



2023-2024 Benefits Guide





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WELCOME TO YOUR **INTERACTIVE** BENEFITS GUIDE EXPERIENCE.

Welcome to
OPEN
ENROLLMENT



 ONEDIGITAL





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HOW TO USE THIS GUIDE

LINKED ICONS

When you see the icons below, click to link out to websites, download documents, or learn more!



NAVIGATION SIDEBAR

Click the links in the navigation sidebar to skip ahead to any section you'd like to explore.

SAVE THIS URL FOR FUTURE USE

You'll want to refer back to this guide throughout the year as benefit questions come up. Save this guide to your desktop or bookmark it for easy use in the future.





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OPEN ENROLLMENT

Open Enrollment runs from **May 15 - May 26**.
All employees must re-elect benefits for the upcoming year.

Your benefits will be active starting July 1, 2023.

ENROLL HERE

MID-YEAR CHANGES

Once Open Enrollment ends, the only time you are allowed to make changes to your benefits elections in the middle of the year is if you experience a qualified mid-year change. Examples may include getting married or divorced, having a baby or adopting, or gaining or losing coverage.

You must notify Human Resources **within 30 days** of the mid-year event to be eligible to change your elections.

INSURANCE IS COMPLICATED. ONEDIGITAL UNDERSTANDS.

Client Advocate Center: We respond. We act. We help.

- Assistance with benefits and coverage questions
- Support with billing issues, claims and appeals
- Process enrollment changes and locate ID cards
- Locate in-network providers
- and more!



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CHANGES FOR 2023

Your Benefits

- Florida Blue will continue to be your medical insurance provider with the same plan offerings: 2 HMO Plans and 2 PPO Plans
- The great news is that there are no rate increases. Even though the rates increase, CSCF is absorbing the cost of the increase
- MetLife will continue to be your dental and vision provider. There is no increase this year to dental or vision rates!



Benefits	Carrier	Who Pays	Tax Treatment
Medical Coverage	Florida Blue	CSCF & You	Pre-tax
Dental Coverage	MetLife	CSCF & You	Pre-tax
Vision Coverage	MetLife	CSCF & You	Pre-tax
Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	The Hartford	CSCF	After-tax
Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance	The Hartford	You	After-tax
Short-Term Disability (STD)	The Hartford	You	After-tax
Long-Term Disability (LTD)	The Hartford	CSCF	Pre-tax
Flexible Spending Accounts (FSA)	Flores	You	Pre-tax
Health Savings Account (HSA)	HSA Bank	CSCF & You	Pre-tax
Voluntary Accident and Critical Illness	Allstate	You	Pre-tax
Employee Assistance Program	The Hartford	CSCF	N/A

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MEDICAL - FLORIDA BLUE

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

Hover over the insurance terms below to learn what they mean!



FLORIDA BLUE	BlueCare HMO HSA	IN-NETWORK BENEFITS  	BlueOptions PPO HSA	IN-NETWORK BENEFITS  
DEDUCTIBLE	Individual: \$2,000 (applies to employee only coverage only) Family: \$4,000		Individual: \$2,000 (applies to employee only coverage only) Family: \$4,000	
OFFICE VISITS	Primary Care: Deductible only Specialist: Deductible only Urgent Care: Deductible only		Primary Care: Deductible only Specialist: Deductible only Urgent Care: Deductible only	
PROCEDURES	Inpatient: Deductible only Outpatient: Deductible only Emergency Room: Deductible only		Inpatient: Deductible only Outpatient: Deductible only Emergency Room: Deductible only	
PRESCRIPTIONS	Generic: Deductible only Brand: Deductible only Non-Preferred Brand: Deductible only		Generic: Deductible only Brand: Deductible only Non-Preferred Brand: Deductible only	
OUT-OF-POCKET MAXIMUM	Individual: \$2,000 Family: \$4,000		Individual: \$2,000 Family: \$4,000	
PREMIUMS BI-WEEKLY (24 DEDUCTIONS)	Employee: \$0.00 Employee + Spouse: \$37.46 Employee + Child(ren): \$30.22 Family: \$50.37		Employee: \$21.16 Employee + Spouse: \$89.98 Employee + Child(ren): \$72.59 Family: \$120.98	

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MEDICAL - FLORIDA BLUE

Medical insurance helps you pay for preventive care, routine health needs, prescriptions, and advanced procedures by cost-sharing with your insurance provider.

Hover over the insurance terms below to learn what they mean!



FLORIDA BLUE	BlueCare HMO COPAY	IN-NETWORK BENEFITS 	BlueOptions PPO COPAY	IN-NETWORK BENEFITS 
DEDUCTIBLE	Individual: \$1,500 Family: \$3,000		Individual: \$1,500 Family: \$3,000	
OFFICE VISITS	Primary Care: \$35 Specialist: \$65 Urgent Care: \$75		Primary Care: \$35 Specialist: \$65 Urgent Care: \$75	
PROCEDURES	Inpatient: 20% after deductible Outpatient: 20% after deductible (hospital) Emergency Room: \$250 copay		Inpatient: 20% after deductible Outpatient: 20% after deductible (hospital) Emergency Room: \$250 copay	
PRESCRIPTIONS	Generic: \$10 Brand: \$50 Non-Preferred Brand: \$80		Generic: \$10 Brand: \$50 Non-Preferred Brand: \$80	
OUT-OF-POCKET MAXIMUM	Individual: \$3,000 Family: \$6,000		Individual: \$3,000 Family: \$6,000	
PREMIUMS BI-WEEKLY (24 DEDUCTIONS)	Employee: \$20.65 Employee + Spouse: \$98.30 Employee + Child(ren): \$79.30 Family: \$132.17		Employee: \$53.05 Employee + Spouse: \$175.40 Employee + Child(ren): \$141.50 Family: \$235.83	



Save on
Prescriptions!

If you opt out of the medical plan and provide proof of eligible other coverage, CSCF will provide you with an additional \$153.84 opt out credit per pay period

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FLORIDA BLUE TELADOC



Your life is an adventure, and Teladoc affords you the convenience of receiving medical care while on the go.

Connect with a board-certified doctor over the phone or video chat to receive immediate and cost-effective care wherever life's journey may take you. Teladoc offers mental health visits with a doctor or therapist.

Telehealth is a free service when enrolled in a Florida Blue Plan.

If you think your physical health alone is related to your overall performance, think again. Total Wellbeing as a whole is comprised of 5 elements: **physical, financial, communal, emotional, and purpose**. To build your overall wellbeing, you have to make sure all of these elements are being "exercised".

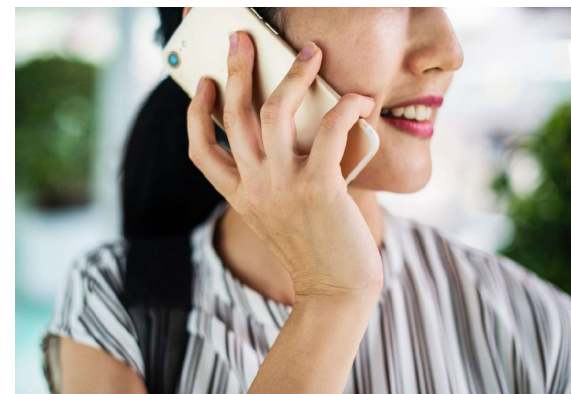


WELLBEING



Hover over the icons to learn more!

THE HARTFORD EMPLOYEE ASSISTANCE



You encounter more than just health concerns throughout your life. Manage life's curveballs with a confidential and complimentary program designed to provide **counseling, support, and resources for a variety of personal issues** like stress and anxiety, relationship struggles, substance abuse, eldercare, financial worries, and much more.

Get the FREE support you need today!

Call 800-964-3577



The Truth about
Telemedicine





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HSA BANK

HEALTH SAVINGS ACCOUNT

Take advantage of triple tax savings through an HSA. Reduce your taxable income by contributing into this account, purchase qualified healthcare items free of tax, and earn tax-free interest on HSA investment dollars. Unused funds will roll over from year to year.

You must be enrolled in the company HSA-Qualified Medical Plan to be eligible for an HSA.

2023 HSA MAXIMUM CONTRIBUTIONS

(After Employer Contribution)

Individual: \$2,350

Family: \$6,250

EMPLOYER HSA CONTRIBUTIONS

\$1,500 annually (\$125 per month)

If you are age 55 or older, you can contribute an extra \$1,000 each year through the HSA Catch-Up Contribution.



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Learn 8 Life-
Changing HSA Tips
in Under 8 Minutes!





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FLEXIBLE SPENDING ACCOUNT

FSA accounts allow you to receive an advanced loan to assist with qualified expenses. Determine your per paycheck contribution in the beginning of the year, and then spend those funds on qualified health expenses or dependent care expenses as needed before the plan year ends. Any money set aside every paycheck is income tax-free!

There are multiple different types of FSAs you can open, so learn more about your specific plan by reviewing your plan documents!

2023 FSA MAXIMUM CONTRIBUTIONS

Health Care FSA: \$3,050

Dependent Care FSA: \$5,000



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Learn how to use
your FSA





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DENTAL - METLIFE

Good dental hygiene has substantial impact on your overall health. Prevent both oral conditions and other diseases through regular preventive dental care. **Hover over the insurance terms below to learn what they mean!**

Reminder:

Metlife does not send
ID cards. Register
online at
Online.MetLife.com



METLIFE NETWORK	LOW PPO IN-NETWORK 	MID PPO IN-NETWORK 	HIGH PPO IN-NETWORK 
ANNUAL DEDUCTIBLE	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150	Individual: \$50 Family: \$150
PREVENTIVE SERVICES	100%	100%	100%
BASIC SERVICES	20%	20%	10%
MAJOR SERVICES	50%	50%	40%
ANNUAL PLAN MAXIMUM	\$1,300	\$1,800	\$2,300
ORTHO SERVICES	N/A	50% Children to Age 19	50% Adult + Children
ORTHO LIFETIME MAXIMUM	N/A	\$1,500	\$2,000
PREMIUMS BI-WEEKLY (24 DEDUCTIONS)	Employee Only: \$0.00 Employee + Spouse: \$3.21 Employee + Child(ren): \$4.06 Family: \$6.24	Employee Only: \$1.27 Employee + Spouse: \$3.60 Employee + Child(ren): \$5.13 Family: \$7.68	Employee Only: \$3.12 Employee + Spouse: \$4.15 Employee + Child(ren): \$6.04 Family: \$9.01

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VISION - METLIFE

Protect your sight and enjoy those sunsets even more with vision insurance. Receive both preventive and materials coverage. Hover over the insurance terms below to learn what they mean!

METLIFE	PPO IN-NETWORK 
EXAMS	\$10 Copay
LENSES	Single: \$25 Bifocal: \$25 Trifocal: \$25
FRAMES	\$150 Allowance + 20% off balance after a \$25 copay \$85 allowance after \$25 copay for Costco, Walmart and Sams's Club
CONTACT LENSES	\$150 Allowance after \$25 copay
FREQUENCY OF SERVICES	Exams: 1 x 12 months Lenses: 1 x 12 months Frames: 1 x 24 months Contact Lenses: 1 x 12 months
PREMIUMS BI-WEEKLY (24 DEDUCTIONS)	Employee Only: \$0.00 Family: \$1.64



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LIFE - THE HARTFORD

You can't put a price tag on your life, but you can protect your loved ones with life insurance in the event of a premature loss.

BASIC LIFE AND AD&D

100% EMPLOYER PAID!

1 x your Earnings to a Maximum of \$150,000

Note: If you waived voluntary life insurance in the past, you will need to complete Evidence of Insurability forms and be approved for this benefit.

VOLUNTARY LIFE AND AD&D



TIER	BENEFIT	GUARANTEE ISSUE
EMPLOYEE	Increments of \$10,000 up to 5x your earnings; \$500,000 Maximum	\$150,000
SPOUSE	Increments of \$100,000 up to 50% of Employee Amount	\$50,000
CHILD	\$10,000	\$10,000

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DISABILITY - THE HARTFORD

Accidents and illnesses happen and often when we least expect them. Ensure you are financially prepared to stay afloat in the midst of a medical condition with disability insurance.

VOLUNTARY SHORT TERM DISABILITY



BENEFIT	66.67% of your Earnings to a Maximum of \$750 a Week
DURATION	24 Weeks
ELIMINATION PERIOD	Illness: 14 Days Accident: 14 Days

LONG TERM DISABILITY

100% EMPLOYER PAID!



BENEFIT	60% of your earnings to a maximum of \$6,000 a Month
DURATION	Up to Social Security Normal Retirement Age
ELIMINATION PERIOD	180 Days



Disability Plans
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SUPPLEMENTAL - ALLSTATE

These plans compliment your medical plan. They help cover some of the gaps where you may experience out-of-pocket costs that aren't covered under your medical plan.

ACCIDENT

Accident insurance can help you pay for the out-of-pocket costs you may experience after an accident and pay regardless of any other insurance you have.

A limited benefit policy (not health insurance)

Allstate Accident Insurance pays you cash in the event you have an accident

Spend benefits on what you need — medical expenses, groceries, utilities

Benefits for common injuries like fractures, dislocations, and concussions

Benefits for emergency room visits, ambulance, hospital care, surgery and physical

The Accident Plan includes an outpatient physician treatment benefit that pays \$50 for up to two visits per covered person (max 4 per family). This can be used for annual physicals and other preventive visits.

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CRITICAL ILLNESS

Being diagnosed with a critical illness can be devastating, both personally and financially. Breathe easier knowing critical illness insurance can help you pay your out-of-pocket expenses and allow you to focus on your health.

You may elect a lump sum amount of \$10,000 or \$20,000 for yourself, and 50% of your amount for any covered dependents.

A \$50 per covered person wellness benefit is included!

Pre-existing condition limits apply if you waived this benefit in the past. Any condition you were treated for may be excluded during the first 12 months of the policy





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403(b) - PRINCIPAL

The key to saving for retirement is to start early and stay committed. Making the choice to invest in yourself by contributing to your employer sponsored retirement plan is a decision that may have a big impact on your ability to retire confidently.



CONTRIBUTION TYPE	Pre-Tax
EMPLOYER MATCH	Take Advantage of the company match. CSCF matches 100% of the first 8% of the pay you contribute to the plan through salary deferral. The employer match starts first of the month after 6 months from date of hire.
VESTING	You are fully vested after 3 years of service, but you are always vested in any money you contribute
LOANS	Loans are permitted for hardship reasons such as medical care needs or purchasing a principal residence

Hover over the icons below to learn a few benefits of contributing!

**TAX
SAVINGS**

**BENEFITS
COMPOUNDING**

**COMBINE
ACCOUNTS**

**EASE OF
SAVING**

VESTING

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ADDITIONAL PERKS

Lucky you! Your employer offers a handful of additional benefits to support you and your family as you juggle life's demands.



Employee Education Assistance Program

We encourage professional growth through continuing education. CSCF assists active, full-time employees, who have worked here at least one (1) year, with reimbursement for certain educational expenses. For more details, refer to the HR page on The Source.



Volunteer Time Off

We are committed to give back to the communities we serve. Through the new CSCF Volunteer Time Off (VTO) program, we can participate in meaningful and purposeful ways to help those in need. All active CareerSourcers will be able use eight (8) paid work hours to volunteer with a 501(c)(3) non-profit of their choice. For more details, refer to the HR page on The Source.



Retirement Help

You have access to a retirement plan advisor with OneDigital. Scan the QR contact above for instant contact information.

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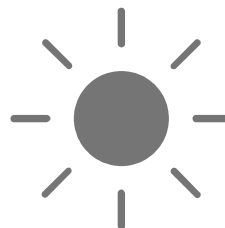
ADDITIONAL PERKS

Lucky you! Your employer offers a handful of additional benefits to support you and your family as you juggle life's demands.



Wellness

Access a national network of gyms for one low price as a member of Florida Blue. CSCF also has some exciting additional wellness opportunities that will be announced later in the year.



Calm App

All staff can register for the Calm App for free! This app helps improve sleep quality, reduce stress or anxiety, and improve focus. Submit an HR Manage Engine ticket to get registered.



Paid Time Off and Holidays

All full-time CareerSourcers accrue PTO starting day one. Don't forget that you have 10 paid holidays per year. We encourage you to take time off and recharge.

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EMPLOYEE NOTICES

Please review the following required employee notices detailing your rights and options. You can also request a paper copy of any of these notices at any time.

**DOWNLOAD
NOTICES HERE**



READY TO ENROLL?

Are you ready to make your benefit elections? Click the link below to log into your enrollment system and begin your enrollment.

**ENROLL
NOW**





EMPLOYEE ROSTER

Position/Title	Salary	Incentive
Accounting Manager	\$73,932.98	\$1,500.00
Accounting Specialist	\$48,415.74	
Application Support Manager	\$80,563.18	
Associate Manager of Communications	\$69,461.18	\$1,500.00
Associate Manager of Creative Services	\$60,008.00	
Associate Manager of Marketing	\$72,465.12	\$1,500.00
Business Analyst	\$70,012.80	
Business Consultant	\$43,680.00 - \$54,078.54	\$1,000.00
Business Intelligence Manager	\$86,547.14	
Business Services Consultant I	\$43,680.00 - \$49,406.86	\$1,000.00
Business Services Consultant II	\$45,230.43 - \$61,005.36	\$1,000.00
Business Services Consultant Lead	\$61,463.17 - \$64,432.37	\$1,000.00
Career Coach	\$46,361.74 - \$52,503.36	\$1,000.00
Career Services Consultant I	\$38,781.81 - \$48,157.20	\$1,000.00
Career Services Consultant II	\$44,990.40 - \$62,070.11	\$1,000.00
Career Services Consultant Lead	\$48,796.80 - \$66,914.43	\$1,000.00
Career Services Coordinator	\$62,856.77	\$1,000.00
Career Services Manager	\$73,527.38 - \$80,857.71	\$1,500.00
Chief Executive Officer/President	\$253,485.86	\$25,348.59
Chief Financial Officer/First Vice President	\$202,967.02	\$20,296.70
Chief Operating Officer/First Vice President	\$203,008.00	
Communications and Marketing Coordinator	\$43,014.40	
Communications Manager	\$76,042.51	\$1,500.00
Contracts Management Specialist	\$78,221.10	
Controller	\$120,209.65	\$2,000.00
Data Analyst	\$72,736.98	
Data Entry Clerk	\$45,045.31	
Director of Community Initiatives	\$97,668.69	\$2,000.00
Director of Human Resources	\$101,159.55	\$2,000.00
Director of Information Technology	\$120,209.65	\$2,000.00
Director of Service Delivery	\$100,006.40	
Economic Development Liaison	\$73,566.27	
Executive Assistant	\$60,114.08	\$1,000.00
Executive Board Coordinator	\$62,431.41	\$1,000.00
Executive Operations Coordinator	\$57,529.47	\$1,000.00
Facilities Manager	\$90,329.20	\$1,500.00
Field Support Technician	\$45,595.47	\$1,000.00
Grant Management Specialist	\$67,230.59	
Human Resources Coordinator	\$44,990.40	
Human Resources Manager	\$77,233.31	\$1,500.00
Human Resources Recruiter	\$61,167.81	\$1,000.00
Human Resources Specialist	\$54,083.54	\$1,000.00
IT System Specialist	\$57,417.36 - \$60,288.38	\$1,000.00
Learning Liaison	\$55,090.67 - \$57,439.82	\$1,000.00
Neighborhood Navigator	\$45,427.20 - \$48,310.08	\$1,000.00
Neighborhood Navigator Lead	\$58,251.23	\$1,000.00



EMPLOYEE ROSTER

Position/Title	Salary	Incentive
Program Manager	\$61,369.98 - \$78,634.82	\$1,500.00
Program Manager- App. Navig. & Business Init.	\$83,914.90	
Program Manager- Business Engagement	\$72,801.04	\$1,500.00
Program Manager- Technical Training	\$65,177.42	
Project Manager	\$88,616.94	\$1,500.00
Public Sector Program Coordinator	\$53,824.16	\$1,000.00
Senior Accounting Specialist	\$57,879.12 - \$58,445.92	\$1,000.00
Senior Career Services Manager	\$88,409.98	\$1,500.00
Senior Compensation & Benefits Analyst	\$61,831.12	
Senior Director of Planning & Policy	\$114,681.01	\$2,000.00
Senior Human Resources Manager	\$84,409.94	\$1,500.00
Senior IT System Specialist	\$71,011.20	
Senior Manager of Procurement and Contracts	\$93,723.14	\$2,000.00
Senior Payroll Specialist	\$56,651.30	
Senior Vice President of Human Resources	\$175,038.86	\$16,670.37
Senior Vice President of Innovation and Technology	\$177,518.80	\$16,906.55
Senior Vice President of Service Delivery	\$171,720.93	\$16,354.37
Senior Youth and Young Adult Services Manager	\$85,009.60	
SQL Data Analyst	\$72,040.38	
Summer Youth Lead	\$43,680.00	
Systems Administrator	\$89,468.91	\$1,000.00
Training Accounts Manager	\$65,350.06	
Vice President of Strategic Communications	\$135,630.33	\$12,917.17
Virtual Services Coordinator	\$53,093.66	\$1,500.00