



2025 *Pre-Medicare Retiree Open Enrollment*

Involved & Informed

Taking Charge of Your Benefits

<Name>

<Address Line 1>

<Address Line 2>

NOVEMBER 4TH -THRU- NOVEMBER 18TH

Current Plan Enrollments

The District's records indicate you are currently enrolled in the following plans:

<medical plan name>	<coverage level>
<dental plan name>	<coverage level>
<vision plan>	<coverage level>
<Tobacco Status>	<Yes/No>

2025 RETIREE BENEFITS WEB PAGE

Visit the **Retiree Benefits Web Page** at <http://l.sdpbc.net/y1944> to access:

- The **Retiree Benefits Guide & Enrollment Form**
- A copy of this **Retiree Newsletter**
- The **Medicare Part D Notice**

DO I NEED TO SUBMIT AN ENROLLMENT FORM?

We ask that you **ONLY** return the enrollment form if you are making changes. If you are **NOT** making changes, please **DO NOT** submit an enrollment form.

ENROLLMENT FORM IS DUE: NOV. 18 AT 4PM.

DEPENDENT ELIGIBILITY DOCUMENTS (IF APPLICABLE) ARE DUE: NOV. 22 AT 4PM

- **You must completely fill-out and return your Enrollment Form** prior to the deadline above. You can submit your enrollment form via any of the methods below:

MAIL:

Risk & Benefits Management Dept.
ATTN: Miriam Morales
3300 Forest Hill Blvd, Suite A-103
West Palm Beach, FL 33406

EMAIL:

Miriam.Morales@palmbeachschools.org

FAX:

(561) 434-8103

- **Newly Enrolled Dependents** will be removed from coverage if acceptable **Dependent Verification Documents** are NOT provided prior to the deadline noted above.



ATTENTION PRE-MEDICARE RETIREES

RATES SHOWN ARE THE CURRENT 2024 RATES

2025 medical rates are under negotiation and are expected to increase. Rates reflected as part of the November 4th to 18th Open Enrollment period do not reflect the new rates. Once finalized, the District will share details and open a second enrollment period for medical plans. The second enrollment period will allow employees to review the finalized medical rates and adjust their medical plan selections accordingly.



PRE-MEDICARE RETIREE FAQs

QUESTIONS

Humana DHMO Dental is for Florida Residents Only

- Am I eligible for the Humana DHMO dental plan if I move outside Florida?

For Those Becoming Medicare Eligible

- What should I do when **I turn 65 or become Medicare eligible**? What about my spouse?

I am Medicare eligible and can only enroll through FSRBC **but my spouse/dependent is NOT Medicare eligible**, how do they enroll in the District plans?

What documents are needed to add my spouse?

ANSWERS

No. The DHMO dental plan is for Florida residents only. If you elect one of our Humana dental plans and you reside or later move outside the State of Florida, you are required to elect one of the PPO dental plans.

Contact *The Risk & Benefits Department* at
(561) 434-8673

When you become Medicare eligible you should contact FSRBC for assistance with enrollment. The plans offered by the district are for retirees and their eligible dependent(s) who are not Medicare eligible. Retirees and Medicare eligible spouses are required to enroll through FSRBC.

As soon as you or your spouse become Medicare eligible, please call **1 (833) 686-0983** or visit **MyFSRBC.com** for FSRBC enrollment assistance.

You can keep your non-Medicare eligible dependent(s) under the school district Medical plan if you enroll in a FSRBC Supplement plan and provide the SDPBC with proof of enrollment under FSRBC.

Government issued marriage certificate and recent Financial Documents.

MEDICARE ELIGIBLE RETIREES - FLORIDA SCHOOL RETIREE BENEFITS CONSORTIUM (FSRBC)

FSRBC: <https://myfsrbc.com>

Medical: **1 (833) 656-0983 (TTY 711)**

Humana Dental & Vision: **1 (877) 589-4051**

Group #: **735974**

FSRBC OPEN ENROLLMENT IS

OCT 28TH - NOV 15TH