



Important Benefits “OPEN ENROLLMENT” Information

YOUR SUMMARY OF BENEFITS BROCHURE FOR 2023

MAKE CHANGES **OR** ENROLL BETWEEN **NOVEMBER 1ST - 14TH 2022**

The Open Enrollment Link is: <https://OpenEnrollment.CollierCountyFL.Gov/>

MEDICAL

Eligible employees and their dependents who are enrolled in the Group Health Plan are eligible for medical coverage.



October 1, 2022 through September 30, 2023 is the qualifying period for plan year 2024 where enrolled spouses, employees wanting to upgrade, new hires and new spouses are able to maintain lower co-pays, deductibles and out-of-pocket expenses by completing qualifiers.

- Spouses qualify on “ODD” years
- Employees qualify on “EVEN” years

Enrolled employees who did not earn the better cost share provisions for 2023 may also complete qualifiers by the same deadlines, but **MUST** contact the Health Advocate Office before beginning the process. Call CHP Advocates at (239) 252-5588 for additional information.

Allegiance- The provider that pays our group health claims and maintains your Flex Spending and Health Reimbursement Accounts has an excellent website. Employees have the capability to check eligibility, benefits accumulators, claim status, view activity on their Flex and HRA accounts, and order ID cards. Just log onto:

www.abpmtpa.com/ccg/ and set up your account today!

Prescriptions



Employees and their family members who are enrolled in our Health Insurance Plan are also enrolled in the plans pharmacy benefit.

The pharmacy benefit information will be printed on the front of your Allegiance insurance card. Turn to page 2 of this brochure for more detailed information regarding your prescription plan.

DENTAL



The County offers a choice of two DPPO dental plans:

Basic Plan: \$50 Deductible, Pays 50% of treatment charges, \$1,000 annual maximum per covered person.

Select Plan: \$50 Deductible, Pays 80% of treatment charges, \$2,000 annual maximum per covered person.

Under both plans, you may select any dentist you wish. Both plans pay higher benefits when you receive treatment from a network dentist. If treatment is received from a non-network dentist, the treatment is paid at 50% or 80%, but at usual and customary charges instead of a network fee schedule.

For a list of network providers and to check the status of dental claims: Log onto: www.abpmtpa.com/ccg/

VISION



The county offers a choice of two VSP Vision plans:

Basic Vision Care Benefit:

- One Vision exam every calendar year with a \$10 co-pay
- Discounts averaging 20% for eyeglasses, lenses, and frames
- Discounts averaging 15% for fitting & evaluation for contact lenses
- Discounts average 10% to 15% for laser surgery.

Vision Buy-Up Benefit:

- One Vision exam every calendar year with a \$10 co-pay
- Frames allowable amount \$175 per year
- Lenses (Single/Bifocal and Trifocal) \$10 co-pay
- Contact lenses (in lieu of lenses & frames) allowable amount of \$175 per year

To receive THE DISCOUNTS & COVERAGE a VSP Provider must be used!

- Call a VSP provider to make an appointment.
- Be sure to say you are insured through VSP and a Collier County Government employee. They will verify coverage eligibility.
- No ID card required.

Call 1-800-877-7195 or log onto:
www.vsp.com to find a provider.



Your pharmacy vendor is Navitus

You may log onto: www.Navitus.com to create an account online

You will have access to drug pricing, your Rx claims history, review your coverage and discover other ways to save!

You have a few options to get your prescriptions filled:

- 1) Local Retail Pharmacy 30 day fill & 90 day fill
- 2) Mail Order 90 day supply with Navitus/Costco- Reach them by dialing 1-800-607-6861
- 3) Lumicera Specialty- Call them at 1-855-847-3553

Questions? Call Navitus at: 855-673-6504. Our goal is to help you get the most out of your prescription benefit plan!

Need more help? Feel free to call

(239)252-5214



Short Term Disability

The County offers two short term disability options. Both have a seven calendar day waiting period and start paying a benefit for up to six months.

-Basic Option:

All eligible full-time employees will automatically receive short term disability coverage at 40% of their monthly income. This option is paid for by the County.

-Select Option:

All eligible full-time employees have the opportunity to elect the buy-up and receive a benefit of 66.67% of their monthly income. Employees electing this option pay a portion of this benefit.

Long Term Disability

If you continue to be disabled after 6 months, the long term disability (LTD) plan provides you with monthly payments for as long as you are disabled, until you reach Medicare age. Your monthly LTD payment may be reduced by income you are receiving from all other sources due to the disability.

-Basic Option:

All eligible full-time employees will automatically receive LTD coverage at 40% of their monthly income. This option is paid for by the County.

-Select Option:

All eligible full-time employees who wish to upgrade to the buy-up benefit 66.67% of their monthly income must upgrade online.

Basic Life and Accidental Death & Dismemberment

All full-time employees (with the exception of certain contract employees) are offered County provided basic life and accidental death and dismemberment coverage of two times their annual salary.

Supplemental Optional Life

In addition to the basic term life insurance that the County provides at no cost, you also have the option to buy additional term life insurance coverage for yourself or your dependents through The Standard. The amount of optional life insurance you may purchase for yourself and your spouse is any multiple of \$10,000 up to a maximum of \$500,000. You may purchase \$10,000 in optional life insurance for your children up to age 26 regardless of student status.

If you are interested in optional life insurance, log onto the online enrollment site and complete the required forms, print, and return to Risk Management by Nov. 21, 2022.

Emotional Wellness Program

This program offers services to employees and their children of all ages who are in the need of support with emotional and behavioral issues such as:

- Depressed mood - Relational issues - Loss and other common stressors - Anxiety - Grief - Parenting classes - Play therapy
- Trauma therapy/Services for PTSD

This program is offered to all covered members at no cost. To make an appointment, call Josie Means at (239)659-7751 or send her an email at: jmeans@chealthpartners.com

Attention parents of insured children 26 years of age and older!

If you wish to insure your dependent who is over the age of 26 on your health insurance, you must complete a "Dependent Affidavit Form" and turn it in to the benefits office by the end of November 2022. (The form is included in this mailer)

If the form is not submitted in time, you risk your dependent being dropped from your coverage. If you have any questions or concerns, call 239-252-8417 or send an email to:

Mariana.St.Surin@CollierCountyfl.gov

HAVE YOU ENROLLED IN A FLEXIBLE SPENDING ACCOUNT?

Enroll during November 1st – 14th, 2022 to participate for 2023 plan year
Log onto the open enrollment site:

<https://OpenEnrollment.CollierCountyFL.Gov/>

Use Flexible Spending Accounts to **SAVE** on taxes for health expenses for employees and their families.

Health Care Flexible Spending Account:

Can be used to offset the portion of most healthcare related expenses not paid by the County's health plans (medical, dental, vision, and prescription co-pays). For plan year 2023, all account enrollees will receive a debit card to use at the time of service. The current maximum annual election is \$2,850.

**All flex debit cards are valid for 3 years.
Don't throw them out!**

How your flex debit card works: During open enrollment you specify how much money you want automatically deposited pre-tax into your flexible spending account each pay period in 2023. When you visit a doctor or dentist, fill a prescription, buy glasses or contacts, you may swipe your Allegiance Flex Debit Card or submit your receipts or Explanation Of Benefits (EOBs) to Allegiance Flex Department to be reimbursed for the amount you owe.

Dependent Care Flexible Spending Account:

This account can be used to offset the cost to you for the care of your dependents. The current maximum annual election is \$5,000.

Children 13 years old and younger can be considered dependents for full time daycare and after school programs.

Yearly carry-over provisions do not apply to dependent care FSAs

AN EXAMPLE: Here is an example of how you save money when you participate in a flexible spending account.

Your Estimated Tax Savings			
Without Healthcare FSA		With Healthcare FSA	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual Healthcare FSA contribution	- \$2,550
Net annual pay	= \$42,000	Adjusted gross pay	= \$57,450
Estimated annual healthcare expenses	- \$2,550	Estimated tax rate (30%)	- \$17,235
Final take-home pay	= \$39,450	Final take-home pay	= \$40,215
Take home this much more			\$765

PLANNING: Up to \$570 of unused 2022 health flexible spending account (FSA) elections can be carried forward to use in the 2023 plan year. This feature replaces the current 2 ½ month grace period extension. You do not have to elect a health FSA in the 2023 plan year in order to carry-over up to \$570. The carry-over will be credited to the new plan year once the run out period has been completed. The run out period gives you 90 days to submit 2022 claims for reimbursement in the 2023 calendar year. **Any funds remaining up to \$570 will be credited to a 2023 FSA as of 4/1/2023.**

All active, eligible employees may participate.
The new carry-over provision does not apply to dependent care FSAs.

Remember to RE-ENROLL online every year during "Open Enrollment" in order keep a Flex!
For a complete list of eligible health care expenses and non-covered expenses, contact Allegiance at 1-855-333-1004 or log onto www.abpmtpa.com/ccg/

Provider	Phone Number	Website/Email Address
<u>The MedCenter - Main Campus, Bldg D</u>	239-252-4257	
<u>The MedCenter - North</u> Millennium Physicians Group 1735 SW Health Parkway, Suite 201	239-315-7111	www.millenniumphysician.org
The Health Advocates - Main Campus - Bldg D	239-252-5588	www.chpha.com
<u>The Wellness Program</u> - Main Campus Bldg D Employee Wellness Center/Gym	239-252-6092 239-252-8718 239-238-6230	Christiane.Rice@CollierCountyfl.gov Ivonne.Barkman@CollierCountyfl.gov Zachary.Izbicki@CollierCountyfl.gov
<u>Medical Provider Networks</u>		
“Inside” Collier - Community Health Partners	239-659-7700	www.chealthpartners.com
“Outside” Collier County - Cigna		www.Cigna.com
<i>Medical and Dental Claims - Allegiance</i>	1-855-333-1004	www.abpmtpa.com/ccg/
Allegiance On-Site Rep: Dan Ross	1-855-330-1004 Option 7 Ext 3702	Daniel.Ross@AskAllegiance.com
<i>Prescriptions - Navitus</i>	1-855-673-6504	www.Navitus.com
Emotional Wellness Program	239-659-7751	Jmeans@chealthpartners.com
Employee Assistance Program (EAP)	1-888-293-6948	www.healthadvocate.com/standard3

Risk Management- Benefits Office

Allison Wroblewski- Risk Tech	(239) 252-5214	Allison.Wroblewski@CollierCountyfl.gov
Mariana St.Surin- Benefits Analyst	(239) 252-8417	Mariana.St.Surin@CollierCountyfl.gov
Sonja Sweet - Group Insurance Mgr.	(239) 252-8966	Sonja.Sweet@CollierCountyfl.gov

Mark Your Calendar: Open Enrollment Guide- 10/18/2022
Open Enrollment Period- 11/1 - 11/14/2022
Confirmation Statements- 12/13/2022

Forms to Return: Dependent Affidavit- form included in this mailer
(See page 2 of this brochure for more info)
Dependent Coverage Forms-
Change Forms/Enrollment Forms-
Supplemental Life/ LTD Buy-Up Forms
(See page 2 of this brochure)

***Due by the end of business Monday, November 21st 2022**

