



RETIREE ADULT CHILD HEALTH BENEFITS ELIGIBLE  
 OPEN ENROLLMENT DEADLINE: **NOVEMBER 4, 2016**  
 BENEFITS EFFECTIVE: JANUARY 1, 2017 – DECEMBER 31, 2017

**IMPORTANT NOTICE**

Dear Retiree:

**This is a changes only enrollment.** If you would like to continue with your current healthcare coverage for your Adult Child dependent, you **DO NOT** need to return an enrollment form. Both plan design and premiums will be automatically adjusted. However, you must submit dependent eligibility documentation by the above deadline, even if previously submitted. If you would like to make changes to your current healthcare benefits, complete the enclosed 2017 Open Enrollment form and return it by the above deadline. **NOTE: You and your Adult Child dependent must be enrolled in the same healthcare plan.** If you wish to cancel your healthcare coverage and/or your Adult Child coverage, complete the enclosed 2017 Benefits Cancellation Form and return it by the above deadline.

The following eligibility documentation must be submitted with your completed enrollment form by the above deadline:

- Affidavit of Eligibility (enclosed in this package and also available online at [www.dadeschools.net](http://www.dadeschools.net), 2017 Benefits)
- Birth certificate or court documentation of adoption/guardianship/legal custody
- Social Security Number
- Driver's License

**NOTE: Failure to submit the required dependent eligibility documentation will result in the termination of your Adult Child dependent coverage effective December 31, 2016.**

**Important Rules Governing Dependent Coverage:**

A provision in the Patient Protection and Affordable Care Act (PPACA) Healthcare Reform allows for a retiree dependent to be covered under the retiree healthcare plan until the dependent reaches age 26. However, the School Board will continue to provide coverage for regular dependents until the end of the calendar year in which they reach the age of 26. The dependent will be deemed an Adult Child the following calendar year. Under Florida law, a dependent adult child **ages 26-30** may be considered an eligible dependent for the purpose of "health" insurance.

For healthcare coverage offered under the School Board plan, you may add/continue to cover your eligible Adult Child dependent until the end of the calendar year in which the child reaches the age of 26-30, if the Adult Child:

- is dependent upon you for support;
- is not provided coverage as a named subscriber, insured, enrollee or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act.

**Adult Dependent Healthcare Monthly Premiums:**

CIGNA HEALTHCARE	MONTHLY PREMIUM PER ADULT CHILD DEPENDENT
LocalPlus	\$609.00
Open Access Plus (OAP) 20	\$610.00
Open Access Plus (OAP) 10	\$643.00

For additional information, please contact FBMC Service Center at 1.855.MDC.PS4U (1.855.632.7748) Monday – Friday, 7:00 a.m. – 8:00 p.m, ET. Your completed form, documentation and affidavit must be received by the above deadline for coverage effective **January 1, 2017.**

**CHECKLIST OF ENCLOSURES:**

- ✓ 2017 Retiree Adult Child Enrollment Form
- ✓ Affidavit of Adult Child Eligibility
- ✓ 2017 Benefits Cancellation Form
- ✓ Social Security Notice
- ✓ Self-Addressed Return Envelope