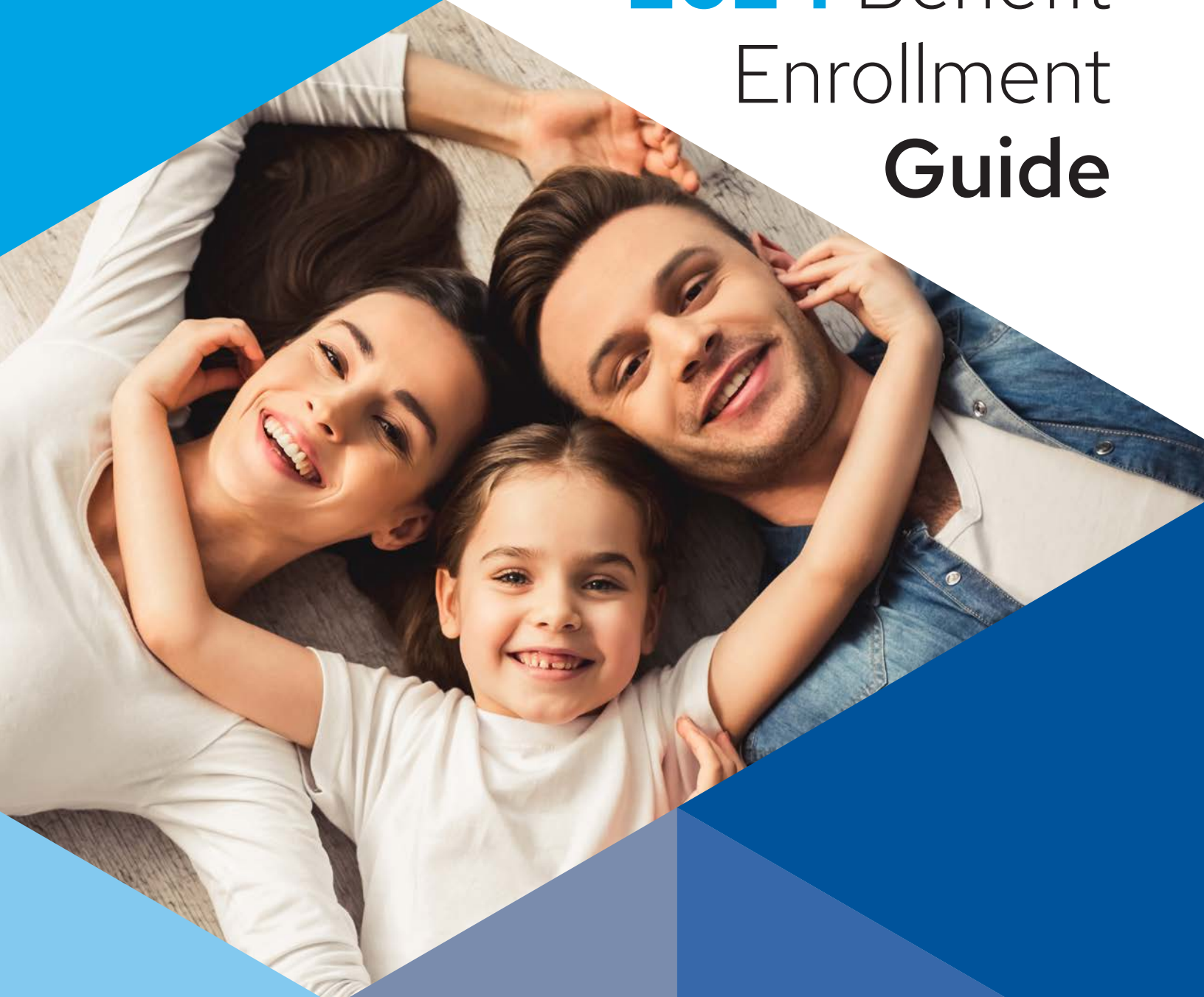


2024 Benefit Enrollment Guide



► Welcome to Broward Health

As a Broward Health employee, you have access to a competitive benefits package designed to provide you and your family with benefits that not only promote a healthier lifestyle, but also protect the people and things that mean so much to you. As you care for our patients and community, Broward Health cares for the wellness and well-being of all our employees.

Broward Health provides a full range of benefits that address your needs now and in the future:

To Your Health

- Medical Insurance
- Prescription Drug Benefits
- Dental Insurance
- Vision Insurance
- Accident Insurance
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Wellness Initiatives

To Your Wealth

- Health Savings Account
- Flexible Spending Accounts
- Group Life/AD&D/Supplemental Life Insurance
- Disability Insurance
- Legal Insurance
- Identity Theft Protection
- Auto and Homeowners Insurance
- Cash Balance Pension/403(b)/457(b) Retirement Plans

For more information, please review this guide or visit www.BrowardHealth.org/Benefits.

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**For more information,
please visit:**

**[www.BrowardHealth.org/
Benefits](http://www.BrowardHealth.org/Benefits)**

► Enrollment and Eligibility

This guidebook has been created to provide employees with valuable benefits-related information for the 2024 Plan Year and for on-going newly hired and rehired employees including employees transferring from per diem to full/part-time, benefits-eligible status.

Enrolling for Benefits

For all new hires, rehires, or employees transferring from per diem to full/part-time status, you have 30 days from the date of hire/rehire/transfer to enroll in benefits. You and your dependents are eligible for Broward Health benefits on the first of the month following your date of hire/rehire/transfer. **Employees are responsible for reviewing their first paycheck to ensure that their benefits and deductions are correct.**

Employees are encouraged to contact the Corporate Benefits Department for additional questions at 1.954.473.7371 or 1.954.473.7234 or send an email to the Corporate Benefits Department at benefits@browardhealth.org.

Dependent Eligibility

As a general rule, eligible dependents include your:

- Spouse (Note: Domestic partners are not eligible dependents)
- Children up to age 26 (up to the end of the year the dependent child turns 26)
- Dependents of current dependents (up to 18 months of age)
- Disabled child dependents of any age with supporting medical certification. **Please contact your Corporate Benefits Department at 1.954.473.7371 or 1.954.473.7234 for more information.**

Proper documentation must be provided to the Corporate Benefits Department **before the end of the enrollment period** for any dependents enrolled in the plans. This includes birth certificates, marriage certificates, and copies of Social Security cards. Failure to provide this documentation will result in termination of coverage for the applicable dependent.

Elections made upon hire will remain in effect until the next Open Enrollment period unless you or one of your dependents experience a qualifying life event. **If you experience a qualifying life event, such as the birth or adoption of a child, marriage, or divorce, and need to make a change to your benefits, you must contact HR within 30 days of the event.** Please follow up with your regional HR Department for more information or send an email to the Corporate Benefits Department at benefits@browardhealth.org.

▶ Health Savings Account (HSA)

Enroll in the Aetna HDHP and receive up to \$1,800 in Health Savings Account funds from Broward Health!

A Health Savings Account (HSA) allows you to make tax-free contributions to build up protection for current and future health care expenses for you and your dependents. The Health Savings Account is only available to employees enrolled in the Aetna High Deductible Health Plan (HDHP).

Here's How it Works

When you newly enroll in the Aetna HDHP, Broward Health will automatically set up and contribute to a Health Savings Account for you. You'll then have two opportunities to earn additional employer contributions each year through preventive care initiatives.

1. At initial enrollment only, Broward Health will contribute:
 - **\$500** for Employee Only or Employee & Child(ren) coverage - OR -
 - **\$1,000** for Employee & Spouse or Family coverage
2. If you and your covered family members receive a routine annual physical or well visit exam, Broward Health will contribute:
 - **\$300** for Employee Only or Employee & Child(ren) coverage - OR -
 - **\$600** for Employee & Spouse or Family coverage
3. If you and your covered spouse complete a Health Risk Assessment, Broward Health will contribute:
 - **\$100** for Employee - OR -
 - **\$200** for Employee & Spouse

The funds will be posted to your HSA after Broward Health receives a confirmation report from Aetna.

You can also contribute funds to your HSA through payroll deductions up to the annual IRS maximum. For 2024, contributions cannot exceed \$4,150 for Employee Only coverage and \$8,300 for Employee & Spouse, Employee & Child(ren), or Family coverage. If you are age 55 or older, you can contribute an extra \$1,000. *NOTE: The IRS maximum includes both employee and employer contributions.*

You can use your HSA at any time to pay for qualified health care expenses such as doctor's visits, hospital services, or other eligible out-of-pocket medical costs. Visit www.payflex.com for a full list of qualified expenses.

The account is yours to keep, even if you leave Broward Health. Any money you don't spend rolls over to the following year for future health care costs. The less you spend, the faster your account grows. This gives you a head start on creating a nest egg for potentially large medical expenses that might come up down the road.

Triple Tax Advantage of an HSA

1. All contributions into your HSA are made before income taxes are calculated. That means you don't pay income tax on the company's contributions or the contributions you make into the account.
2. There is no tax on the interest that accrues in the account.
3. You pay no taxes on the funds you use to pay for eligible medical expenses.

Keys to Growing Your HSA

- Try not to use your HSA for routine expenses. If you can pay out-of-pocket, leave your HSA funds alone so they can grow for future needs.
- Consider electing Accident, Critical Illness, and Hospital Indemnity Insurance so that unexpected injuries or illnesses don't wipe away the money in your HSA.
- Monitor your fund's growth. Your HSA funds can earn interest through investments. Make sure your money is growing at an acceptable and safe pace.



LISA & EMILY

Ages: 28 and 32

Lifestyle: They love to play sports and are training for a marathon.

Medical Status: Lisa and Emily are young, have no chronic conditions, and typically only see the doctor for annual well visits. They each complete a Health Risk Assessment.

Financial Risk Factors: Their active lifestyle could lead to costly injuries.



PLAN CHOICE: The couple elects the Aetna HDHP, taking advantage of the low premiums and \$1,800 employer contribution to their HSA. They supplement their coverage with Accident Insurance in case their active lifestyle leads to an unexpected injury. This allows them to keep the money in their HSA and build up savings for future needs.



▶ Medical Insurance

Aetna Choice® POS II – High Deductible Health Plan (HDHP)

This plan offers in- and out-of-network benefits, with low premiums, but higher out-of-pocket costs. For employees who newly enroll in the HDHP, Broward Health will contribute up to \$900 for Employee Only or Employee & Child coverage and up to \$1,800 for Employee & Spouse or Family coverage annually into an existing/new Health Savings Account (HSA) to assist with eligible out-of-pocket medical costs. Employees who do not spend all their HSA funds in 2024, will be able to roll-over these funds to the following year. For more information, see prior page under Health Savings Account.

AETNA CHOICE® POS II - HDHP	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out of Network)
Calendar Year Deductible (CYD)			
Individual	\$1,750	\$2,500	\$5,000
Family	\$3,500	\$5,000	\$10,000
Maximum Out-of-Pocket (MOOP)			
Individual	\$4,000		\$10,000
Family	\$7,000		\$20,000
Physician Services			
Primary Care	20% After CYD		40% After CYD
Specialist	20% After CYD		40% After CYD
Preventive Care	No Charge		40% After CYD
Diagnostic Services			
Lab	20% After CYD		40% After CYD
X-Rays	20% After CYD		40% After CYD
Advanced Imaging	20% After CYD		40% After CYD
Outpatient Surgery			
Facility	20% After CYD		40% After CYD
Physician Services	20% After CYD		40% After CYD
Emergency Services			
Emergency Room		20% After CYD	
Ambulance		20% After CYD	
Urgent Care	20% After CYD		40% After CYD
Inpatient Hospital			
Facility	20% After CYD		40% After CYD
Physician Services	20% After CYD		40% After CYD
Mental Health / Substance Abuse Services			
Outpatient	20% After CYD		40% After CYD
Inpatient	20% After CYD		40% After CYD
Other Services			
Home Health Care	20% After CYD		40% After CYD
Rehabilitation Services	20% After CYD		40% After CYD
Habilitation Services	20% After CYD		40% After CYD
Skilled Nursing Care	20% After CYD		40% After CYD
Durable Medical Equipment	20% After CYD		40% After CYD
Hospice Services	20% After CYD		40% After CYD

► Medical Insurance

Aetna Open Access® Select Best Choice Plan

This plan is a Broward Health self-insured plan, which offers in-network benefits, providing employees maximum savings when utilizing Broward Health facilities and providers. The Aetna Best Choice Plan does not offer out-of-network benefits. Services provided by Broward Health employed or affiliated physicians and at Broward Health facilities will have a lower member cost share compared to services provided using the Aetna network. ****Note: All diagnostic services (labs, X-rays, advanced imaging) and all surgical procedures (except in the case of emergencies or with Corporate Benefits pre-authorization) will be limited to Broward Health facilities.**

AETNA OPEN ACCESS® SELECT BEST CHOICE PLAN	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out of Network)
Calendar Year Deductible (CYD)*			
Individual	\$500	\$1,500	Not Covered
Family	\$1,000	\$3,000	Not Covered
Maximum Out-of-Pocket (MOOP)*			
Individual	\$2,500	\$5,000	Not Covered
Family	\$5,000	\$10,000	Not Covered
Physician Services			
Primary Care	\$10 Copay	\$30 Copay	Not Covered
Specialist	\$25 Copay	\$45 Copay	Not Covered
Preventive Care	No Charge		Not Covered
Diagnostic Services			
Lab	\$5 Copay	20% After CYD**	Not Covered
X-Rays	\$10 Copay	20% After CYD**	Not Covered
Advanced Imaging	\$10 Copay	20% After CYD**	Not Covered
Outpatient Surgery			
Facility	\$50 Copay	\$400 Copay**	Not Covered
Physician Services	No Charge		Not Covered
Emergency Services			
Emergency Room	\$150 Copay		
Ambulance	\$150 Copay		
Urgent Care	\$25 Copay	\$45 Copay	Not Covered
Inpatient Hospital			
Facility	\$100 Copay After CYD	\$1,000 Copay After CYD	Not Covered
Physician Services	No Charge		Not Covered
Mental Health / Substance Abuse Services			
Outpatient	No Charge	\$45 Copay	Not Covered
Inpatient	\$100 Copay After CYD	\$1,000 Copay After CYD	Not Covered
Other Services			
Allergy Treatment / Testing	10% After CYD	20% After CYD	Not Covered
Spinal Manipulation	\$25 Copay	\$45 Copay	Not Covered
Home Health Care	No Charge	\$10 Copay	Not Covered
Rehabilitation Services	\$5 Copay	\$10 Copay	Not Covered
Habilitation Services	\$5 Copay	\$10 Copay	Not Covered
Skilled Nursing Care	\$100 Copay After CYD	\$200 Copay After CYD	Not Covered
Durable Medical Equipment	10% Coinsurance	20% Coinsurance	Not Covered
Hospice Services	No Charge	10% Coinsurance	Not Covered

*Tier 1 CYD and MOOP will cross apply with Tier 2, but Tier 2 will not cross apply to Tier 1.

**Services will be limited to Broward Health employed or affiliated physicians and Broward Health facilities only, except emergencies or with Corporate Benefits authorization.

► Medical Insurance

Aetna Open Access® Select (EPO)

This plan offers only in-network benefits. Out-of-network benefits are not available under this plan. The EPO plan offers employees the flexibility of a large/nationwide network of facilities and providers. If an employee utilizes a provider/facility out of this network, the employee will be responsible for 100% of all charges incurred.

AETNA OPEN ACCESS® SELECT (EPO)	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna EPO Network)	Tier 3 (Out of Network)
Calendar Year Deductible (CYD)*			
Individual	\$1,000	\$1,500	Not Covered
Family	\$2,000	\$3,000	Not Covered
Maximum Out-of-Pocket (MOOP)*			
Individual	\$3,500	\$5,000	Not Covered
Family	\$7,000	\$10,000	Not Covered
Physician Services			
Primary Care	\$10 Copay	\$30 Copay	Not Covered
Specialist	\$25 Copay	\$45 Copay	Not Covered
Preventive Care	No Charge		Not Covered
Diagnostic Services			
Lab	10% After CYD	20% After CYD	Not Covered
X-Rays	10% After CYD	20% After CYD	Not Covered
Advanced Imaging	10% After CYD	20% After CYD	Not Covered
Outpatient Surgery			
Facility	\$100 Copay	\$400 Copay	Not Covered
Physician Services	No Charge		Not Covered
Emergency Services			
Emergency Room	\$300 Copay		
Ambulance	\$300 Copay		
Urgent Care	\$20 Copay	\$45 Copay	Not Covered
Inpatient Hospital			
Facility	\$250 Copay	\$1,000 Copay	Not Covered
Physician Services	No Charge		Not Covered
Mental Health / Substance Abuse Services			
Outpatient	No Charge	\$45 Copay	Not Covered
Inpatient	\$250 Copay	\$1,000 Copay	Not Covered
Other Services			
Allergy Treatment / Testing	10% After CYD	20% After CYD	Not Covered
Spinal Manipulation	\$25 Copay	\$45 Copay	Not Covered
Home Health Care	No Charge	\$10 Copay	Not Covered
Rehabilitation Services	\$5 Copay	\$10 Copay	Not Covered
Habilitation Services	\$5 Copay	\$10 Copay	Not Covered
Skilled Nursing Care	\$100 Copay After CYD	\$200 Copay After CYD	Not Covered
Durable Medical Equipment	10% After CYD	20% After CYD	Not Covered
Hospice Services	No Charge	10% After CYD	Not Covered

*Tier 1 CYD and MOOP will cross apply with Tier 2, but Tier 2 will not cross apply to Tier 1.

► Prescription Plans

Prescription coverage is included in your medical plan. PrudentRx will be utilized for those specialty medications with manufacturer’s coupons or discounts. You will automatically be enrolled in the PrudentRx Program if you are currently taking a medication that is included in the program. As a participating member, you will have a \$0 cost share for these medications. If you choose to opt-out of the PrudentRx Program, you will be responsible for the 30% coinsurance.

Effective Plan Year 2024, all medications designated as “maintenance” medications can only be filled at a Broward Health Pharmacy, CVS Pharmacy, CVS Mail Order, or other Network Pharmacies after two initial 30-day supplies. After that, you must get a 90-day supply or contact CVS to opt-out. If a member opts-out, they can continue to fill maintenance medications 30 days at a time. The CVS number is on the back of your insurance card. All specialty medications must be filled at a Broward Health Pharmacy, CVS Pharmacy, or Publix Specialty. Please contact CVS for additional pharmacy locations or visit [Caremark.com/PharmacyLocator](https://www.caremark.com/PharmacyLocator).

AETNA CHOICE® POS II - HDHP	Retail	Mail Order
Pharmacy		
Generic		20% After CYD
Preferred Brand		20% After CYD
Non-Preferred Brand		20% After CYD
Specialty		20% After CYD

AETNA OPEN ACCESS® SELECT BEST CHOICE PLAN	Retail	Mail Order
Pharmacy		
Generic	\$10 Copay	\$25 Copay
Preferred Brand	\$25 Copay	\$62.50 Copay
Non-Preferred Brand	\$40 Copay	\$100 Copay
Specialty	Broward Health Pharmacies: \$20 Copay PrudentRx: 30% Coinsurance if not enrolled	Other Specialty Pharmacy: \$50 Copay PrudentRx: 30% Coinsurance if not enrolled

AETNA OPEN ACCESS® SELECT (EPO)	Retail	Mail Order
Pharmacy		
Generic	\$10 Copay	\$25 Copay
Preferred Brand	\$30 Copay	\$75 Copay
Non-Preferred Brand	\$50 Copay	\$125 Copay
Specialty	Broward Health Pharmacies: \$20 Copay PrudentRx: 30% Coinsurance if not enrolled	Other Specialty Pharmacy: \$75 Copay PrudentRx 30% Coinsurance if not enrolled

Controlling Healthcare Costs

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:



Use network providers. You will receive a higher level of benefits if you use providers who participate in the network.



Request generic rather than brand name prescription drugs. Generic medications, while just as effective, are considerably less expensive.



Consider seeing your family physician rather than a specialist. Family physicians can often provide the same level of care for a variety of illnesses and conditions.



Exercise and maintain a proper diet. The healthier you are the less vulnerable you are to disease, reducing doctor’s visits and prescription medicines.

► Dental Plans

Broward Health offers two dental plan options.

- **Dental DMO** plan is administered by Aetna and uses only in-network providers. The selection of a primary care dentist is encouraged and can be changed at any time. To locate a primary care dentist, visit Aetna.com or call **1.877.238.6200**.
- **Dental PPO** plan is administered by Reliance Standard and uses in-network and out-of-network providers. To find network providers near you, visit <https://www.reliancestandard.com/dental-vision/>.

	DPPO	DMO
	In-Network*	In-Network
Annual Deductible	\$50, waived for Type 1 No family maximum to \$50 waived For Type 1 - 3x family maximum	\$5 office visit copay
Calendar Year Maximum	\$1,250 per person	N/A
Type 1 Procedures (Exams, Cleanings, X-rays)	Covered in Full	See Dental Benefits Summary for costs of specific procedures
Type 2 Procedures (Fillings and Simple Extractions)	80% coinsurance	See Dental Benefits Summary for costs of specific procedures
Type 3 Procedures (Crowns, Bridgework, Dentures)	50% coinsurance	See Dental Benefits Summary for costs of specific procedures
Orthodontia	50% for you, your spouse, and children under age 26	Screening Exam \$30 Diagnostic Records \$150 Orthodontic Retention \$275
Orthodontia Lifetime Maximum	\$1,500 per person	\$1,045 per person

**NOTE: Under this plan, you may use the services of any out-of-network provider; however, your out-of-pocket expenses will be higher than if you elect services from a network provider.*



▶ Vision Plan

Aetna will administer the vision plan, providing comprehensive coverage. The Aetna Vision network is contracted through **EyeMed Vision Care, LLC**. Choose from a large selection of providers as well as your favorite retail chains. To determine if your provider is in-network, search www.aetnavision.com.

	AETNA VISION
	In-Network
Eye Examination Copay (once every calendar year)	\$15 copay
Lenses (once every calendar year to purchase either one pair of eyeglass lenses OR one order of contact lenses)	
Single Vision	\$25 copay
Bifocal	\$25 copay
Trifocal	\$25 copay
Lenticular	\$25 copay
Frames (once every two calendar years)	
Any Frame Available	\$130 allowance Additional 20% off the balance over the allowance
Contact Lenses (once every calendar year to purchase either one pair of eyeglass lenses OR one order of contact lenses)	
Standard Exam	Covered in full
Premium Exam	You pay 90% of retail, less \$40
Conventional Contact Lenses	\$100 allowance Additional 15% off the balance over the allowance
Disposable Lenses	\$100 allowance
Laser Vision Correction	15% off retail price or 5% off promotional price

NOTE: Under this plan, you may use the services of any out-of-network provider; however, your out-of-pocket expenses will be higher than if you elect services from a network provider.



► Flexible Spendings Accounts (FSAs)

Flexible Spending Accounts (FSAs) enable you to put aside money for important expenses and help you reduce your income taxes at the same time. Broward Health offers two types of Flexible Spending Accounts – a **Health Care Flexible Spending Account** and a **Dependent Care Flexible Spending Account**. These accounts allow you to set aside pre-tax dollars to pay for certain out-of-pocket health care or dependent care expenses.

Broward Health has partnered with WageWorks, a leading provider of consumer-directed benefits in the United States, as our trusted provider to administer the FSA process and offer our members enhanced benefit solutions. The WageWorks platform provides a variety of reimbursement options (which includes a Health Care debit card and the WageWorks EZ Receipts mobile app, an enhanced participant website with mobile access, and extended customer service hours). For questions/assistance, contact the WageWorks Customer Service Center at 1.877.924.3967.

How Flexible Spending Accounts Work

1. Each year during the Open Enrollment period, you will be required to enroll and decide how much to set aside annually for health care and/or dependent care expenses.
2. Your contributions are deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year.
3. Debit cards will be issued to all employees enrolled in the Health Care Flexible Spending Account. Employees enrolled in the Dependent Care Flexible Spending Account will need to submit claims for reimbursement directly online to WageWorks.
4. You can only spend monies in the Dependent Care FSA that are in your available balance.
5. Please note that these accounts are separate – you may choose to participate in one, both, or neither. You cannot use money from the Health Care FSA to cover eligible expenses under the Dependent Care FSA or vice versa.
6. Plan carefully: This is a “use-it or lose-it” benefit with an annual roll-over of \$500.

You must actively re-enroll in either FSA plan each year.

You are not automatically re-enrolled.

PLAN	ANNUAL MAXIMUM CONTRIBUTION	EXAMPLES OF COVERED EXPENSES
Health Care Flexible Spending Account**	\$3,200	Copays, deductibles, orthodontia, over-the-counter medications, etc.*
Dependent Care Flexible Spending Account	\$5,000 (\$2,500 if married and filing separate tax returns)	Day care, nursery school, elder care expenses, etc.*

Eligible dependents include your child or stepchild (under the age of 13); a child of any age who is physically or mentally incapable of caring for themselves; or elderly persons who are financially dependent upon you.

* See IRS Publications 502 and 503 for a complete list of covered expenses.

**If you are enrolled in the HDHP Plan, you are eligible to enroll in a Limited Purpose Health Care Flexible Spending Account. A Limited Purpose account can be used for dental and vision qualified expenses immediately, but not medical qualified expenses until your deductible is satisfied.

► Broward Health Urgent Care Center

We're Here When You Need Us

You don't have to drive and wait hours at a hospital to get medical attention. The Broward Health Urgent Care team is standing by ready to assist you and your family when you need immediate attention. Located in Weston, our pediatric and adult urgent care center provides fast, convenient care for minor injuries and illnesses, as well as vision testing, immunizations, and physicals.

We are open daily from 8 a.m. until 8 p.m.

- Backed by Broward Health hospitals
- Open 7 days a week
- Board-certified physicians and nurse practitioners
- X-ray capabilities
- Most insurances accepted
- Urgent care pricing, NOT hospital pricing
- Seamless transition to Broward Health ERs if needed
- No appointment needed



In essence, an urgent care center is considered the middle ground between a traditional hospital's emergency room and a doctor's office. Here's a guide to help when you're not sure whether to seek treatment at an urgent care center or at a hospital's emergency room. For a life-threatening emergency, call 911 or go to the nearest emergency room.

MEDICAL CONDITION/SYMPTOM	URGENT CARE CENTER	EMERGENCY ROOM
Sprains and strains	X	
Ear infection	X	
Urinary tract infection	X	
Rash	X	
Nosebleed	X	
Minor cuts and broken bones (hands, fingers, wrist, toes)	X	
Fever	X	
Sudden or severe pain		X
Abdominal pain		X
Difficulty breathing		X
Signs of stroke		X
Severe/uncontrolled bleeding		X
Broken bone (legs, ribs, skull fracture)	X (intact skin)	X
Unconsciousness		X
Severe injury, burn, or shock		X

For more information, visit BrowardHealth.org/UrgentCare.

Broward Health Weston
 2300 N. Commerce Parkway
 Weston, FL 33326
1.954.217.3200
 Hours: 8 a.m. - 8 p.m. daily

▶ Accident Insurance

Major injuries are painful. But the financial impact of the medical treatment doesn't have to be.

Reliance Standard Group Accident Insurance pays benefits directly to you, unless otherwise assigned, if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical Therapy
- Emergency Treatment/Urgent Care
- Transportation

The benefits payable also increase by 50% if you receive treatment at a Broward Health facility.

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👨👩👧 **Family Coverage:** You can elect to cover your spouse and children.
- ➔ **Portable Coverage:** You can take your policy with you if you change jobs or retire (with certain stipulations).
- 🕒 **Organized Youth Sports Rider (covers dependents under age 19):** The benefits payable are increased by 25% if a covered dependent under age 19 is injured while playing an organized sport.

For information about costs and claims, please call **1.800.866.2301** or visit **www.reliancestandard.com**.



Wellness Benefit: The plan pays a \$75 benefit for one covered health screening test per covered member, up to a maximum of four benefits per family per year. Covered health screening tests include diagnostic procedures, routine exams, immunizations, COVID-19 tests, and more.

HOW SAM'S ACCIDENT INSURANCE WORKS

Sam's son trips while playing in a youth basketball league. He gets a concussion and chips a tooth which require a trip to the emergency room and physician follow-up visits. He seeks treatment at Broward facilities.

Fortunately, Sam has family coverage in Reliance Standard Group Accident Insurance. This helps cover the out-of-pocket costs associated with his son's accident, including medical bills, copays, and deductibles.

HOW SAM'S ACCIDENT BENEFIT WAS CALCULATED:

Medical Service	Sample Benefit
Emergency Treatment	\$200
Concussion Benefit	\$350
Crown to Repair Broken Tooth	\$150
Physician Follow-Up Visits (3)	\$300 (\$100 per visit)
Organized Youth Sports Rider Benefit (additional 25%)	\$250
Broward Health Facility Benefit (additional 50%)	\$500

TOTAL SAMPLE BENEFIT

\$1,750

This scenario does not reflect the benefits of a specific Accident Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.



▶ Critical Illness Insurance

Critical Illness Insurance, administered by Reliance Standard, is designed to protect your income and personal assets when your out-of-pocket expenses increase as a result of an illness. Health insurance is not always enough to cover all of the unforeseen expenses associated with a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a lump sum benefit that can be used any way you choose, and benefits are paid in addition to any other insurance you may have. You do not have to be terminally ill to receive benefits.



Did You Know?

Americans spend an average of **\$5,000** a year on out-of-pocket health care costs.

Bureau of Labor Statistics Consumer Expenditures Survey 2020

You may choose a benefit amount from \$5,000 to \$40,000 in \$5,000 increments for yourself and your spouse (spouse coverage not to exceed 100% of the employee amount).





Covered Illnesses

Invasive Cancer	100%
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
Coma	100%
Paralysis	100%
Carcinoma in Situ	50%
Coronary Disease	50%
Skin Cancer	5%
Alzheimer's	100%
Benign Brain Tumor	100%
Parkinson's	100%

Additional conditions are also covered. See plan documents for a full list.

Payment Percentages

Plan Features

-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Wellness Benefit:** The plan pays a \$50 benefit for one covered health screening test per covered member, up to a maximum of four benefits per family per year. Covered health screening tests include diagnostic procedures, routine exams, immunizations, COVID-19 tests, and more.
-  **Portable Coverage:** You can take your plan with you if you change jobs or retire (with certain stipulations).

The cost of the benefit varies depending upon factors such as your age, whether you use tobacco, and the dependent coverage you choose.

For information about costs and claims, please call **1.800.866.2301** or visit **www.reliancestandard.com**.

HOW CRITICAL ILLNESS INSURANCE WORKS

When Marco had a heart attack, he was grateful his doctors were able to stabilize his condition. He learned there was some permanent damage to his heart. He began to see his costs adding up quickly. The good news is Marco received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.

► Hospital Indemnity Insurance

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to pile up.

Reliance Standard Group Hospital Indemnity Insurance pays benefits directly to you, unless otherwise assigned, if you are admitted into a hospital due to a covered illness, injury, or childbirth. Benefits can be used any way you choose and are paid in addition to any other insurance you may have.

You receive a benefit for admission and an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit.

The benefits payable also increase by 50% if you are admitted, confined, or receive treatment at a Broward Health facility.

Plan Features

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👨‍👩‍👧 **Family Coverage:** You can elect to cover your spouse and children.
- 🏃 **Wellness Benefit:** The plan pays a \$50 benefit for one covered health screening test per covered member, up to a maximum of four benefits per family per year. Covered health screening tests include diagnostic procedures, routine exams, immunizations, COVID-19 tests, and more.
- ➔ **Portable Coverage:** You can take your plan with you if you change jobs or retire (with certain stipulations).

For information about costs and claims, please call **1.800.866.2301** or visit **www.reliancestandard.com**.

HOW HOSPITAL INDEMNITY INSURANCE WORKS

Taylor is feeling ill and seeks treatment at a Broward Health emergency room. Because she has a high fever, she is admitted into the hospital where she spends 2 days.

Taylor is grateful she has Hospital Indemnity Insurance, which pays her a benefit for being admitted into the hospital and an additional benefit for each day of her stay.

HOW TAYLOR'S BENEFIT WAS CALCULATED:

Medical Service	Sample Benefit
Hospital Admission (\$1,000 per admission)	\$1,000
Hospital Confinement (2 days) (\$200 per day x 2 days)	\$400
Broward Health Facility Benefit (additional 50%)	\$700

TOTAL SAMPLE BENEFIT \$2,100



This scenario does not reflect the benefits of a specific Hospital Indemnity Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of a Hospital Indemnity Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

▶ Life Insurance and AD&D Insurance

Always be there financially for your loved ones.

Broward Health provides Basic Life and Accidental Death and Dismemberment (AD&D) Insurance for employees, and offers supplemental voluntary options for employees and their dependents.

Basic Term Life and Accidental Death and Dismemberment (AD&D) Insurance

Broward Health provides eligible employees with Basic Term Life and Accidental Death and Dismemberment coverage at no cost to you and enrollment is automatic.

BASIC TERM LIFE

The benefit is equal to your base annual earnings rounded up to the nearest \$1,000 to a maximum of \$500,000.

ACCIDENTAL DEATH AND DISMEMBERMENT

If you are seriously injured or lose your life in an accident, you/your beneficiary will be eligible for a benefit equal to your Basic Term Life coverage.

Supplemental Term Life Insurance

You may also choose to purchase Supplemental Term Life Insurance coverage in addition to the company-paid benefit. You pay the total cost of this benefit through convenient payroll deduction.

EMPLOYEE

Up to \$500,000 with no medical screening. Up to \$1,000,000 with medical screening. In \$10,000 increments.

SPOUSE

Up to \$50,000 with no medical screening. Up to \$250,000 with medical screening.

CHILD(REN)

Up to \$10,000 maximum coverage (no medical screening required).

NOTE: You cannot purchase Child coverage without enrolling in Employee or Spouse coverage.

Premium rates for the employee and spouse benefit are based on an employee's age and increase at five year intervals. To view the premium table, visit BrowardHealth.org/Benefits.

For all life insurance plans (Basic Term Life & AD&D and Supplemental Term Life), there is a benefit reduction due to age which is applicable to employee and spouse coverage. At age 70, the original benefit is reduced to 50%. For example, if an insured person is enrolled for \$50,000 of coverage and dies at age 70 or older, the benefit will pay \$25,000.

HOW MUCH LIFE INSURANCE DO YOU NEED?

Many financial experts recommend you have at least five to eight times your household income in Life Insurance. To calculate the level sufficient to cover your needs, you should consider your current income and how much it costs to maintain your family's standard of living. You should also consider your current expenses and your family's future financial needs such as the following:

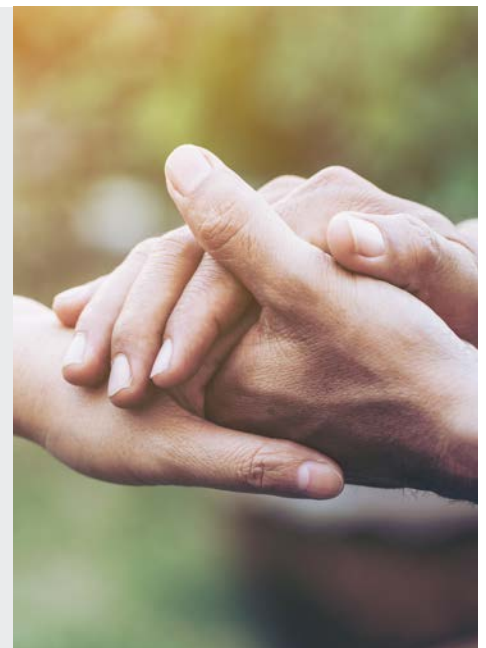
Current Expenses

- Home Mortgage/Rent
- Car Payments
- Credit Card Debt
- Other Debt Expenses

Future Needs

- Child Care
- College Tuition
- Spouse's Retirement
- Routine Household

After you add your financial responsibilities, how does the sum compare with your current coverage?



► Disability Insurance

Disability Insurance provides income replacement should you become disabled and unable to work due to a non-work-related illness or injury.

Reliance Standard is the disability vendor and **Matrix Absence Management** administers the claims. For claims information please call **1.800.866.2301**.

Short-Term Disability Insurance

Short-Term Disability Insurance replaces a portion of your income if an injury or illness forces you out of work for an extended period of time. After you are out of work for 18 days, you may receive up to 60% of your weekly pay for up to 24 weeks.

Long-Term Disability Insurance

Broward Health also provides Long-Term Disability Insurance to protect your finances when your disability continues beyond the period covered by the Short-Term Disability Plan. If you are sick and unable to work for more than 180 days, Long-Term Disability pays you up to 60% of your monthly pay.

Broward Health pays half the premium, while you pay the other half. You'll pay a small amount of tax on the premium paid by Broward Health. By paying that small amount of tax, the benefits you receive while disabled won't be taxable to you, making the 60% benefit worth much more when you need it most.

NOTE: There are different plan guidelines for Long-Term Disability benefits for Management and Physicians.



Did You Know?

It's estimated that **1 in 4** 20-year-olds will experience a disability for 90 days or more before they reach age 67.

Social Security Administration, Disability Insurance, Facts 2021

Employees must contact Matrix Absence Management to submit claims for Short-Term or Long-Term Disability. Claims are **NOT** processed through Broward Health's Corporate Benefits Department.

▶ Retirement Programs



Building a healthy financial future is just as important as taking care of your health needs today. Putting money aside for your future is easy with Broward Health Retirement Programs. And with contributions deducted before federal taxes are calculated, there is less of an impact to your take home pay than you might think.

Cash Balance Pension Plan

The pension is funded by Broward Health and provides a contribution of 5% of your base pay each month (up to IRS limits) towards your retirement. Employee contributions are not required.

Eligible employees are automatically enrolled after one full year of employment and are fully vested after five years of eligible service. You cannot make withdrawals or borrow money from your cash balance pension account.

Star Plus Retirement Plans

The 403(b) Plan

The 403(b) plan allows you to make pre-tax, voluntary contributions toward your retirement at any time. **Broward Health provides a matching contribution of up to 2.4% immediately when you contribute up to 5% of your pay.*** New hires will be automatically enrolled in the retirement plan at 2%. Employees will have 45 days to opt out.

****Physician Residents and Pool Employees are not eligible for the employer match contribution and will not be automatically enrolled.***

The 457(b) Plan

If you're contributing the maximum to the 403(b) plan, consider putting additional pre-tax dollars into the 457(b) plan. Create your retirement account online with Corebridge Financial (formerly AIG Retirement Services).

Corebridge Financial
Plan # 09091
1.800.448.2542
www.BH.AIGRS.com

Roth 403(b) and 457(b) Plans

The Roth option offers a way to set aside after-tax dollars. Employees can contribute up to \$23,000 (combined pre-tax and Roth contributions) in 2024, plus \$7,500 more if you are age 50 or older.

► Other Benefits

Tuition Assistance Program

The Broward Health Tuition Assistance Program is designed to assist employees in developing themselves for professional growth in their careers with the company. Maximum overall annual reimbursement is \$5,250 tax-free per calendar year (for both Tuition and Certification reimbursement). Degree programs must be held at a non-profit, accredited institution and reimbursed in accordance with the guidelines outlined in Policy # HR-005-007 - Continuing Education Tuition & Certification Reimbursement Program.

For more information, email the Corporate Benefits Department at benefits@browardhealth.org.

Employee Assistance Program

The Employee Assistance Program is designed to provide professional help in dealing with personal concerns impacting you and your family at home or at work. You may call for assistance with concerns such as marital conflict, depression, drug and alcohol abuse, grief, children's problems, family budgeting, and legal problems. The EAP is available at **1.954.847.4EAP** to employees and their dependents. Ask your counselor for more details.

On-call Travel Assistance

If you need assistance while traveling, Broward Health provides 24-hour access to an emergency travel companion for you and your eligible dependents through On Call International. Get help with missing luggage, lost passport, illness, injury, or prescription refill when more than 100 miles from home. Call **1.800.456.3893** in the U.S. or **1.603.328.1966** worldwide.

Legal Insurance

Legal Insurance provides access to a network of participating attorneys for help with a range of legal matters including wills, family law, consumer protection, real estate matters, and more. Legal Insurance is offered by MetLife Legal for a flat monthly rate of \$15.00. Visit members.legalplans.com or call **1.800.821.6400** for more information.

Identity Theft Protection

Identity protection alerts you at the first sign of fraud. Get alerts for credit inquiries, accounts opened in your name, compromised credentials, financial transactions, and more. Call **1.855.246.7347** or visit RelianceStandard.com/WalletArmor to enroll.

Pet Insurance

Health insurance for the other members of our family (cats and dogs only). With Pet Insurance, you will have peace of mind knowing you can get help with some of your pet's medical bills including treatments and surgeries. Pet Insurance is offered by Nationwide. To enroll, visit PetInsurance.com/BrowardHealth or call **1.877.738.7874**.

Auto and Home Insurance

This voluntary program is offered as a direct bill plan to employees. Depending on your individual circumstances, automobile and homeowners insurance may be discounted up to 10%. You are eligible to enroll in Auto and Home Insurance at any time throughout the year. For more information, visit www.myautohome.farmers.com or call Farmers Insurance at **1.800.438.6381** or Liberty Mutual at **1.800.730.6975**.

▶ Wellness Programs

Nutrition Resources

Healthy eating options are offered at regional medical centers. Nutritional information posted on food choices supports wellness and weight management.

Wellness Resources

On-site wellness centers offer convenient and affordable access to help you get in shape or maintain a healthy lifestyle.

Seminars

Educational seminars on health and wellness topics, including mind-body wellness issues, financial wellness, stress management, child and elder care information are provided by Aetna, EAP, Employee Health, and Corebridge Financial (formerly AIG Retirement Services).

Employee Health

Regional Employee Health centers offer free vaccines for employees, including the seasonal Influenza vaccine and Tdap (tetanus, diphtheria, and pertussis), health screenings, wellness information, and education for healthy living and disease prevention.

Also take advantage of the free preventive care services offered for all employees and covered dependents enrolled in any of the Broward Health/Aetna medical plans.

On-site Retail Pharmacy

On-site retail pharmacies provide fast, convenient, and affordable services to fill and pick up your prescriptions, over-the-counter medicines, vitamins, or other health care items.

Tobacco Free/Healthy Lifestyle

Discounted premiums are available for all employees and spouses/partners who do not utilize tobacco products. Additionally, smoking cessation programs are available at various locations. To learn more, contact EAP at 1.954.847.4EAP.



► Contact Information

BENEFIT	PHONE	WEBSITE
Aetna Dental DMO	1.877.238.6200	www.aetna.com
Aetna Medical	1.877.245.1813	www.aetna.com
Aetna Vision (through EyeMed Vision Care)	1.877.973.3238	www.aetnavision.com
Broward Health Benefits Department	1.954.473.7371 1.954.473.7234	https://employee.BrowardHealth.org
Broward Health Credit Union	1.954.625.3660	www.bhcfcu.org
Broward Health Employee Assistance (EAP)	1.954.847.4327 1.800.343.2186	https://employee.BrowardHealth.org/pages/eap
Corebridge Financial, formerly AIG Retirement Services, (Plan #09091) - 403(b)/457(b)	1.800.448.2542	www.BH.AIGRS.com
CVS Caremark Pharmacy	1.866.260.4646	www.caremark.com/startnow
Farmers Auto and Home Insurance	1.800.438.6381	www.myautohome.farmers.com
Liberty Mutual Auto and Home Insurance	1.800.730.6975	www.libertymutual.com
MetLife Legal	1.800.821.6400	www.members.legalplans.com
Millennium Trust Company (MTC), formerly PayFlex, Health Savings Account Administrator	1.888.678.8242	www.payflex.com
Nationwide Pet Insurance	1.877.738.7874	www.petinsurance.com/BrowardHealth
Reliance Standard Dental PPO	1.800.497.7044	https://www.reliancestandard.com/dental-vision/
Reliance Standard Group Accident, Critical Illness, and Hospital Indemnity Insurance	1.800.866.2301	https://customercare.rsli.com/contact/
Reliance Standard STD/LTD (Matrix Absence Management)	1.800.866.2301	https://customercare.rsli.com/contact/
Reliance Standard Supplemental Life Insurance	1.800.351.7500	https://customercare.rsli.com/contact/
Reliance Standard Travel Assistance	1.800.456.3893 1.603.238.1966	https://customercare.rsli.com/contact/
Reliance Standard WalletArmor ID Theft Protection	1.855.246.7347	www.reliancestandard.com/walletarmor
The Work Number (Employment Verification)	1.800.367.5690	www.theworknumber.com
WageWorks Flexible Spending Accounts Administrator	1.877.924.3967	www.wageworks.com



NOTE: This statement is intended to summarize the benefits you receive from Broward Health. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Benefits department at benefits@browardhealth.org.