

## Have you just retired?

### Learn more about Medicare Medical plans available to you through the FSRBC!

As you may know, your School District partners with the Florida School Retiree Benefits Consortium (FSRBC) to provide Medicare-eligible retirees with access to high-quality Medicare Medical, Dental and Vision benefits, tailored especially for retirees age 65 or older. Once you are Medicare-eligible and retired, you will have the option to be part of the FSRBC program.

#### **BENEFITS FSRBC**

- Plans available through FSRBC are generally richer 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
  - 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, since collected through a group platform, so retirees could save as much as \$270 a year in taxes.

#### **AVAILABLE PLANS**

##### **Medicare Advantage with Prescription Drug Plans (MAPD)**

- Similar to a traditional employer PPO or HMO
- Wide range of plan costs to fit your budget
- Prescription Drug benefits included

##### **Prescription Drug Plans (PDP)**

- Provides coverage solely for Prescription Drugs
- Can enroll in a PDP with Original Medicare or in conjunction with a Medicare Supplement

##### **Medicare Supplement Plans (MedSupp)**

- Additional medical coverage to supplement Medicare Parts A and B
- Prescription drug benefits NOT included, highly recommended to also enroll in a Prescription Drug Plan (PDP)

##### **Dental and Vision Plans**

- Offered through Humana
- Dental Plan offerings include 3 PPO options and 2 HMO options
- Vision plan offerings include a High and Low option

#### **NEXT STEPS**

- Enroll in Medicare Parts A and B.
- FSRBC will be reaching out to you once you are eligible - Check your postal mail for communications from FSRBC
- Visit <https://myfsrbc.com/> to view available plan options and details

#### **QUESTIONS?**

Attend one of FSRBC's Weekly Virtual Classrooms!

The FSRBC Virtual Classroom provides you the opportunity to learn more about Medicare, the FSRBC plans, and ask questions based on your unique situation!

Visit <https://myfsrbc.com/>  
to view the schedule and RSVP Today!  
OR

Schedule a one-on-one session by  
emailing [benefits@myfsrbc.com](mailto:benefits@myfsrbc.com)

#### **FSRBC members include these Florida School Districts:**

- Bradford • Brevard • Calhoun • Charlotte • Duval • Escambia • Flagler • Gilchrist • Jackson • Manatee • Orange • Osceola • Palm Beach • Polk • Putnam • Sarasota • Volusia • Walton • Washington •