



**A healthy
new day**

Miami-Dade County Resource Guide

Get to know your health plans and programs for 2026



Welcome to your 2026 benefits guide

Inside, you'll find Aetna® health plans and programs designed to make your health care work better for you. In this guide, you'll learn how to find the right providers, manage health conditions, and get the answers you need fast.

Table of contents

2026 medical plans at a glance	3
Plans for pre-65 retirees.....	4
Make the most of your benefits	5
Learn about exciting Aetna programs available with your plan, at no extra charge.	
SmartShopper	6
Save on your medical care — and earn rewards.	
CVS Virtual Care®	7
Get care anywhere, anytime you need it.	
Aetna Personal Health Solutions	8
Enroll in personalized health and wellness programs.	
Aetna website and Aetna HealthSM app	9
Find health solutions at your fingertips.	
Do you qualify for coverage?	10
Transitioning your health coverage	11
Essential contact information	12



Policies and plans are insured and/or administered by Aetna Life Insurance Company or its affiliates (Aetna).

2026 medical plans at a glance

Same coverage, broader networks. Your benefits are remaining stable; your access is improving. You'll have the same plan names as in 2025, with the same coverage and benefits. What's getting better? You'll now have access to more providers through the robust Aetna networks. Let's look at your options for 2026.

Plan	Aetna First Choice Advantage HMO (Jackson/UM only)	Aetna Select Advantage HMO	Aetna HMO Advantage	Aetna POS Advantage
Out-of-pocket maximum				
Individual	\$2,500	JHS: \$2,500 Aetna: \$2,500	JHS: \$3,000 Aetna: \$3,000	JHS: \$3,000 Aetna: \$3,000 Out-of-network: \$3,000
Family	\$5,000	JHS: \$5,000 Aetna: \$5,000	JHS: \$6,000 Aetna: \$6,000	JHS: \$6,000 Aetna: \$6,000 Out-of-network: \$6,000
Medical services				
Primary care office visit	\$10	\$15	\$15	\$15
Specialist office visit	\$30	\$30	\$40	\$40
CVS Virtual Care® visit	\$10	\$10	\$0	\$0
CVS Virtual Primary Care	\$10	\$10	\$0	\$0
CVS Minute Clinic	\$15	\$15	\$0	\$0
Preventive care (annual visit)	\$0	\$0	\$0	\$0
Pediatrician office visit	\$10	\$15	\$15	\$15
Maternity*	\$30	\$30	\$40	\$40
Inpatient facility at Jackson Health System	\$100	\$0	\$0	\$0
Inpatient facility (all others)	JHS Only	\$100	\$200	\$200
Outpatient facility at Jackson Health System	\$50	\$0	\$0	\$0
Outpatient facility (all others)	JHS Only	\$50	\$100	\$100
Emergency room visit (waived if admitted)	\$100	\$100	\$150	\$200
Urgent care at Jackson UC Centers	\$15	\$15	\$15	\$25
Urgent care (all others)	\$25	\$25	\$25	\$50
Prescription drugs (retail, 30-day supply)				
Generic	\$15	\$15	\$15	\$15
Preferred	\$25	\$25	\$40	\$40
Non-preferred	\$35	\$35	\$55	\$55
Specialty	\$50	\$50	\$100	\$200
Mail order pharmacy (maintenance 90-day supply)				
Generic	\$45	\$45	\$45	\$45
Preferred	\$75	\$75	\$120	\$120
Non-preferred	\$105	\$105	\$165	\$165

*First visit only; no charge for subsequent visits

Please note: This benefits overview is provided for informational purposes only. Complete plan details are available in your Summary of Benefits and Coverage.

2026 medical plans at a glance: Pre-65 retirees

Retirees younger than 65 can choose from four Aetna® medical plans: **Aetna Jackson First HMO**, **Aetna Select HMO**, **Aetna High Option HMO**, and **Aetna POS**.

Plan	Aetna Jackson First HMO Pre-65 retirees (Jackson/UM only)	Aetna Select SM HMO Pre-65 retirees	Aetna High Option HMO Pre-65 retirees	Aetna POS Pre-65 retirees
Out-of-pocket maximum				
Individual	\$2,500	\$2,500	JHS: \$3,000 Aetna: \$3,000	JHS: \$3,000 Aetna: \$3,000 Out-of-network: \$3,000
Family	\$5,000	\$5,000	JHS: \$6,000 Aetna: \$6,000	JHS: \$6,000 Aetna: \$6,000 Out-of-network: \$6,000
Medical services				
Primary care office visit	\$15	\$15	\$15	\$15
Specialist office visit	\$30	\$30	\$30	\$30
CVS Virtual Care® visit	\$10	\$10	\$10	\$10
CVS Virtual Primary Care	\$10	\$10	\$10	\$10
CVS Minute Clinic	\$15	\$15	\$15	\$15
Preventive care (annual visit)	\$0	\$0	\$0	\$0
Pediatrician office visit	\$15	\$15	\$15	\$15
Maternity*	\$30	\$30	\$30	\$30
Inpatient facility at Jackson Health System	\$0	\$0	\$0	\$0
Inpatient facility (all others)	JHS Only	\$0	\$200	\$200
Outpatient facility at Jackson Health System	\$0	\$0	\$0	\$0
Outpatient facility (all others)	JHS Only	\$0	\$100	\$100
Emergency room visit (waived if admitted)	\$50	\$50	\$100	\$100
Urgent care at Jackson UC Centers	\$25	\$25	\$25	\$50
Urgent care (all others)	\$25	\$25	\$25	\$50
Prescription drugs (retail, 30-day supply)				
Generic	\$15	\$15	\$15	\$15
Preferred	\$25	\$25	\$40	\$40
Non-preferred	\$35	\$35	\$55	\$55
Specialty	Follows tier copay	Follows tier copay	\$100	\$100
Mail order pharmacy (maintenance 90-day supply)				
Generic	\$45	\$45	\$45	\$45
Preferred	\$75	\$75	\$120	\$120
Non-preferred	\$105	\$105	\$165	\$165

*First visit only; no charge for subsequent visits

Please note: This benefits overview is provided for informational purposes only. Complete plan details are available in your Summary of Benefits and Coverage.

Make the most of your benefits

Your Aetna® coverage comes with these exciting benefits — at no additional cost to you or your covered dependents. Here's what your plan includes, and how to get the most of it.

A national network with local expertise

You have access to a broad provider network that includes 100% of hospitals in Florida — and 98% of hospitals nationwide.

Aetna Concierge

Your personal health care assistant is just a call away. They can help you:

- Choose a doctor
- Understand your coverage
- Get answers about a diagnosis, and more

Call **1-833-704-0009 (TTY: 711)**. Available Monday through Friday, 8 AM to 6 PM.

Aetna member website and app

Manage your health care at home or on the go. Use the website or app to:

- Review your benefits
- Find in-network providers
- Get cost info, and more



Visit [MyAetnaWebsite.com](https://www.aetna.com).
Get the Aetna HealthSM app by
texting **AETNA** to **90156** or
scan the QR code.

24-Hour Nurse Line*

Get 24/7 answers and guidance about health and wellness topics, tests and procedures, help preparing for a doctor visit, and more.

Call **1-800-556-1555 (TTY: 711)**.

CVS Virtual Care®

Schedule a virtual visit with a trusted, in-network provider for everyday illnesses, chronic conditions or mental health care.

Call **1-866-211-5678** to get started.

MinuteClinic®

Get in-person or virtual care 7 days a week, including evenings — a lower-cost alternative to the emergency room or urgent care for non-emergency issues. Visit [CVS.com/MinuteClinic](https://www.cvs.com/MinuteClinic) to find a location and make an appointment.

CVS® ExtraCare Plus™

Take advantage of these benefits:

- 24/7 access to CVS pharmacists
- Prescription delivery on your schedule
- Discounts on your favorite items

\$10 monthly bonus reward

It's easy to use your bonus reward in-store or online — it's automatically added to your ExtraCare® card.

Personalized health and wellness

- Get support from an Aetna nurse for an ongoing or complex health issue
- Sign up for individual health coaching
- Enroll in Aetna Personal Health Solutions: programs for weight management, mental health, high blood pressure, tobacco use and more



*While only your doctor can diagnose, prescribe or give medical advice, 24-Hour Nurse Line nurses can provide information on a variety of health topics.

Save money and earn rewards with SmartShopper!

Earn a reward every time you choose a cost-effective location for the types of health care services listed below. SmartShopper is part of your benefits plan, so there are no extra steps or fees. Simply browse locations online or over the phone, have your procedure or test and earn your reward!

To learn more or for a full list of eligible services, call the Care Concierge Team at [833-313-0145](tel:833-313-0145) or visit smartshopper.com.

Save on these health care services

Back Surgery
Bariatric Surgery
Bladder Repair (Sling)
Bone and Joint Imaging
Bone Density
Breast Biopsy
Bunionectomy
Cardiac
Cardiology Procedure
Carpal Tunnel
Cataract Removal
Colonoscopy
CT Scan
Ear Tubes
ENT Procedure
Gall Bladder Surgery
Hammertoe Correction
Hernia Repair

Rewards can range from \$25 - \$4500

Hysterectomy
Hysteroscopy
Knee Surgery
Lithotripsy - Kidney Stones
Liver Biopsy
Mammogram
MRI
PET Scan
Shoulder Surgery
Sinus Surgery
Sleep Study
Spinal Fusion
Tonsils and Adenoids
Tubal Ligation
Ultrasound
Upper GI
Urethra and Bladder Scope
X-Ray

The Care Concierge Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.*

*Summer hours: The Care Concierge Team closes at 3 p.m. ET on Fridays from Memorial Day to Labor Day.

The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Language Access Services - (TTY/TDD: 711)

(Spanish) - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

Miami-Dade County complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



Don't leave money on the table

Put it in your wallet instead! The next time you need to have a medical procedure, check SmartShopper® first. If you choose a cost-effective location, not only will you save money, but you can also earn a reward.

It's easy to earn rewards with SmartShopper

SmartShopper is already a part of your benefits, so there are no extra steps to take. It's quick and easy to compare costs and reward amounts before scheduling your procedure. And the best part? Your reward will be sent automatically.

It's Simple To Use



Compare locations at [smartshopper.com](https://www.smartshopper.com) or call the Care Concierge Team at **833-313-0145**



Go to a reward-eligible location for your procedure



Earn a reward up to **\$4500**



The Care Concierge Team is here to support you. Not only can they help you compare costs, but they can even take care of prior authorizations and scheduling your procedure for you. Call today!

Go green by going paperless! Scan the QR code or contact us to register your email today.

The Care Concierge Team is available Monday through Thursday from 8 a.m. to 8 p.m. and Friday from 8 a.m. to 6 p.m. ET.*



*Summer hours: The Care Concierge Team closes at 3 p.m. ET on Fridays from Memorial Day to Labor Day.

The SmartShopper program is offered by MDX Medical, LLC, a Zelis company. Reward-eligible options and reward amounts are subject to change. Rewards are available for select procedures only. Rewards may be a taxable form of income. MDX Medical, LLC, a Zelis company, does not provide tax advice. Rewards may be delivered by check or an alternative form of payment. Members with primary coverage under Medicaid or Medicare are not eligible to receive incentive rewards under the SmartShopper program.

Language Access Services - (TTY/TDD: 711)

(Spanish) - Tiene el derecho de obtener esta información y ayuda en su idioma en forma gratuita. Llame al número de Servicios para Miembros que figura en su tarjeta de identificación para obtener ayuda.

Miami-Dade County complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.



Get care anytime, anywhere

Whether you need a wellness visit, quick care or mental health support, CVS Virtual Care® can connect you with trusted, in-network providers to schedule a virtual visit. You can use CVS Virtual Care along with your traditional network providers.

24/7 care	Mental health services (8:00 AM to 7:30 PM local time)	Primary care services (7 AM to 7 PM local time)
For adults and children over 18 months	For adults and children ages 13 and up*	For adults ages 18 and up
Get treatment for: <ul style="list-style-type: none"> • Coughs, colds, flu and strep • Joint, head, and stomach pain • Infections (ear, sinus, skin, UTI) • Medication refills • And more 	Get help with: <ul style="list-style-type: none"> • Anxiety and mood disorders • Depression screening • Medication management • Support with stress, life adjustments and conflict resolution • Sleep and related health behaviors • And more 	Get treatment for: <ul style="list-style-type: none"> • Chronic illnesses (asthma, diabetes) • Sick care • Wellness and annual health assessment • Follow-ups on in-person visits • Medication adjustments and refills Plus get a No-cost Welcome Kit, including a blood pressure and heart rate monitor.

Get started today



Scan the QR code or go to [CVS.com/virtual-care](https://www.cvs.com/virtual-care) to register and schedule an appointment. Questions? Call [1-866-211-5678](tel:1-866-211-5678).

*Adolescent mental health services are limited to counseling only. Mental health medication management and psychiatry services remain available only for adults 18+.

Get personalized health coaching — at no extra cost



Good health isn't just about checkups and prescriptions. Aetna® Personal Health Solutions offers guidance, tools, and support to boost your well-being — and it's completely covered.

Your plan includes programs for:

- Weight management
- Mental well-being
- Women's health
- Physical therapy
- High blood pressure
- Smoking/tobacco use
- Digestive health

Signing up is easy

1. Visit [AetnaPersonalHealthSolutions.com](https://www.aetna.com/personalhealthsolutions) and log in. You'll need your member ID card handy to verify your insurance. Choose "Aetna Personal Health Solutions" as your insurer, if prompted.
2. Choose your health goals. Take a short quiz to confirm these programs are right for you.
3. With the help of your program, start making healthier choices, get expert support to stay on track — and start feeling better!

Get started today



Scan the QR code to visit [AetnaPersonalHealthSolutions.com](https://www.aetna.com/personalhealthsolutions), or call [1-844-492-0523 \(TTY: 711\)](tel:1-844-492-0523) Monday through Friday, 8 AM to 8 PM.

Find health solutions at your fingertips

Manage your health care at home or on the go with the Aetna® website or Aetna HealthSM app.

Stay on top of your benefits

- Review your benefits and what's covered
- Track your spending
- View claims on your member website
- Access your ID card online
- Get cost estimates before you get care

Connect to care

- Find in-network providers, including virtual care
- Locate walk-in clinics and urgent care centers near you
- See reviews of providers

Get started today

1. Visit [MyAetnaWebsite.com](https://www.aetna.com) to register for your member website.
2. Receive a download link for the Aetna Health app by texting **AETNA** to [90156](https://www.aetna.com). Message and data rates may apply.*

— OR —

3. Scan the QR code to download the Aetna Health app.



*Terms and Conditions: [Aetna.com/legal-notices/disclaimer.html](https://www.aetna.com/legal-notices/disclaimer.html). Privacy Policy: [Aetna.com/legal-notices/privacy.html](https://www.aetna.com/legal-notices/privacy.html). By texting [90156](https://www.aetna.com), you consent to receive a one-time marketing automated text message from Aetna® with a link to download the Aetna HealthSM app. Consent is not required to download the app. You can also download by going to the **Apple® App Store®** or **Google Play**.



Am I eligible for coverage?

See what plans you qualify for based on your employment history.

Medical Plan Eligibility by Date of Hire & Bargaining Unit

Date of Hire	ADVANTAGE PLANS	
	First Choice Advantage & Select Advantage	HMO Advantage & POS Advantage
Prior to 1/1/2019	Non-bargaining, GSAF, IAFF	
On or After 1/1/2019	Non-bargaining, GSAF, IAFF	
Prior to 1/1/2020	AFSCME: Aviation, General & Solid Waste	
On or After 1/1/2020	AFSCME: Aviation, General & Solid Waste	
Prior to 1/1/2021	Transit Workers Union	

Date of Hire	ADVANTAGE PLANS	
	First Choice Advantage & Select Advantage	HMO Advantage & POS Advantage
On or After 1/1/2021	Transit Workers Union	
Prior to 7/1/2021	AFSCME Water & Sewer	
On or After 7/1/2021	AFSCME Water & Sewer	
Prior to 1/1/2022	PBA Rank/File and PBA Supervisory Employees**	
On or After 1/1/2022	PBA Rank/File and PBA Supervisory Employees	

**POS Advantage Plan is available only to those PBA Rank/File & Supervisory Employees hired prior to January 1, 2019.



New hire enrollment

To enroll in benefits, go to <https://informs.miamidade.gov> and look for the Benefits Enrollment. For new hires, medical coverage is effective on your date of hire. All other benefits are effective on the first of the month following (or coincident to) 60 days of employment.

When can I make changes?

Once the Open Enrollment period closes, you can add or delete dependents on your health plan only under certain circumstances such as a Qualifying Event (QE). Changes must be reported within 45 days of a QE (60 days to add newborns/adoption or placement for adoption). Submit your Life Event benefits change request on the Employee Self-Service portal at <https://informs.miamidade.gov>.

For additional information and Internal Revenue Code (IRC) Section 125 QEs, visit the Benefits website at www.miamidade.gov/humanresources/benefits.asp.

Get support when changing care

Starting January 1, 2026, Miami-Dade County is proud to offer Aetna® health plans, which include:

- A larger network of health care providers, including 100% of Florida hospitals
- Exciting personalized programs
- Access to a larger nationwide network, including 98% of hospitals nationally

If you had previous health coverage through Miami-Dade County and AvMed, you may be wondering what this means for your care. First and foremost:

- With a 99% provider network match, your current providers are most likely already participating in our network.
- In rare cases where Transition of Care (TOC) coverage between providers is needed, we ensure a smooth transition with no gaps in coverage.

If you're in the process of receiving care with a non-participating provider, please contact your Aetna Concierge at [1-833-704-0009](tel:1-833-704-0009) (TTY: 711) for assistance and next steps.





Have questions? We have answers.

Online • In app • By phone

To take advantage of your member benefits, log in to [MyAetnaWebsite.com](https://www.aetna.com) or just scan the QR code below.



Quick contacts

Aetna® Concierge: [1-833-704-0009](tel:1-833-704-0009) (TTY: 711)

24-Hour Nurse Line: [1-800-556-1555](tel:1-800-556-1555) (TTY: 711)

CVS Virtual Care®: [1-866-211-5678](tel:1-866-211-5678) (TTY: 711)

Aetna Personal Health Solutions:
[1-844-492-0523](tel:1-844-492-0523) (TTY: 711)

Download the Aetna HealthSM app: Text **AETNA** to [90156](tel:90156) or scan this QR code:



Aetna and MinuteClinic, LLC (which either operates or provides certain management support services to MinuteClinic-branded walk-in clinics) are part of the CVS Health® family of companies. Estimated costs are not available in all markets or for all services. We provide an estimate for the amount you would owe for a particular service based on your plan at that very point in time. It is not a guarantee. Actual costs may differ from an estimate for various reasons including claims processing times for other services, providers joining or leaving our network or changes to your plan. Health maintenance organization (HMO) members can only get estimated costs for doctor and outpatient facility services.

Providers are independent contractors and are not agents of Aetna. Provider participation may change without notice. CVS Virtual Care services are only available in the USA. Limitations may apply based on services and location. Controlled substances not prescribed. Members enrolled in qualified high-deductible health plans must meet their deductible before receiving covered non-preventive services at no cost-share. Adolescent mental health services are limited to Counseling only; Mental Health Medication Management and Psychiatry services remain available only for adults 18+. Refer to [Aetna.com](https://www.aetna.com) for more information about Aetna® plans.

[Aetna.com](https://www.aetna.com)

©2025 Aetna Inc.
MOD MIAMIDADE-3173 (10/25)

