

City of Treasure Island Employee Benefit Highlights



2009 - 2010

Benefit Resource Directory

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Medical Insurance BCBS 800-352-2583 www.bcbsfl.com Group #57419	Dental Insurance Ameritas 800-487-5553 www.ameritasgroup.com Policy #10-34004-1
Life Insurance Lincoln Financial 800-423-2765 www.lfg.com	Long Term Disability Lincoln Financial 800-423-2765 www.lfg.com
Supplemental Insurance AFLAC Laura Algren: (727)531-2168 www.aflac.com	Flex Spending Account AFLAC Laura Algren: (727)531-2168 www.aflac.com
457 Retirement ICMA 800-669-7400 www.icmarc.org	457 Retirement Nationwide Retirement Solutions 877-677-3678 www.nationwide.com
Vision Benefits CompBenefits 800-865-3676 www.compbenefits.com	EAP Unipsych 800-272-3626 www.unipsych.com

2009-2010 Employee Benefits Summary

Employee Benefit	City Pays:	Employee Pays
Employee Medical Insurance	100% of premium	0%
Dependent Med. Insurance	25% of premium	75%
Employee Dental Insurance	100% of premium	0%
Dependent Dental Insurance	0%	100%
Life & AD&D	100% of Premium	0%
Retirement- 401 A	8% pre-tax earnings	5% pre-tax earnings
FRS (Police & Fire)	22% pre-tax earnings	0%
Long Term Disability	100% of premium	0%
Supplemental Insurance	0%	100%
Flex Spending Account	100% of admin fees	100% of contribution

Please refer to your Career Service Manual, or collective bargaining agreement for an explanation of other benefits such as vacation, sick, holiday, etc.

Section 125 Plan

Payroll deductions for health, dental and vision premiums, as well as contributions made into a flexible spending account, are deducted from your income before your income is taxed. This pre-tax benefit equates to a lower taxable income, and therefore reduces the taxes taken out of your paycheck. However, by participating in this benefit governed by the IRS Code, Section 125, you are locking in your benefits for an entire plan year (Oct – Sept). Changes to insurance can only be made during open enrollment and or if you have an IRS qualifying event.

Qualifying Events and Open Enrollment

Open Enrollment will be held during the month of September. This is the only time in which changes to coverages, cancellations, additions, etc can be made. In order to make any changes during the plan year, you must qualify as eligible with an eligible qualifying event as defined by the IRS Code, Section 125. If you experience a qualifying event, you must report the event with required documentation and updated insurance application to the Personnel Office within 30 days of the event. All events submitted beyond the 30 days will be denied.

Examples of Qualifying Events	
o Birth/adoption of a child	o Marriage/Divorce
o Death	o Spouse change in employment
o Change in dependent eligibility, i.e. full time student.	o Change in work status, i.e. reduction/increase in hours.

HIPPA

The Health Insurance Portability and Accountability Act (HIPPA) of 1996 is a Federal Law designated to protect the privacy and security of health information. The City is committed to protecting the privacy of personal health information of its employees and meets all federal requirements regarding privacy protection.

Employee Assistance Program (EAP)

Unipsych is a comprehensive employee assistance program provided by the City, at no cost to employees and their dependents. This confidential program provides you and your eligible dependents access to nurses, counselors, financial consultants and attorneys, twenty-four hours a day, seven days a week – by dialing 1-800-272-3626 or going on line to www.unipsych.com. Unipsych provides counseling services to help resolve personal problems which may be affecting your home and work life. For additional information, please call the number for Unipsych or contact the Personnel Department.

Group Insurance Eligibility

All full time employees are eligible to participate in all benefit programs. Coverage will be effective on the first of the month following your date of hire. If you terminate your employment with the City, your insurance will continue through the end of the month in which the termination occurred.

Health Insurance

Beginning July 1, 2009, the City has partnered with Public Risk Management (PRM) a group health trust for health insurance. This insurance plan is with Blue Cross and Blue Shield of Florida. Both HMO plans offered have the “open access” feature which enables employees to visit specialist without first coordinating care or obtaining referrals from a primary care physician.

HMO plans only offer coverage when a service is being provided by a network provider. Except in emergency situations, out of network services are not covered. A network listing is available in Personnel or on their website at www.bcbsfl.com. A summary of the plan’s benefits is provided on the following page.

Prescription Mail Order Program

This program allows members to obtain a three month supply of certain medications by mail at a cost of two times the retail cost (listed on the following page). This program is beneficial for those treating ongoing issues or ailments such as medication to control blood pressure or birth control pills. Your doctor will need to write a prescription for a ninety day supply of your medication. You may submit your order via fax or online at www.bcbsfl.com.

www.bcbsfl.com

This website offers 24 hour access to many self service choices and other health related information. Log on to www.bcbsfl.com to:

- *Verify Personal Information
- *View Claims
- *Access discount programs
- *Get prescription drug costs
- *Review Coverage
- *Download Forms
- *Find/change providers

<u>Coverage Tier</u>	<u>HMO 15 Weekly Deduction</u>	<u>HMO 5 Weekly Deduction</u>
Employee Only	\$0	\$5.32
Employee + Spouse	\$77.18	\$88.36
Employee + Child(ren)	\$64.47	\$74.59
Family	\$121.65	\$136.56

Summary of Benefits	HMO Plan 15	HMO Plan 5
Schedule of Benefits	<i>Open Referral</i>	<i>Open Referral</i>
Lifetime Maximum	\$5 Million	\$5 Million
Calendar Year Deductible (CYD)		
Single	None	None
Family	None	None
Out of Pocket Maximum		
Single	\$1,500	\$1,500
Family	\$3,000	\$3,000
Office Visits		
Physician Office Visit	\$15	\$10
Specialist Visit	\$35	\$10
Preventative Care		
Children Birth to age 16	\$15	\$10
Age 17 and above	\$15	\$10
Well Woman Exam	\$35	\$10
Mammograms	No Charge	No Charge
Prescription Drug Card		
Generic	\$10	\$5
Preferred Brand Name	\$25	\$25
Non Preferred Brand	\$60	na
Mail Order Prescriptions		
Generic	\$20	\$10
Preferred Brand Name	\$50	\$50
Non Preferred Brand	\$120	na
Emergency		
Emergency Room Visit	\$50	\$50
Urgent Care Center	\$15	\$10
Ambulance	No Co-pay	No Co-pay
Hospital		
Inpatient	150/ day max \$750	\$250
Outpatient	\$200	\$100
Outpatient Diagnostic Testing	\$200	\$100
Mental Health & Substance Abuse		
Inpatient	(30 days max./CY) 10% of eligible expenses after CYD	(30 days max./CY) 10% of eligible expenses after CYD
Outpatient	(20 visits max./CY) \$10	(20 visits max./CY) \$10

Dental Insurance

The City offers dental insurance through Ameritas Group. The plan has no network restrictions, however, employees can take advantage of deep discounts by selecting an in-network provider. The dental year plan maximum benefit amount is \$1,000, and the City pays 100% of the employee premium. See below a dental plan summary and rates.

Summary of Benefits	
Eligible Expenses: Benefit Level 1	100% of first \$150
Benefit Level 2	60% of remaining expenses
Maximum (per person)	\$1,000 per calendar year
Allowance	Contracted fee
Waiting Period	None
Orthodontia Allowance	Usual and customary

Dental Rates	
Coverage Tier	Weekly Deduction
Employee Only	\$0
Employee + Spouse	\$3.91
Employee + Child(ren)	\$4.72
Family	\$9.86

Vision Insurance

The City of Treasure Island offers a voluntary vision benefit through CompBenefits. This plan provides annual eye exams with participating providers for a co-payment of \$10. Also provides for allowances for frames and contacts. Contact personnel for additional information.

Vision Rates	
Coverage Tier	Weekly Deduction
Employee Only	\$1.43
Employee + Spouse	\$2.86
Employee + Child(ren)	\$2.71
Family	\$4.27

Life Insurance

The City provides basic life insurance through Lincoln Financial for all full time eligible employees at no cost to the employee. The basic life insurance benefit equals one times your annual compensation rounded to the nearest thousand, up to a maximum of \$50,000. The City also provides accidental death and dismemberment insurance which is payable upon provider schedule.

Optional Life Insurance

City employees may also elect to purchase optional life insurance on a voluntary basis through Lincoln Financial via payroll deduction. Additional life insurance may be purchased to cover yourself, spouse and children at the benefit levels described below. A premium rate calculation table can be obtained from the Personnel Department.

- You may select a benefit up to 5 times your annual salary in \$10,000 increments up to \$300,000.
- Up to \$100,000 is guaranteed, no medical questionnaire needed (new hires only)
- You may elect coverage for your spouse up to 50% of your coverage in \$5,000 increments.
- Children age 6 months up to 19 years may be insured for \$10,000.
- Children 14 days to 6 months are eligible for a \$250 benefit.

Long Term Disability

The City provides long term disability insurance through Lincoln Financial to all eligible employees at no cost to the employee. The LTD benefit pays a percentage of monthly earnings if you become disabled due to an accident, injury or illness. The benefit will be adjusted if your salary fluctuates throughout the plan year and a benefit summary is provided below.

- LTD provides a benefit of 50% of your monthly earnings to a maximum benefit of \$5,000 per month.
- The benefit begins on the 181st day after the employee experiences the disabling event.
- If you return to work part time, a partial LTD benefit may be payable.
- Periodic evaluations occur at the discretion of Lincoln Financial.

457 Deferred Compensation Retirement Plan

The City offers a 457 Deferred Compensation retirement savings plan through two companies, International City Management Association (ICMA) or Nationwide. A 457 plan is a supplemental retirement savings program that allows you to make contributions on a pre-tax basis. Federal income taxes are deferred until your assets are withdrawn, usually during retirement. A summary of the plan's benefits are provided below.

- Income taxes are reduced while investing for retirement.
- Earnings accumulate tax deferred.
- Convenience provided through payroll deductions.
- If you change jobs, you have the flexibility to move your account into your new Employer's retirement plan.
- If you retire or leave prior to retirement, there is no penalty for withdrawals.

While there are strict Internal Revenue Code limits to the amount you contribute each year, this retirement program offers flexibility to make changes to your contributions within those guidelines as often as you wish without penalties or fees. There are no restrictions or charges for reallocating your

investment mix, and there are a wide variety of investment options to choose from. There are no minimum investment requirements for this plan. Your designated beneficiary is entitled to receive all remaining funds in your account in the event of your death.

Credit Unions

City employees are eligible for membership to most of the surrounding credit unions. Credit unions are member owned financial service cooperatives established to serve their members by offering better dividends on savings, lower rates on loans and fewer service fees than other financial institutions. Information regarding each credit union may be obtained in the Personnel Office.

Supplemental Insurance

AFLAC offers a variety of voluntary supplemental insurance plans that may be purchased separately on a voluntary basis and premiums are paid via payroll deductions. AFLAC offers the following plans; additional information can be obtained through the Personnel Office.

- | | |
|---------------------------------------|-----------------------------------|
| *Personal Accident Indemnity Plan | *Personal Cancer Indemnity Plan |
| *Personal Disability Income Protector | *Personal Sickness Indemnity Plan |
| *Specified Health Event Protection | *Life Protector |

Flexible Spending Accounts

The City offers Flexible Spending Accounts (FSA's) through AFLAC to all eligible employees on a voluntary basis. FSA's allow you to set aside money for reimbursement of medical and day care expenses you regularly pay. The amount you set aside is not taxed and is automatically deducted from your paycheck and deposited into your FSA account. During the year you have access to this account for reimbursement of some expenses that are not covered by medical insurance. It is important that you be conservative when estimating your medical and/or dental expenses, as IRS regulations state that any unused funds at the end of the plan year are forfeited. See the Personnel Department for additional information.

Employee Golf and Tennis Privileges

City employees may play golf or tennis at the City's Treasure Bay facility without paying a fee. Playing partners who are not employees pay full fee. Your City ID or recent pay stub and drivers' license will be required at the time you wish to utilize the facility. No reservations will be accepted. Play time may be limited and or interrupted based on league or tournament needs.

Employee Fitness Room

The City provides a well equipped fitness room in the Police Building that is open to all City employees. To use the facility, check in with the dispatcher and show your City ID card. Please bring a towel to wipe down the equipment after use. Shower facilities and changing areas are provided.

COBRA

The Consolidated OMNIBUS Budget Reconciliation Act (COBRA) requires that most employers sponsoring medical plans offer employees and their families the opportunity for a temporary extension of group insurance coverage at group rates in certain instances where coverage under the plan would otherwise end. An employee, their spouse or their dependent child covered by the City of Treasure Island's group medical plan has the right to choose this continuation of coverage if coverage is lost for any of the following qualifying events provide below. It is the responsibility of the employee to immediately notify the Personnel Office when a covered member experiences a qualifying event.

Employee	<ol style="list-style-type: none">1. Reduction in hours of employment2. Termination of employment.
Spouse of an Employee	<ol style="list-style-type: none">1. Death of your spouse2. Termination of spouse's employment or reduction in their hours.3. Divorce or legal separation.4. Spouse becomes entitled to Medicare.
Dependent Child of employee	<ol style="list-style-type: none">1. Death of a parent2. Termination of parent's employment or reduction in their hours.3. Parents divorce or legal separation.4. Parent becomes eligible for Medicare.5. Dependent child ceases to be a "dependent child" according to plan's eligibility.