



OPEN ENROLLMENT Information

YOUR SUMMARY OF BENEFITS BROCHURE FOR 2025

MAKE CHANGES OR ENROLL BETWEEN NOVEMBER 1ST - 14TH, 2024

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, 2024 through September 30, 2025 is the qualifying period for plan year 2026 where all enrolled spouses (and employees wanting to upgrade) are able to maintain lower co-pays, deductibles, and out-of-pocket expenses by completing qualifiers.

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

Employees who did not earn the Premium Cost Share provisions for 2025 may also complete qualifiers by the same deadlines, but MUST contact the Health Advocate Office before 3/31/25 to begin the process. Call the 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 can:

- 1) Check eligibility
- 2) Benefits accumulators
- 3) Claim status
- 4) View activity on their Flex and HRA accounts
- 5) Order ID cards. Just log onto: <https://www.askallegiance.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 plan's 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: <https://www.askallegiance.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 averaging 10% to 15% for laser surgery.

Vision Buy-Up Benefit:

- One Vision exam every calendar year with a \$10 co-pay
- Frames allowable amount of \$175 per year
- Lenses (Single/Bifocal and Trifocals) \$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 on-line.

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 the benefits office at:

(239)252-5214 and ask for Lisa or Sonja!



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 or 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 of 66.67% of their monthly income must upgrade on-line.

NOTE:

This year is considered a “True Open Enrollment” which means employees have the option of electing the “Select LTD” option without having to complete the required health statement. You can make your election via the “Open Enrollment” portal.

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 Lincoln Financial Group. 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. **Note:** *This year is considered a “True Open Enrollment” which means all employees have the option of electing the guaranteed issued amount of up to \$200,000 for themselves and up to \$50,000 for their spouse.*

If you are interested in optional life insurance, log onto the on-line enrollment site and complete the required forms; print and return to Risk Management by Nov. 14, 2024.

Pet Health Insurance is now available through “Pets Best”!

- Use any licensed veterinarian in the US or Canada — including specialty and emergency clinics
- Exclusive employee discount on a BestBenefit plan*
- Optional coverage for routine care
- Around the clock support from the 24/7 pet helpline
- Easy claims submission
- Self-service through our mobile app



Enjoy An Exclusive up to 10% Employer Discount

You may enroll on-line at www.petsbest.com/COLLIERPET or call 1-888-984-8700

Use the reference discount code: COLLIERPET

NEW!!! Effective January 1, 2025!!!

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 2024. (The form is included in this mailer)

If the form is not submitted on 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:

Lisa.Olivier@CollierCountyFL.gov

HAVE YOU ENROLLED IN A FLEXIBLE SPENDING ACCOUNT?

Enroll during November 1st – 14th, 2024 to participate for the 2025 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:

FSA accounts 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 2025, all enrollees will receive a debit card to use at the time of service’s. The current maximum annual election is \$3,200.

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 in 2025. When you visit a doctor, fill a prescription, buy glasses/contacts, you may swipe your Allegiance Flex Debit Card.

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 \$640 of unused 2024 Health Flexible Spending account (FSA) elections can be carried forward to use in the 2025 plan year. This feature replaces the current 2 ½ month grace period extension. You do not have to elect a Health FSA in the 2025 plan year in order to carry-over up to \$640. 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 2024 claims for reimbursement in the 2025 calendar year. **Any funds remaining up to \$640 will be credited to a 2025 FSA as of 4/1/2025.**

All active, eligible employees may participate.

The carry-over provision does not apply to Dependent Care FSAs.

Remember to RE-ENROLL on-line every year during “Open Enrollment” in order to keep a Flex Account!

For a complete list of eligible health care expenses and non-covered expenses, contact Allegiance at 1-855-333-1004 or log onto <https://www.askallegiance.com/ccg/>.

Provider	Phone Number	Website/Email Address
The MedCenter - Main Campus, Bldg D	239-252-4257	
The MedCenter - North Millennium Physicians Group 1735 SW Health Parkway, Suite 201	239-315-7111	www.millenniumphysician.com
The Health Advocates - Main Campus, Bldg D	239-252-5588	www.chpha.com
The Wellness Program- Main Campus, Bldg D	239-252-6092 239-252-8718 239-252-8915	Christiane.Rice@CollierCountyfl.gov Ivonne.Barkman@CollierCountyfl.gov Dawn.Gray@CollierCountyfl.gov
Employee Wellness Center/Gym	239-252-6096	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
Medical and Dental Claims - Allegiance	1-855-333-1004	https://www.askallegiance.com/ccg/
Allegiance On-Site Rep: Dan Ross - Main Campus, Bldg D	1-855-333-1004	Daniel.Ross@AskAllegiance.com Option 7 Ext 3702
Prescriptions - Navitus	1-855-673-6504	www.Navitus.com
Emotional Wellness Program	239-659-7751	Jmeans@chealthpartners.com
<u>Lincoln Financial</u> (New vendor !!! Effective on January 1, 2025)		www.LincolnFinancial.com <i>Employee Registration Code for Website/App: (LF1540COL)</i>
Short Term Disability/FMLA	1-888-408-7300	
(EAP) Guidance Resources	1-888-628-4824	www.GuidanceResources.com (User Name: LFGSupport Password: LFGSupport1)

Risk Management- Benefits Office

Thais Casasola- Ops Support Specialist	(239) 252-1161	Thais.Casasola@CollierCountyFL.gov
Lisa Olivier- Benefits Analyst	(239) 252-8417	Lisa.Olivier@CollierCountyFL.gov
Sonja Sweet - Group Insurance Mgr.	(239) 252-8966	Sonja.Sweet@CollierCountyFL.gov

For more information, go to the Benefits Website: www.CollierCountyFL.gov/Benefits

Mark Your Calendar:

Open Enrollment Period- 11/1 - 11/14/2024
Confirmation Statements- 12/11/2024

Forms to Return:

Dependent Affidavit
Dependent Coverage Forms
Change Forms/Enrollment Forms
Supplemental Life Forms

(See page 2 of this brochure for more information)

***Due by the end of business Thursday, November 14th, 2024**

