

Layoff 2014 - Benefits Frequently Asked Questions

1. How will being placed on a “layoff” affect my benefits?

Your benefit coverage will end the last day of the month in which you work. For example, if your last day worked is June 6, 2014, your benefits will end June 30, 2014. In this example you will be offered COBRA continuation coverage effective July 1, 2014.

2. What is COBRA?

COBRA is a federally mandated program which allows you to maintain your current benefits for a specific period of time upon termination of employment. Under federal law, termination of employment entitles you to 18 months of coverage. The entire cost of the COBRA continuation coverage is borne by the individual.

3. Where can I obtain information on COBRA?

COBRA information and rates are available on the Benefits website (www.browardschools.com/benefits). If you are placed on layoff, a COBRA letter and election form will be mailed to your home address by the individual carriers.

4. If I am enrolled in the Deferred Retirement Option Program (DROP), what will happen with my DROP account if I am laid off?

If you are placed on layoff while in DROP, you **MUST exit DROP and receive the funds** in your DROP account from the Florida Retirement System (FRS). Please contact the Benefits Department at 754-321-3100 and ask to speak with a Retirement Specialist regarding your specific circumstance or to schedule a retirement appointment.

5. Can I withdraw my retirement funds if I am enrolled in the FRS Investment Plan?

You **MUST terminate** from all FRS employers before you can receive your funds. Please contact the Benefits Department at 754-321-3100 and ask to speak with a Retirement Specialist or the MyFRS Financial Guidance line at 1-866-446-9377. There is a wait period to withdraw your funds.

6. Will I be paid for my unused vacation and accumulated sick time?

You will receive payment for your unused vacation. Other than for Technical Support Professionals (TSP), unused sick time is paid only if you retire in accordance with Bargaining Unit Agreements and School Board policy 4305.

7. Can I retire if I am placed on a layoff?

Yes, you may retire if you are vested with the Florida Retirement System (FRS). Contact the Benefits Department at 754-321-3100 and ask to speak with a Retirement Specialist to schedule a retirement appointment. Further information may be obtained by visiting the Florida Retirement System website at (www.myfrs.com).

8. If I am recalled from a layoff will there be a lapse in benefit coverage?

If you are recalled from a layoff on or prior to August 11, 2014, your benefits will become effective October 1, 2014. If you are recalled after August 11, 2014, your benefits will take up to 90 days to be reinstated.

9. What must I do if I am recalled from a layoff to reinstate my benefits?

If you are recalled from a layoff, you must recomplete the benefits paperwork to reinstate the coverage. You may at that time, change your plan selections and covered dependents. To complete new benefits paperwork, you may come to either the Benefits Department (7770 W. Oakland Park Blvd., Sunrise, FL 33351) between 8:00 a.m. – 5:00 p.m. or visit the Benefits Satellite Office located in the K.C. Wright building (600 SE 3rd Avenue, Ft. Lauderdale, FL 33301) between 8:00 a.m. – 4:00 p.m.



COBRA MONTHLY HEALTH RATES

(2% Administrative Fee included)

JANUARY 1, 2014

Coventry

HMO PREMIER

Employee Only	\$ 561.41
+ One Dependent	1,184.55
+ Family	1,656.13

HMO PREMIER PLUS

Employee Only	\$ 615.16
+ One Dependent	1,297.97
+ Family	1,815.38

CONSUMER DRIVEN

Employee Only	\$ 621.47
+ One Dependent	1,309.33
+ Family	1,822.90

Coventry KIDS' Plans

<u>BASIC PLAN</u>		<u>ENHANCED PLAN</u>	
(0 - 4)		(0 - 4)	
One Child	\$ 452.35	One Child	\$ 769.00
Two Children	904.70	Two Children	1,538.00
Three or more Children	1,357.05	Three or more Children	2,307.00
(5 -26)		(5 -26)	
One Child	\$ 196.68	One Child	\$ 334.34
Two Children	393.35	Two Children	668.67
Three or more Children	590.03	Three or more Children	1,003.01



COBRA MONTHLY DENTAL//VISION RATES

(2% Administrative Fee included)

JANUARY 1, 2014

DENTAL	<u>HUMANA/ COMPBENEFITS</u>	<u>METLIFE</u>	<u>METLIFE/ SAFEGUARD</u>
<u>BASIC DHMO PLAN</u>			
Employee Only	\$ 8.94		\$ 11.10
+ One Dependent	15.46		18.99
+ Family	20.73		25.77
<u>ENHANCED DHMO PLAN</u>			
Employee Only	\$ 10.55		\$ 15.10
+ One Dependent	19.18		26.11
+ Family	25.81		35.03
<u>BASIC PPO</u>			
Employee Only	\$ 31.21	\$ 34.80	
+ One Dependent	56.49	69.63	
+ Family	84.52	107.24	
<u>ENHANCED PPO</u>			
Employee Only	\$ 32.78	\$ 42.86	
+ One Dependent	62.81	85.76	
+ Family	98.25	149.21	

VISION	<u>HUMANA/ COMPBENEFITS</u>	<u>SOLSTICE/ DAVIS</u>
<u>BASIC PLAN</u>		
Employee Only	\$ 3.39	\$ 3.37
+ One Dependent	7.49	7.89
+ Family	12.79	12.59
<u>ENHANCED PLAN</u>		
Employee Only	\$ 4.65	\$ 4.35
+ One Dependent	10.26	10.22
+ Family	17.58	16.36

COBRA ADMINISTRATORS

Should you have questions regarding your COBRA paperwork or billing, please contact the appropriate plan administrator listed below.

PLAN

COBRA is administered by:

Medical

Coventry Health Care

Benefits Outsource, Inc.
5599 South University Drive, Suite 201
Davie, FL 33328
PH: 954-680-7626
FAX: 954-680-7630

Use this address to submit
paperwork and payments

Dental

Humana/CompBenefits

Benefits Outsource, Inc.
5599 South University Drive, Suite 201
Davie, FL 33328
PH: 954-680-7626
FAX: 954-680-7630

Use this address to submit
paperwork and payments.

MetLife/SafeGuard

MetLife Recordkeeping
P.O. Box 14410
Lexington, KY 40512-4410
PH: 800-710-6113
FAX: 866-545-7517

Use this address to submit
paperwork only.

MetLife Billing Center
PO Box 13724
Philadelphia, PA 19101-3724

Use this address to submit
payments only.

Vision

Humana/CompBenefits

Benefits Outsource, Inc.
5599 South University Drive, Suite 201
Davie, FL 33328
PH: 954-680-7626
FAX: 954-680-7630

Use this address to submit
paperwork and payments.

Solstice/Davis Vision

Solstice Benefits, Inc.
COBRA Unit
P.O. Box 16057
Plantation, FL 33318-6057
PH: 954-335-0771
FAX: 954-370-1701

Use this address to submit
paperwork and payments.