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HUMAN RESOURCES DEPARTMENT MEMORANDUM

TO: City of Miami Beach Retirees
Enrolled in the UTA Gold Plan

FROM: Ramiro Inguanzo
Human Resources Director

DATE: October 21, 2011

SUBJECT: Annual Open Enrollment October 26 through November 14, 2011

PLEASE NOTE: If you do not wish to make any changes in your UTA coverage during the Open Enrollment period, you DO NOT have to complete any forms. Your current coverage under the United Teachers Association (UTA) Gold Plan will continue in 2012.

This is to inform you of the 2012 Annual Open Enrollment for retirees of the City of Miami Beach. Annual Open Enrollment provides the opportunity for covered retirees to change from your current UTA Gold Medical plan to other offered plans, if you wish. The City is continuing to offer the three Premium option plans (HMO, PPO, POS) and the Standard option plans (HMO, PPO). These plans have higher co-payments than the UTA plan, increased deductibles and tiered prescription programs. Please note that these City plans have significantly higher costs than your current UTA plan.

The enclosed benefit summaries and premium rate sheet provide you with information regarding medical dental options available to all City of Miami Beach retirees through the Humana Medical Plans. Please keep in mind, if you are electing dental coverage, the Safeguard DHMO plan is only available to retirees residing in the state of Florida.

The City will continue to provide a contribution to the Medicare Part B premium for those eligible. For 2012, the City's contribution to Medicare Part B coverage will be $48.20. As in the past, this contribution will reduce the Humana Medical Plan premium paid by the retiree.

As of the date of this letter, the UTA has not notified us of any change in the premium cost for the 2012 plan year. You will be notified of any change in premium cost as soon as the City of Miami Beach is notified by the UTA.

IF YOU WISH TO CHANGE YOUR MEDICAL OR DENTAL PLAN ELECTION, OR ADD OR DROP A DEPENDENT, YOU MUST COMPLETE THE APPROPRIATE ELECTION FORM AND RETURN IT TO EMPLOYEE BENEFITS IN HUMAN RESOURCES NO LATER THAN:

5:00 P.M. TUESDAY, NOVEMBER 14, 2011

ENROLLMENTS OR CHANGES WILL NOT BE ACCEPTED AFTER NOVEMBER 14, 2011.

Thank you.