



# Looking at Medicare options in Retirement? Start with us!

## FSRBC makes retirement benefits simple.



The Florida School Retiree Benefits Consortium (FSRBC) provides Retirees of participating Districts with benefits that are both comprehensive and competitive. Medicare-eligible retirees have access to high-quality Medicare **Medical** as well as **Dental** and **Vision** plans tailored especially for those age 65 or older, who have retired from the Florida public school system. We know there is a lot to consider when it comes to your healthcare benefits in retirement, and we're here to help! To learn more, visit [www.myFSRBC.com](http://www.myFSRBC.com), scan one of the QR codes on this poster or ask your District's Benefits Department for more info.

### Why look at Additional Benefits Outside of Medicare A & B?

While Medicare Parts A and B help cover most hospital and medical costs, there are **deductibles** and **coinsurances** that Retirees have to pay. Plus there are certain medical needs that are not covered by Medicare A and B like **prescription drugs** and **hearing aids!** You can buy additional insurance through FSRBC's carrier partners to help **cover the gaps in Original Medicare**. Plus FSRBC offers **Dental** and **Vision** plans for you to choose from!

Below is an example to show how the typical services covered by your employer's plan may compare to the FSRBC Medicare plans. These could vary depending on plan type and carrier. Please refer to specific plan documents on our website to review plan documents and details on covered benefits.

Medical Benefit	Employer	Original Medicare		FSRBC Plans		
	Traditional Employer PPO	Part A	Part B	MAPD	MED SUPP	PDP
Office Visits	✓		✓	✓	✓	
Inpatient Hospital Care	✓	✓		✓	✓	
Skilled Nursing Facility	✓	✓		✓	✓	
Hospice Care	✓	✓		✓	✓	
Home Health Care	✓	✓	✓	✓	✓	
Outpatient Care	✓		✓	✓	✓	
Durable Medical Equipment	✓		✓	✓	✓	
Preventive Services	✓		✓	✓	✓	
Labs & Imaging	✓		✓	✓	✓	
Prescription Drugs	✓			✓		✓

### EMAIL FSRBC



[benefits@myfsrbc.com](mailto:benefits@myfsrbc.com)

Email us to have any questions addressed or to set up a time to speak one-on-one with our team about your options.

### VISIT OUR WEBSITE



<https://myfsrbc.com/>

Website includes important information on all Medicare, Dental, and Vision plans available through FSRBC including contact information and plan details. There are also recorded videos you can watch on demand and FAQ documents.

### ATTEND A VIRTUAL WEBINAR



Hosted every Tuesday and Thursday

We cover all things Medicare including **when to sign up for Medicare Parts A and B.**

Sign up at [www.myfsrbc.com](http://www.myfsrbc.com) or use your phone or tablet's camera to scan the QR code here.






# 2024 FSRBC Benefit Monthly Premiums

Carrier	Plan Names	2024 Retiree Premium
MAPD United Healthcare	Group National PPO	\$0.00
	Low Premium National PPO	\$76.98
	Comprehensive National PPO	\$238.10
	Premier National PPO	\$357.58

Carrier	Plan Names	2024 Retiree Premium
MED PDP United Healthcare	Comprehensive PDP	\$125.58
	Premier PDP	\$310.94
	AARP Saver (FL rate)	\$80.60
	AARP Preferred (FL rate)	\$103.50
Cigna	Basic Rx PDP	\$203.99
	High Rx PDP	\$310.14

Carrier	Plan Names	2024 Retiree Premium
MED SUPP United Healthcare and Cigna	Plan A, F, G, and N	 <p>Cost varies based on age, gender, zip code and health status. Monthly Premium will be provided during enrollment process. To view an estimate, visit <a href="http://www.myfsrbc.com">www.myfsrbc.com</a> or scan the QR code to the left to be directed to the Florida Office of Insurance Regulation site where you can select your county of residence and input your details.</p>

## Benefits of FSRBC

Plans available through FSRBC generally have **lower member out of pocket cost** than the plans available in the general marketplace

- Group plans have a much **richer drug benefit** and a broader network
- Integrated formulary options giving retirees access to prescriptions
- MAPD plans start at **\$0 monthly premium**
- MAPD **plans with copays** through GAP phase
- **Variety of plan options** to meet your health and financial needs

Enhanced **concierge services** with weekly virtual classroom sessions and one-on-one educational sessions with FSRBC staff.

**Enhanced payment options with FRS Pension deductions** –Health insurance subsidy dollars are not considered taxable income by FRS if you have your premium dollars deducted from your pension check. Retirees’ health insurance subsidy dollars are not considered taxable income by FRS if you have your premium dollars deducted from your pension check

Carrier	Plan Names	2024 Retiree Only Premium	2024 Retiree + 1 Premium	2024 Retiree + Family Premium
Dental Plans Humana	DPPO Low Plan	\$34.30	\$68.27	\$88.96
	DPPO Medium Plan	\$40.39	\$69.36	\$99.20
	DPPO High Plan	\$51.70	\$102.95	\$133.68
	DHMO Low Plan	\$10.53	\$20.85	\$37.07
	DHMO High Plan	\$17.10	\$33.85	\$60.17

Carrier	Plan Names	2024 Retiree Only Premium	2024 Retiree + 1 Premium	2024 Retiree + Family Premium
Vision Plans Humana	Low Plan	\$6.24	\$12.48	\$20.33
	High Plan	\$7.25	\$14.50	\$23.33