



Piecing Together Your Benefits



<Name>

<Address Line 1>

<Address Line 2>

2027 Pre-Medicare Retiree Open Enrollment
11/02/2026 - 11/16/2026

Check the website for new rates and changes to insurance plan options.

<http://l.sdpbc.net/RetireeOE2027>

SPECIAL NOTE TO ALL RETIREES **Mandatory Dependent Verification** **Audit For Plan Year 2027**

All Retirees must submit or resubmit acceptable Dependent Verification Documents for enrolled spouses, domestic partners, and/or stepchildren on or before 11/19/26. This request for dependent verification documents applies to all newly enrolled dependents as well as those currently enrolled regardless of whether documents were previously provided.

Please note that if requested documents are not provided by the due date, dependents will lose coverage and not be allowed to re-enroll until the next Open Enrollment period (pending eligibility criteria).

Current Plan Enrollments

Please visit the Retiree Benefits Web Page to view new premium rates and changes to insurance plan options. <http://l.sdpbc.net/RetireeOE2027>

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



ATTENTION

PRE-MEDICARE RETIREES

Now is the time to review your Retiree Benefits!
Open Enrollment is Nov. 2 through 16, 2026.



Scan the QR Code to access Retiree Health Benefits information.

2027 Retiree Benefits Web Page

Visit the **Retiree Benefits Web Page** at <http://l.sdpbc.net/RetireeOE2027> to access:

- A list of acceptable dependent verification documents required during the 2027 Plan Year Audit.
- The Retiree Benefits Guide & Enrollment Form
- A copy of this Retiree Newsletter
- The Medicare Part D Notice

What you need to do:

- Submit Dependent Verification Documents (**Refer to Special Note to All Retirees above**)
- Review new premium rates
- Review Prescription Changes
- Review new platform for Low Option HMO

Deadlines

- Return your enrollment form by email, U.S. mail, fax, or in person no later than **Nov. 16, 2026 at 4:00 P.M.**
- Dependent eligibility documents, if applicable, are due by **Nov. 19, 2026 at 4:00 P.M.**

Submit your Form (Changes Only)

- You must completely fill-out and return your enrollment form prior to the deadline above only if you are requesting any changes
- You can submit your enrollment form by email, fax, U.S. mail, or by hand. Please see below

Contact Information:

The School District of Palm Beach County
Risk and Benefits Management Department
Attn: Miriam Morales

3300 Forest Hill Blvd., Suite A-103
West Palm Beach, FL 33406-5870

Email: Miriam.Morales@palmbeachschools.org

Telephone Number: 561-434-8673

Fax Number: 561-434-8103

Pre-Medicare Retiree FAQs

Questions

Answers

Humana DHMO Dental is for Florida Residents Only

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

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 or Waive Coverage. Contact Risk & Benefits Management Department at (561) 434-8673 for more information.

For Those Becoming Medicare Eligible

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

When you become Medicare eligible you should contact Florida School Retiree Benefits Consortium (FSRBC) for assistance with enrollment, as 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 encouraged to enroll through FSRBC. As soon as you or your spouse become Medicare eligible, please call 1 (833) 686-0983 or visit [MyFSRBC.com](https://myfsrbc.com) for FSRBC enrollment assistance.

I am Medicare eligible but my spouse/dependent is not. How can they remain in the District medical plan?

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

What documents are needed to continue coverage for my Spouse, Domestic Partner and/or stepchild(ren)?

To continue coverage for a Spouse, Domestic Partner and/or Stepchild(ren) please provide current or prior year 1040 or proof of common residence AND proof of shared financial interdependence. Please see Dependent Verification Guide on Retiree website.

Will the Surest Medical Plan be offered next year?

No. The Surest Medical Plan will not be offered for the upcoming plan year. If you are currently enrolled in this plan, you should select a new medical plan during Open Enrollment. If you do not waive or make another election for medical plan, you will be defaulted into the Low HMO medical plan.

What are the 2027 Medical Rates?

The 2027 rates are based on the 3rd year of the last collective bargaining agreement. The medical rates will be increasing by \$34 a month in 2027 across the board. There will be no premium increase to dental and vision premiums in 2027.

What is changing in 2027 besides the medical rates?

The Low Option HMO will have a new platform, under which you will choose or be assigned a primary care physician (PCP). Also, prescriptions will now be covered using Judi Rx instead of Optum. Please check out the Retiree Benefit Guide for more details. Medical ID cards will be mailed to you directly from the insurance carrier reflecting new updated information.

Medicare Eligible Retirees - Florida School Retiree Benefits Consortium (FSRBC)

FSRBC: <https://myfsrbc.com>

Medical: 1 (833) 686-0983 (TTY 711)

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

ONLY FOR MEDICARE ELIGIBLE INDIVIDUALS.

FSRBC OPEN ENROLLMENT IS:

Oct. 26 - Nov. 13, 2026