BROWARD.ORG/BENEFITS

Broward County is pleased to offer a comprehensive and competitive benefits program designed to support your health, financial well-being, and work-life balance. Employees who are hired into a full-time or part-time working 20 hours per week are considered benefits-eligible. Benefits become effective on the first of the month following 30 days of employment.

This overview highlights the benefits you may be eligible for if hired, including health coverage, retirement options, paid time off, and additional programs that support you and your family.

Our goal is to provide benefits that add value at every stage of your career and help you thrive both professionally and personally.

Health Plans

High Deductible Health Plan with In & Out-of-Network benefits (HDHP) paired with a County-funded HSA or HRA.

Single: $10.90

Employee + Dep $80.79

Consumer Driven Health Plan (CDH) with some services subject to a set copay and other services subject to deductible & coinsurance.

Single: $82.58

Employee + Dep $286.79

Dental Plans

- Dental Health Maintenance Organization (DHMO)
- Preferred Provider Organization (PPO)

Vision Plan

A Comprehensive vision plan with services including an annual eye exam, lenses and frames.
Co-pays, and annual limits apply.

Humana | BROWARD COUNTY FLORIDA | United Healthcare

Optional Voluntary Benefits

- Accident Plan
- Critical Illness Plan
- Hospital Indemnity Plan
- Long Term Disability
- Optional Term Life
- Pre-Paid Legal Plan

The Standard | U.S. LEGAL SERVICES

Eligible Dependents:

- Spouse/Domestic Partner
- Children & Step Children to age 26
- Over Age Dependent to age 30
- Children placed for Foster Care & Legal Guardianship.

Proof of relationship will be required

Health Insurance Overview

Broward County offers two self-insured open access health plans through UnitedHealthcare (UHC), both on their Choice National Network.

Neither one of the plans requires a Primary Care Physician or a referral to see a Specialist. However, you might need prior authorization for certain services, such as elective surgery. Below are some of the features of the plans:

High Deductible Health Plan (HDHP)

- Lower Premium (bi-weekly contributions) and higher deductible.
- All health and prescription services are subject to the annual deductible and coinsurance based on the coverage tier, except for mandated preventive services or designated preventive prescriptions (see Preventive Rx list).
- Once the annual deductible is met, the health and pharmacy plan pays 80% of the contracted rate, and you pay 20% coinsurance of the eligible discounted costs (in-network).
- The Plan pays 100% of eligible in-network health and prescription expenses when you reach the out-of- pocket maximum.

Cost of Care — HDHP Plan

Deductible + **Co-Insurance** = **Max-out-of-Pocket**

Deductible

Amount **you pay** before the plan starts sharing costs.

The deductible resets every January 1.

In-network	Out-network
Single $1,700	Single $3,000
Family $3,400	Family $6,000

You pay 100% for any service not considered preventive care.

Examples of Preventive Care:

- Annual Physical
- Well-Woman Exam
- *Preventive* Mammogram
- *Preventive* Colonoscopy (Age 45+)

Co-Insurance

Percentage of costs **you pay after** the plan **deductible** is met.

If you have dependents on your plan, all family members' out-of-pocket costs count towards the deductible & co-insurance.

In-network (20%)	Out-network (40%)
Single $2,000	Single $3,000
Family $4,000	Family $6,000

Max-out-of-Pocket

Amount you pay before the plans covers all costs.

Medical & Pharmacy combined

In-network	Out-network
Single $3,700	Single $6,000
Family $7,400	Family $12,000

Enrolling in the HDHP qualifies you for the HSA/HRA, with automatic County funding for the year you are hired. The County's contribution depends on the tier of coverage as follows:

- Single $1,000
- Dependent/Family $2,000

These amounts are pro-rated if benefits eligible after Jan. 1, 2026

For following year's funding you **must comply with the engagement incentive**. This means you must have a preventive check-up between Jan 1 & Dec 31. You can also have a Biometric Screening at one of our onsite health fairs ***AND*** complete the **OPTUM ENGAGE Health Survey**.

Consumer Driven Health Plan

- Some services are based on co-pays for office visits such Primary Care, Specialist, Urgent Care & ER.
- Other services are subject to annual deductible/co-insurance such as In/Out patient services or procedures, ambulance, etc.)
- There is NO out-of-network coverage except for a true medical emergency.
- There is a separate maximum out-of-pocket for pharmacy.

Both health plans have the following features:

- National Network - UHC Choice Plus
- In-Network Preventive Care services at 100%
- Routine eye care (adult) 1 exam per year
- Routine dental care (exams & cleanings)
- Onsite representatives at your service
- Preventive Drug Coverage at no cost to you

Employee Spending Accounts Highlights

TASC is the administrator of the employee spending accounts for Broward County. Based on the health plan you choose, you may be able to use a tax-advantaged account for your eligible expenses.

Health Savings Account (HSA)

An HSA is used for eligible health care expenses and is regulated by IRS rules. Broward County funds the HSA if you are enrolled in the HDHP Plan and have completed the annual Engagement Incentive for yourself and enrolled spouse or domestic partner. It is highly recommended that you also contribute up to the annual maximum allowed by the IRS.

- **Tax savings**— Money you contribute to your HSA can reduce your taxable income.
- **HSA ownership** — You own the account. If you change jobs or health plans, you keep your funds. You can even name a beneficiary to inherit the funds in your account.
- **No "use-it-or-lose-it" rule** — If you don't use the money it continues to roll over into the next year.
- **Less paperwork** — You don't have to submit documentation each time you use your HSA. (But it's still important to save your receipts should the IRS audit you.)
- **Investment options** — Once you have at least $1,000 in your HSA, you can choose to invest the funds in your account. The earnings are tax-free!
- **HSA Eligibility: To Determine eligibility for this account you must answer the following questions:**

  Can I be claimed as another person's tax dependent?

  Am I enrolled in Medicare Part A and/or Part B?

  Am I enrolled in Tri-care?

  Am I enrolled under a non-HDHP health plan?

If you answered YES to any of the questions above, you are NOT eligible for an HSA. You could have an HRA.

Health Reimbursement Account

An HRA is an account for those who are enrolled in the HDHP and complete the annual Engagement Incentive requirements but do not qualify for an HSA account per IRS rules. You can use the funds to pay for eligible out-of-pocket health care expenses for you and your eligible dependents covered under your health plan. Eligible expenses include health deductibles and coinsurance, dental and vision expenses. All expenses, except for prescriptions, require supporting, detailed documentation such as an Explanation of Benefits.

- **Tax-free money** — You get to use tax-free, employer-provided dollars to pay for your health care expenses.
- **HSA ownership** — The County owns and funds the HRA.
- **Works with an FSA** — You can have both a health care Flexible Spending Account (FSA) and an HRA at the same time. Expenses will be paid out of FSA first, HRA second.
- **Annual Rollover** — The balance in your HRA rolls over from year to year as long as you remain enrolled in the HRA for consecutive years. The maximum account balance or rollover cap for the HRA is $20,000, regardless of the tier of coverage.
- **Savings for retirement** – Upon retirement or separation from the County your balances are transferred to a Retirement Health Savings Plan with MissionSquare that can be accessed after

Other Employment Benefits

The County offers a selection of payroll-deducted voluntary plans for benefit-eligible employees. These plans have been negotiated to provide group rates. Plan details are available on Broward.org/Benefits. Voluntary

- Dental
- Vision
- Optional Term Life*
- Pre-paid Legal
- Supplemental Income Protection
- Long-term Disability*

*Certain plans may require medical underwriting

Dental Plans - Two Plan Options

Humana DHMO

Dental DHMO plans are like health HMOs. All services must be obtained from an in-network dentist or specialist. No referral is needed for specialty services. Members are required to select a Primary Care Dentist (PCD)/Facility through Humana. A designated PCD is required to receive services. Some benefits and highlights include:

- In-network coverage only, South Florida network.
- Covered Services based on Fee Schedule.
- Orthodontia coverage for children & adults.

UHC Dental PPO

Dental PPO Plan is offered by UnitedHealthcare (UHC) with an extensive national dental network The annual maximum benefit is $1,500 per person in-network and $1,000 per person out-of-network. Some benefits and highlights include:

- National Network.
- Max Multiplier Program.
- No waiting periods for major services and orthodontia for children up to 19.
- On-site Healthcare Advocates.

Vision

The comprehensive Vision Plan provided by Humana does not require you to select a primary doctor or facility. Using in-network providers saves money; however, you can use any doctor of your choice and receive the benefit reimbursement per the out-of-network plan specifications.

Optional Term Life

The County provides Basic Life Insurance ($50,000) at no cost to the employee through The Standard. The employee also has the option to have Optional Term Life (OPT) coverage offered at hire up to $300,000. Coverage for spouse/domestic partner and dependents is also offered for a fixed amount of $12,500.

Pre-paid

The pre-paid legal plan through US Legal Services provides benefits for services for employees and eligible dependents. Covered services include, but are not limited to Debt Collection Defense, Divorce, Immigration matters, etc. The plan allows participants to select an attorney from those affiliated with the South Florida plan or select an attorney out of network with a discount.

Supplemental Income Protection

The Standard offers four (3) voluntary plans that can help protect your finances from life's unpredictable events. Each is available separately, and some have a Health Maintenance Screening Benefit for receiving a wellness covered screening . Plans include:

- Accident
- Critical Illness
- Hospital Indemnity

Long Term Disability

The Standard provides optional Long Term Disability coverage if you become unable to work for more than 90 days. You can enroll in this plan at any time through medical underwriting (waived at new hire).

For more information about each Plan and Rates, please go to Broward.org/Benefits/Plans

Retirement

- **Florida Retirement System (FRS)** – Mandatory 3% employee contribution. Two plan options:

  Investment Plan—401(k)-type investment plan—you are responsible for managing your account & you qualify for a benefit after 1 year of service.

  Pension Plan - Traditional retirement pension plan— the State is responsible for managing the Pension Plan Trust Fund; You qualify for a benefit after 8 years of service. Your monthly benefit is guaranteed & based on a formula using your salary, yrs. of service, FRS membership class, and age.

- **Deferred Compensation 457 (b) Plan —** It allows you to set aside a portion of your salary (pre and/or after taxes) to save for retirement. You choose how much you contribute up to annual IRS limits to either one of the three providers, MissionSquare, Nationwide and/or Brighthouse. The County matches employees' contributions dollar for dollar up to $2,000.00

Additional Benefits

- Employee Assistance Program
- Direct Deposit
- Pre-tax Discounted Bus/Tri-Rail Program
- Pre-tax Florida Prepaid College Program
- Discount Park Passes
- Health Plan Waiver Program
- Paid Parental Leave

Employee Learning

County employees have access to a wide array of learning and development opportunities including:

- Leadership Training
- Computer-Based Learning
- Tuition Reimbursement
- Reimbursement for exams for Occupational Certifications or Licenses
- Instructor-led personal, professional and technical training

2026 Holidays

The County recognizes eleven paid holidays each year:

New Year's Day	Thursday, January 1
Martin Luther King, Jr. Day	Monday, January 19
Presidents' Day	Monday, February 16
Memorial Day	Monday, May 25
Juneteenth	Friday, June 19
Independence Day	Friday, July 3
Labor Day	Monday, September 7
Veterans Day	Wednesday, November 11
Thanksgiving Day	Thursday, November 26
Day After Thanksgiving	Friday, November 27
Christmas Day	Friday, December 25

Job Basis Leave

Employees exempt from the overtime provisions of the Fair Labor Standards Act are granted forty (40) hours of job basis leave annually; prorated if hired after July 1st; this is on a use it or lose basis.

Annual Leave

(subject to Collective Bargaining Agreements)

County Service Accrual Rate:

- Less than 5 years: 80 hrs./year (3.08 hrs. per pay period) = 2 weeks
- 5 to 10 years: 120 hrs./year (4.62 hrs. per pay period) = 3 weeks
- 10-plus years: 160 hrs./year (6.15 hrs. per pay period) = 4 weeks

Annual leave hours accumulate from year to year up to a maximum of 280 hours at the end of each year. Upon separation from employment, employees are able to cash out all accrued annual leave as of the date of separation.

Sick Leave

Benefit-eligible employees begin to accrue sick leave immediately upon employment. Most full-time employees accrue eight hours of sick leave for each full month of work time.

Benefit-eligible employees earn an Annual Leave Bonus Day for any period of 13 consecutive pay periods in which no sick leave has been taken.

Investing in People, Inspiring WellBeing

Our wellness program is built on the belief that healthy employees create a stronger organization. By supporting physical, emotional financial and social well being, we empower employees to thrive both at work and in their personal lives. Through meaningful resources, tools, and support we are investing in people today to inspire lasting wellness for tomorrow.

We are proud to have an award winning wellness program. In 2025 we were an H100 winner; we are amongst The Healthiest 100 Workplaces in America.

Additionally, we have been recognized by the American Heart Association (AHA) with the Platinum Award, and this ♥ means we reflect significant commitment to heart health.

We offer physical activities (Yoga & Zumba), behavioral health, financial workshops, we bring healthcare to you with programs like OnSpot Dermatology & Eyes on the Job, we host community fundraising events such as the National Kidney Foundation, and we promote health and teamwork by participating in a variety of runs, such as the Lexus Corporate Run.

From wellness sessions during lunch hours to group activities after work, there's something for everyone.

The WellBeing Program offers Optum Engage through the County's UnitedHealthcare (UHC) health plan.

The program works by rewarding activities that members (enrolled employees and spouse/domestic partner) voluntarily participate in, supporting healthy habits and missions.

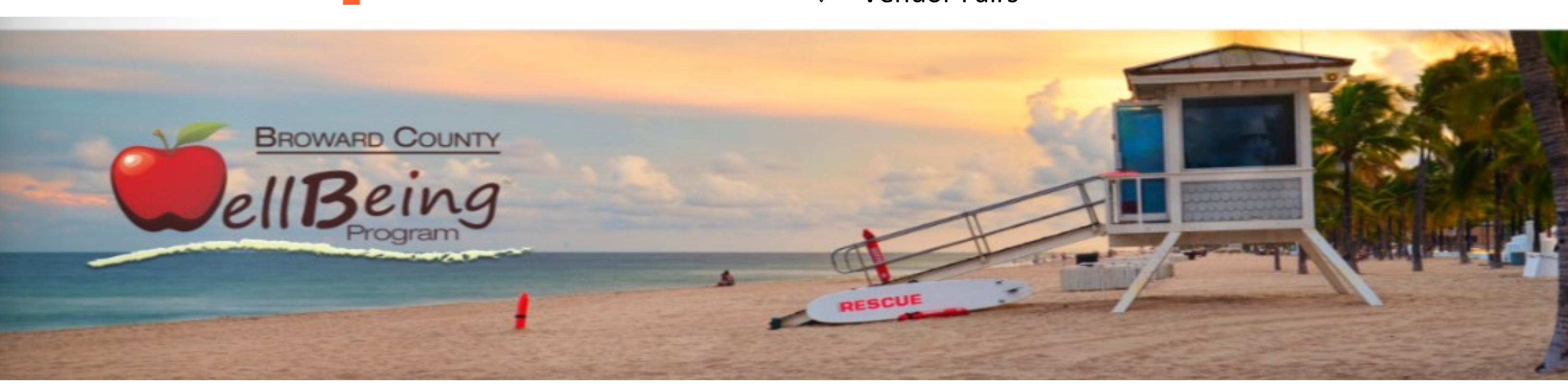
Each eligible member can get up to $300 annually through gift cards.

UHC Programs for Physical & Behavioral Health

- 2nd MD
- Calm Health
- Level2
- Nurse & Nutritionist (Onsite)
- OnePass Select
- Onsite Representatives
- Real Appeal
- Specialist Management (SMS)

County Programs for Financial Health

- Florida Retirement Systems (FRS) Workshops
- Special Medicare Insurance Classes
- Deferred Compensation Webinars
- Financial Fit Fairs
- Vendor Fairs



BROWARD COUNTY BOARD Of COUNTY COMMISSIONERS

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