub.com to review your electronic pay stub for 2016 benefits enrollment and associated premium payroll deductions. In addition, onsite Professional Benefits Counselors/Enrollers will be able to provide you with your current 2016 benefits enrollment information. You may print the online benefits confirmation statement for 2017 after you have completed the online enrollment process. The reduction in paper and savings in postage aligns with the City's initiative to manage resources wisely and sustainably.

2. Mandatory Active Enrollment for Core Benefits (medical, dental, vision, health care and dependent care flex spending accounts) and medical GAP. This will be an ACTIVE enrollment. THIS MEANS, IN ORDER TO CONTINUE, WAIVE OR ENROLL IN BENEFITS WITH THE CITY FOR 2017:

■ ACTIVE ELIGIBLE EMPLOYEES MUST COMPLETE THE ENROLLMENT REGARDLESS IF THEY CURRENTLY HAVE COVERAGE.

- Employees wishing to enroll, make changes, decline coverage OR continue medical, dental, vision, Health Care Flex Spending Account (HFSA) and Dependent Care Flex Spending Account (DFSA) effective January 1, 2017 must complete the online process.
 - a. Make an appointment to meet with a Professional Benefits Counselor/Enroller during the Open Enrollment period at locations throughout the City, or enroll at www.benefitsinsight.com. To make an appointment, please schedule one online at www.myenrollmentschedule.com/lauderdale or by calling 1-866-998-2915, or
 - b. Self-enroll or waive core coverage at www.benefitsinsight.com.

■ Note, the Affordable Care Act (ACA) requires the City to annually report employees who were offered medical coverage to the Internal Revenue Service (IRS); therefore, it is critical to go through the online process even if you do not want to enroll in any benefits.

■ To enroll in medical GAP or to continue current GAP coverage, you must schedule an appointment to meet with a Professional Benefits Counselor/Enroller.

3. Passive Enrollment for Voluntary Benefits and Voluntary Group Term Life/Accidental Death and Dismemberment coverage.

- Your current voluntary benefits (group legal, accident, disability and critical life events insurance) will continue as of January 1, 2017 if you do not take any action. Current Trustmark Accident Insurance policyholders will see a slight increase in premiums, effective January 1, 2017. Voluntary Group Term Life coverage will also roll over January 1, 2017 if you do not make any changes. Remember to update your life insurance beneficiaries whenever you experience a life event.

4. Benefits Education Workshops

- Education Workshops will be conducted throughout the City from October 17-21, 2016. Representatives from the City's benefits vendors and the City will be onsite to answer your questions. This is your opportunity to attend and learn more about 2017 benefits options. To view the schedule, visit www.fortlauderdale.gov/benefits or see page 11 of this newsletter.



5. Dependent Eligibility Documentation

- You must provide documentation (i.e., birth certificate, marriage certificate, certification of domestic partnership, etc.) of eligibility for each new dependent you are enrolling. You will also be required to include social security numbers for each new dependent and verify social security numbers for existing dependents you want to re-enroll. **Please be sure you have this information and documentation readily available when you enroll. The Affordable Care Act requires all employers to report social security numbers to the IRS for all employees/dependents offered medical insurance. New dependents will not be added to plans without the required eligibility documentation. Please remember to write your employee ID number on each document submitted.**

6. Biometric Screenings

- Continuing for 2017, employees, retirees and covered spouses/domestic partners participating in the City's medical plans must complete a biometric screening to avoid a per pay period, post-tax biometric screening surcharge. The post-tax surcharge will continue until the requirements are completed. You must complete a biometric screening before November 16, 2016 to avoid a surcharge on your first paycheck for 2017.

7. Medical

- No plan design changes. Medical premiums for all Cigna plans, for active employees, will increase by three percent with the exception of premiums for the International Association of Fire Fighters (IAFF) due to collectively bargained additional City funding.

8. Dental

- No plan design changes. Dental premiums for Humana dental plans will increase for all plans.
- The eligibility requirement for unmarried dependent children has been extended to the end of the calendar year in which they turn age 26.
- Employees enrolling in the Humana DHMO dental plan are required to select a participating dentist for themselves and each dependent enrolled.

9. Vision

- There will not be any changes to rates or benefit plan designs in 2017.
- The eligibility requirement for unmarried dependent children has been extended to the end of the calendar year in which they turn age 26.

10. Life Insurance

- **New carrier, biweekly premiums are reduced:** Effective January 1, 2017, Standard Insurance Company will replace Unum as the new life and accidental death and dismemberment carrier.
- **Automatic rollover:** Employee and dependent life insurance amounts in effect under the Unum plan, as of December 31, 2016, will be rolled over to Standard Insurance Company, effective January 1, 2017, unless you cancel or make a change.
- **Increased guaranteed issue:** Standard Insurance Company will offer a special enrollment for 2017. Life insurance may be secured on a guaranteed issue basis of up to \$300,000 without any evidence of insurability (EOI), consideration of prior denials or salary level. **This means you may enroll in voluntary group term life insurance (with accidental death and dismemberment coverage) of up to \$300,000 without having to answer any medical questions.** You must complete an EOI application for requests to increase coverage beyond \$300,000 and it is subject to approval from Standard Insurance Company. You may enroll for dependent spouse/domestic partner supplemental life of up to \$50,000, guaranteed issue, without EOI. However, EOI must be completed for life insurance amounts beyond \$50,000 and is subject to approval



from Standard Insurance Company. Dependent children continue to be eligible for a flat \$10,000 benefit with no change in premium. **Employees enrolling in life insurance or increasing the benefit must be actively at work for coverage to become effective.**

- The eligibility period for an unmarried dependent enrolled in child life insurance has been extended to the end of the calendar year in which they turn age 26.

11. Health Care and Dependent Care Flex Spending Accounts (FSA)

- Benefits Outsource Incorporated (BOI) will replace P & A Group as the administrator for both FSAs.
- Current FSA account owners may continue to use their P & A debit cards for 2016 eligible expenses through the end of the grace period, which is March 15, 2017. Claims incurred through the grace period, which ends March 15, 2017, must be submitted to P & A no later than March 31, 2017.
- 2017 FSA enrollees will be provided with a new benefits debit card from BOI for use with eligible expenses incurred in 2017. Claims incurred through the grace period, which ends March 15, 2018, must be submitted to BOI no later than March 31, 2018.

IMPORTANT DATES AND INFORMATION

Education Workshops (see schedule on page 11)	October 17-21, 2016
Open Enrollment Starts	October 26, 2016
Enrollment Appointments with Professional Benefits Counselors/Enrollers (see schedule on pages 12-14)	October 26 - November 16, 2016
Biometric Screening and Tobacco Cessation Certification Deadline	November 16, 2016
Open Enrollment Ends	November 16, 2016
To schedule an appointment with a Professional Benefits Counselor/Enroller	www.myenrollmentschedule.com/lauderdale OR 1-866-998-2915
Core Benefits Enrollment website	www.BenefitsInsight.com

Schedule your appointment in advance to enhance your enrollment experience and minimize the time required to complete the process. Walk-ins will only be accommodated after those with appointments, if time permits.



2017 MEDICAL PLAN COMPARISONS

CIGNA GROUP # 3335139

The City of Fort Lauderdale offers three Medical Plans that include pharmacy coverage through Cigna:*

- **OAPIN1 (HM01)**
- **OAPIN2 (HM02)**
- **Choice Fund (CDHP)**

Note: Employees and their dependents (ages 6 and older) enrolled in any of the medical plans may receive service at the City's Health and Wellness Center.

* New enrollees and enrollees who make plan changes will receive new medical cards.

Open Access Plus In-Network Plans: OAPIN 1 (HM01), OAPIN2 (HM02)

- With the Open Access Plus In-Network Plans you get access to a large network of health care professionals and facilities. So, each time you need care, you choose the in-network doctor or facility that works best for you. Depending on your plan, you may have to pay an annual amount (deductible) before the plan pays for covered medical costs. Once you meet your deductible, you pay a copay or coinsurance (a portion of the charges) for most services from an in-network doctor or facility. Then, the plan pays the rest. Once you reach an annual limit on your payments (out-of-pocket maximum), the medical plan pays your covered medical costs at 100%.

Choice Fund (CDHP)

- The CDHP is a medical care plan that provides employees with a Health Reimbursement Account (HRA) funded by the City to help pay for some of the costs of covered expenses, including medical expenses and prescription drugs.
- At the start of the year, the City of Fort Lauderdale deposits a specific dollar amount in your HRA.

2017 City Annual HRA Contributions:**

- **Employee = \$750**
- **Employee + 1 = \$1,000**
- **Family = \$1,500**

** HRA funding is prorated for enrollment after January

- Your account is automatically used to pay 100% of eligible medical expenses until the money is used up. The medical costs that were paid from your HRA count toward your deductible (the amount you pay before your plan starts to pay), reducing your share.
- When you reach your deductible, you share the costs for covered medical expenses (coinsurance).
- You are protected by an annual limit on how much you pay.
- At the end of the year, any unused HRA funds will roll over to the following year.
- If you switch medical plans or leave your employer, you forfeit your unused HRA funds.



2017 MEDICAL PLAN COMPARISON SUMMARY

2017 Medical Plan Coverage	2017 OAPIN1 (HM01)	2017 OAPIN2 (HM02)	2017 Choice Fund (CDHP)	
Health Reimbursement Account (HRA)*	n/a	n/a	\$750=EE, \$1,000=EE+1, \$1,500=EE + 2 or more	
2017 Medical Plan Coverage	2017 OAPIN1 (HM01) You Pay	2017 OAPIN2 (HM02) You Pay	2017 Choice Fund (CDHP) You Pay	
			In-Network	Out-of-Network**
Deductible	No Deductible	\$1,000=EE \$2,000=EE+1 \$3,000=EE+Family	\$2,000=EE, \$3,000=EE+1, \$4,000=EE+2 or more	
Coinsurance	n/a	n/a	You pay 10%	You pay 30%
Your Out-of-Pocket Maximum	\$5,000=EE; \$7,000=EE+1 \$10,000=EE+2 or more	\$6,350=EE \$10,000=EE+1 \$12,700=EE+2 or more	\$5,000=EE, \$7,000=EE+1, \$10,000=EE+2 or more (Includes calendar year deductible & coinsurance)	
Lifetime Maximum	Unlimited	Unlimited	Unlimited	
Preventative Services	No Charge	No Charge	No Charge	Not Covered
Primary Care Physician	\$40	\$40	Subject to calendar year deductible & HRA applies	
Specialist Physician	\$60	\$60		
Maternity	\$60	\$60		
Hospital	\$500/day, \$2,500 Maximum	Deductible then 20%		
Outpatient Surgery	\$500	Deductible then 20%		
Outpatient Diagnostics (X-rays, Ultrasound, etc.)	10%	10%		
Outpatient Diagnostics (CAT & PET scans, MRI)	\$200 per test	\$200 per test		
Routine Lab	10%	10%		
Emergency Room	\$200	\$200		
Urgent Care	\$60	\$60		
Mental Health (outpatient)	\$40	\$40		
Mental Health (inpatient)	\$500 per day for first 5 days	Deductible then 20%		
Allergy Treatments/Injections	\$10	\$10		
Ambulance	no charge	\$100 copay		
Prescription Drugs - Pharmacy, 30-day supply	\$20 generic \$40 preferred \$60 non-preferred	\$20 generic \$40 preferred \$60 non-preferred	Subject to calendar year deductible & coinsurance of 30% generic, 40% preferred, 60% non-preferred brand	
Prescription Drugs - Mail Order, 90-day supply	\$40 generic \$80 preferred \$120 non-preferred	\$40 generic \$80 preferred \$120 non-preferred		
Prescription for Chronic Conditions & Preventative	Generic prescription provided - waiving copays	Generic prescription provided - waiving copays	Generic prescription provided - waiving copays	
Vision	(only medical conditions)	(only medical conditions)	(only medical conditions)	

*Health Reimbursement Account (HRA) City annual contributions: The HRA funding is prorated for enrollment after January.

**Cigna's reimbursement is based on Usual Customary and Reasonable (UCR) charges.



DENTAL PLANS*

Humana DHMO and PPO: The City (excluding IAFF) offers two dental plan choices – DHMO and DPPO – through dentists contracted under the City’s group dental plan. Go to www.humanadental.com and select Humana for DHMO (HS195) or PPO (Traditional Preferred) for DPPO.

* New enrollees and enrollees who make plan changes will receive new dental cards.

1. DHMO Dental Plan: See Humana’s Dental Plan Summary and Certificate of Coverage at www.fortlauderdale.gov/benefits for more information including covered services, limitations and exclusions.

Network: HS195 DHMO/Prepaid Plan Highlights:

- In-network coverage only
- No referral for specialty services
- Must select a participating primary care dentist or facility
- Covered services based on fee schedule, all other services received at a discount
- Orthodontia coverage for children and adults
- No claim forms to file

2. PPO Dental Plan: See Humana’s Dental Plan Summary and Certificate of Coverage online at www.fortlauderdale.gov/benefits for more information, including covered services, limitations and exclusions.

In-Network: PPO/Traditional In-Network Preferred Highlights: Humana Dental PPO plans feature schedules of benefits for preventive (100%), basic (100%), major (60%) and orthodontic services and are subject to exclusions and limitations.

- In- or out-of-network coverage (deductibles and reduced benefits apply to out-of-network coverage)
- Extensive national network
- Maximum annual benefit of \$1,500 per person in-network, \$1,500 per person out-of-network
- Orthodontia and implant coverage
- Some exclusions and limitations

3. Humana DPPO Plan offered to IAFF only: See Humana’s Dental Plan Summary and Certificate of Coverage at www.fortlauderdale.gov/benefits for more information including covered services, limitations and exclusions.

Network: Humana Dental Traditional Preferred 09

- In-network coverage only
- Extensive national network maximum annual benefit of \$1,500 per person in-network
- Orthodontia coverage
- Some exclusions and limitations

■ Visit www.Humanadental.com to check out participating dentists. Non-participating dentists may bill you for charges above the amount covered by your Humana Dental Plan.



■ VISION PLAN

Eye exams, eyeglasses and contact lenses: UnitedHealthcare (UHC) – NO PLAN DESIGN OR PREMIUM CHANGES – See UHC's material at www.fortlauderdale.gov/benefits for more information, including coverage, limitations and exclusions.

VOLUNTARY GROUP TERM LIFE INSURANCE – SPECIAL ENROLLMENT

The City provides various life insurance options depending on your individual needs. The City provides and pays for \$10,000 of life insurance coverage for Management, Confidential, Professional and Supervisory employees.

■ Voluntary Group Term Life Insurance provided by Standard Insurance Company:

- Employee and dependent life insurance amounts under the 2016 Unum plan as of December 31, 2016 will be rolled over to Standard Insurance Company effective January 1, 2017, unless you cancel or make a change.
- For 2017 Open Enrollment, eligible employees may secure life insurance coverage, without evidence of insurability (EOI), of up to \$300,000 at the reduced group rates (based on age bracket).
- Employees may apply for life insurance not to exceed \$400,000.
- All coverage in excess of \$300,000 is subject to EOI. Standard Insurance Company EOI form (for applications in excess of \$300,000) must be completed and approved by Standard Insurance Company before coverage will begin. The EOI form may be downloaded from the Benefits web page at www.fortlauderdale.gov/benefits and must be submitted or faxed directly to Standard Insurance Company. Policy number 754544 must be identified on the application. An online application is also available.
- Employees must be actively at work for coverage or increases to become effective.
- Voluntary group term life insurance includes Accidental Death and Dismemberment (AD&D) for both employees and spouses/domestic partners.

All employees enrolling in voluntary group term life insurance must complete a life insurance beneficiary designation during the online enrollment process. To complete the beneficiary designation, the date of birth for each beneficiary listed will be required.

You may elect to take life insurance coverage with you (referred to as porting) when your City employment terminates.

Spouse/Domestic Partner Life Coverage: Spouse/domestic partner coverage is available in \$5,000 increments as long as the employee is enrolled in voluntary group term life insurance. Eligible spouses/domestic partners may secure life insurance coverage of up to \$50,000.

- Amounts more than \$50,000 are subject to EOI. Spouse/domestic partner coverage cannot exceed half of the employee's coverage.
- Spouse/domestic partner rates are based on the employee's age. The employee must be enrolled in voluntary group term life insurance to select spouse/domestic partner coverage.
- The completed EOI form may be downloaded from the Benefits web page and must be submitted or faxed directly to Standard Insurance Company.

Children Life Coverage: Children may be enrolled for \$10,000 of coverage through the end of the calendar year they turn age 26 for a biweekly rate of \$0.23 (covers all children at one price). The employee must be enrolled in voluntary group term life insurance to select coverage for their child.



FLEXIBLE SPENDING ACCOUNTS (FSA)

Starting in 2017, the Flexible Spending Accounts (FSA) program offered by the City will be administered by Benefits Outsource, Inc. (BOI), located in Davie, Florida. Employees have the option of participating in the Health Care or Dependent Care account, or both.

- An FSA allows employees to reduce their taxable income by setting aside pre-tax dollars to pay for eligible health care and dependent care expenses approved by the Internal Revenue Code (IRC). Eligible expenses covered are for you and your eligible dependents, even if they are not covered under your primary health plan.
- 2017 FSA enrollees will be provided with a new benefit debit card from BOI for use with eligible expenses incurred in 2017. Claims incurred through the grace period, which ends March 15, 2018, must be submitted no later than March 31, 2018.

■ **Health Care FSA (Annual Minimum Election \$260, Maximum Election \$2,550):** It is important that you only allocate dollars for predictable medical and dependent care expenses. Any unused FSA funds at the end of the grace period, March 15, 2018 (for 2017 plan year) will be forfeited, also called the use-it-or-lose-it rule. Claims incurred through the grace period must be submitted no later than March 31, 2018. The maximum annual election for Health Care FSA is \$2,550. The minimum annual contribution is \$260.

- A big perk to a Health Care FSA is that it is pre-funded, meaning that the full annual election amount is accessible at the beginning of the plan year. Eligible out-of-pocket expenses for reimbursement relate to any health plan (medical, dental and vision); such eligible expenses include copays, deductibles, coinsurance, eyeglasses, dental care and certain medical supplies.
- *Over-the-counter (OTC) medications are eligible with a doctor's prescription. To view the full list of eligible expenses, please visit www.irs.gov/publications/p502/.

■ **Dependent Care FSA (Annual Minimum Election \$260, Maximum Election \$5000):**

A Dependent Care FSA is also a pre-tax account established for employees paying for eligible daycare expenses in order to work. The IRS limits annual contributions to \$5,000 annually if "married filing joint tax returns" or "single head of household" or \$2,500 for "married filing separately." The annual minimum contribution is \$260. Qualified dependents are:

- Children under the age of 13 who share the same residence with you, or
- Your spouse or qualifying child or relative who is physically or mentally unable to care for him/herself who shares the same residence with you and has income less than the federal exemption amount.

Unlike the Health Care FSA, with the Dependent Care FSA, you can only spend up to the amount that has been deducted from your paycheck. With the benefits debit card, you can access your funds; otherwise, you can submit manual claims for reimbursement.

■ **Claim Reimbursement:**

Your benefits debit card lets you easily access the Health Care FSA and Dependent Care FSA funds. Payments are automatically withdrawn from your account(s). One card can access all of your benefit accounts. In the event that manual submission of a claim is required, an employee may submit itemized receipts to BOI via email, fax, mail or online at www.mywealthcareonline.com/boi. Disbursements of weekly claim reimbursement are done via ACH/direct deposit or manual check.



VOLUNTARY BENEFITS

The City offers voluntary benefits that are administered by FBMC Benefits Management to all active employees. These are optional benefit plans that are paid 100 percent by the employee and typically have the advantage of preferred rates not available to individuals on their own with the convenience of paying premiums through payroll deduction.

- **Medical GAP Insurance (a.k.a. Major Medical Complement), Allstate** (Pre-Tax): Only participants in the City's three Cigna Medical Plans, [OAPIN1 (HMO1), OAPIN2 (HMO2) and Choice Fund (CDHP)] may enroll in a GAP insurance policy to supplement their medical plan enrollment.
- **Accident Insurance, Trustmark** (Pre-Tax): Provides financial benefits for covered accidents.
- **Disability Insurance, Trustmark** (Post-Tax): Provides financial benefits in the event of a qualified disability.
- **Critical LifeEventsSM Insurance, Trustmark** (Pre-Tax): Provides benefit payout for covered diagnosed conditions
- **Legal Insurance, ARAG** (Post-Tax): Provides attorney fees for most covered legal matters within the plan limits.

Please see the Voluntary Benefits Guide online at www.fbmclearningcenter.com/ftlauderdale2017py for more detailed information on each of these benefits.

Your current Voluntary Benefits coverage and those of your dependents will automatically roll over for the 2017 plan year with the exception of medical GAP insurance. **If you or any of your dependents are currently enrolled in medical GAP insurance and wish to continue, you must re-enroll.**

You must meet with a Professional Benefits Counselor/Enroller to enroll in and/or make changes to voluntary benefits offerings. Professional Benefits Counselors/Enrollers will be available on-site throughout the open enrollment period by appointment (walk-ins will only be accommodated after those with appointments, if time permits). To ensure a convenient and timely enrollment process, we ask that you schedule your enrollment session in advance. During your appointment, your Professional Benefits Counselor/Enroller will:

- Review your current enrollment information
- Help you understand your 2017 benefit options
- Provide benefits education and assist you with making your benefit elections using the online enrollment system

Scheduling your appointment in advance will enhance your enrollment experience and minimize the time required to complete the enrollment process. Schedule your appointment with a Professional Benefits Counselor/Enroller at www.myenrollmentschedule.com/lauderdale or by calling 1-866-998-2915.



BENEFITS EDUCATION WORKSHOP SCHEDULE OCTOBER 17-21, 2016

DATES	TIMES	LOCATION
Monday, October 17, 2016	7:00am - 8:00am	Central Maintenance Facility (CMS) Training Room/Break Room 4250 NW 10 Avenue
	12:00pm - 1:00pm	Division of Sustainable Development (DSD) Code Conference Room 700 NW 19 Avenue
Tuesday, October 18, 2016	7:30am - 8:30am	Fiveash Water Treatment Plant Training Room/Break Room 949 NW 38 Street
	12:00pm - 1:00pm	Police Station 2 nd Floor Classroom 1300 W. Broward Boulevard
	5:00pm - 6:00pm	Holiday Park Social Center 1150 G. Harold Martin Drive
Wednesday, October 19, 2016	5:00am - 6:00am	Beach Cleanup Crew Worksite Location 1401 SE 21 Street
	8:15am - 9:15am	Aquatics Complex 2 nd Floor Breakroom 501 Seabreeze Boulevard
	12:00pm - 1:00pm	City Hall 1 st Floor Commission Chambers 100 N. Andrews Avenue
Thursday, October 20, 2016	6:30am - 7:30am	Sanitation Training Room 4-B 220 SW 14 Avenue
	2:00pm - 3:00pm	George T. Lohmeyer Wastewater Treatment Plant (GTL) Conference Room 1765 SE 18 Street
	6:00pm - 7:00pm	Beach Community Center Large Ballroom 3351 NE 33 Avenue
Friday, October 21, 2016	7:30am - 8:30am	Fire Station 29 Training Room 2002 NE 16 Street
	12:00pm - 1:00pm	City Hall 1 st Floor Commission Chambers 100 N. Andrews Avenue
	2:30pm - 3:30pm	Peele Dixie – Water Treatment Plant Conference Room/Break Room 1500 S. State Road 7

Important Disclosure Notices:

Please refer to the 2017 Benefits Handbook at www.fortlauderdale.gov/benefits for details and specific information for the following important disclosure notices:

- Health Insurance Marketplace Options
- Women’s Health and Cancer Rights Act
- Prescription Drug and Medicare Part D Coverage
- Premium Assistance Under Medicaid and the Children Health Insurance Program (CHIP)
- Collection, Use, and Disclosure of Social Security Numbers
- Special Enrollment Rights



2017 ONSITE OPEN ENROLLMENT SCHEDULE

DATES	TIMES	LOCATION
Wednesday, October 26, 2016	7:00 am - 4:00 pm	Fiveash Water Treatment Plant Administration Building - 2nd Floor Conference Room 949 NW 38th Street
	8:00am - 4:00pm	City Hall Benefits Office 3rd Floor 100 N. Andrews Avenue
	8:30am - 4:30pm	Fire Station 53 Conference Room 2200 Executive Airport Way
Thursday, October 27, 2016	8:00am - 4:00pm	City Hall 1st Floor Commission Chambers 100 N. Andrews Avenue
	9:00am - 5:00pm	Department of Sustainable Development (DSD) Code Conference Room 700 NW 19th Avenue
Friday, October 28, 2016	7:30am - 3:30pm	Beach Community Center Conference Room 3351 NE 33 Avenue
	8:00am - 4:00pm	City Hall 1st Floor Commission Chambers 100 N. Andrews Avenue
Monday, October 31, 2016	6:30am - 3:00pm	Sanitation Training Room 4-B 220 SW 14 Avenue
	8:00am - 4:00pm	City Hall 1st Floor Commission Chambers 100 N. Andrews Avenue
Tuesday, November 1, 2016	6:30am - 3:30pm	George T. Lohmeyer Wastewater Treatment Plant (GTL) Conference Room 1765 SE 18 Street
	7:00am - 3:00pm	Central Maintenance Facility (CMS) Training Room/Break Room 4250 NW 10 Avenue
	8:00am - 4:00pm	City Hall Benefits Office 3rd Floor 100 N. Andrews Avenue
	8:00am - 4:30pm	Fire Station 2 1st Floor Training Room 528 NW 2 Street
Wednesday, November 2, 2016	6:30am - 3:00pm	Sanitation Training Room 4-B 220 SW 14 Avenue
	6:30am-3:30pm	Peele Dixie Water Treatment Plant Conference Room 1500 S. State Road 7
	7:00am - 3:30pm	Meter Shop Break Room 4030 S. State Road 7
	8:00am - 4:00pm	City Hall Benefits Office City Hall- 3rd Floor 100 N. Andrews Avenue
	8:00am - 5:00pm	Police Station 2nd Floor Classroom 1300 W. Broward Boulevard
	9:00am - 5:00pm	Carter Park Social Center 1450 W. Sunrise Boulevard



2017 ONSITE OPEN ENROLLMENT SCHEDULE

DATES	TIMES	LOCATION
Thursday, November 3, 2016	8:00am - 4:00pm	City Hall Benefits Office 3rd Floor 100 N. Andrews Avenue
	8:00am - 4:00pm	Fire Station 16 Conference Room 533 NE 22 Street
	8:00am - 4:00pm	Fire Station 29 Training Room 2002 NE 16 Street
	8:00am - 4:00pm	Fire Station 13 Back Room 2871 E. Sunrise Boulevard
	8:30am - 4:30pm	Fire Station 53 Conference Room 2200 Executive Airport Way
Friday, November 4, 2016	7:00am - 3:30pm	Meter Shop Break Room 4030 S. State Road 7
	7:30am - 3:30pm	Beach Community Center Conference Room 3351 NE 33 Avenue
	8:00am - 4:00pm	Fire Station 13 Back Room 2871 E. Sunrise Boulevard
	8:00am - 4:00pm	Fire Station 29 Training Room 2002 NE 16 Street
	8:00am - 4:00pm	City Hall Benefits Office 3rd Floor 100 N. Andrews Avenue
Monday, November 7, 2016	6:00am - 5:00pm	Police Station 2nd Floor Classroom 1300 W. Broward Boulevard
	6:30am - 3:00pm	Sanitation Training Room 4-B 220 SW 14 Avenue
	8:00am - 4:00pm	City Hall Benefits Office City Hall- 3rd Floor 100 N. Andrews Avenue
Tuesday, November 8, 2016	6:30am - 3:30pm	Peele Dixie Water Treatment Plant Conference Room 1500 S. State Road 7
	8:00am - 4:00pm	City Hall 1st Floor Commission Chambers 100 N. Andrews Avenue
Wednesday, November 9, 2016	7:00am - 3:00pm	Central Maintenance Facility (CMS) Training Room/Break Room 4250 NW 10 Avenue
	7:00am - 4:00pm	Fiveash Water Treatment Plant Administration Building - 2nd Floor Conference Room 949 NW 38th Street
	8:00am - 4:00pm	Benefits Office City Hall- 3rd Floor 100 N. Andrews Avenue
	9:00am - 5:00pm	Holiday Park Social Center 1150 G. Harold Martin Drive



2017 ONSITE OPEN ENROLLMENT SCHEDULE

DATES	TIMES	LOCATION
Thursday, November 10, 2016	6:30am - 3:30pm	George T. Lohmeyer Wastewater Treatment Plant (GTL) Conference Room 1765 SE 18 Street
	7:00am - 3:00pm	Central Maintenance Facility (CMS) Training Room/Break Room 4250 NW 10 Avenue
	8:00am - 4:00pm	City Hall Benefits Office 3rd Floor 100 N. Andrews Avenue
	8:00am - 4:30pm	Fire Station 2 1st Floor Training Room 528 NW 2 Street
	11:00am - 8:00pm	Peele Dixie Water Treatment Plant Conference Room 1500 S. State Road 7
Friday, November 11, 2016	6:00am - 5:00pm	Police Station 2nd Floor Classroom 1300 W. Broward Boulevard
Monday, November 14, 2016	8:00am - 4:00pm	City Hall Benefits Office 3rd Floor 100 N. Andrews Avenue
	8:00am - 4:00pm	Fire Station 29 Training Room 2002 NE 16 Street
	8:00am - 4:30pm	Fire Station 2 1st Floor Training Room 528 NW 2 Street
	9:00am - 5:00pm	Department of Sustainable Development (DSD) Code Conference Room 700 NW 19th Avenue
	9:00am - 5:00pm	Holiday Park Social Center 1150 G. Harold Martin Drive
Tuesday, November 15, 2016	6:30am - 3:00pm	Sanitation Training Room 4-B 220 SW 14 Avenue
	6:30am - 3:00pm	Aquatic Complex 2nd Floor Break Room 501 Seabreeze Boulevard
	8:00am - 4:00pm	Fire Station 13 Back Room 2871 E. Sunrise Boulevard
	8:00am - 4:00pm	City Hall Benefits Office 3rd Floor 100 N. Andrews Avenue
Wednesday, November 16, 2016	7:00am - 3:00pm	City Hall 1st Floor Commission Chambers 100 N. Andrews Avenue
	8:00am - 4:30pm	Fire Station 2 1st Floor Training Room 528 NW 2 Street
	9:00am - 5:00pm	Department of Sustainable Development (DSD) Code Conference Room 700 NW 19th Avenue



CITY OF FORT LAUDERDALE

Benefits Section | Risk Management Division | Human Resources

City Hall • 100 N. Andrews Avenue • Fort Lauderdale, FL 33301

(954) 828-5160 • www.fortlauderdale.gov/benefits • healthyliving@fortlauderdale.gov

BENEFITS DIRECTORY

MEDICAL / DENTAL / VISION

• CIGNA	www.cigna.com	1-800-244-6224
• Personal CIGNA Web Portal	www.mycigna.com	
• Employee Assistance Program (EAP)	www.cignabehavioral.com (Employer ID: cofl)	1-877-622-4327 (24/7)
• Kerri Holden, CIGNA Onsite Wellness Coordinator		954-652-1306 Fax: 1-860-847-5126
• Allstate Medical GAP Insurance	www.fbmclearningcenter.com/ftlauderdale2017py	1-800-767-6811
• Humana Dental	www.humanadental.com	PPO: 1-800-233-4013 DHMO: 1-800-979-4760
• United Healthcare Vision	www.myuhcvision.com	1-800-638-3120 Fax: 1-248-733-6060

CITY HEALTH AND WELLNESS CENTER

• Marathon Health (Administrator)	www.marathon-health.com/MyPhr/login	1-754-206-2420 Fax: 954-867-5583
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LIFE INSURANCE

• Standard Insurance Company	www.standard.com	1-888-937-4783 Fax: 1-971-321-5994
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INCOME PROTECTION (disability, accident, critical life events)

• Trustmark	www.fbmclearningcenter.com/ftlauderdale2017py	1-877-201-9373, Option 2
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FSA ADMINISTRATOR

• Health Care FSA	www.mywealthcareonline.com/boi	954-680-7626
• Dependent Care FSA	www.mywealthcareonline.com/boi	Fax: 954-680-7630

LEGAL SERVICES

• ARAG Legal	www.araglegalcenter.com (Access code 18107cfl)	1-800-247-4184
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FLORIDA PRE-PAID COLLEGE TUITION

• Florida Prepaid College Tuition	www.myfloridaprepaid.com	1-800-552-4723 Fax: 1-850-309-1766
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DEFERRED COMPENSATION / LOANS

• ICMA-RC	www.icmarc.org	1-800-669-7400 Fax: 1-202-682-6439 Attn: WMT
• Nationwide	www.nrsforu.com	1-877-677-3678
• BMG Loans at Work	www.loansatwork.com	1-800-316-8507