

2027 Open Enrollment

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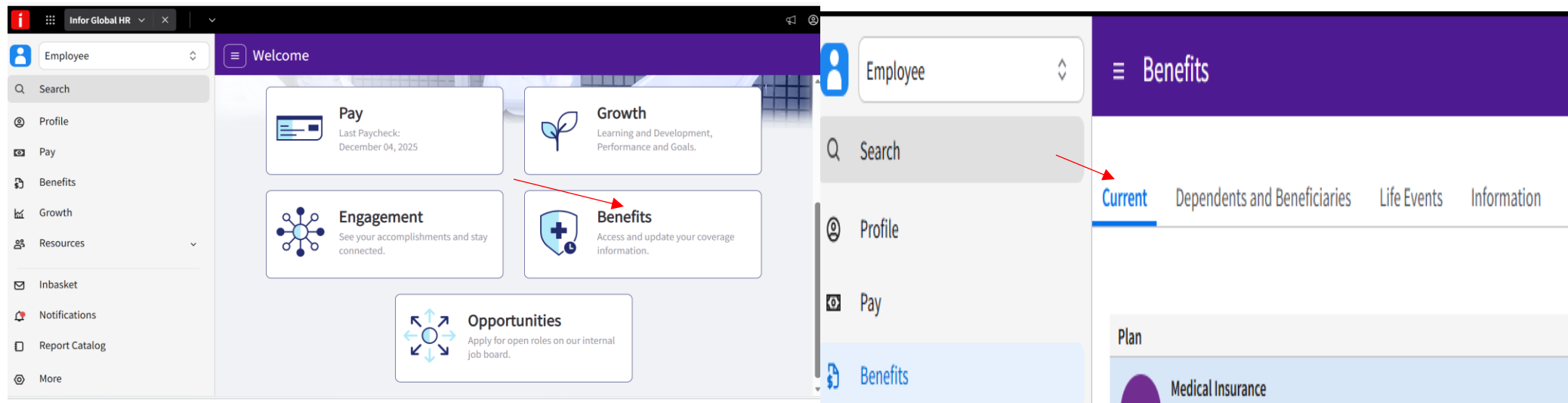
Employee Benefits Page

1. Visit MyPlace, select the **Human Resources** tab, and click **Infor**:
2. If you experience any issues with your enrollment or have any questions, **please contact the HR Business Center (HRBC) at 954-473-7090.**

The image displays two side-by-side screenshots of the BrowardHealth website's Human Resources section. Both screenshots show the same navigation bar with links: Home, MyPage, Human Resources, Resources & Requests, Policies & Procedures, Education & Training, and About Broward Health. Below the navigation bar, the 'Human Resources' section is open, showing a grid of links: Overview, HR Help & Support, HR Business Center, Employee Assistance Program, HR Directory, Benefits, Employee Store, Infor, and UKG PRO. In the left screenshot, a red arrow points to the 'Infor' link. In the right screenshot, a red arrow points to the 'Benefits' link. At the bottom of both screenshots, there are sections for 'Latest News' and 'Upcoming Events'.

How to View Your Benefits Page in Infor

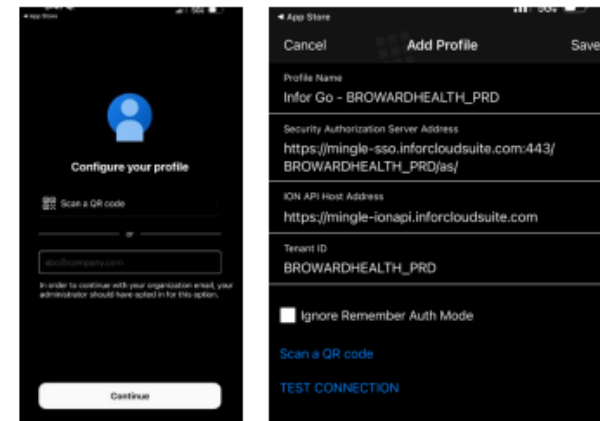
On the Employee page in Infor, click Benefits to view your current benefits.



Open Enrollment Infor App

How to Get Started

1. Download INFOR Go from the App Store or Google Play.
2. Once downloaded scan one of the QR codes below (based on your device) to configure your profile.
3. Login with your Broward Health Credentials
4. Start Exploring!



Mobile iOS

Mobile (Android)



Open Enrollment Benefit Fairs

Benefits Fairs



2027 OPEN ENROLLMENT • OCTOBER 12-19 & 22, 2026

SITE	ADDRESS	DAY	DATE	TIME	LOCATION	BENEFITS REP
Broward Health Imperial Point	6401 N. Federal Highway Fort Lauderdale, FL 33308	Mon	10/12	7a-7p	BHIP Auditorium	MARSHA
Broward Health Medical Center	1600 S. Andrews Ave Fort Lauderdale, FL 33316	Tues	10/13	7a-7p	Atrium 3rd Floor	TRINA & PRISCILLA
Children's Diagnostic & Treatment Center (CDTC)	1401 S. Federal Highway Fort Lauderdale, FL 33316	Wed	10/14	10a-4p	CDTC Multipurpose Conference Room	LA ANNA
Broward Health North	201 E. Sample Road Deerfield Beach, FL 33064	Thurs	10/15	7a-7p	BHN Cafeteria	MERCY
Broward Health Coral Springs	3000 Coral Hills Drive Coral Springs, FL 33065	Fri	10/16	7a-7p	Multi-purpose Room	JUAN
Cora E. Braynon Care Center	200 NW 7th Avenue Fort Lauderdale, FL 33311	Mon	10/19	10a-4p	Cora E. Braynon Conference Center	LA ANNA
Corporate Spectrum	1700 NW 49th Street, Ste 125, Fort Lauderdale, FL 33309	Thurs	10/22	10a-4p	1700 Spectrum - Employee Lunch Room	MERCY

Employees from the satellite sites are strongly encouraged to attend a fair that is closest.

2027 Benefits **Open Enrollment**

- Open Enrollment will be held from **November 6th – November 20th**
- Benefits reps will be onsite to assist employees with enrollment.
- If you do not make any changes, your current benefits will roll over to January 2027.
- **Remember, you must re-elect** your Health Savings Account (HSA), Flexible Spending Account (FSA), and Dependent Care Spending Account (DSA) as these benefits **do not roll over**.
- You will have until **November 30th to submit supporting documents for dependents being added to the plans**. If documents are not received by the due date, the dependents will not be enrolled.
- For assistance with enrollment, please contact the HR Business Center (HRBC) at 954-473-7090.

MEDICAL PLANS

- **Aetna Open Access Select “Best Choice” EPO - Remains a restricted plan**

- Offers **maximum savings** when utilizing Broward Health providers and/or Broward Health facilities/services
- ***Plan Restriction***: all Lab work, pathology tests, diagnostics (X-rays, MRI/CT, etc.), and all surgical procedures **are restricted to Broward Health facilities only**
- **Any service outside of Tier 1 must go through the Clinical Exception Committee**
- **No out-of-network benefits – copays remain the same.**

- **Aetna Open Access Select EPO**

- Aetna nationwide network offering a broader selection of providers and healthcare facilities, but at a higher cost
- Services can be rendered at both Broward Health and Non-Broward Health facilities (must be Aetna approved)
- **No out-of-network benefits – copays remain the same.**

- **Aetna POS II – High-Deductible Health Plan**

- Aetna nationwide network
- 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 and incentives for wellness activities

2027 Medical Plans Premiums

Tier	Aetna Best Choice 2026	Aetna Best Choice 2027	Aetna Select EPO 2026	Aetna Select EPO 2027	Aetna HDHP 2026	Aetna HDHP 2027
Full Time						
EE only	\$66.08	72.69	\$108.79	119.67	\$11.10	12.22
EE & Spouse	\$159.96	175.96	\$254.45	279.9	\$48.96	53.86
EE & Children	\$110.35	121.39	\$178.05	195.86	\$27.55	30.31
Family	\$230.63	253.69	\$362.58	398.84	\$81.29	89.42
Part Time						
EE only	\$120.83	132.91	\$183.51	201.86	\$21.23	23.35
EE & Spouse	\$281.35	309.49	\$419.35	461.29	\$187.65	206.41
EE & Children	\$196.92	216.61	\$295.92	325.51	\$126.46	139.11
Family	\$395.88	435.47	\$586.93	645.62	\$270.11	297.12

H.S.A. FOR HDHP

- **Only employees enrolled in the High-Deductible Health Plan (HDHP)** can save pre-tax dollars to pay for eligible medical expenses through an employee-owned **Health Savings Account (H.S.A)**.
- **H.S.A.s are administered by INSPIRA Financial, Inc.**
- **H.S.A.** contributions are up to **\$4,500** max per year for Employee Only/EE & Children and **\$9,000** max for EE & Spouse/Family coverage. **H.S.A. participants who are age 55 or older can contribute an extra \$1,000 per year (\$5,500 max for employee and \$10,000 max for family).**
- **H.S.A. funds never expire** and are yours to keep. Available balances can be used for current or future healthcare needs whether the enrolled employee remains with Broward Health or not.
- Once accounts are activated, **only total funds contributed as of present date** will be available for use immediately.
- You will be provided a debit card to pay for expenses by the vendor.
- You can terminate or make changes to this benefit at anytime in the plan year.

Broward Health – H.S.A. Contributions

- **Effective 1/1/2027**, Broward Health will make an employer contribution into the employee's H.S.A. for all employees enrolled in the HDHP. **This replaces the seed and reward dollars.**
- Employee only – will receive up to \$500.00 prorated for the year paid bi-weekly
- Employee & Child, Employee & Spouse, Family will receive up to \$1,000 prorated for the year paid bi-weekly.
-

Flexible Spending Accounts

- Employees can put aside pre-tax dollars for qualified health expenses through a **Flexible Savings Account (FSA)**. F.S.A. plans are administered by **Health Equity (formerly Wage Works)**.

- There are **two (2) types of FSA accounts**:

F.S.A. - Health

- Allows you to use pre-tax dollars to pay for eligible medical expenses.
- \$3400 max annual contribution
- A debit card will be provided to you by Health Equity
- At the end of 2026, you can roll over \$680.

F.S.A. - Dependent Care

- Allows you to use pre-tax dollars to pay for eligible dependent **daycare or elder care expenses only (not healthcare)**. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.
 - \$7500 max annual contribution (\$3750 if married and filing separate tax returns).
 - Debit cards are not provided for Dependent Flexible Spending Accounts
- **Note: You cannot use funds from a Healthcare F.S.A. for Dependent Care. Once initiated, you are NOT able to terminate this benefit unless you experience a Qualifying Life Event. Employees enrolled in the HDHP are not eligible to enroll in FSA.**

DENTAL PLANS

- **PPO PLAN** is administered by **Aetna**.

Employees can utilize *out-of-network* dental providers however your out-of-pocket costs will be higher than if you use a provider within the network.

- To find providers near you, please visit the following weblink at <http://www.aetna.com/>.

	Aetna Dental PPO 2026	Aetna Dental PPO 2027
Tier		
Full Time		
EE only	\$5.90	\$6.21
EE & Spouse	\$12.26	\$12.90
EE & Children	\$11.47	\$12.07
Family	\$19.47	\$20.48
Part Time		
EE only	\$8.84	\$9.30
EE & Spouse	\$18.39	\$19.35
EE & Children	\$17.21	\$18.10
Family	\$29.21	\$30.73

DENTAL PLANS (CONT'D)

- **DMO PLAN**

- This DMO Plan is administered by Aetna. Under this plan, **only in-network dental providers can be utilized.**
- **There are no out-of-network benefits.**
- To find providers near you, please visit the following weblink at <http://www.aetna.com/>.
- **There are no changes to the payroll deductions.**

VISION PLAN



Broward Health's Vision Plan is contracted **through EyeMed Vision Care, LLC**. There are thousands of vision providers across the country.



To obtain a listing of providers or determine if your provider is in-network, please register at www.aetnavision.com.



There are no changes to the payroll deductions.

Voluntary Plans

- **ACCIDENT insurance**

- Provides a range of fixed, lump-sum benefits covering a wide variety of injuries and accident-related injury expenses.

- **CRITICAL CARE insurance**

- Provides a fixed, lump sum benefit upon a diagnosis of critical care illness. Employee must be insured for dependent to be covered.
- Premium is age-band related and change in 5-year intervals.

- **HOSPITAL INDEMNITY insurance**

- Provides a range of fixed, lump-sum daily benefits to help cover costs associated with a hospital admission. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment.
- There are special benefits if you are hospitalized at a Broward Health facility.

Voluntary Plans (Cont'd)

- **Legal insurance**

- Offered through MetLife Legal Plan at a flat monthly rate of \$15.00 via payroll deduction.
- Provides consultative services/access to a network of participating attorneys.

- **Pet insurance**

- This is a voluntary program offered through Nationwide Insurance Company.
- Provides medical coverage for employees' pets.
- Contact vendor for enrollment and payment (not eligible for biweekly payroll deduction).

- **Auto and Home insurance**

- The plan features multi-policy and multi-product discounts.
- Premiums are 100% employee paid.
- Enrollment, renewal and service functions are handled directly between employees and the vendor.
- Payroll deduction is not available.

SUPPLEMENTAL LIFE

Supplemental Life Insurance is administered through Voya Financial Company.

You can purchase voluntary life insurance for yourself, spouse and dependents.

New Effective 1/1/2027 – Employees enrolling for the first time during Open Enrollment, Evidence of Insurability (EOI) is required regardless of the amount. If previously enrolled, can increase by up to \$40,000 without EOI provided the coverage remains below \$500,000.

New Effective 1/1/2027 – Spouses enrolling for the first time during Open Enrollment, EOI is required regardless of the amount. If previously enrolled, can increase by up to \$10,000 without EOI provided the coverage remains below \$100,000.

***Children: Up to \$10,000 max** - no medical screening required (*Note: either employee or spouse enrollment is **required** for election of child life benefit.)

BENEFICIARIES

- The online enrollment process will require employees to select beneficiaries prior to electing plans.
- ****Very Important!** There is a difference between Primary Beneficiaries vs. Contingent Beneficiaries. If a minor is selected as a beneficiary, the benefit **remains** in the plan until the minor attains age 18 or a legal guardian may request the benefit (must provide court-ordered guardianship documentation)
- **Employees are encouraged to update their beneficiary information anytime there is a life-changing event.**
- You may change your beneficiary at any time.

2027 New Benefits

- **Aetna Dedicated Representative** –
 - Jackie Muradas is available every Thursday to assist employees with benefits related questions. The link to her calendar for appointments is on the Benefits page to schedule a phone consultation. **There are no in-person appointments.**
- **Aetna Transform Oncology** – Confidential Cancer support resources such as:
 - Guidance on treatment options
 - Provider support
 - Genetic counseling /testing
 - Personalized navigation
- **Care.com** – Enroll for \$99 annual membership for access to caregiving support:
 - Childcare / Senior care
 - Housekeeping
 - Pet care
 - **The \$99 does not include the cost of services.**
 - **Care.com will process background checks and employees are able to interview candidates.**

2027 New Benefits (continued)

- **iSolved**—effective 1/1/2027. New direct bill vendor will replace WEX Health (formerly Chard Snyder) for:
 - COBRA participants
 - Employees on Leave
 - Retirees on BH group health benefits
- **Hearing Aids**— \$1,000 allowance for hearing aids
- **Tuition io** (new vendor, launched October 1, 2026):
 - **Tuition/Certification Reimbursement** : employees can now submit applications for reimbursement and manage their education benefits online in one convenient place: browardhealth.tuition.io.
 - Instructions to log into the vendor portal are posted on the Employee Benefits Page.

SHORT & LONG TERM DISABILITY

Short-Term Disability

- Disability income protection for a short-term disability due to a covered injury or illness.
- Paid for by employee.
- Employee initiates the claim directly with Voya Financial
- Benefits begin on 19th consecutive day of disability.
- Maximum payment up to 24 weeks.
- Weekly benefit of 60% of base pay, **up to \$3,000 per week.**
- Management is eligible to enroll.

Long-Term Disability

- Disability income protection for a long term-disability.
- Benefits begin on 181st consecutive day of disability.
- Maximum benefit up to social security normal retirement age.
- Monthly benefit amount of 60% of base pay, **up to \$8,000/month.**
- Physicians – maximum monthly benefit of **\$20,000 per month. (premiums paid by BH)**

These benefits are administered through Voya Financial in conjunction with the **Broward Health Leave Department** (954.473.7701).

New Effective 1/1/2027 - EOI is required for employees enrolling in staff Long Term Disability (LTD) for the first time.

2027 New Pharmacy Benefits

- New Prescription benefit plan vendor **Liviniti** replacing CVS/Caremark
- New ID cards issued 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, employees/dependents 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
- For other non-specialty medications employees/dependents can continue to use local retail pharmacies in the Liviniti pharmacy network, **or any Broward Health Pharmacy**
- Free home or office delivery available upon request

Medication Therapy Management Center

- MTM is a pharmacist-led program within the Broward Health Medical Center available to employees and covered dependents.
- **Consultations are available by telehealth, phone, or in person. To reach the MTM team, call 954-468-8082 and select option 5.**
- 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

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 within Florida

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

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



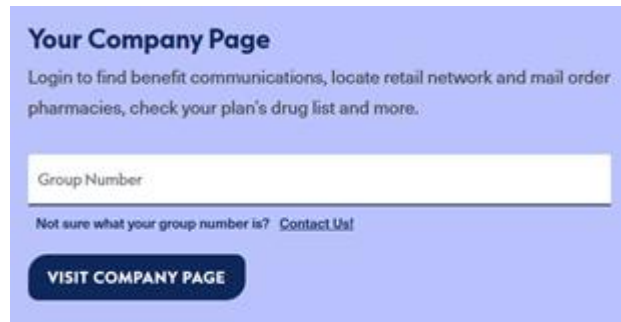
Name:	HealthDyne
Pharmacy NPI:	1093974982
Hours of Operation	Monday-Friday: 8:00 AM - 6:00 PM EST Member Services: 24/7/365
Contact	Toll Free: (855) 772-9384 Website: liviniti.healthdyne.com

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

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



The screenshot shows a purple header with the text "Your Company Page". Below this, a line of text reads: "Login to find benefit communications, locate retail network and mail order pharmacies, check your plan's drug list and more." There is a white input field labeled "Group Number". Below the input field, a link says "Not sure what your group number is? Contact Us!". At the bottom is a dark blue button with the text "VISIT COMPANY PAGE".



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

Apple Store



Google Play



Ask the Expert Sessions

Medical/Prescription Plans
Wednesday, October 21st
10:00 a.m. and 2:00 p.m.

Broward Health Benefits Department

- **Questions? We are Here to Help!**
 - Email: Benefits@browardhealth.org
 - Phone: 954-473-7254 / 7373 / 7371
- **Liviniti Contact Information:** available 24/7, 365 days a year
 - Email: support@Liviniti.com
 - Phone: 833-929-8221
- **Pharmacy Benefits Questions**
 - Email: pharmacybenefits@browardhealth.org

Thank you.