



It's Time to Enroll in Your District's Retirement Benefits!

FSRBC makes retirement benefits simple.

Dear **[First Name Last Name]**,

The Florida School Retiree Benefits Consortium (FSRBC) is an extension of your District's benefit offerings for 65 and older. Medicare-eligible retirees have access to high-quality Medicare **Medical** 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!

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.**

Benefits of FSRBC:

- Plans available through FSRBC are generally richer than the plans available in the general marketplace.
 - Plans have a much richer drug benefit and a broader network.
 - Integrated formulary options giving retirees access to prescriptions.
 - Medicare Advantage with Prescription Drug (MAPD) plans start at \$0 monthly premium.
 - MAPD plans with copays through the GAP phase.
 - Variety of plan options to meet your health and financial needs, which include.
- Enhanced concierge services with weekly virtual classroom sessions and one-on-one educational sessions with FSRBC staff, who provide unbiased education to Retirees on the complicated topic of Medicare with no pressure to enroll.
- Enhanced payment options with FRS Pension deductions, ACH Bank draft and Check
- Retirees' health insurance subsidy dollars are not considered taxable income by FRS if you have your premium dollars deducted from your pension check.

Next Steps:



Enroll in Medicare Parts A & B

Enroll in Medicare Parts A and B online at [medicare.gov](https://www.medicare.gov). Enrollment for Original Medicare (Parts A and B) can be completed up to 3 months prior to your 65th Birthday. You must be enrolled in both parts of Original Medicare prior to enrolling in a Medicare Medical plan through FSRBC.



Review FSRBC Plans

Review the Initial Enrollment Guide included in this packet to learn more about the Medicare coverage options available to you through FSRBC.

www.myfsrbc.com



Visit FSRBC on the Web

Website includes important information on all Medicare 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 Education Session

Sessions hosted every Tuesday and Thursday. Sign up at www.myfsrbc.com or use your phone or tablet's camera to scan this QR code:



Email FSRBC

Email FSRBC at benefits@myfsrbc.com to have any questions addressed or to set up a time to speak one-on-one with our team about your options.



Get Assistance and Enroll on the Phone

New Enrollees:
Medical: 1-833-686-0983

Existing Members:
Medical: 1-833-686-0983