

Ask the Expert Medical & Prescription Plans

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Special Guest: Kim Howe – Aetna Sr. Account Executive



Agenda

- Definitions
- Aetna Best Choice
- Aetna Select EPO
- Aetna High-Deductible Health Plan/H.S.A.
- Prescriptions

Employee Benefits Page

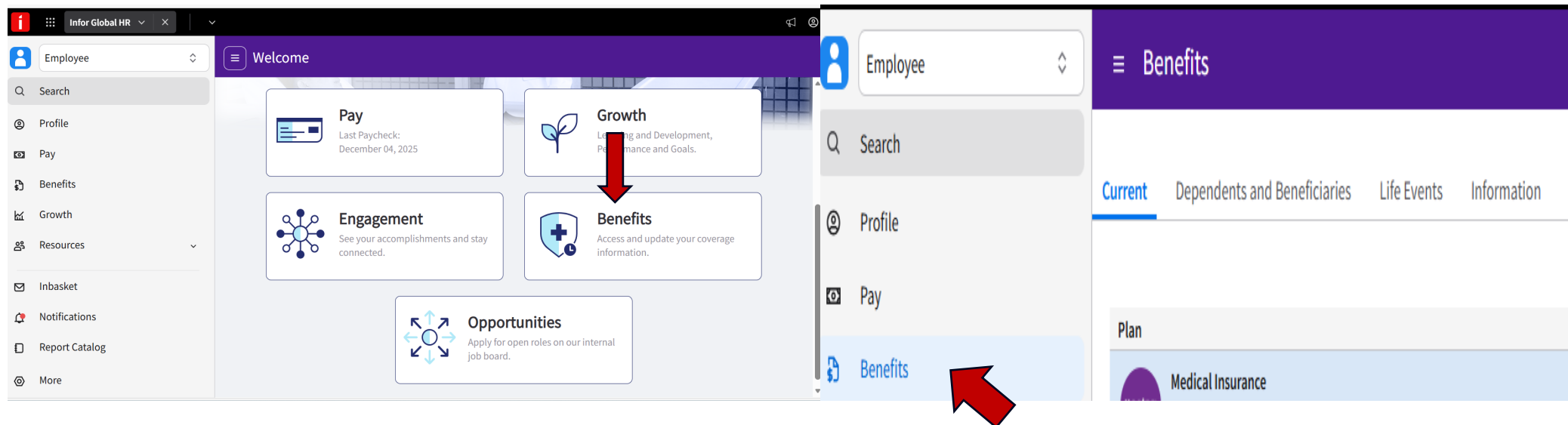
1. Visit MyPlace, select the **Human Resources** tab, and click on **Benefits**:

The screenshot displays the Broward Health MyPlace website. At the top, the Broward Health MyPLACE logo is on the left, and a navigation bar contains links for Webmail, Employee Directory, Search, Quick Links, and Submit Feedback. Below this is a blue navigation menu with options: Home, MyPage, Human Resources (highlighted with a red arrow), Resources & Requests, Compliance, Risk, & Policy, Education & Training, and About Broward Health. The main content area is split into two columns. The left column features a 'Welcome to the New MyPlace!' message with a description of the intranet and an 'Access MyPage' button. The right column is titled 'Human Resources' and contains a list of links: Overview, HR Directory, UKG PRO, HR Help & Support, Benefits (highlighted with a red arrow), HR Business Center, Employee Store, Employee Assistance Program, and Infor. A 'Close X' link is located at the top right of the HR section.

Visit the Benefits page to read the Benefits Guide and the Summary of Benefits Coverage

Infor-Employee Benefits

1. On the Employee page in Infor, click Benefits to view your current benefits.



Definitions

- **Copay:** The fixed amount you pay towards the cost of your medical treatment or other services.
- **Coinsurance:** The fixed percentage of the cost of services you are responsible for after meeting your deductible.
- **Deductible:** The amount you must pay out of pocket for covered services before the plan begins to pay.
- **Maximum Out-of-Pocket (MOOP):** The total amount you must pay during the plan year before the plan covers 100% of the allowed costs.
- **Premium:** The amount you pay each pay period to be enrolled in the plan.
- **Preventative:** A wellness exam or annual physical that is coded as routine visit.

Tier Levels of Coverage

Definitions:

- **Tier 1**
 - Broward Health Employed/Affiliated Physicians/Facilities
 - Tier 1a = employed provider = \$0 copay (PCP & Specialist)
 - Tier 1b = affiliated provider = \$20/\$35 copay (PCP/Specialist)
- **Tier 2**
 - Aetna Network (providers contracted with Aetna)
- **Tier 3**
 - Out-Of-Network (Other - outside of Broward Health and Aetna)-only available with the HDHP

Tier Levels of Savings (Aetna.com)

Tier Level of Coverage vs Tier Level of Savings (Aetna.com)

- **Tier 1 Savings (Maximum Savings)**
 - Broward Health **employed** providers only
- **Tier 2 Savings (Standard Savings) or (Standard Savings +)**
 - Broward Health **affiliated** providers only
- **Tier 3 Savings (Out-of-Network)**
 - Aetna approved/non-Broward Health affiliated providers

Aetna Best Choice EPO

- ***Plan Restriction***: All services must be obtained through Broward Health employed or affiliated physicians and facilities only except for emergencies.
- Any services rendered outside of Tier 1 must be reviewed and preapproved by the Clinical Exception Committee.
- Employees will be responsible for 100% of the charges for any services provided by a non-Broward Health provider or at a non-Broward Health facility.
- **No out-of-network benefits**

Aetna Open Access Select EPO

- Aetna nationwide network offering a broader selection of providers and healthcare facilities.
- Services can be rendered at both Broward Health and Non-Broward Health facilities (within the Aetna network).
- Employees enrolled in this plan can have labs and diagnostics done at their providers' offices or Quest Diagnostics facilities.
- **No out-of-network benefits**

Aetna Best Choice EPO & Select EPO

- All copays and deductibles are the same for the Aetna Best Choice and the Aetna Select EPO plans. The differences between the two plans are:
 - Aetna Select EPO premiums are higher
 - Aetna Best Choice is a restricted plan
 - Aetna Select EPO -you have access to the Tier 2 (Aetna network) without the requirement of an Exception or an emergency.

Aetna Best Choice EPO and Select EPO

- Primary Care visits with Broward Health Employed Physicians are covered with a \$0 copay and Aetna Network with a \$75.00 copay.
- Primary Care visits with Broward Health Affiliated Physicians are covered with a \$20.00 copay and Aetna Network with a \$75.00 copay.
- Specialist Care visits with Broward Health Employed Physicians are covered with a \$0 copay and Aetna Network with a \$150.00 copay.
- Specialist Care visits with Broward Health Affiliated Physicians are covered with a \$35.00 copay and Aetna Network with a \$150.00 copay.
- Emergency Room copay remains \$300. If admitted the \$300 copay will be waived. **If treated at the ER for non-emergency service, you will be responsible for 100% of the bill.**

Aetna POS II – High-Deductible Health Plan (HDHP)

- Offers both in and out-of-network benefits, with low premiums, but higher out-of-pocket costs.
- Offers the saving benefits of a Health Savings Account (H.S.A.) with employer contributions.
- You must meet the deductible before the plan begins to pay for most services.
- Preventative care visits are exceptions to the rule. These visits are covered at 100% when you use in-network providers – you don't have to meet the deductible first.

Health Savings Account (H.S.A.)

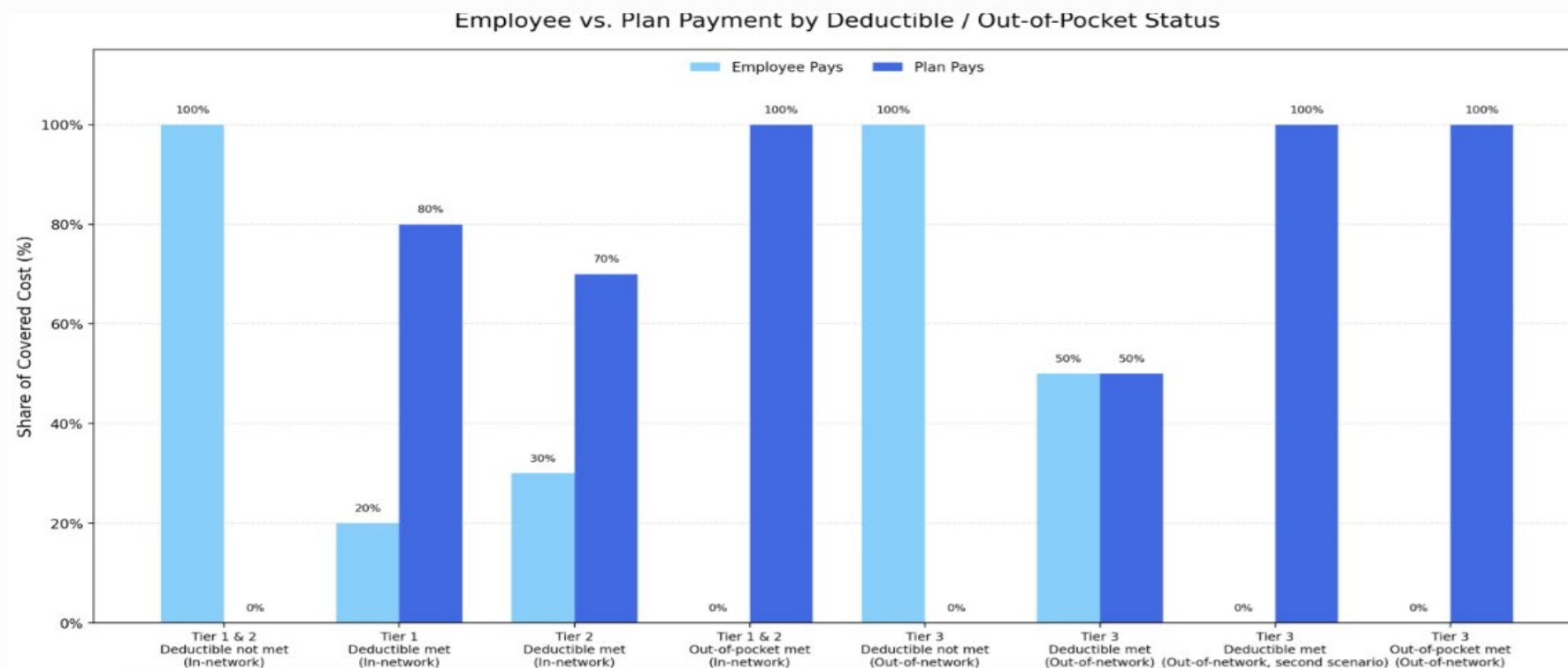
- **New effective 1/1/2027** – plan offers employer contributions to all employees enrolled in the HDHP. This replaces the seed and reward dollars.
 - \$500 to employee only prorated over 26 pay periods
 - \$1,000 to employee & spouse, employee & child and family

High-Deductible Health Plan (HDHP)

Calendar Year Deductible (CYD)			
Aetna HDHP	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out-Of-Network)
Individual	\$1,750.00	\$3,500.00	\$5,000.00
Family	\$3,500.00	\$7,000.00	\$10,000.00
Maximum Out-Of-Pocket (MOOP)			
Aetna HDHP	Tier 1 (Broward Health Employed & Affiliated Physicians and Facilities)	Tier 2 (Aetna Network)	Tier 3 (Out-Of-Network)
Individual	\$4,000.00	\$5,500.00	\$10,000.00
Family	\$8,000.00	\$11,000.00	\$20,000.00

High-Deductible Health Plan (HDHP)

When Does the Plan Pay?



Health Savings Account (H.S.A.)

Definition:

A Health Savings Account is a tax-advantage savings account that can be used to pay for qualified medical expenses. Only available if you're enrolled in an HDHP.

Key Features:

- Contributions are pre-tax & you can make changes anytime during the year
- Earnings grow tax-free
- Withdrawals for medical expenses are tax-free
- **2027 Contribution Limits:**
 - Individual: \$4,500
 - Family: \$9,000
 - Catch-up (age 55+): \$1,000
 - Must re-enroll every year.
- Funds roll over year to year
- Portable (you keep it even if you change jobs or retire)

Qualified Expenses Include:

- Coinsurance (doctor visits), prescriptions, dental, vision, etc.

Aetna Network Doctor Lookup

[Transparency in Coverage](#)[Policies & Procedures](#)[BrowardHealthn.org](#)[Applications](#) ▾[Benefits](#)[Employee Resources](#) ▾[Pre-Boarding](#)

- [Voya Identity Theft Recovery Services](#)
- [Voya Bereavement](#)

Aetna Network Doctor Lookup

This directory is specifically for employees enrolled in the **Aetna Best Choice** and **Aetna Select EPO** plans. It allows you to easily search for doctors who are affiliated with or in-network with your Aetna medical plan.

- [Find a Doctor in South Florida | Broward Health](#)
- [Broward Health Affiliated Physicians \(Employee Intranet Only\)](#)
- [Aetna Provider Search \(Dental\)](#)

Key Takeaways

- Aetna Select Best Choice EPO – restricted to Broward Health. Medical Exception is required for services not rendered no out of network benefits.
- Aetna Select Open Access EPO – nationwide coverage – no out of network benefits..
- Aetna HDHP is accompanied by the H.S.A. Broward Health makes contributions to the H.S.A. It has low premiums however; you must meet the deductible before the plan starts to pay.
- Prescriptions drugs included with all 3 medical plans.
- Utilize Broward Health physicians, affiliated physicians and facilities for maximum savings.
- **Employees are encouraged to review the Employee Benefits Guide located on the Broward Health Employee Benefits page.**

2027 Pharmacy Benefits

Gabriela Yavich, PharmD, AAHIVE – Director, Pharmacy Benefits Management

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2027 New Pharmacy Benefits

- New Prescription benefit plan vendor **Liviniti** replacing CVS/Caremark
- New ID cards coming the mail after Open-Enrollment
- **New for 2027: All** specialty medications must be filled at Broward Health Medical Center Outpatient Pharmacy. Contact them at **954-468-8082** (exclusions include: retirees, Aetna members not living in Florida, Broward Health pharmacy has no access to medication)
 - Broward Health Pharmacy team will contact you to help you with the transition
 - **Convenient Free Home or Office delivery is available upon request**
 - Any questions: Contact Liviniti at 833-929-8221

2027 New Pharmacy Benefits (Cont'd)

- **New for 2027:**

- For Florida residents, the below medications will now be required to be filled at **ANY** of the Broward Health Pharmacies

Mounjaro	Ozempic	Repatha	Opzelura	Gemtesa
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- Employees/Dependents taking any of the above medications will receive transition support from the Broward Health Pharmacy team
- Home or office delivery available upon request
- For all **other** non-specialty medications employees/dependents can continue to use local retail pharmacies in the Liviniti pharmacy network, (Walgreens, Publix, Walmart, CVS etc..) or any Broward Health Pharmacy

Medication Therapy Management Center

- All employees and dependents have access with no additional cost
- MTM is a pharmacist-led service designed to help you get the most from your medications.
- MTM team:
 - Reviews safety and effectiveness of your medications
 - Identifies potential drug interactions
 - Helps simplify complex regimens
 - Work with your healthcare provider to help improve treatment and outcomes
- **Consultations are available by telehealth, phone, or in person. To reach the MTM team, call 954-468-8082 and select option 5.**

2027 Prescription Costs and Copays

BENEFIT	SELECT EPO & BEST CHOICE COPAY		HDHP COINSURANCE
BROWARD HEALTH PHARMACIES			
	30-DAY (RETAIL)	90-DAY & MAIL ORDER	30-DAY (RETAIL)/90-DAY & MAIL ORDER
GENERIC	Up to \$10	Up to \$25	20%*
PREFERRED BRAND	\$30	\$75	20%*
NON-PREFERRED BRAND	\$50	\$125	20%*
SPECIALTY 30-day supply only	\$50 copay		20%*
LIVINITI NETWORK			
	30-DAY (RETAIL)	90-DAY & MAIL ORDER	30-DAY (RETAIL)/90-DAY & MAIL ORDER
GENERIC	Up to \$10	Up to \$25	30%*
PREFERRED BRAND	\$40	\$100	30%*
NON-PREFERRED BRAND	\$60	\$150	30%*
SPECIALTY 30-day supply only	\$50 copay		30%*
OUT-OF-NETWORK			
OUT-OF-NETWORK SCRIPTS	Not covered		50%*
*Member pays after deductible			

*Member pays after deductible

Free home or office delivery available upon request for patients in the specialty program

2027 Prescription Costs Tips

- Manufacturer Assistance Programs may help reduce out-of-pocket costs for certain **high-cost specialty and non –specialty medications**
 - These programs provide discounts or coupons to reduce the amount you pay when you fill a prescription
 - Note: Amounts paid through a manufacturer coupon **do not count toward your plan deductible or out-of-pocket maximum**. Only the amount you will personally pay will count towards your deductible
- Choose generics when available to reduce cost.
 - You will always pay the lower of the generic copay or the medication's actual price
 - Brand-name drugs cost more when generics exist
 - Note: If you or your doctor choose a brand-name medication when an equivalent generic is available, you **will** pay a higher out-of-pocket cost
 - Save with mail order: You pay a **reduced cost** for a 90-day supply, less than paying for three separate 30-day fills

2027 Pharmacy Mail Order Prescriptions

- As of January 1, 2027, **ALL** mail order prescriptions will transition to HealthDyne Mail Order
 - Communication will be sent by mail prior to January 1, 2027
- In addition, employees can fill their mail order prescriptions at the Broward Health Medical Center Pharmacy

Mail Order Information



Name:	HealthDyne
Pharmacy NPI:	1093974982
Hours of Operation	Monday-Friday: 8:00 AM - 6:00 PM EST Member Services: 24/7/365
Contact	Toll Free: (855) 772-9384 Website: liviniti.healthdyne.com

Broward Health Pharmacy Locations

PHARMACY NAME	ADDRESS	PHONE NUMBER	PHARMACY HOURS
BROWARD HEALTH CORA E. BRAYNON FAMILY HEALTH CENTER PHARMACY	200 NW 7th Avenue, Fort Lauderdale	954-759-6627	Mon-Fri: 8:30am-6:30pm; Sat-Sun: Closed
BROWARD HEALTH MEDICAL CENTER OUTPATIENT PHARMACY	1600 South Andrews Avenue, Suite 1403, Fort Lauderdale	954-468-8082	Mon-Fri: 9am-7pm; Sat: 10am-4:30pm; Sun: Closed
BROWARD HEALTH CORAL SPRINGS OUTPATIENT PHARMACY	3000 Coral Hills Drive, Coral Springs	954-346-4272	Mon-Fri: 9:30am-6pm; Sat-Sun: Closed
BROWARD HEALTH ANNIE L. WEAVER HEALTH CENTER PHARMACY	2011 NW 3rd Avenue, Fort Lauderdale	954-786-5910	Mon-Tue/Thu-Fri: 8:30am-4:30pm; Wed: 8:30am-8pm; Sat-Sun: Closed
BROWARD NORTH OUTPATIENT PHARMACY	201 East Sample Road, Deerfield Beach	954-786-6802	Mon-Fri: 9am-6:30pm; Sat-Sun: Closed
BROWARD HEALTH IMPERIAL POINT OUTPATIENT PHARMACY	6401 North Federal Highway, Fort Lauderdale	954-776-8670	Mon-Fri: 9am-5pm; Sat-Sun: Closed
BROWARD HEALTH BERNARD P. ALICKI HEALTH CENTER PHARMACY	1101 West Broward Blvd., Fort Lauderdale	954-463-8119	Mon-Fri: 8:30am-4:30pm; Sat-Sun: Closed

Free home or office delivery available upon request within Florida for employees/dependents enrolled in the Broward Health specialty pharmacy program

Helpful links for accessing Liviniti

- **Prior to 1/1/27:** [Access Liviniti Formulary](#)
- [Member Center – Liviniti](#)
- Scroll down to the section below and type in Group Number: Broward to access formulary

Your Company Page
Login to find benefit communications, locate retail network and mail order pharmacies, check your plan's drug list and more.

Group Number

Not sure what your group number is? [Contact Us!](#)

VISIT COMPANY PAGE



- **After 1/1/27:** Access Liviniti Mobile app.



Ask the Expert Sessions

Pharmacy Benefits 2027
Thursday, November 5th
10:00 a.m. and 2:00 p.m.

Broward Health Benefits Department

- Questions? We are here to help!
- Broward Health Benefits
- Email: Benefits@browardhealth.org
- Phone: 954-473-7368 / 7373 / 7371
- **Pharmacy Benefits Questions**
- Email: pharmacybenefits@browardhealth.org
- **Liviniti Contact Information:** available 24/7, 365 days a year
- Email: support@Liviniti.com
- Phone: 833-929-8221

Thank you.

