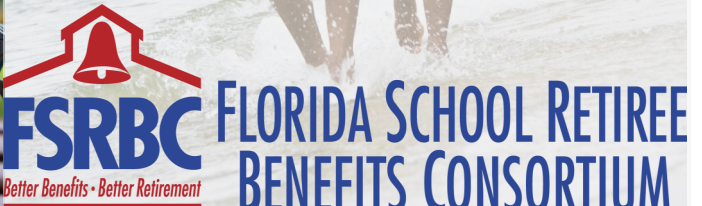
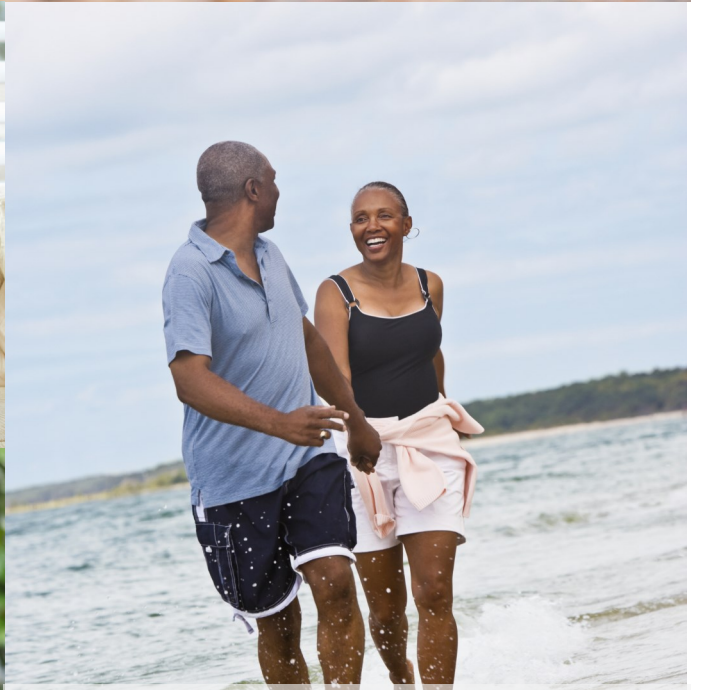


# Florida School Retiree Benefits Consortium

## 2021 Enrollment Guide



## Welcome to your FSRBC 2021 Enrollment Guide

The Florida School Retiree Benefits Consortium (FSRBC) is committed to providing Retirees of participating Districts with a program that is both comprehensive and competitive. FSRBC provides Medicare eligible retirees with access to high-quality Medicare Medical plans tailored especially for those age 65 or older, who have retired from the Florida public school system.

### Who is FSRBC?

The FSRBC was established in 2012, under the Florida Statute 163.01, to provide benefits for Retirees and Dependents eligible for Medicare. Since its inception, FSRBC has grown and is now comprised of 19 School Districts throughout Florida and providing coverage to over 16,000 school district retired employees.

Retirees of a FSRBC-participating School District benefit from the Consortium's collective purchasing power.

### Who is eligible for FSRBC?

**Medicare Medical Plans**—Currently, post-65 Medicare-eligible retirees and post-65 Medicare -eligible spouses from participating Districts that are enrolled in Medicare Parts A and B

### What's in this Guide?

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# Medicare Medical Plan Basics

## Let's Start with the Basics:

### Original Medicare Plans

**Part A** **Medicare Part A**  
**Hospital Insurance**

Covers inpatient hospital care, skilled nursing facility, hospice, lab tests, surgery and home health care. However there are additional out of pocket costs.

**Part B** **Medicare Part B**  
**Medical Insurance**

Covers other medical benefits like clinical research, ambulance services, durable medical equipment, mental health services, partial hospitalization, second opinions before surgery, and limited outpatient prescription drugs. However there are additional out of pocket cost and no prescription drug coverage.

### FSRBC Medicare Medical Plans

While Medicare Parts A and B help cover most hospital and medical costs, for many people its just not enough. You can buy additional insurance through FSRBC's carrier partners to help cover the gaps in Original Medicare.

**MED SUPP** **Medicare Supplement (MedSupp, Medigap)**  
Covers most of the expenses not paid by Medicare Parts A and B

**PDP** **Prescription Drug (Part D, PDP)**  
Covers most out-of-pocket prescription drug expenses

**MAPD** **Medicare Advantage Including Prescription Drug (Part C, MAPD)**  
Medicare Advantage plans combine Parts A and B (Original Medicare) into one comprehensive plan. Advantage plans function similarly to an employer HMO or PPO plan. All FSRBC Advantage plans include prescription drug coverage.

To Learn more please visit  
<https://myfsrbc.com>  
and watch our Medicare Educational Videos

### Original Medicare Plans

Part A      Part B

### FSRBC Medicare Plans

#### Option 1

Part A      Part B      MED SUPP

#### Option 2

Part A      Part B      PDP

#### Option 3

Part A      Part B      MED SUPP      PDP

#### Option 4

MAPD

\*You cannot have a Medicare Advantage Plan and a Medicare Supplement Plan at the same time. Additional information is available to all Medicare recipients in the Medicare & You handbook available at <https://www.medicare.gov/medicare-and-you/medicare-and-you.html>. Medicare has neither approved nor endorsed this information.



# Choosing a Medicare Plan

## Determine Your Medical Needs:

- Have you developed a chronic condition?
- Are you seeking Medical services more or less frequently?
- Do you have any surgeries scheduled in 2021?
- Does your prescription drug coverage cover your medications?
- Would you benefit from a prescription drug plan with copays in the Coverage Gap (donut hole) phase?

## Determine Your Financial Impact:

- Would you prefer to pay a smaller monthly premium and more out of pocket at time of service or a larger monthly premium and less out of pocket (OOP) at time of service?
- What is the highest monthly premium you're willing to pay?
- Do you take prescription drugs?

## Determining Your Financial Impact Example:

Lower Premium / Higher OOP (Based on 2020 rates) <i>Medicare Advantage with Prescription Drug—Plans vary by district</i>		
Low: \$0 Premium	Medium: \$50-\$200	High: \$200+
Advent Health SunSaver Health First Rewards Humana Zero Premium United Healthcare PPO Plus	Aetna Basic Advent Health Group POS B Advent Health Group Plus C Health First Group Plus A Health First Group HMO-POS United Healthcare Low Premium United Healthcare Comprehensive	Aetna Enhanced Florida Blue Group PPO Humana Comprehensive PPO United Healthcare Premier
<b>Total: \$0</b>	<b>Total \$50—\$200</b>	<b>Total: \$200+</b>
Higher Premium / Lower OOP (Based on 2020 rates) <i>Combined MedSupp / PDP – MedSupp Varies by Zip, Age, and Health Status</i>		
Medicare Supplement* - Plans vary by district		
Low: ~\$150	Medium: \$150-\$180	High: \$180-\$225
Plan A	Plan N	Plan F or Plan G
Prescription Drug Plan (Rx) - Plans vary by district		
Low: \$0—\$125 Premium	Medium: \$125—\$200	High: \$200+
United Healthcare AARP Saver Plus PDP United Healthcare AARP Preferred PDP United Healthcare Comprehensive PDP	Cigna Basic PDP	Cigna High PDP United Healthcare Premier PDP
<b>Total: ~\$150—\$275</b>	<b>Total: \$275- \$380</b>	<b>Total: \$380 - \$425</b>

\*Medicare Supplement rates illustrated are Age 65, Male, Non-Smoker

# Choosing a Medicare Plan

## Example:

If you are a new retiree and are currently enrolled in your employer's plan, below is an example to show how the typical services covered by your employer's plan may compare to the FSRBC Medicare plans. These could vary depending on plan type and carrier. Please refer to specific plan documents to review covered benefits.

Medical Benefit	Employer	Original Medicare		FSRBC Plans		
	Traditional Employer PPO	Part A	Part B	MAPD	MED SUPP	PDP
Office Visits	✓		✓	✓	✓	
Inpatient Hospital Care	✓	✓		✓	✓	
Skilled Nursing Facility	✓	✓		✓	✓	
Hospice Care	✓	✓		✓	✓	
Home Health Care	✓	✓	✓	✓	✓	
Outpatient Care	✓		✓	✓	✓	
Durable Medical Equipment	✓		✓	✓	✓	
Preventative Services	✓		✓	✓	✓	
Labs & Imaging	✓	✓		✓	✓	
<b>Prescription Drugs</b>	✓			✓		✓



# FSRBC Medicare Plans

## What Medicare plans are offered by FSRBC?

### Medicare Advantage with Prescription Drug Plans (MAPD)

- Available in all districts
- Similar to a traditional employer PPO or HMO Plan
- Wide range of plan costs to fit your budget
- Prescription Drug benefits included

2021 Medicare Advantage Prescription Drug (MAPD)			
District(s) Offered	Carrier	Plan Name	2021 Monthly Premium
All Retirees	United Healthcare	Group National PPO	\$0
		Low Premium National PPO	\$73.75
		Comprehensive National PPO	\$196.69
		Premier National PPO	\$366.16



# FSRBC Medicare Plans

## What Medicare plans are offered by FSRBC?

### Prescription Drug Plans (PDP)

- Available in all districts
- Provides coverage solely for Prescription Drugs
- Can enroll in a PDP with Original Medicare or in conjunction with a Medicare Supplement

2021 Prescription Drug Plans			
District(s) Offered	Carrier	Plan Name	2021 Monthly Premium
All Retirees	United Healthcare	Comprehensive PDP	\$125.58
		Premier PDP	\$310.94
		AARP Saver Plus (FL rate)	\$54.20
		AARP Preferred (FL rate)	\$88.70

### Medicare Supplement Plans (MedSupp)

- Available in all districts
- Additional medical coverage to supplement Medicare Parts A and B
- Prescription drug benefits NOT included, highly recommended to also enroll in a Prescription Drug Plan

2021 Medicare Supplement Plans			
District(s) Offered	Carrier	Plan Name	2021 Monthly Premium
All Retirees	United Healthcare	Plan A, F, G, and N	Cost varies based on age, gender, zip code and health status. Monthly Premium will be provided during enrollment process.

\*Per the Center for Medicare Services (CMS), only those who became Medicare-eligible prior to 01/01/2020 are able to newly enroll in Plan F.

# Medicare Plans—How to Enroll

## How to Enroll:

- Enrollment in a FSRBC Medicare Plan can be completed independently online or over the phone with one of our Medicare Customer Service Representatives.
- To enroll online visit [www.myfsrbc.bswift.com](http://www.myfsrbc.bswift.com) and register for an account.
- To enroll over the phone please or for assistance with the online enrollment call our Medicare Customer Service Center at 1-833-686-0983 (Open effective October 1, 2020). Open from 8:00am—8:00pm, Monday-Friday.

## Enrollment Checklist

- Register for an account and confirm your personal information.
- Add Medicare Parts A and B details. Be sure to verify your Medicare number and effective date, which can be found on your red, white and blue Medicare ID card.
- Review network information to confirm your preferred medical providers, clinics and hospitals are in your plan's network.
- Review Prescription Drug formulary.
- Compare plans, using our comparison tool.
- Set up payment option (FRS, ACH debit, Check).
- View and print your enrollment confirmation.

## Online Enrollment Guide

### STEP 1: Login to our Medicare enrollment portal

- Visit [myfsrbc.bswift.com](http://myfsrbc.bswift.com)
- Enter credentials or click “First time visiting, register now!” link—Follow instructions

### Log In

Username

Password

[First time visiting, register now!](#)  
[Forgot your password?](#)

[Log In >](#)





# Medicare Plans—How to Enroll

## Online Enrollment Guide Continued

### STEP 2: Start Enrollment

- On the home screen click on “Start Your Enrollment”

The screenshot shows the top navigation bar with 'My Benefits', 'My Profile', 'Library', and 'Help'. The main content area features a 'Welcome to your Retiree enrollment!' message with an enrollment deadline of 8/31/2019 and a status of 'Not Started'. A red 'Start Your Enrollment' button is highlighted with a green circle. To the right is a photo of four diverse people smiling. Below the photo is the 'Enrollment Highlights' section, which includes a note about FSRBC's one-stop shopping experience and the requirement to complete an FRS attestation.

### STEP 3: Confirm your personal and family information

- Make sure your information is complete and accurate, including your Medicare Number and Parts A and B effective dates

The screenshot shows the 'Retiree Information' confirmation page. It includes a warning to review information and a 'Continue' button. The 'Demographics' section contains the following fields:

* First Name	Tester3
Middle Initial	
* Last Name	Manatee
Suffix	
* Social Security Number	123-12-3994
* Date of Birth	9/1/1950
* Gender	<input checked="" type="radio"/> Male <input type="radio"/> Female
Marital Status	Married

On the right side, a progress indicator shows four steps: 1. Your Info (highlighted), 2. Retiree Information, 3. Family Info, 4. Your Benefits, 5. Enroll, 6. Complete. A red 'Continue' button is located at the bottom right.

# Medicare Plans—How to Enroll

## Online Enrollment Guide Continued

### STEP 4: Select your Benefits and Compare Plans side by side

- You can select which benefits you want to enroll in or choose to waive coverage
- You must continue to confirm your enrollment selections
- See how plans stack up against one another

**Special Enrollment**

Your School District has joined the Florida School Retiree Benefits Consortium (FSRBC) to take advantage of expanded retiree benefit options for Medicare and Non-Medical Benefits.

**Medicare Eligible Health Plans**

Teste3 Manatee \$446.14  
Your Cost per month

PLAN Medicare (C01) ESA PPO Plan w/ Enhanced Rx / Aetna / View plan details

COVERAGE Teste3 Manatee Retiree  Cover

Completed

Teste3 ManateeSpouse NO PLAN SELECTED

**Medicare Prescription Drug Plan**

Teste3 Manatee \$193.86  
Your Cost per month

PLAN HealthSpring Rx Basic PDP / Cigna / View plan details

COVERAGE Teste3 Manatee Retiree  Cover

Completed

Teste3 ManateeSpouse NO PLAN SELECTED

**Your Info**

**Your Benefits**

1 Your Info  
2 Your Benefits  
3 Enroll  
4 Complete

Your Premium per month \$640.00

Finished selecting benefits? Click the button below to continue.

Not ready to complete your benefits enrollment? No problem, you can click the button below to save your progress and return later.

**2 plans available**

**Group National PPO**

UnitedHealthcare  
UnitedHealthcare  
\$0.00  
RX MAPD

**Premier National PPO**

UnitedHealthcare  
UnitedHealthcare  
\$353.84  
RX MAPD

Your Prescriptions No prescriptions selected.

Plan Highlights

- UHC \$0 Group MAPD Formulary
- If the out-of-network provider participates in Medicare and agrees to bill UnitedHealthcare, then the member can see the provider for the same in-network cost share.
- UHC Premier MAPD Formulary
- UHC Premier MAPD Bonus Drug List

**Deductibles/Maximums**

	Group National PPO	Premier National PPO
Annual Plan Year Deductible In-Network - Individual	\$0	\$0
Annual Out-of-Pocket Maximum In-Network - Individual	\$4,500	\$2,500

### STEP 5: Choose a payment method

- You can choose from several payment options: FRS (pension), ACH bank draft, Check
- If you are new to FSRBC and wish to use your FRS to pay your monthly premiums, you must complete this step
- Your payment choice is available during enrollment and you can change it from the retiree home page year-round or by calling the Medicare Customer Service Center

## Special Enrollment

### Paying for your benefits

Please select a premium payment option:

- Send me a paper bill
- Setup recurring payments
- Deduct from my pension

I hereby authorize the Division of Retirement to deduct my insurance premiums from my monthly Florida Retirement System (FRS) benefit check and make any subsequent premium changes as directed by my insurance provider. I understand that my insurance provider is responsible for notifying me of premium changes as they occur and for any refunds (if applicable). If I am changing insurance companies I will notify the existing company of the cancellation changes.

\*Payee's Signature:

Enter Full Name for valid signature

\*Date:

(mm/dd/yyyy)

### STEP 6: Print your confirmation statement

- Once your enrollment is complete, you can print /save /email your confirmation statement for your records

# Medicare Plans—Important Billing Information

## FSRBC Medicare Billing and Payment Options

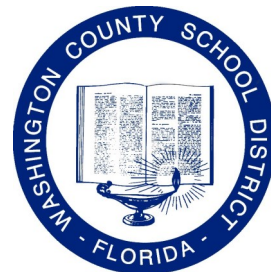
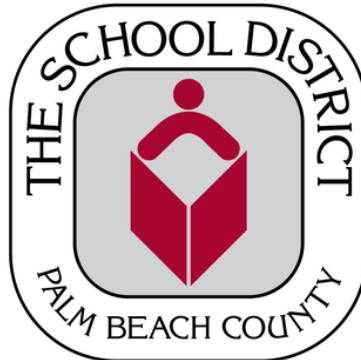
- Your monthly Medicare premiums are due monthly to FSRBC—payment options include ACH bank draft, FRS (pension) and check.
- If you set your payment preference to ACH bank draft or FRS (pension) your monthly invoice can be viewed by logging into the Medicare portal at [www.myfsrbc.bswift.com](http://www.myfsrbc.bswift.com).
- If you set your payment preference to pay by Check you will receive your monthly invoice through the mail.
- Access billing support through the Medicare Customer Service Center by calling 1-833-686-0983 (Open effective October 1, 2020). Open from 8:00am—8:00pm EST, Monday-Friday.
- If you are new to the program and want to begin making payments through FRS (pension), you must take action. An e-signature is required via phone or online.

## FSRBC Medicare Medical Plan Payment Timing

Medicare Medical Plan monthly premiums are due each month on first day of each month. For example February premiums are due February 1st.

Payment Type	Payment Timing
FRS/Pension	Payment deducted on last business day of the month for following month (i.e. 12/31 for January coverage)
ACH/Bank Draft	Payment deducted on the 5th of the billing month (i.e. 1/5 for January coverage)
Check	Posted when check received





**FSRBC members include these Florida School Districts:**

- Bradford • Brevard • Calhoun • Charlotte • Duval • Escambia • Flagler • Gilchrist • Jackson • Manatee • Orange • Osceola • Palm Beach • Polk • Putnam • Sarasota • Volusia • Walton • Washington •