



Invest
In Your Health
Time NOT Money

IMPORTANT BENEFITS OPEN ENROLLMENT INFORMATION!

YOUR SUMMARY OF BENEFITS BROCHURE FOR 2022

MAKE CHANGES OR ENROLL BETWEEN NOVEMBER 1ST - 15TH 2021

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

Important Deadlines !!!

Make Open Enrollment a smooth process by preparing early. Employees wanting to make changes to their current benefits can do so by completing the 2021 online application between Nov. 1 - 15, 2021.

Paper forms will only be accepted when making a change to dependent coverage (ie. changing from single to family or family to single or waiving).

Medical and dental change forms **MUST BE SUBMITTED** to Risk Management by the close of business on Friday, Nov. 26th. Certain limitations apply. (See benefits office for more details)

You can earn \$300 per year by participating in Healthy Bucks programs. \$150 can be earned by attending classes, races, and fitness programs. The remaining \$150 is earned by meeting "Goal" numbers in the results based Healthy Bucks programs. You must be insured on our health plan to earn the Healthy Bucks, and, you must be enrolled in the PREMIUM Cost Share by January 1st of the following year to have the money deposited into your HRA account.



How to register for classes: <http://colliergov.GoSignMeUp.com>

MEDICAL Eligible employees and their dependents who are enrolled in the Group Health Plan are eligible for medical coverage. October 1, 2021 through September 30, 2022 is the qualifying period for plan year 2023 where enrolled employees, spouses 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 and Employees qualify on "EVEN" years)**



Enrolled spouses who did not earn the better cost share provisions for 2022 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.

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 Vision Service Plan (VSP) Basic Vision Care & Vision Buy Up

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% * 15% for laser surgery. **(Discounts only through VSP Providers)**

Vision Buy-Up Benefit: * One Vision exam every calendar year with a \$10 co-pay * Frames allowable amount \$150 per year * Lenses (Single/Bifocal and Trifocal) \$10 co-pay * Contact lenses (in lieu of lenses & frames) allowable amount of \$150 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 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.**

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.

-The Sick Leave Bank: It supplements your income when you are receiving short term disability. *You must have submitted a "Sick Leave Bank withdrawal" form to Human Resources to participate.*

Example: Basic STD + Sick leave Bank = 66.67% Income
Select STD + Sick Leave Bank = 100% Income

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 and complete the required forms, print, and return to Risk Management by Nov. 26, 2021.

Employee Assistance Program (EAP) Information

EAP can assist you and your family members with improving the quality of your life by addressing a variety of personal concerns. Examples of the issues these counselors can help with are:

- * Child/Elder with issues
- * Alcohol and drug abuse
- * Difficulties in relationships
- * Grief Issues

Contact The Standard EAP at:

1-888-293-6948

www.healthadvocate.com/standard3



Our pharmacy vendor is Navitus

You may log in to:
www.Navitus.com

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: 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:
252-5214 and ask for
Mariana or Sonja



Attention parents of insured adult dependents 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 2021. **(Form is included in this mailier)**

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

FLEXIBLE SPENDING ACCOUNTS

TAX SAVINGS!!!

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

Enroll during November 1st – 15th, 2021 to participate for 2022.

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 2022, all account enrollees will receive a debit card to use at time of service. Maximum Annual Election \$2,750. All cards are good for 3 years. **DON'T throw it 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 2022. 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 (EOB) to Allegiance Flex Department to be reimbursed for the amount you owe.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT can be used to offset the cost to you for the care of your dependents. Maximum Annual Election \$5,000.


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

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

PLANNING: Up to \$550 of unused 2021 health flexible spending account (FSA) elections can be carried forward to use in the 2022 plan year. This feature replaces the current 2 ½ month grace period extension. You do not have to elect a health FSA in the 2022 plan year in order to carry-over up to \$550. 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 2021 claims for reimbursement in the 2022 calendar year. ***Any funds remaining up to \$550 will be credited to a 2022 FSA as of 4/1/2022.***

All active, eligible employees may participate. The new carry-over provision does 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.

	With Account	Without Account
Your annual pay	\$25,000	\$25,000
Your spending account contribution	\$ 2,000	\$ 0
Your taxable pay	\$23,000	\$25,000
Estimated taxes	\$ 6,819	\$ 7,412
After-tax eligible expense	\$ 0	\$ 2,000
Take-home pay	\$16,181	\$15,588
Your Tax Savings 	\$ 593	\$ 0

Risk Management- Benefits Office

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

Allison.Wroblewski@CollierCountyfl.gov
Mariana.St.Surin@CollierCountyfl.gov
Sonja.Sweet@CollierCountyfl.gov

Medical Provider Networks:

Need Help finding an "In-Network Provider?"

-Inside Collier County: Community Health Partners www.chealthpartners.com

-Outside Collier County: Cigna-- www.cigna.com or www.abpmtpa.com/ccg/

Prescriptions:

Navitus
1-855-673-6504
www.Navitus.com

Medical and Dental Claims:

-Allegiance - Main Campus, Bldg D
Allegiance Rep: Dan Ross - Phone # 1-855-333-1004 Opt 7 ext 3702
Email: Daniel.Ross@AskAllegiance.com
Website: www.abpmtpa.com/ccg/

Short Term Disability:

The Standard Insurance Company
To file a Short Term Disability claim, Call:
1-833-357-1391 or
File on-line: www.Standard.com

Employee Assistance Program:

The Standard EAP
1-888-293-6948
www.healthadvocate.com/standard3

The Wellness Program:

-Main Campus-Building D
Karen.Eastman@CollierCountyfl.gov (239)252-6092
Ivonne.Barkman@CollierCountyfl.gov (239)252-8718
Liz.Tedeschi@CollierCountyfl.gov (239)252-8915
Zachary.Izbicki@CollierCountyfl.gov (239)238-6230
Wellness Program Page: <http://wellnessweb.colliergov.net>

Emotional Wellness

Adult and Children/Adolescent Services:

Jamie Crossan-Debres, MSW, LCSW-S
Annabel Sathen, MSW, LCSW
Berta Garcia, MSW, LCSW
Sandi Hack, MSW, RCSWI

Call Josie Means at (239) 659-7751 for an appointment
or send an email to: jmeans@chealthpartners.com

Community Health Partners Health Advocates:

Located: 3311 Tamiami Trail E Naples, FL, 34112

Lisa Kozlowski (239) 252-5590
Email: LKozlowski@chealthpartners.com

Liz Gomez (239) 252-5588
Email: LGomez@chealthpartners.com

Contact the MedCenters:

-MedCenter Main Campus (239) 252-4257

-MedCenter "North" (239) 315-7111
Address: 1735 SW Health Parkway, Suite 201

Website: www.millenniumphysician.org

Mark Your Calendar:

Open Enrollment Guide- 10/17/2021
Open Enrollment Period- 11/1 - 11/15/2021
Confirmation Statements- 12/16/2021

Forms to Return: Dependent Affidavit (See page 3 of this brochure)
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 Friday, November 26th**

