

Hire Date: _____

Complete Elections By: _____

Effective Date: _____

Date of First Deduction: _____

Your County Benefits 2016

Benefits Resources

Employee Benefits

400 S. Ft. Harrison Ave. 4th Fl.

Clearwater, FL 33756

Phone: (727) 464-4570

Fax: (727) 464-5291

employee.benefits@pinellascounty.org

www.pinellascounty.org/hr

select Benefits

Benefits Plan Providers

MEDICAL

UnitedHealthcare

(888) 478-4752

www.myuhc.com

PRESCRIPTION

Express Scripts

(866) 544-9221

www.expressscripts.com

VISION

EyeMed Vision Care

(866) 723-0513

www.eyemedvisioncare.com

EAP

ComPsych GuidanceResources

(866) 615-3047

www.guidanceresources.com

DENTAL

Cigna

(800) 244-6224

www.mycigna.com

MetLife

(800) 880-1800

www.metlife.com

FLEXIBLE SPENDING ACCOUNT

WageWorks

(877) 924-3967

www.wageworks.com

FMLA / DISABILITY

Standard Insurance Company

(855) 290-9479

www.standard.com

EMPLOYEE WELLNESS

Melissa Reyes

(727) 464-4049

wellness@pinellascounty.org

FLORIDA RETIREMENT SYSTEM

(866) 446-9377

www.myfrs.com

Welcome aboard and congratulations on your employment with Pinellas County.

Your total compensation package consists of your annual wages including paid time off, health benefits, retirement benefits and financial protection coverage.

Frequently Asked Questions

How do I enroll in my benefits?

- Your department will provide instructions to set up your OPUS access user name and password.
- You can log in from home or work:
 - Home Login: Go to <https://opus.pinellascounty.org>. Click ok to view pages over a secure connection (if necessary) and enter User Name/Password and Login.
 - Work Login: Go to <http://intranet.co.pinellas.fl.us>. Select OPUS Employee Access under Resources, or go to Favorites and select OPUS Employee Access (internal), click ok to view pages over a secure connection (if necessary) and enter User Name/Password and log in.
- Once logged in, select PIN Employee Self Service and then Benefits.

What will I need when I go to enroll?

- Have a list of Social Security numbers, dates of birth and addresses (if different from yours) of dependents and beneficiaries.

When can I enroll in my benefits?

- You will need to complete elections within 30 days of your hire date. Premium deductions begin in the pay period in which coverage becomes effective.

Can I make changes to my benefits after the 30 day enrollment window?

- Once you have reached your 30 day window from your date of hire, you may not modify your benefits during the year except for certain change of status events and during annual enrollment. If a status event allows you to make a change, you must notify Benefits within 30 days of the event. Examples of status events:
 - Marriage, divorce, newly eligible domestic partner or separation from domestic partner
 - Birth or adoption of a child
 - Death of your spouse/domestic partner or dependent child
 - A dependent becoming ineligible for coverage
 - Your spouse/domestic partner gaining or losing coverage at their job
 - Transferring between full-time and part-time status
 - Moving from a non-benefit eligible position to a benefit eligible position

Who do I call if I need help?

- Call BTS Help Line at 727-453-4357 for help with the following: Log-in issues, problems navigating the self-service application, if you get an error message that you cannot correct by following the instructions on the screen.
- Call Benefits at 727-464-4570 if you have questions regarding your plan choices or determining if you have a status change event.



2016 Health Plans Comparison



PLANS	United Healthcare (UHC) Choice Plus HSA		United Healthcare (UHC) Choice Plus POS	
	Network	Out-of-Network	Network	Out-of-Network
Optional Health Care Accounts				
Health Care Account Type	Health Savings Account (HSA) & Limited Flexible Spending Account (FSA)		Flexible Spending Account (FSA)	
County Health Care Account Contribution	\$400 Employee ¹ / \$1,200 Family ¹ to HSA		None	
Maximum Health Care Account Contribution	HSA: \$3,350 ² Employee / \$6,750 ² Family Limited FSA ³ : \$260—\$2,550		FSA: \$260—\$2,550	
Dependent Care FSA	\$260 min; \$5,000 max ⁴		\$260 min; \$5,000 max ⁴	
Coinsurance (after meeting deductible)	20%	40%	20%	40%
Out-of-Pocket Responsibility				
Primary Care Office Visit	Deductible/Coinsurance	Deductible/Coinsurance	\$20 copay	Deductible/Coinsurance
Specialist Office Visit	Deductible/Coinsurance	Deductible/Coinsurance	\$30 copay	Deductible/Coinsurance
Preventive Care Visit	\$0	\$0	\$0	\$0
Preventive Lab/X-Ray	\$0	\$0	\$0	\$0
Emergency Room Visit	Deductible/Coinsurance	Deductible/Coinsurance	\$100 copay	\$100 copay
Annual Deductible				
Employee	\$1,300	\$2,600	\$600	\$1,200
Family (2 or more)	\$2,600 ⁵	\$5,200 ⁵	\$1,200	\$2,400
Out-of-Pocket Maximum (includes deductible) once Out-of-Pocket maximum is reached, plans pay 100% for the year				
Employee	\$3,000	\$4,200	\$2,600	\$5,200
Employee + Spouse	\$4,000	\$5,600	\$5,200	\$10,400
Employee + Child(ren)	\$4,000	\$5,600	\$5,200	\$10,400
Family	\$6,000	\$8,400	\$5,200	\$10,400
Lifetime Maximum	Unlimited	Unlimited	Unlimited	Unlimited
Prescription with Express Scripts	Up to 30 Days Retail	Up to 90 Days Retail	Up to 30 Days Retail	Up to 90 Days Retail
Preventive	\$0	\$0	Varies per drug class	2x 30 day cost
Generic	Deductible/Coinsurance	Deductible/Coinsurance	\$15 copay	2x 30 day cost
Preferred	Deductible/Coinsurance	Deductible/Coinsurance	20% coinsurance \$30-\$60	2x 30 day cost
Non-Preferred	Deductible/Coinsurance	Deductible/Coinsurance	40% coinsurance \$45-\$90	2x 30 day cost
Specialty-Preferred	Deductible/Coinsurance	Deductible/Coinsurance	20% coinsurance \$60-\$120	20% coinsurance \$60-\$120
Specialty-Non-Preferred	Deductible/Coinsurance	Deductible/Coinsurance	40% coinsurance \$90-\$180	40% coinsurance \$90-\$180
EAP/Mental Health with CompPsych				
EAP Visits	Up to 6 per person per year, no copay		Up to 6 per person per year, no copay	
Mental Health Office Visits	Deductible/20% Coinsurance		\$10 copay	
In-patient Care	Deductible/20% Coinsurance		\$100 deductible/10% Coinsurance	
Employee Bi-Weekly Premium (Deductions may be pre-tax)				
Employee	\$7.74		\$7.74	
Employee + Child(ren)	\$84.85		\$84.85	
Employee + Spouse/DP	\$99.71		\$99.71	
Family	\$167.86		\$167.86	

1. You must open an Optum Bank account and you may contribute additional funds to the account. Employees 55+ may contribute an additional \$1,000.
2. Maximum contribution includes Pinellas County's contribution.
3. Limited to vision/dental and converts to standard FSA if medical deductible is met.
4. Used for day care, not for dependent health expenses
5. If two (2) or more people are covered, Family Deductible must be met before benefits are paid for any covered family member.

Vision Insurance with EyeMed

- | | |
|---|---|
| <ul style="list-style-type: none"> • No additional cost; cost of coverage is included in the health insurance premium. • Basic Exam - \$10 copay • Basic Lenses - \$20 copay | <ul style="list-style-type: none"> • Frames - \$110 Allowance; 20% off balance over \$110 • Contact Lenses - \$100 Allowance • Lasik - \$562.50 Reimbursement per eye |
|---|---|

Opt Out/Decline

If you are permanent full time and have other coverage, you may opt out of the health plan (which includes prescription, managed mental health and vision coverage; you remain eligible for the EAP). Proof of other coverage is required for you to receive a monthly \$98 (\$45.23 per pay period) opt-out payment. You may still enroll in other coverages for which you are eligible such as dental, vision, FSA and life insurance. Medicare and Medicaid insurances are ineligible for opt-out payment.

2016 Pinellas County Group Dental Plan

METLIFE DENTAL PLAN	CIGNA DENTAL PLAN
<ul style="list-style-type: none"> • Network benefits only. Required to choose a dentist from the provider network. • Annual exams, X-rays, cleanings and most preventative services are free at your network general dentist. • No maximum annual benefit. • Copayments apply based on procedure performed and established fee schedule. • Network specialist services provide 25% discount. • ID cards are issued once you choose a network dentist. Call MetLife at 800-880-1800 to tell them whom you selected as your dentist. 	<ul style="list-style-type: none"> • Use any dentist, specialist, or a CIGNA Radius Network provider for additional savings. • No deductibles or pre-existing condition limitations; some frequency limitations apply. • Plan reimburses 100% of first \$150 of covered expenses and 50% of next \$2,700 per calendar year. Maximum reimbursement is \$1,500 per person per calendar year, of which \$1,500 may be for orthodontics. • No ID cards are issued for this plan. You may register at www.mycigna.com and obtain a subscriber ID #, different from your Social Security #, to provide to your dental office.
No contributions per pay for employee/dependents. How to find a network dentist ► Go to www.metlife.com . At right, select Find a Dentist. Enter your zip code, select Dental HMO for network & click Go. At Plan Name, select UNIV II. Enter mile radius from your zip and click Search.	Dental plan bi-weekly premiums Employee \$ 5.54 Employee + 1 \$16.82 Employee + 2 or more \$22.77 Deductions may be pre-tax.

2016 Pinellas County Group Life Insurance Plan

Basic Coverage No cost to employee. County pays 100% of the cost.	1x Salary rounded up to the next \$1,000. Accidental Death & Dismemberment (AD&D) applies. Coverage reduction begins when you reach 65.		
Supplemental Coverage Employee pays 100% of the cost	Multiples of \$5,000, up to lesser of 5x annual salary or \$250,000. More than 3x annual salary require insurance company approval. New hire enrollment only time to elect 3x without proof of insurability. At annual enrollment, increasing a supplemental amount over \$20,000 requires proof of insurability. Rates based on age groups. Moving to a new age group becomes effective the first of the month after your birthday. Post-tax deduction. Accidental Death & Dismemberment (AD&D) applies. Coverage reduction begins at age 65.		
Supplemental Life Insurance Deductions per bi-weekly pay per \$5,000			
<30	\$0.30	50-59	\$1.13
30-39	\$0.44	60-69	\$2.75
40-49	\$0.58	70+	\$5.54
Optional Life Coverage for Spouse and/or Child(ren)	Employee is beneficiary. AD&D does not apply. Post-tax deduction. Dependent eligibility defined differently than for health/dental plans. Dependent between 19 & 24 must be full-time student.		
Optional Life Coverage for Spouse and/or Child(ren) Deductions per bi-weekly pay			
Option 1: Spouse \$10,000 Child(ren) \$5,000	\$1.51 per family per pay		
Option 2: Spouse \$20,000 Child(ren) \$10,000	\$3.01 per family per pay		

Employee Wellness Program - Available to all employees. The county promotes a healthy lifestyle and provides employees with education and access to relevant activities through its Wellness Program. Pinellas County Employee Wellness Program is dedicated to enhancing the health and well-being of all its employees by providing opportunities, resources and services that motivate employees to move toward optimal health. Improved health of employees can lead to increased productivity, improved morale, decreased incidence of accidents and injuries, decreased medical costs and absenteeism.

Paid Time Off – See Personnel Rule 4. Time Off for information on holidays and annual leave:
www.pinellascounty.org/hr/rules/pdf/rule-4.pdf.

Short Term Disability Insurance - The County provides short term disability insurance at no cost to the employee. The plan can pay up to 2/3 of your regular weekly income should you become disabled due to illness or injury. It is your responsibility to submit a claim application if needing to go out of the workplace. Benefits are up to 6 weeks during first year of employment; 5 weeks added each year for a maximum benefit of up to 26 weeks. Short Term Disability is administered by The Standard Insurance Company.

Long Term Disability Insurance – Long term disability insurance can replace up to 60% of income lost due to illness or injury when an employee has been disabled for at least 6 months. It will be offered to permanent classified employees at their own expense upon completing one year of continuous employment. After five years of employment, the County will pay 100% of the cost of this benefit. Permanent exempt employees are eligible at the same time as their other benefits become effective with the County paying 100% of the cost for long term disability. Long Term Disability is administered by The Standard Insurance Company.

Family and Medical Leave Act (FMLA) – May provide protected leave after 1 year of employment. FMLA is administered by The Standard Insurance Company.

A Friend In Need (AFIN) - Allows employees to assist fellow employees in times of need by donating paid leave time. Recipient has to have exhausted all leave balances and not receiving or awaiting a claim determination for short term, long term disability or workers' compensation. Nor can the recipient be receiving any state supplemental payments or federal social security disability.

Credit Union - The Pinellas Federal Credit Union is available to County employees and their families. The credit union can be reached at www.pinellasfcu.org or 727-586-4422.

Employee Advantages – This program offers a combination of discounted consumer products, such as wireless phones, computers, tourist attractions and events, a direct purchase plan for discounted insurance products, financial and personal services. Purchase decisions are the sole responsibility of the participating employee. Select *Employee Discounts* from the Human Resources home page, or link to www.youdecide.com/pc597 to reach Employee Advantages, or call 888-746-7236. You may register on or after your effective date of coverage and you must use your name as it is recorded on the County HR record and use your county e-mail address.

Deferred Compensation – These plans under Section 457 of the Internal Revenue Code help employees add to their retirement income by having a portion of their salary deducted pre-tax and placed into one or more tax deferred investment accounts. Request an information packet from Benefits. Paper enrollment with any or all of the four providers can occur at any time.

Florida Retirement System (FRS) - The County participates in the Florida Retirement System (FRS). Both the County and employees make retirement contributions needed to fund their future retirement benefits. The employee's contribution of 3% of gross salary is deducted from each pay. There are two options: Pension Plan or Investment Plan. The FRS will mail you an information packet within three months from your hire date if you are new to the FRS. Please review it and visit the FRS website at www.myfrs.com.

The County offers retiree group health, dental and life plans. However, any employee hired on or after 01/01/2011 will not receive any funding by the County for his/her retiree premium contributions. The participant will pay 100% of the premium.

