

2026 – Miami-Dade County Group Supplement to Medicare Plan



Your Dedicated Advocacy Phone Numbers

(305) 420-5858 (TTY 711) or toll free (833) 212-9891 (TTY 711)

Frequently Asked Questions

Plan Design

Medical Carrier:



Medical	You pay
Deductible	\$0
Office Visit: Primary Care	\$0
Office Visit: Specialist	\$0
Inpatient Hospital	\$0
Outpatient Care	\$0
Home Health Care	\$0
Skilled Nursing Facility	\$0 (Days 1-100)
Emergency Room	\$0
Urgent Care	\$0
Ambulance Service	\$0
Lab Services	\$0

Radiology Services	\$0
Durable Medical Equipment	\$0
Preventative Screenings	\$0
Chiropractic	\$0 (Medicare covered services only)
Acupuncture	\$0 (Medicare covered services only)
Podiatry	\$0 (Medicare covered services only)
Hearing	\$0 (Medicare covered services only)
Vision	\$0 (Medicare covered services only)
Dental	\$0 (Medicare covered services only)

Plan Questions

1. Will I be automatically enrolled in the new plan, or do I need to do anything to enroll?

All Medicare-eligible retirees and/or dependents will be automatically enrolled into the plan. There is nothing you need to do to be enrolled.

2. Can I stay with the current plan?

No, all Medicare-eligible retirees and/or dependents must change over to this plan. Your current plan will no longer be available.

3. Can I opt-out of this plan?

You are being automatically enrolled into the Aetna Medicare Supplement Plan. You have the option to opt-out, via your election form. If you opt out, you will have the option to enroll into an eligible Miami-Dade County Retiree Group MAPD plan option. If you opt out of all Miami-Dade County Retiree Group Medical 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. Nevertheless, if you would like to opt-out, please contact your Benefits Specialist at Miami-Dade County HR and Benefits team.

4. Are there any plan changes?

Miami-Dade County did their best to match or enhance your current benefits. Below are a few highlights of your new plan:

- \$0 Medical Deductible
- \$0 Copays for Medicare Covered Medical Services
- Continued access to RetireeFirst Advocates for assistance with understanding and using your benefits

5. When will I receive my ID card and welcome kit?

Cards and welcome kits should arrive in the month prior to your start date. Retirees and Medicare-eligible dependents will each receive their own card. Please note that each enrollee may not receive their plan information on the same day; this is normal.

6. What do I do if I lose my card?

Please call RetireeFirst **(305) 420-5858 (TTY 711) or toll free (833) 212-9891 (TTY 711)** and we will obtain a new one on your behalf, mail you a temporary card, and call your pharmacy and/or providers if needed.

7. If I leave the plan, will it affect any of my other benefits?

No, if you leave the Aetna Medical Plan, you will still be eligible for other Miami-Dade County ancillary benefits.

8. How much do I have to pay for the plan?

A participant of Miami-Dade County's Aetna Medical Plan will pay \$349.44 per month for their 2026 premium. If you have questions about the premium for the Aetna Medicare Supplement, please contact your Benefits Specialist at Miami-Dade County HR and Benefits team.

9. Who do I call if I need assistance with the plan?

Please call RetireeFirst at **(305) 420-5858 (TTY 711) or toll free (833) 212-9891 (TTY 711)** to reach your dedicated Miami-Dade County Retiree Advocacy Team, Monday-Friday, 8am-5pm, EST.

Medical Questions

10. Is there a medical deductible?

No, there is no medical deductible.

11. Are there co-insurance or copays?

No, there is no co-insurance or copays for Medicare covered medical services.

12. Does this plan require referrals?

No, this plan does not require referrals.

13. Does this plan require pre-certifications?

No, this plan does not require pre-certifications.

14. Does this plan have a network?

No, you can go to any willing Medicare provider, hospital, or facility.

15. Can I go to my current providers?

Most likely, yes. You can see any provider that accepts Medicare.

16. Do I still use my Medicare card?

Yes, you will present both your Medicare card and your Aetna ID Card to medical providers.

Traditional Choice® - Aetna High Opt No RX plan Card

Sample:

Front:

			
AETNA HIGH OPT NO RX PLAN			
ID W1234 56789		PAYER NUMBER 60054 0035	
01 AUDREY Q SAMPLE-TESTCARD		GRP: 0256760-014-00002	
02 JESSIE Q SAMPLE-TESTCARD			
03 CAITLIN Q SAMPLE-TESTCARD			
04 EMILY Q SAMPLE-TESTCARD			
05 KARA Q SAMPLE-TESTCARD			
Aetna Life Insurance Company Submit Claims To: PO BOX 14079 LEXINGTON KY 40512-4079 Virtual Care: cvs.com/virtual-care		NAP VENDOR LOGO OR NETWORK LOGO	

Back:

MEDICAL INDIVIDUAL Tier 1	FAMILY Tier 1
DEDUCTIBLE \$\$\$\$\$\$	DEDUCTIBLE \$\$\$\$\$\$
OOP MAX \$\$\$\$\$\$	OOP MAX \$\$\$\$\$\$
AETNA CONCIERGE 1-833-704-0009	
MENTAL/BEHAVIORAL HEALTH 1-800-424-4047	
See your plan documents for all plan requirements, including precertification. In an emergency, seek care immediately or call 911. This card does not guarantee coverage. www.aetna.com	

Disclaimer: For complete benefit details please refer to the carrier issued materials. This document includes a simplified summary of benefits and does not create any contractual rights. The policy under which this plan's certificate is issued is not a standardized Medicare supplement plan.