



November 3, 2023

Important Information About Your Miami-Dade County Retiree Medical and Prescription Drug Benefits

Dear Medicare-eligible Retiree and/or Dependent,

We are writing to inform you that there will be a change to your current Medical and Prescription Drug coverage provided by Miami-Dade County through AvMed for the upcoming 2024 benefit year. This change is being made to address the continually increasing cost of coverage and to ensure that Medicare-eligible participants have access to comprehensive coverage at the most affordable cost.

Your new Medical and Prescription Drug Plan will be the AvMed Medicare National Choice (HMO) Plan and will be effective January 1, 2024.

You will be automatically enrolled, unless you opt-out no later than November 30th, 2023.

In addition to the new plan, Miami-Dade County has also retained RetireeFirst, a retiree benefits management solutions and advocacy service provider. RetireeFirst Advocates are US-based and available to help you navigate the complex retiree healthcare landscape and troubleshoot any issues you may have with your insurance carrier, provider's office, and pharmacy.



About Your New AvMed Medicare National Choice (HMO) Plan

Plan Highlights

- Only one ID card required for all your Medical and Prescription needs
- Medicare Part B Deductible is covered in full
- \$0 copay for Primary Care, Specialist, Urgent Care and Emergency room visits, Inpatient Hospital Care and Outpatient Surgical services
- Dental Coverage Included: See enclosed FAQ for additional information.
- Hearing Coverage Included: See enclosed FAQ for additional information.
- Vision Coverage Included: See enclosed FAQ for additional information.
- Part D Coverage Gap (donut hole) coverage
- Access to SilverSneakers Fitness Benefit
- Access to RetireeFirst Advocates for assistance with understanding and using your benefits.

Important Things to Know:

- You must be enrolled in Medicare Parts A and B to participate in the AvMed Medicare National Choice Plan.
- A NEW AvMed ID card will be mailed to you. Put your original Medicare card in a safe place in case you need it later. You will only need to use your New AvMed ID card for Medical services and Prescription Drugs.
- This plan has a National HMO network. All providers that accept Medicare are considered in network within the 50 U.S. States, Puerto Rico or Guam.
- No referrals are needed for Medicare covered medical services.
- You should continue to be able to use almost any retail pharmacy as AvMed includes over 68,000 in-network pharmacies, nationwide.
- You do not need new prescriptions for retail pharmacies. Simply show your new ID card and your refills will be processed under the AvMed Medicare National Choice Plan.
- AvMed will change Pharmacy Benefit Managers (PBM) as of January 1, 2024, from CVS Caremark to Express Scripts Inc. (ESI). The Mail Order Pharmacy will also change from CVS Caremark to Express Scripts Inc. **If you use Mail order, you WILL need to obtain new prescriptions from your provider.**



Mailings to Expect in the Coming Months:

- AvMed Enrollment Approval Letter by mid December
- AvMed Welcome Kit and ID Card by end of December
- AvMed Evidence of Coverage ("EOC") Letter explaining how to access your EOC online or how to request a physical copy to be mailed to you.
- Please keep in mind each Retiree, spouse, and/or dependent may receive the above items on different days; this is normal.

Premium Payment Options

There are two payment options available.

- 1. Retirees with benefits paid via FRS pension deductions:** You are being automatically enrolled in to the AvMed Medicare National Choice with Prescription Drug Plan. We request you complete the enclosed election form and return it using the prepaid return envelope enclosed in this mailing. Your benefits will continue to be paid out through your pension deductions as they are today.
- 2. Retirees with benefits NOT paid by FRS pension deductions:** You are being automatically enrolled in to the AvMed Medicare National Choice with Prescription Drug Plan. Premium collection will be handled by RetireeFirst effective January 1, 2024. To finalize your enrollment, you **must** complete the enclosed election form and Automatic Bank Withdrawal form and return it by **November 30th, 2023**. For your convenience, a pre-paid RetireeFirst envelope is included in this mailing. Your premium payment will automatically be deducted from your bank account monthly via automatic withdrawal on the 3rd of the effective month of coverage (or the next business day)*.

Please note:

- Your current Florida Retirement System subsidy will still be applicable no matter which Miami-Dade County sponsored plan option you elect.
- 2024 PLAN PRICING CAN BE FOUND ON THE ENCLOSED ELECTION FORM.
- If you cover a pre-65 dependent that is not Medicare eligible, they will remain in their current enrolled Miami-Dade County Benefit Plan. Please include their monthly premium amount when calculating the total premium amount to be collected by automatic bank withdrawal.



Additional Information

You are being automatically enrolled into the AvMed Medicare National Choice with Prescription Drug Plan. We are required by law to give you the choice of opting out of the new plan. Since you are currently enrolled in the Miami-Dade County Medical and Prescription Drug Plan it is unlikely that you would not participate in the new AvMed Medicare National Choice Plan. However, you have the option to opt-out, **no later than November 30th, 2023 via the enclosed election form.**

If you opt out, you will have the option to remain in your current AvMed Medicare Supplement Plan. If you opt out of all Miami-Dade Benefit plan options, you will not have Medical and Prescription Drug coverage through Miami-Dade County and will not be able to return at a later date.

You also have the option to enroll in an AvMed Regional Medicare Advantage (HMO) with Prescription Drug plan being offered through the County if you reside in one of the following: Miami-Dade County, Broward County, Palm Beach Counties and Orlando service areas. Please see the enclosed FAQ for more information or call RetireeFirst Advocates at 305-420-5858 (TTY 711) or toll free 833-212-9891 (TTY 711) Monday-Friday, 8am-5pm EST

Enclosed in this mailing:

- Frequently Asked Questions document
- Miami-Dade County Newsletter
- Miami-Dade County election form – **Required to be returned to RetireeFirst**
- RetireeFirst Automatic Bank Withdrawal form – **Required to be returned to RetireeFirst if not currently using FRS Pension deduction**
- Prepaid return envelope to return required Election Form

Please complete the enclosed election form and Automatic Bank Withdrawal form (if applicable) and use the prepaid return envelope to process your election. If you have questions about any information in this letter, please do not hesitate to call RetireeFirst Advocates at **305-420-5858 (TTY 711) or toll free 833-212-9891 (TTY 711) Monday-Friday, 8am-5pm EST.**



You're Invited

RetireeFirst will have representation at the below Miami-Dade County Benefit Enrollment event, in addition to hosting five virtual Retiree presentations detailing the new plan and answering any questions you may have. Eligible retirees, spouses, and/or dependents are invited to attend the below events:

In-Person Location / Virtual Information	Date	Time
Miami Zoo 12400 SW 152 Street Miami, FL 33177	11/4/2023	7:00am – 1:00pm EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 893 9236 8948 Passcode: 123456	11/6/2023	12:00pm EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 893 9236 8948 Passcode: 123456	11/7/2023	12:00pm EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 893 9236 8948 Passcode: 123456	11/8/2023	12:00pm EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 893 9236 8948 Passcode: 123456	11/9/2023	12:00pm EST
Visit www.zoom.com and click <i>join</i> in the right-hand corner. Meeting ID: 893 9236 8948 Passcode: 123456	11/10/2023	12:00pm EST

We strongly recommend that all Medicare-eligible retirees and/or dependents attend the benefit enrollment event or a virtual presentation to better understand any plan changes. Additionally, a Retiree Advocacy Webpage has been set up for easy access to



the RetireeFirst plan and contact information. You can access this page at www.retireefirst.com/miamidadecounty.

A recorded version of the Webinar presentation will be posted to the Retiree Advocacy Webpage after November 10, 2023 to view at your convenience. If you have questions about any information in this letter, please do not hesitate to call RetireeFirst Advocates at **305-420-5858 (TTY 711) or toll free 833-212-9891 (TTY 711) Monday-Friday, 8am-5pm EST.**

Sincerely,

Miami-Dade County
Human Resources Department
Benefits & Employee Support Services Division