

# POST-65 MEDICARE ELIGIBLE RETIREES

## FSRBC 2022



The Florida School Retiree Benefits Consortium (FSRBC) is committed to providing Retirees of Duval County Public Schools 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 benefit from the Consortium's collective purchasing power and retirees health insurance subsidy dollars are not considered taxable income by FRS and could save as much as \$270 a year in taxes.** FSRBC is able to offer Group Medicare Advantage Plans with Prescription Drug at a National rate, which do not require medical underwriting unlike Medicare Supplement plans. Each year, FSRBC works with carriers to review group plan offerings to customize, as needed, based on Retiree needs.

### Who is eligible for FSRBC?

**Medicare Medical Plans**—Currently, Medicare-eligible retirees and Medicare-eligible spouses from Palm Beach Schools that are enrolled in Medicare Parts A and B.



### Want to Learn More?

Attend one of FSRBC's Weekly Virtual Classrooms!

The FSRBC Virtual Classroom provides you with opportunity to learn more about Medicare, what Medicare medical plans FSRBC has to offer, and ask questions based on your unique situation!

Visit

<https://myfsrbc.com/>

to view the schedule and RSVP Today!

# 2022 Monthly Rates

## Medicare Advantage Prescription Drug (MAPD)

Carrier	Plan Name	2022 Monthly Premium per Retiree
United Healthcare	Group National PPO	\$0.00
	Low Premium National PPO	\$66.25
	Comprehensive National PPO	\$199.19
	Premier National PPO	\$352.66

## Medicare Supplement Plans

Carrier	Plan Name	2022 Monthly Premium per Retiree
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.

## Prescription Drug Plans (PDP)

Carrier	Plan Name	2022 Monthly Premium per Retiree
United Healthcare	Comprehensive PDP	\$125.58
	Premier PDP	\$310.94
	AARP Saver Plus (FL rate)	\$63.20
	AARP Preferred (FL rate)	\$101.20

### How to Enroll In Medicare:

- 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 or for assistance with the online enrollment system, call our bswift Customer Service Center at 1-833-686-0983. Open from 8:00am—8:00pm EST, Monday-Friday.
- For specific questions or to setup an individual consultation please reach out to Shannon Shepherd and David Ford, from FSRBC, by emailing [benefits@myfsrbc.com](mailto:benefits@myfsrbc.com).

### Payment Methods Available:

- FRS (Pension), ACH and Checks are acceptable forms of payments for all plans available
- Payments for Medicare plans are setup through bswift

# FSRBC Medicare Advantage Plans

- Similar to a traditional employer PPO or HMO Plan
- Wide range of plan costs to fit your budget
- Prescription Drug benefits included
- The below comparison is for illustrative purposes only. For Additional plan details and out-of-network benefits please visit <https://myfsrbc.com/>

	United Healthcare Premier National PPO	United Healthcare Comprehensive National PPO	United Healthcare Low National PPO	United Healthcare National PPO (13944)
	In Network	In Network	In Network	In Network
<b>Calendar Year Deductible CYD</b>	\$0	\$250	\$400	\$0
<b>Medical OOP max</b>	\$2,500	\$6,700	\$6,700	\$4,500
<b>Coinsurance</b>	20%	20%	20%	20%
<b>Physician Office visits</b>				
PCP	\$5	\$20	\$25	\$10
Specialist	\$15	\$30	\$45	\$40
<b>Hospital Services</b>				
ER copay	\$65 copay	\$65 copay	\$65 copay	\$90 copay
Urgent care copay	\$35	\$35	\$35	\$35
<b>Outpatient Services</b>				
Hospital	\$15	20%	20%	20%
Surgery	\$15	20%	20%	20%
<b>Rx Copays</b>	67,000 Pharmacies Participating			
<b>Deductible</b>	<b>\$0</b>	<b>\$0</b>	<b>\$445</b>	<b>\$0</b>
<b>Part D Initial Coverage Level Limit \$4,430</b>	30-day	30-day	30-day	30-day
Tier 1 (Generics - Preferred/Nonpreferred)	\$5	\$7	25%	\$15
Tier 2 (Preferred Brand)	\$30	\$40	25%	\$15
Tier 3 (Non-Preferred Brand)	\$60	\$90	25%	\$47
Tier 4 (Non-Preferred Brand)	\$80	\$90	25%	\$100
<b>Part D Coverage Gap Total-out-of-pocket \$7,050</b>				
Tier 1 (Generics - Preferred/Nonpreferred)	\$5	\$7	25%	25%
Tier 2 (Preferred Brand)	\$30	\$40	25%	25%
Tier 3 (Non-Preferred Brand)	\$60	\$90	25%	25%
Tier 4 (Specialty)	\$80	\$90	25%	25%
<b>Part D Coverage Catastrophic (&gt;\$7,050)</b>				
Tier 1 (Generics - Preferred/Nonpreferred)	Lesser of \$3.95 or 5%	\$0	Greater of \$3.95 or 5%	Greater of \$3.95 or 5%
Tier 2 (Preferred Brand)	Lesser of \$9.85 or 5%	\$0	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%
Tier 3 (Non-Preferred Brand)	Lesser of \$9.85 or 5%	\$0	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%
Tier 4 (Specialty)	Lesser of \$9.85 or 5%	\$0	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%
<b>2022 Monthly Premium</b>				
Retiree Only Non-Tobacco	<b>\$352.66</b>	<b>\$199.19</b>	<b>\$66.25</b>	<b>\$0.00</b>

# FSRBC Medicare Supplemental and PDP Plans

- Medicare Supplement plans provide additional medical coverage to supplement Medicare Parts A and B
- Prescription drug benefits NOT included with Medicare Supplement plans, highly recommended to also enroll in a Prescription Drug Plan
- The below comparison is for illustrative purposes only and does not include all available Medicare Supplement plans. For Additional plan details and out-of-network benefits please visit <https://myfsrbc.com/>

	UHC Plan G <i>AARP Rx Preferred*</i>	UHC Plan G <i>AARP Rx Saver Plus*</i>	UHC Plan G <i>FSRBC Rx Comprehensive</i>	UHC Plan G <i>FSRBC Rx Premier</i>
	In Network	In Network	In Network	In Network
<b>Calendar Year Deductible CYD</b>	\$193	\$193	\$193	\$193
<b>Medical OOP max</b>	\$0	\$0	\$0	\$0
<b>Coinsurance</b>	0%	0%	0%	0%
<b>Physician Office visits</b>				
PCP	\$0	\$0	\$0	\$0
Specialist	\$0	\$0	\$0	\$0
<b>Hospital Services</b>				
ER copay	\$0	\$0	\$0	\$0
Urgent care copay	\$0	\$0	\$0	\$0
<b>Outpatient Services</b>				
Hospital	\$0	\$0	\$0	\$0
Surgery	\$0	\$0	\$0	\$0
<b>Rx Copays</b>	Standard Network		67,000 Pharmacies Participate	
<b>Deductible</b>	<b>\$445</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Part D Initial Coverage Level Limit \$4,430</b>	30-day	30-day	30-day	30-day
Tier 1 (Generics - Preferred/Nonpreferred)	\$15	\$6	\$10	\$7
Tier 2 (Preferred Brand)	\$20	\$13	\$45	\$30
Tier 3 (Non-Preferred Brand)	\$47	\$44	\$75	\$60
Tier 4 (Non-Preferred Brand)	45%	40%	33%	\$75
Tier 5 (Specialty)	33%	25%	N/A	N/A
<b>Part D Coverage Gap Total-out-of-pocket \$7,050</b>				
Tier 1 (Generics - Preferred/Nonpreferred)	25%	25%	\$10	\$7
Tier 2 (Preferred Brand)	25%	25%	\$45	\$30
Tier 3 (Non-Preferred Brand)	25%	25%	\$75	\$60
Tier 4 (Specialty)	25%	25%	33%	\$75
Tier 5 (Specialty)	25%	25%	33%	\$75
<b>Part D Coverage Catastrophic (&gt;\$7,050)</b>				
Tier 1 (Generics - Preferred/Nonpreferred)	Greater of \$3.95 or 5%	Greater of \$3.95 or 5%	Greater of \$3.95 or 5%	Greater of \$3.95 or 5%
Tier 2 (Preferred Brand)	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%
Tier 3 (Non-Preferred Brand)	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%
Tier 4 (Specialty)	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%	Greater of \$9.85 or 5%
Monthly Premiums— UHC Plan G <i>(based on 65 year old female, zip code 32207)</i>	\$179.83	\$179.83	\$179.83	\$179.83
Monthly Premiums— Rx Plan	\$101.20	\$63.20	\$125.58	\$310.94
<b>Total Monthly Premiums</b>	<b>\$281.03</b>	<b>\$243.03</b>	<b>\$305.41</b>	<b>\$490.77</b>