



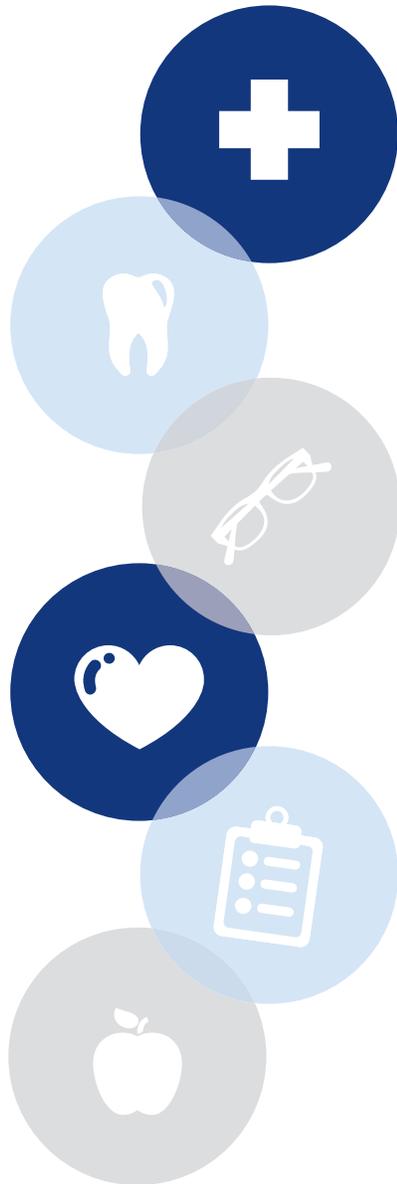
CareerSource  
CENTRAL FLORIDA

## 25|26 EMPLOYEE BENEFIT HIGHLIGHTS





## Table of Contents



Introduction.....	1
Online Benefit Enrollment.....	1
Group Insurance Eligibility.....	2
Qualifying Events and Section 125.....	3
Medical Insurance.....	4-9
Medical Plan Opt-Out Benefit.....	4
Summary of Benefits and Coverage.....	4
Medical Plan Resources.....	5
Virtual Visits.....	5
UnitedHealthcare - Choice Plus Plan with HSA At-A-Glance.....	6
Health Savings Account.....	7
UnitedHealthcare - Choice Copay Plan At-A-Glance.....	8
UnitedHealthcare -Choice Plus Copay Plan At-A-Glance.....	9
Dental Insurance.....	10-15
UnitedHealthcare Dental PPO Low Plan At-A-Glance.....	11
UnitedHealthcare Dental PPO Mid Plan At-A-Glance.....	13
UnitedHealthcare Dental PPO High Plan At-A-Glance.....	15
Vision Insurance.....	16-17
UnitedHealthcare Vision Care Plan At-A-Glance.....	17
Flexible Spending Accounts.....	18-19
Employee Assistance Program.....	20
Member Assistance Program.....	20
Basic Life and AD&D Insurance.....	20
Voluntary Life and AD&D Insurance.....	21
Voluntary Short Term Disability.....	22
Long Term Disability.....	22
Supplemental Benefits.....	23
Retirement.....	24
Claims, Billing & Benefit Assistance.....	24
Notes.....	25-27

This booklet is merely a summary of employee benefits. For a full description, refer to the plan document. Where conflict exists between this summary and the plan document, the plan document controls. CareerSource Central Florida reserves the right to amend, modify or terminate the plan at any time. This booklet should not be construed as a guarantee of employment.



## Introduction

CareerSource Central Florida (CSCF) provides group insurance benefits to eligible employees. The Employee Benefit Highlights Booklet provides a general summary of the benefit options as a convenient reference. Please refer to the CSCF's Personnel Policies and/or Certificates of Coverage for detailed descriptions of all available employee benefit programs and stipulations therein. If employee requires further explanation or needs assistance regarding claims processing, please refer to the customer service phone numbers under each benefit description heading or contact Human Resources.

### IMPORTANT NOTES



The Consolidated Appropriations Act, 2021 included the requirement of the No Surprises Act which took effect on January 1, 2022 for health care providers, facilities, and health plans. The No Surprises Act was designed to protect patients from surprise medical bills for situations such as emergency care or out-of-network provider charges at in-network facilities. It is important to note that if a patient wishes to obtain services from out-of-network providers or facilities and acknowledges receipt of the information, the patient is knowingly waiving the protections of the law. Ground Ambulance services may not be covered as in-network.

## Online Benefit Enrollment

CSCF provides employees with an online benefits enrollment platform through Bentek's Employee Benefits Center (EBC). The EBC provides benefit-eligible employees the ability to select or change insurance benefits online during the annual Open Enrollment Period, New Hire Orientation, or for Qualifying Life Events.

Accessible 24 hours a day, throughout the year, employee may log in and review comprehensive information regarding benefit plans, and view and print an outline of benefit elections for employee and dependent(s). Employee also has access to important forms and carrier links, can report qualifying life events and review and make changes to Life insurance beneficiary designations.



### To Access the Employee Benefits Center:

- ✓ Sign in using a previously created username and password or click "Create an Account" to set up a username and password.
- ✓ If employee has forgotten username and/or password, click on the link "Forgot Username/Password" and follow the instructions.
- ✓ Once logged on, navigate using the Launchpad to review current enrollment, learn about benefit options, and make any benefit changes or update beneficiary designations.

For technical issues directly related to using the EBC, please call or email Bentek Support, Monday through Friday during regular business hours 8:30am - 5:00pm.



## Group Insurance Eligibility



CSCF's group insurance plan year is July 1 through June 30.

### Employee Eligibility

Employees are eligible to participate in CSCF's insurance plans if they are full-time employees working a minimum of 30 hours per week. Coverage will be effective the first of the month following 30 days of employment. For example, if employee is hired on April 11, then the effective date of coverage will be June 1.

### Separation of Employment

If employee separates employment from CSCF, insurance for medical, dental and vision will continue through the end of month in which separation occurred. Other coverage may terminate on the last date of employment. COBRA continuation of coverage may be available as applicable by law.

### Dependent Eligibility

A dependent is defined as the legal spouse/domestic partner and/or dependent child(ren) of the participant or spouse/domestic partner. The term "child" includes any of the following:

- A natural child
- A stepchild
- A legally adopted child
- A newborn child (up to the age of 18 months) of a covered dependent (Florida State Statute)
- A child for whom legal guardianship has been awarded to the participant or the participant's spouse/domestic partner

### Dependent Age Requirements

**Medical Coverage:** A dependent child may be covered through the end of the calendar year in which the child turns age 26. An over-age dependent (taxable dependent) may continue to be covered on the medical plan to the end of the calendar year in which the child reaches age 30, if the dependent meets the following requirements:

- Unmarried with no dependents; and
- A Florida resident, or full-time or part-time student; and
- Otherwise uninsured; and
- Not entitled to Medicare benefits under Title XVIII of the Social Security Act, unless the child is disabled.

**Dental Coverage:** A dependent child may be covered through the end of the calendar year in which the child turns age 26.

**Vision Coverage:** A dependent child may be covered through the end of the calendar year in which the child turns age 26.

*Please reach out to Human Resources if covering eligible over-age dependents.*

### Disabled Dependents

Coverage for a dependent child may be continued beyond age 26 if:

- The dependent is physically or mentally disabled and incapable of self-sustaining employment (prior to age 26); and
- Primarily dependent upon the employee for support; and
- The dependent is otherwise eligible for coverage under the group's insurance plans; and
- The dependent has been continuously insured.

Proof of disability will be required upon request. Please contact Human Resources if further clarification is needed.

### Domestic Partner Coverage

Domestic partners may be eligible to participate in CSCF's group insurance plans if the partner is officially registered as a domestic partner with CSCF. The IRS guidelines state that employee may not receive a tax advantage on any portion of premiums paid related to domestic partner coverage. Employees insuring domestic partners and/or child dependent(s) of a domestic partner are required to pay imputed income tax on subsidy amounts and should consult a tax advisor. Please contact Human Resources for more information.



## Qualifying Events and Section 125

### Section 125 of the Internal Revenue Code

Premiums for medical, dental, vision insurance, contributions to Flexible Spending Accounts (FSA), and/or certain supplemental policies are deducted through a Cafeteria Plan established under Section 125 of the Internal Revenue Code and are pre-taxed to the extent permitted. Under Section 125, changes to employee's pre-tax benefits can be made **ONLY** during the Open Enrollment Period unless the employee or qualified dependent(s) experience(s) a Qualifying Event and the request to make a change is made within 30 days of the Qualifying Event.

Under certain circumstances, employee may be allowed to make changes to benefit elections during the plan year if the event affects the employee, spouse or dependent's coverage eligibility. An "eligible" Qualifying Event is determined by Section 125 of the Internal Revenue Code. Any requested changes must be consistent with and due to the Qualifying Event.

#### Examples of Qualifying Events:

- Employee gets married or divorced
- Birth of a child
- Employee gains legal custody or adopts a child
- Employee's spouse and/or other dependent(s) die(s)
- Loss or gain of coverage due to employee, employee's spouse and/or dependent(s) termination or start of employment
- An increase or decrease in employee's work hours causes eligibility or ineligibility
- A covered dependent no longer meets eligibility criteria for coverage
- A child gains or loses coverage with other parent or legal guardian
- Change of coverage under an employer's plan
- Gain or loss of Medicare coverage
- Losing or becoming eligible for coverage under a State Medicaid or CHIP (including Florida Kid Care) program (60 day notification period)



#### IMPORTANT NOTES

If employee experiences a Qualifying Event, **Human Resources must be contacted within 30 days of the Qualifying Event** to make the appropriate changes to employee's coverage. Employee may be required to furnish valid documentation supporting a change in status or "Qualifying Event". If approved, changes may be effective the date of the Qualifying Event or the first of the month following the Qualifying Event. Newborns are effective on the date of birth. Qualifying Events will be processed in accordance with employer and carrier eligibility policy. Beyond 30 days, requests will be denied and employee may be responsible, both legally and financially, for any claim and/or expense incurred as a result of employee or dependent who continues to be enrolled but no longer meets eligibility requirements.



## Medical Insurance

CSCF offers medical insurance through UnitedHealthcare to benefit-eligible employees. The costs per pay period for coverage are listed in the premium tables below and a brief summary of benefits is provided on the following pages. For more detailed information about the medical plans, please refer to the carrier's Summary of Benefits and Coverage (SBC) document or contact UnitedHealthcare's customer service.

### Medical Insurance

#### UnitedHealthcare - Choice Plus Plan with HSA

24 Payroll Deductions - Per Pay Period Cost

Tier of Coverage	Employee Cost	Employer Cost
Employee Only	\$44.78	\$403.02
Employee + Spouse	\$102.10	\$918.87
Employee + Child(ren)	\$89.56	\$806.03
Employee + Family	\$143.29	\$1,289.65

### Medical Insurance

#### UnitedHealthcare - Choice Copay Plan

24 Payroll Deductions - Per Pay Period Cost

Tier of Coverage	Employee Cost	Employer Cost
Employee Only	\$82.55	\$467.78
Employee + Spouse	\$188.21	\$1,066.54
Employee + Child(ren)	\$165.10	\$935.56
Employee + Family	\$264.16	\$1,496.90

### Medical Insurance

#### UnitedHealthcare - Choice Plus Copay Plan

24 Payroll Deductions - Per Pay Period Cost

Tier of Coverage	Employee Cost	Employer Cost
Employee Only	\$134.52	\$403.57
Employee + Spouse	\$306.71	\$920.14
Employee + Child(ren)	\$269.05	\$807.14
Employee + Family	\$430.48	\$1,291.43

UnitedHealthcare | Customer Service: (866) 801-4409  
www.myuhc.com

## Medical Plan Opt-Out Benefit

In an effort to ensure equitable contribution to the health care of every employee, CSCF offers an "opt-out" option to eligible employees who have waived participation in the Medical Plan and provides evidence of medical insurance under another medical plan. If employee chooses to receive the "opt-out" benefit, employee will receive \$192.31 per pay. This amount is considered taxable income and is included as part of the gross wages on the W-2 form.

### Summary of Benefits and Coverage

A **Summary of Benefits & Coverage (SBC)** for the Medical Plan(s) is provided as a supplement to this booklet being distributed to new hires and existing employees during the Open Enrollment Period. The summary is an important item in understanding employee's benefit options. A free paper copy of the SBC document may be requested or is also available as follows:

**From:** Human Resources  
**Address:** 390 North Orange Ave., Suite 700  
 Orlando, FL 32801

The SBC is only a summary of the plan's coverage. A copy of the plan document, policy, or certificate of coverage should be consulted to determine the governing contractual provisions of the coverage. A copy of the group certificate of coverage can be reviewed and obtained by contacting Human Resources.

If there are any questions about the plan offerings or coverage options, please contact Human Resources .



## Medical Plan Resources

UnitedHealthcare offers all enrolled employees and dependents additional services and discounts through value added programs. For more details regarding other medical plan resources, please contact UnitedHealthcare's customer service at (866) 801-4409 or visit [www.myuhc.com](http://www.myuhc.com).

### Mobile App

Mobile app provides on-the-go access to the medical benefit account. Download the mobile app from the iPhone or Android app store. Using the mobile app, members are able to:

- View Benefits
- Locate a Provider
- Download Member ID Cards
- View Claims

### Care24 Services

UnitedHealthcare offers members access to the Care24 Services and Employee Assistance Program (EAP), 24-hours a day, 7 days a week, at no additional cost. Members may reach out to speak with a registered nurse for health concerns or an EAP consultant to address issues of depression, anxiety, substance abuse, relationships, stress, grief and assistance with legal and financial concerns.

Members may call the UHC ID card phone number or contact EAP directly at (888) 887-4114. Live Nurse Chat is available by visiting [www.myuhc.com](http://www.myuhc.com).

### UnitedHealthcare Wellness & Rewards Programs

UnitedHealthcare's Wellness & Rewards programs provides online resources for nutrition questions, mental health support, and discounted health and wellness programs at participating providers. Members can log on to [www.myuhc.com](http://www.myuhc.com) to view details or call UnitedHealthcare's customer service at (866) 801-4409.

**UnitedHealthcare** | Customer Service: (866) 801-4409  
[www.myuhc.com](http://www.myuhc.com)

## Virtual Visits

UnitedHealthcare provides access to 24/7 Virtual Visits services as part of the medical plan. 24/7 Virtual Visits provides access by smartphone, tablet and computer to immediate medical assistance for many conditions.

The benefit is provided to all enrolled members. Registration is required and should be completed ahead of time. This program allows members 24 hours a day, seven (7) days a week on-demand access to affordable medical care via smartphone, tablet and computer to online video consultations when needing immediate care for non-emergency medical issues. 24/7 Virtual Visits, through UnitedHealthcare, should be considered when employee's primary care doctor is unavailable, after-hours or on holidays for non-emergency needs. Many urgent care ailments can be treated via 24/7 Virtual Visits, such as:

- ✓ Sore Throat
- ✓ Fever
- ✓ Rash
- ✓ Headache
- ✓ Cold and Flu
- ✓ Acne
- ✓ Stomachache
- ✓ Allergies
- ✓ UTIs and More

24/7 Virtual Visit doctors do not replace employee's primary care physician but may be a convenient alternative for urgent care and ER visits. For further information, please contact UnitedHealthcare's customer service at (866) 801-4409.

**UnitedHealthcare** | Customer Service: (866) 801-4409  
[www.myuhc.com/virtualvisits](http://www.myuhc.com/virtualvisits)



## UnitedHealthcare - Choice Plus with HSA Plan At-A-Glance



### Locate a Provider

To search for a participating provider, contact UnitedHealthcare's customer service or visit [www.myuhc.com](http://www.myuhc.com). When completing the necessary search criteria, select Choice Plus network.



### Plan References

**\*Out-of-Network Balance Billing:** For information regarding out-of-network balance billing that may be charged by out-of-network providers, please refer to the Summary of Benefits and Coverage (SBC) document.

**\*\* LabCorp or Quest Diagnostics** are the preferred labs for bloodwork through UnitedHealthcare. When using a lab other than LabCorp or Quest, please confirm they are contracted with UnitedHealthcare's Choice Plus network prior to receiving services.

**\*\*\*Higher cost share** applies when choosing a provider not in the UHC Designated Diagnostic Provider (DDP) directory.



### Important Notes

Specialty Drug is not available through Mail Order.

Network	Choice Plus	
<b>Plan Year Deductible (PYD)</b>	<b>In-Network</b>	<b>Out-of-Network*</b>
Single	\$2,500	\$5,000
Family	\$5,000	\$10,000
<b>Coinsurance</b>		
Member Responsibility	10%	40%
<b>Plan Year Out-of-Pocket Limit</b>		
Single	\$5,000	\$10,000
Family	Per Person: \$5,000   Per Family: \$10,000	Per Person: \$10,000   Per Family: \$20,000
What Applies to the Out-of-Pocket Limit?	Deductible, Coinsurance, and Rx	
<b>Physician Services</b>		
Primary Care Physician (PCP) Office Visit	10% After PYD	40% After PYD
Specialist Office Visit	10% After PYD	40% After PYD
<b>Non-Hospital Services; Freestanding Facility</b>		
Clinical Lab (Bloodwork)**	10% After PYD***	40% After PYD
X-rays	10% After PYD***	40% After PYD
Advanced Imaging (MRI, PET, CT)	10% After PYD***	40% After PYD
Outpatient Surgery in Surgical Center	10% After PYD	40% After PYD
Physician Services at Surgical Center	10% After PYD	40% After PYD
Urgent Care (Per Visit)	10% After PYD	40% After PYD
<b>Hospital Services</b>		
Inpatient Hospital (Per Admission)	10% After PYD	40% After PYD
Outpatient Hospital (Per Visit)	10% After PYD	40% After PYD
Physician Services at Hospital	10% After PYD	10% After INN PYD
Emergency Room (Per Visit)	10% After PYD	10% After INN PYD
<b>Mental Health/Alcohol &amp; Substance Abuse</b>		
Inpatient Hospital Services (Per Admission)	10% After PYD	40% After PYD
Outpatient Services (Per Visit)	10% After PYD	40% After PYD
Outpatient Office Visit	10% After PYD	40% After PYD
<b>Prescription Drugs (Rx)</b>		
Generic	\$10 Copay After PYD	\$10 Copay After PYD
Preferred Brand Name	\$35 Copay After PYD	\$35 Copay After PYD
Non-Preferred Brand Name	\$70 Copay After PYD	\$70 Copay After PYD
Specialty Drug	\$10/\$35/\$70 Copay After PYD	\$10/\$35/\$70 Copay After PYD
Mail Order Drug (90-Day Supply)	2.5x Retail After PYD	Not Covered

## Health Savings Account

The UnitedHealthcare Choice Plus Copay High Deductible Health Plan's (HDHP) complies with the Internal Revenue Service (IRS) requirements and qualifies enrollee to open a Health Savings Account (HSA). An HSA is an interest-bearing account where funds may be used to help pay employee and dependent(s) deductible, coinsurance and any qualified health care expenses not covered by the plan.

### Plan Year Funding\*

- **\$1,998 (\$166.50 per month)**

Employee may opt to fund an HSA via pre-tax evenly dispersed payroll deductions or in a lump sum payroll deduction. Employee contributions to an HSA may also be made on an after-tax basis and taken as an above-the-line deduction on employee's tax return (making such contributions tax-free)

- 2025 IRS Contribution Limitations: \$4,300 (individual coverage) \$8,550 (family coverage)
- 2026 IRS Contribution Limitations: \$4,400 (individual coverage) \$8,750 (family coverage)
- Individuals age 55 and older can also make additional "catch-up" contributions up to \$1,000 annually

This maximum HSA amount would include any employer and employee contributions (pre-tax or post-tax). If employee is receiving an employer contribution, employee will want to account for this towards the annual IRS total maximum so employee does not over-contribute for the tax year. Guidelines regarding the HSAs are established by the IRS.

*\*Please contact Human Resources for further information regarding funding variations towards employer HSA contributions.*

### What to Know About an HSA

- Employee owns the HSA funds from day one and decides how and when to spend the money.
- No use-it or lose-it rules; funds are in the account when needed, now or in the future. Participant cannot fund a traditional Health Care FSA, however, participant may fund a Limited Purpose FSA for dental and vision expenses only.
- HSA funds may earn interest.
- The HSA will be funded with employer contributions. If employee desires to fund the remaining IRS HSA Combined Contribution Limit balance, they may do so with pre-tax payroll deductions.
- HSA dollars may be used tax-free for all eligible health care expenses.
- HSA funds are portable from one employer to another. Accumulated funds can help employee plan for retirement.
- An account holder may write a check or withdraw funds with a Health Savings Account Debit Card.
- Some account service fees, determined by the bank, may apply.
- Account holder can access HSA statement at any time to track account balance and activity online at [www.hsabank.com](http://www.hsabank.com).
- To be eligible to open an HSA, employee must be covered by a qualified high deductible health plan. Employee may not be covered under another medical plan that is not a high deductible health plan including a plan the employee's spouse may have selected where he/she has family coverage. Please Note: Eligibility status to qualify for an HSA is specifically driven by employee and NOT dependents.
- HSA funds can be used for dependent(s) even if dependent is not enrolled in the employee's group insurance benefits as long as the dependent is a qualified tax dependent.
- Over-age dependent is not able to use HSA funds for qualified expenses, even if dependent is covered under the medical plan as Federal law does not recognize them as a qualified dependent.
- If employee is enrolled in Medicare, TRICARE or TRICARE for Life, employee is not eligible to contribute funds into an HSA. In addition, the IRS prohibits CSCF from contributing HSA funds into the account. If employee is not enrolled in Medicare, TRICARE or TRICARE for Life, then employee is eligible to enroll and contribute into the HSA up to the maximum contribution amounts of tier enrolled.
- Active employee NOT on Medicare but with a spouse enrolled in Medicare: Any active employee who is covering a spouse that is enrolled in Medicare is eligible to enroll and contribute into the HSA up to the maximum contribution amounts of tier enrolled. These funds can be utilized for the active employee and spouse expenses.
- Active employee ON Medicare and with a spouse NOT enrolled in Medicare: Any active employee who is enrolled in Medicare and covering a spouse may not contribute or receive HSA funding. Any remaining balance in the HSA can be utilized until there are no funds remaining.

**HSA Bank** | Customer Service: (800) 357-6246  
[www.hsabank.com](http://www.hsabank.com)



## UnitedHealthcare - Choice Copay Plan At-A-Glance



### Locate a Provider

To search for a participating provider, contact UnitedHealthcare's customer service or visit [www.myuhc.com](http://www.myuhc.com). When completing the necessary search criteria, select Choice network.



### Plan References

\*LabCorp or Quest Diagnostics are the preferred labs for bloodwork through UnitedHealthcare. When using a lab other than LabCorp or Quest, please confirm they are contracted with UnitedHealthcare's Choice network prior to receiving services.

\*\*Higher cost share applies when choosing a provider not in the UHC Designated Diagnostic Provider (DDP) directory.



### Important Notes

- Services received by providers or facilities not in the Choice network, will not be covered.
- Specialty Drug is not available through Mail Order.

Network	Choice
<b>Plan Year Deductible (PYD)</b>	
Single	\$2,000
Family	Per Person: \$2,000   Per Family: \$6,000
<b>Coinsurance</b>	
Member Responsibility	10%
<b>Plan Year Out-of-Pocket Limit</b>	
Single	\$5,000
Family	Per Person: \$5,000   Per Family: \$10,000
What Applies to the Out-of-Pocket Limit?	Deductible, Coinsurance, Copays, and Rx
<b>Physician Services</b>	
Primary Care Physician (PCP) Office Visit	\$35 Copay
Specialist Office Visit (No Referral Required)	\$65 Copay
<b>Non-Hospital Services; Freestanding Facility</b>	
Clinical Lab (Bloodwork)*	No Charge**
X-rays	\$50 Copay**
Advanced Imaging (MRI, PET, CT)	\$300 Copay**
Outpatient Surgery in Surgical Center	\$250 Copay
Physician Services at Surgical Center	10% After PYD
Urgent Care (Per Visit)	\$70 Copay
<b>Hospital Services</b>	
Inpatient Hospital (Per Admission)	10% After PYD
Outpatient Hospital (Per Visit)	\$250 Copay
Physician Services at Hospital	10% After PYD
Emergency Room (Per Visit; Waived if Admitted)	\$300 Copay
<b>Mental Health/Alcohol &amp; Substance Abuse</b>	
Inpatient Hospital Services (Per Admission)	No Charge
Outpatient Services (Per Visit)	No Charge
Outpatient Office Visit	No Charge
<b>Prescription Drugs (Rx)</b>	
Generic	\$10 Copay
Preferred Brand Name	\$50 Copay
Non-Preferred Brand Name	\$85 Copay
Specialty Drug	\$10/\$50/\$85 Copay
Mail Order Drug (90-Day Supply)	2.5x Retail Copay



# UnitedHealthcare - Choice Plus Copay Plan At-A-Glance

Network	Choice Plus	
<b>Plan Year Deductible (PYD)</b>	<b>In-Network</b>	<b>Out-of-Network*</b>
Single	\$1,500	\$3,000
Family	Per Person: \$1,500   Per Family: \$4,500	Per Person: \$3,000   Per Family \$9,000
<b>Coinsurance</b>		
Member Responsibility	20%	40%
<b>Plan Year Out-of-Pocket Limit</b>		
Single	\$5,300	\$8,000
Family	Per Person: \$5,300   Per Family: \$10,600	Per Person: \$8,000   Per Family: \$16,000
What Applies to the Out-of-Pocket Limit?	Deductible, Coinsurance, Copays, and Rx	
<b>Physician Services</b>		
Primary Care Physician (PCP) Office Visit	\$25 Copay	40% After PYD
Specialist Office Visit	\$50 Copay	40% After PYD
<b>Non-Hospital Services; Freestanding Facility</b>		
Clinical Lab (Bloodwork)**	No Charge***	40% After PYD
X-rays	\$50 Copay***	40% After PYD
Advanced Imaging (MRI, PET, CT)	\$450 Copay***	40% After PYD
Outpatient Surgery in Surgical Center	20% After PYD	40% After PYD
Physician Services at Surgical Center	20% After PYD	40% After PYD
Urgent Care (Per Visit)	\$55 Copay	40% After PYD
<b>Hospital Services</b>		
Inpatient Hospital (Per Admission)	20% After PYD	40% After PYD
Outpatient Hospital (Per Visit)	20% After PYD	40% After PYD
Physician Services at Hospital	20% After PYD	20% After INN PYD
Emergency Room (Per Visit)	20% After PYD	20% After INN PYD
<b>Mental Health/Alcohol &amp; Substance Abuse</b>		
Inpatient Hospital Services (Per Admission)	No Charge	40% After PYD
Outpatient Services (Per Visit)	No Charge	40% After PYD
Outpatient Office Visit	No Charge	40% After PYD
<b>Prescription Drugs (Rx)</b>		
Generic	\$10 Copay	\$10 Copay
Preferred Brand Name	\$50 Copay	\$50 Copay
Non-Preferred Brand Name	\$85 Copay	\$85 Copay
Specialty Drug	\$10/\$50/\$85 Copay	\$10/\$50/\$85 Copay
Mail Order Drug (90-Day Supply)	2.5x Retail Copay	Not Covered



## Locate a Provider

To search for a participating provider, contact UnitedHealthcare's customer service or visit [www.myuhc.com](http://www.myuhc.com). When completing the necessary search criteria, select Choice Plus network.



## Plan References

**\*Out-of-Network Balance Billing:** For information regarding out-of-network balance billing that may be charged by out-of-network providers, please refer to the Summary of Benefits and Coverage (SBC) document.

\*\* LabCorp or Quest Diagnostics are the preferred labs for bloodwork through UnitedHealthcare. When using a lab other than LabCorp or Quest, please confirm they are contracted with UnitedHealthcare's Choice Plus network prior to receiving services.

\*\*\*Higher cost share applies when choosing a provider not in the UHC Designated Diagnostic Provider (DDP) directory.



## Important Notes

Specialty Drug is not available through Mail Order.



## Dental Insurance

### UnitedHealthcare Dental PPO Low Plan

CSCF offers dental insurance through UnitedHealthcare to benefit-eligible employees. The costs per pay period for coverage are listed in the premium table below and a brief summary of benefits is provided on the following page. For more detailed information about the dental plan, please refer to the carrier's summary plan document or contact UnitedHealthcare's customer service.

#### Dental Insurance – UnitedHealthcare Dental PPO Low Plan 24 Payroll Deductions - Per Pay Period Cost

Tier of Coverage	Employee Cost	Employer Cost
Employee Only	\$0.00	\$13.18
Employee + Spouse	\$3.91	\$21.98
Employee + Child(ren)	\$4.95	\$27.83
Employee + Family	\$7.60	\$42.7

#### In-Network Benefits

The Dental PPO Low plan provides benefits for services received from in-network and out-of-network providers. It is also an open-access plan which allows for services to be received from any dental provider without having to select a Primary Dental Provider (PDP) or obtain a referral to a specialist. The network of participating dental providers the plan utilizes is the National Options PPO 30. These participating dental providers have contractually agreed to accept UnitedHealthcare's contracted fee or "allowed amount." This fee is the maximum amount a UnitedHealthcare dental provider can charge a member for a service. The member is responsible for a Plan Year Deductible (PYD) and then coinsurance based on the plan's charge limitations.

#### Out-of-Network Benefits

Out-of-network benefits are used when member receives services by a non-participating UnitedHealthcare National Options PPO 30 provider. UnitedHealthcare reimburses out-of-network services based on what it determines as the Usual & Customary Charge (U&C). The U&C is defined as the most common charge for a particular dental procedure performed in a specific geographic area. If services are received from an out-of-network dentist, the member may be responsible for balance billing. Balance billing is the difference between the UnitedHealthcare's U&C and the amount charged by the out-of-network dental provider. Balance billing is in addition to any applicable plan deductible or coinsurance responsibility.

#### Plan Year Deductible

The Dental PPO Low plan requires a \$50 individual or a \$150 family deductible to be met for in-network or out-of-network services before most benefits will begin. The deductible is waived for preventive services.

#### Plan Year Benefit Maximum

The maximum benefit (coinsurance) the Dental PPO Low plan will pay for each covered member is \$1,300 for in-network and out-of-network services combined. All services, including preventive, accumulate towards the benefit maximum. Once the plan's benefit maximum is met, the member will be responsible for future charges until next plan year.

#### Dental MaxMultiplier®

At the end of the plan year, if an employee completed at least one (1) dental visit and had claims less than the claim threshold, employee can receive award dollars that will go toward next year's annual limit. Employees can earn a \$100 bonus for network-only claims. Award dollars can grow year to year but are capped at the amount equal to the plan's annual limit.

Annual Limit	\$1,300	Calendar Year Benefit Maximum.
Claim Threshold	\$500	Dental claims not to exceed Claim Threshold.
Award Dollars	\$250	Amount added to following year benefit maximum.
In-Network Bonus	\$100	Bonus added if In-Network only claims.
Dollars Awarded Toward Next Year's Annual Limit	\$225	\$1,300 Annual Limit Cap.

#### Mobile App

Mobile app provides on-the-go access to the dental benefit account. Download the mobile app from the iPhone or Android app store. Using the mobile app, members are able to:

- View Benefits
- Download Member ID Cards
- Locate a Provider
- View Claims

UnitedHealthcare | Customer Service: (866) 801-4409  
[www.myuhc.com](http://www.myuhc.com)



## UnitedHealthcare Dental PPO Low Plan At-A-Glance

Network	National Options PPO 30	
Plan Year Deductible (PYD)	In-Network	Out-of-Network*
Per Member		\$50
Per Family		\$150
Waived for Class I Services?		Yes
<b>Plan Year Benefit Maximum</b>		
Per Member		\$1,300
<b>Class I Services: Diagnostic &amp; Preventive Care</b>		
Routine Oral Exam (2 Per Year)		
Routine Cleanings (2 Per Year)	Plan Pays: 100% Deductible Waived	Plan Pays: 100% Deductible Waived (Subject to Balance Billing)
Complete X-rays (1 Every 3 Years)		
Bitewing X-rays (1 Set Per Year)		
<b>Class II Services: Basic Restorative Care</b>		
Fillings	Plan Pays: 80% After PYD	Plan Pays: 80% After PYD (Subject to Balance Billing)
Simple Extractions		
Oral Surgery		
Periodontal Services		
Anesthetics		
Endodontics (Root Canal Therapy)		
<b>Class III Services: Major Restorative Care</b>		
Crowns	Plan Pays: 50% After PYD	Plan Pays: 50% After PYD (Subject to Balance Billing)
Bridges		
Dentures		



### Locate a Provider

To search for a participating provider, contact UnitedHealthcare's customer service or visit [www.myuhc.com](http://www.myuhc.com). When completing the necessary search criteria, select National Options PPO 30 network.



### Plan References

**\*Out-of-Network Balance Billing:**  
For information regarding out-of-network balance billing that may be charged by an out-of-network provider, please refer to the Out-of-Network Benefits section on the previous page.



### Important Notes

- Two (2) routine cleanings per calendar year covered under the preventive benefit.
- For any dental work expected to cost \$500 or more, the plan will provide a "Pretreatment Estimate of Benefits" upon the request of the dental provider. This will assist with determining approximate out-of-pocket costs should employee have the dental work performed.
- Waiting periods and age limitations may apply.
- Benefit frequency limitations may apply to certain services.



## Dental Insurance

### UnitedHealthcare Dental PPO Mid Plan

CSCF offers dental insurance through UnitedHealthcare to benefit-eligible employees. The costs per pay period for coverage are listed in the premium table below and a brief summary of benefits is provided on the following page. For more detailed information about the dental plan, please refer to the carrier's summary plan document or contact UnitedHealthcare's customer service.

#### Dental Insurance – UnitedHealthcare Dental PPO Mid Plan 24 Payroll Deductions - Per Pay Period Cost

Tier of Coverage	Employee Cost	Employer Cost
Employee Only	\$1.54	\$13.89
Employee + Spouse	\$4.37	\$26.00
Employee + Child(ren)	\$6.23	\$37.05
Employee + Family	\$9.34	\$55.52

#### In-Network Benefits

The Dental PPO Mid plan provides benefits for services received from in-network and out-of-network providers. It is also an open-access plan which allows for services to be received from any dental provider without having to select a Primary Dental Provider (PDP) or obtain a referral to a specialist. The network of participating dental providers the plan utilizes is the National Options PPO 30. These participating dental providers have contractually agreed to accept UnitedHealthcare's contracted fee or "allowed amount." This fee is the maximum amount a UnitedHealthcare dental provider can charge a member for a service. The member is responsible for a Plan Year Deductible (PYD) and then coinsurance based on the plan's charge limitations.

#### Out-of-Network Benefits

Out-of-network benefits are used when member receives services by a non-participating UnitedHealthcare National Options PPO 30 provider. UnitedHealthcare reimburses out-of-network services based on what it determines as the Usual & Customary Charge (U&C). The U&C is defined as the most common charge for a particular dental procedure performed in a specific geographic area. If services are received from an out-of-network dentist, the member may be responsible for balance billing. Balance billing is the difference between the UnitedHealthcare's U&C and the amount charged by the out-of-network dental provider. Balance billing is in addition to any applicable plan deductible or coinsurance responsibility.

#### Plan Year Deductible

The Dental PPO Low plan requires a \$50 individual or a \$150 family deductible to be met for in-network or out-of-network services before most benefits will begin. The deductible is waived for preventive services.

#### Plan Year Benefit Maximum

The maximum benefit (coinsurance) the Dental PPO Mid plan will pay for each covered member is \$1,800 for in-network and out-of-network services combined. All services, including preventive, accumulate towards the benefit maximum. Once the plan's benefit maximum is met, the member will be responsible for future charges until next plan year.

#### Dental MaxMultiplier®

At the end of the plan year, if an employee completed at least one (1) dental visit and had claims less than the claim threshold, employee can receive award dollars that will go toward next year's annual limit. Employees can earn a \$100 bonus for network-only claims. Award dollars can grow year to year but are capped at the amount equal to the plan's annual limit.

Annual Limit	\$1,800	Calendar Year Benefit Maximum.
Claim Threshold	\$750	Dental claims not to exceed Claim Threshold.
Award Dollars	\$400	Amount added to following year benefit maximum.
In-Network Bonus	\$100	Bonus added if In-Network only claims.
Dollars Awarded Toward Next Year's Annual Limit	\$500	\$1,800 Annual Limit Cap.

#### Mobile App

Mobile app provides on-the-go access to the dental benefit account. Download the mobile app from the iPhone or Android app store. Using the mobile app, members are able to:

- View Benefits
- Download Member ID Cards
- Locate a Provider
- View Claims

UnitedHealthcare | Customer Service: (866) 801-4409  
[www.myuhc.com](http://www.myuhc.com)



## UnitedHealthcare Dental PPO Mid Plan At-A-Glance

Network	National Options PPO 30	
<b>Plan Year Deductible (PYD)</b>	<b>In-Network</b>	<b>Out-of-Network*</b>
Per Member		\$50
Per Family		\$150
Waived for Class I Services?		Yes
<b>Plan Year Benefit Maximum</b>		
Per Member		\$1,800
<b>Class I Services: Diagnostic &amp; Preventive Care</b>		
Routine Oral Exam (2 Per Year)	Plan Pays: 100% Deductible Waived	Plan Pays: 100% Deductible Waived (Subject to Balance Billing)
Routine Cleanings (2 Per Year)		
Complete X-rays (1 Every 3 Years)		
Bitewing X-rays (1 Set Per Year)		
<b>Class II Services: Basic Restorative Care</b>		
Fillings	Plan Pays: 80% After PYD	Plan Pays: 80% After PYD (Subject to Balance Billing)
Simple Extractions		
Oral Surgery		
Periodontal Services		
Anesthetics		
Endodontics (Root Canal Therapy)		
<b>Class III Services: Major Restorative Care</b>		
Crowns	Plan Pays: 50% After PYD	Plan Pays: 50% After PYD (Subject to Balance Billing)
Bridges		
Dentures		
<b>Class IV Services: Orthodontia</b>		
Lifetime Maximum		\$1,500
Benefit (Dependent Children Up To Age 19)	Plan Pays: 50% Deductible Waived	Plan Pays: 50% After PYD Deductible Waived (Subject to Balance Billing)



### Locate a Provider

To search for a participating provider, contact UnitedHealthcare's customer service or visit [www.myuhc.com](http://www.myuhc.com). When completing the necessary search criteria, select National Options PPO 30 network.



### Plan References

**\*Out-of-Network Balance Billing:**  
For information regarding out-of-network balance billing that may be charged by an out-of-network provider, please refer to the Out-of-Network Benefits section on the previous page.



### Important Notes

- Two (2) routine cleanings per calendar year covered under the preventive benefit.
- For any dental work expected to cost \$500 or more, the plan will provide a "Pretreatment Estimate of Benefits" upon the request of the dental provider. This will assist with determining approximate out-of-pocket costs should employee have the dental work performed.
- Waiting periods and age limitations may apply.
- Benefit frequency limitations may apply to certain services.



## Dental Insurance

### UnitedHealthcare Dental PPO High Plan

CSCF offers dental insurance through UnitedHealthcare to benefit-eligible employees. The costs per pay period for coverage are listed in the premium table below and a brief summary of benefits is provided on the following page. For more detailed information about the dental plan, please refer to the carrier's summary plan document or contact UnitedHealthcare's customer service.

#### Dental Insurance – UnitedHealthcare Dental PPO High Plan 24 Payroll Deductions - Per Pay Period Cost

Tier of Coverage	Employee Cost	Employer Cost
Employee Only	\$3.80	\$14.74
Employee + Spouse	\$5.05	\$31.52
Employee + Child(ren)	\$7.34	\$45.82
Employee + Family	\$10.94	\$68.36

#### In-Network Benefits

The Dental PPO High plan provides benefits for services received from in-network and out-of-network providers. It is also an open-access plan which allows for services to be received from any dental provider without having to select a Primary Dental Provider (PDP) or obtain a referral to a specialist. The network of participating dental providers the plan utilizes is the National Options PPO 30. These participating dental providers have contractually agreed to accept UnitedHealthcare's contracted fee or "allowed amount." This fee is the maximum amount a UnitedHealthcare dental provider can charge a member for a service. The member is responsible for a Plan Year Deductible (PYD) and then coinsurance based on the plan's charge limitations.

#### Out-of-Network Benefits

Out-of-network benefits are used when member receives services by a non-participating UnitedHealthcare National Options PPO 30 provider. UnitedHealthcare reimburses out-of-network services based on what it determines as the Usual & Customary Charge (U&C). The U&C is defined as the most common charge for a particular dental procedure performed in a specific geographic area. If services are received from an out-of-network dentist, the member may be responsible for balance billing. Balance billing is the difference between the UnitedHealthcare's U&C and the amount charged by the out-of-network dental provider. Balance billing is in addition to any applicable plan deductible or coinsurance responsibility.

#### Plan Year Deductible

The Dental PPO High plan requires a \$50 individual or a \$150 family deductible to be met for in-network or out-of-network services before most benefits will begin. The deductible is waived for preventive services.

#### Plan Year Benefit Maximum

The maximum benefit (coinsurance) the Dental PPO High plan will pay for each covered member is \$2,500 for in-network and out-of-network services combined. All services, including preventive, accumulate towards the benefit maximum. Once the plan's benefit maximum is met, the member will be responsible for future charges until next plan year.

#### Dental MaxMultiplier®

At the end of the plan year, if an employee completed at least one (1) dental visit and had claims less than the claim threshold, employee can receive award dollars that will go toward next year's annual limit. Employees can earn a \$100 bonus for network-only claims. Award dollars can grow year to year but are capped at the amount equal to the plan's annual limit.

Annual Limit	\$2,500	Calendar Year Benefit Maximum.
Claim Threshold	\$1,250	Dental claims not to exceed Claim Threshold.
Award Dollars	\$600	Amount added to following year benefit maximum.
In-Network Bonus	\$100	Bonus added if In-Network only claims.
Dollars Awarded Toward Next Year's Annual Limit	\$700	\$1,875 Annual Limit Cap.

#### Mobile App

Mobile app provides on-the-go access to the dental benefit account. Download the mobile app from the iPhone or Android app store. Using the mobile app, members are able to:

- View Benefits
- Download Member ID Cards
- Locate a Provider
- View Claims

UnitedHealthcare | Customer Service: (866) 801-4409  
[www.myuhc.com](http://www.myuhc.com)



## UnitedHealthcare Dental PPO High Plan At-A-Glance

Network	National Options PPO 30	
Plan Year Deductible (PYD)	In-Network	Out-of-Network*
Per Member		\$50
Per Family		\$150
Waived for Class I Services?		Yes
<b>Plan Year Benefit Maximum</b>		
Per Member		\$2,500
<b>Class I Services: Diagnostic &amp; Preventive Care</b>		
Routine Oral Exam (2 Per Year)	Plan Pays: 100% Deductible Waived	Plan Pays: 100% Deductible Waived (Subject to Balance Billing)
Routine Cleanings (2 Per Year)		
Complete X-rays (1 Every 3 Years)		
Bitewing X-rays (1 Set Per Year)		
<b>Class II Services: Basic Restorative Care</b>		
Fillings	Plan Pays: 90% After PYD	Plan Pays: 90% After PYD (Subject to Balance Billing)
Simple Extractions		
Oral Surgery		
Periodontal Services		
Anesthetics		
Endodontics (Root Canal Therapy)		
<b>Class III Services: Major Restorative Care</b>		
Crowns	Plan Pays: 60% After PYD	Plan Pays: 60% After PYD (Subject to Balance Billing)
Bridges		
Dentures		
<b>Class IV Services: Orthodontia</b>		
Lifetime Maximum		\$2,000
Benefit (Adults and Children)	Plan Pays: 50% Deductible Waived	Plan Pays: 50% After PYD Deductible Waived (Subject to Balance Billing)



### Locate a Provider

To search for a participating provider, contact UnitedHealthcare's customer service or visit [www.myuhc.com](http://www.myuhc.com). When completing the necessary search criteria, select National Options PPO 30 network.



### Plan References

**\*Out-of-Network Balance Billing:**  
For information regarding out-of-network balance billing that may be charged by an out-of-network provider, please refer to the Out-of-Network Benefits section on the previous page.



### Important Notes

- Two (2) routine cleanings per calendar year covered under the preventive benefit.
- For any dental work expected to cost \$500 or more, the plan will provide a "Pretreatment Estimate of Benefits" upon the request of the dental provider. This will assist with determining approximate out-of-pocket costs should employee have the dental work performed.
- Waiting periods and age limitations may apply.
- Benefit frequency limitations may apply to certain services.



## Vision Insurance

### UnitedHealthcare Vision Plan

CSCF offers vision insurance through UnitedHealthcare to benefit-eligible employees. The costs per pay period for coverage are listed in the premium table below and a brief summary of benefits is provided on the following page. For more detailed information about the vision plan, please refer to the carrier's summary plan document or contact UnitedHealthcare's customer service.

#### Vision Insurance - UnitedHealthcare Vision Plan

24 Payroll Deductions - Per Pay Period Cost

Tier of Coverage	Employee Cost	Employer Cost
Employee Only	\$0.00	\$2.31
Employee + Family	\$1.59	\$5.02

#### In-Network Benefits

The vision plan offers employee and covered dependent(s) coverage for routine eye care, including eye exams, eyeglasses (lenses and frames) or contact lenses. To schedule an appointment, employee and covered dependent(s) may select any network provider who participates in the UnitedHealthcare Vision network. At the time of service, routine vision examinations and basic optical needs will be covered as shown on the plan's schedule of benefits. Cosmetic services and upgrades will be additional if chosen at the time of the appointment.

#### Out-of-Network Benefits

Employee and covered dependent(s) may choose to receive services from vision providers who do not participate in the UnitedHealthcare Vision network. When going out of network, the provider will require payment at the time of appointment. UnitedHealthcare will then reimburse based on the plan's out-of-network reimbursement schedule upon receipt of proof of services rendered.

#### Plan Year Deductible

There is no plan year deductible.

#### Plan Year Out-of-Pocket Maximum

There is no out-of-pocket maximum. However, there are benefit reimbursement maximums for certain services.

#### Mobile App

Mobile app provides on-the-go access to the vision benefit account. Download the mobile app from the iPhone or Android app store. Using the mobile app, members are able to:

- View Benefits
- Locate a Provider
- Download Member ID Cards
- View Claims

**UnitedHealthcare** | Customer Service: (800) 638-3120  
[www.myuhcvision.com](http://www.myuhcvision.com)



## UnitedHealthcare Vision Plan At-A-Glance

Network		UHC Vision	
Services		In-Network	Out-of-Network
Eye Exam		\$10 Copay	Up to \$40 Reimbursement
Contact Lens Exam (Fit and Follow-Up)		Up to \$40 Copay	Not Covered
Retinal Imaging		Up to \$39 Copay	Not Covered
Frequency of Services			
Examination			12 Months
Lenses			12 Months
Frames			24 Months
Contact Lenses			12 Months
Lenses			
Single		No Charge After \$25 Materials Copay	Up to \$40 Reimbursement
Bifocal		No Charge After \$25 Materials Copay	Up to \$60 Reimbursement
Trifocal		No Charge After \$25 Materials Copay	Up to \$80 Reimbursement
Frames			
Allowance		Up to \$150 Allowance After \$25 Copay 30% Off Balance Over \$150	Up to \$45 Reimbursement
Contact Lenses*			
Non-Elective (Medically Necessary)		No Charge After \$25 Materials Copay	Up to \$210 Reimbursement
Elective		Up to \$150 Allowance After \$25 Materials Copay	Up to \$125 Reimbursement



### Locate a Provider

To search for a participating provider, contact UnitedHealthcare's customer service or visit [www.myuhcvision.com](http://www.myuhcvision.com). When completing the necessary search criteria, select UHC Vision network.



### Plan References

\*Contact lenses are in lieu of spectacle lenses.



### Important Notes

Member options, such as LASIK, UV coating, progressive lenses, etc. are not covered in full, but may be available at a discount.



## Flexible Spending Accounts

CSCF offers Flexible Spending Accounts (FSA) administered through Flores. The FSA plan year is from July 1 to June 30.

If employee or family member(s) has predictable health care or work-related day care expenses, then employee may benefit from participating in an FSA. An FSA allows employees to set aside money from employee's paycheck for reimbursement of health care and day care expenses they regularly pay. The amount set aside is not taxed and is automatically deducted from employee's paycheck and deposited into the FSA. During the year, employee has access to this account for reimbursement of some expenses not covered by insurance. Participation in an FSA allows for substantial tax savings and an increase in spending power. Participating employee must re-elect the dollar amount to be deducted each plan year. There are three (3) types of FSAs:

- **Health Care FSA:** Available to eligible employee enrolled in the UnitedHealthcare Choice Copay Plan and UnitedHealthcare Choice Plus Copay Plan. Covers medical, dental, and vision expenses that are not paid by insurance.
- **Limited Purpose FSA:** Available to eligible employee enrolled in the Choice Plus Plan with an HSA. A Limited Purpose Health Care FSA may be used for qualified dental and vision expenses.
- **Dependent Care FSA:** Covers day care expenses for qualified dependents necessary for employee and legal spouse, if married, to work.

### Health Care FSA

This account allows participant to set aside up to an annual maximum of \$3,300. This money will not be taxable income to the participant and can be used to offset the cost of a wide variety of eligible medical expenses that generate out-of-pocket costs. Participating employee can also receive reimbursement for expenses related to dental and vision care (that are not classified as cosmetic).

Examples of common expenses that qualify for reimbursement are listed below.

*Please Note: The entire Health Care FSA election is available for use on the first day coverage is effective.*

### Dependent Care FSA

This account allows participant to set aside up to an annual maximum of \$5,000 if single or married and file a joint tax return (\$2,500 if married and file a separate tax return) for work-related day care expenses. Qualified expenses include day care centers, preschool, and before/after school care for eligible children and dependent adults.

Please note, if family income is over \$20,000, this reimbursement option will likely save participants more money than the dependent day care tax credit taken on a tax return. To qualify, dependents must be:

- A child under the age of 13, or
- A child, spouse or other dependent who is physically or mentally incapable of self-care and spends at least eight (8) hours a day in the participant's household.

*Please Note: Unlike the Health Care FSA, reimbursement is only up to the amount that has been deducted from participant's paycheck for the Dependent Care FSA.*

### A sample list of qualified Health Care expenses eligible for reimbursement include, but not limited to, the following:

- ✓ Prescription/Over-the-Counter Medications
- ✓ Menstrual Products
- ✓ Ambulance Service
- ✓ Chiropractic Care
- ✓ Dental and Orthodontic Fees\*
- ✓ Diagnostic Tests/Health Screenings\*
- ✓ Physician Fees and Office Visits
- ✓ Drug Addiction/Alcoholism Treatment
- ✓ Experimental Medical Treatment
- ✓ Corrective Eyeglasses and Contact Lenses\*
- ✓ Hearing Aids and Exams
- ✓ Injections and Vaccinations
- ✓ LASIK Surgery\*
- ✓ Mental Health Care
- ✓ Nursing Services
- ✓ Optometrist Fees\*
- ✓ Sunscreen SPF 15 or Greater
- ✓ Wheelchairs

*\*These items are eligible expenses under the Limited Purpose FSA.*

**Log on to <http://www.irs.gov/publications/p502/index.html> for additional details regarding qualified and non-qualified expenses.**



## Flexible Spending Accounts *(Continued)*

### FSA Guidelines

- Employee may carry over up to \$660 of unused Health Care FSA funds into the next plan year after a plan year ends and all claims have been filed (only if the employee re-enrolls the next year). Dependent Care funds cannot be carried over.
- The Health Care FSA has a 30 day run out period at the end of the plan year (until July 31) to submit reimbursement on eligible expenses incurred during the period of coverage within the plan year.
- Employee can enroll in an FSA only during the Open Enrollment Period, New Hire Orientation, or Qualifying Life Events.
- Money cannot be transferred between FSAs.
- Reimbursed expenses cannot be deducted for income tax purposes.
- Employee and dependent(s) cannot be reimbursed for services not received.
- Employee and dependent(s) cannot receive insurance benefits or any other compensation for expenses reimbursed through an FSA.
- Domestic Partners healthcare expenses are not eligible for reimbursement in the employee FSA as Federal law does not recognize them as a qualified dependent.

### Filing a Claim

#### Claim Form

A completed claim form along with a copy of the receipt as proof of the expense can be submitted by mail, fax, online or through the Flores mobile app. The IRS requires FSA participants to maintain complete documentation, including copies of receipts for reimbursed expenses, for a minimum of one (1) year.

#### Debit Card

FSA participants will automatically receive a debit card for payment of eligible expenses. With the card, most qualified services and products can be paid at the point of sale versus paying out-of-pocket and requesting reimbursement. The debit card is accepted at a number of medical providers and facilities, and most pharmacy retail outlets. Flores may request supporting documentation for expenses paid with a debit card. Failure to provide supporting documentation when requested, may result in suspension of the card and account until funds are substantiated or refunded back to the Flores. Please keep the issued card for use next year. Additional or replacement cards may be requested, however, a small fee may apply.

### HERE'S HOW IT WORKS!



An employee earning \$50,000 elects to place \$1,000 into a Health Care FSA. The payroll deduction is \$41.66 based on a 24 pay period schedule. As a result, health care expenses are paid with tax-free dollars, giving the employee a tax savings of \$197.

	With a Health Care FSA	Without a Health Care FSA
Salary	\$50,000	\$50,000
FSA Contribution	-\$1,000	-\$0
Taxable Pay	\$49,000	\$50,000
Estimated Tax 19.65% = 12% + 7.65% FICA	-\$9,628	-\$9,825
After Tax Expenses	-\$0	-\$1,000
Spendable Income	\$39,372	\$39,175
<b>Tax Savings</b>	<b>\$197</b>	

**Please Note:** Be conservative when estimating health care and/or dependent care expenses. IRS regulations state that any unused funds remaining in an FSA, after a plan year ends and after all claims have been filed, cannot be returned or carried forward to the next plan year with the exception of the \$660 carry over that may be allowed for the Health Care FSA. **This rule is known as “use-it or lose-it.”**

### Mobile App

Mobile app provides on-the-go access to the FSA benefit account. Download the mobile app from the iPhone or Android app store. Using the mobile app, members are able to:

- File a Claim
- View Account Activity
- Make Payments
- Upload Receipts

**Flores** | Phone: (800) 532-3327 | Claims Fax: (800) 726-9982  
[www.flores247.com](http://www.flores247.com)



## Employee Assistance Program

CSCF cares about the well-being of all employees on and off the job and provides, at no cost, available to all employees enrolled in the medical plan, a comprehensive Employee Assistance Program (EAP) through UnitedHealthcare. EAP offers employee and each family member access to licensed mental health professionals through a confidential program protected by State and Federal laws. EAP is available to help employee gain a better understanding of problems that affect them, locate the best professional help for a particular problem, and decide upon a plan of action. EAP counselors are professionally trained and certified in their fields and available 24 hours a day, seven (7) days a week.

### What is an Employee Assistance Program (EAP)?

An Employee Assistance Program offers covered employees and family members free and convenient access to a range of confidential and professional services to help address a variety of problems that may negatively affect employee or family member's well-being. Coverage includes three (3) visits with a specialist, per person, per issue, per year, online material/tools and webinars. EAP offers counseling services on issues such as:

- ✓ Child Care Resources
- ✓ Legal Resources
- ✓ Grief and Bereavement
- ✓ Stress Management
- ✓ Depression and Anxiety
- ✓ Work Related Issues
- ✓ Adult & Elder Care Assistance
- ✓ Financial Resources
- ✓ Family and/or Marriage Issues
- ✓ Substance Abuse

### Are Services Confidential?

Yes. Receipt of EAP services are completely confidential. If, however, participation in the EAP is the direct result of a Management Referral (a referral initiated by a supervisor or manager), we will ask permission to communicate certain aspects of the employee's care (attendance at sessions, adherence to treatment plans, etc.) to the referring supervisor/manager. The referring supervisor/manager will not receive specific information regarding the referred employee's case. The supervisor/manager will only receive reports on whether the referred employee is complying with the prescribed treatment plan.

**UnitedHealthcare**

Customer Service: (888) 887-4114 | [www.liveandworkwell.com](http://www.liveandworkwell.com)

## Member Assistance Program

CSCF provides, at no cost, a Member Assistance Program (MAP) through UnitedHealthcare available to all employees enrolled on the Long Term Disability (LTD) policy. The MAP provides employee and family personal and confidential support, 24 hours a day, 7 days a week through Emotional Wellbeing Solutions. Coverage includes three (3) visits with a specialist and unlimited phone access. Members can join Calm, an app that offers techniques and coping tools, community support, and guided journeys through the MAP (go to [liveandworkwell.com](http://liveandworkwell.com) and select the Calm tile to get started).

**UnitedHealthcare**

Customer Service: (877) 660-3806 | [www.liveandworkwell.com](http://www.liveandworkwell.com)

## Basic Life and AD&D Insurance

### Basic Term Life Insurance

CSCF provides Basic Term Life insurance at no cost to all eligible employees through UnitedHealthcare. Eligible employees will receive a benefit amount of \$150,000.

### Accidental Death & Dismemberment Insurance (AD&D)

Also, at no cost to employee, CSCF provides Accidental Death & Dismemberment (AD&D) insurance, which pays in addition to the Basic Term Life benefit when death occurs as a result of an accident. The AD&D benefit amount equals the Basic Term Life benefit, partial benefits may also be payable.

### Age Reduction Schedule

Benefit amounts are subject to the following age reduction schedule:

- > Reduces to 65% of the benefit amount at age 65
- > Reduces to 60% of the benefit amount at age 70
- > Reduces to 35% of the benefit amount at age 75

### Life Insurance Imputed Income

The IRS requires the imputed cost of employer paid Employee Basic Term Life insurance benefit in excess of \$50,000 must be included as income and is subject to Federal, Social Security and Medicare taxes.

***Always remember to keep beneficiary information updated. Beneficiary information may be updated at anytime through Bentek.***

**UnitedHealthcare**

Customer Service: (888) 299-2070 | [www.myuhcfc.com](http://www.myuhcfc.com)



## Voluntary Life and AD&D Insurance

### Voluntary Employee Life and AD&D Insurance

Eligible employee may elect to purchase additional Life and AD&D insurance on a voluntary basis through UnitedHealthcare. This coverage may be purchased in addition to the Basic Term Life and AD&D coverage. Voluntary Life insurance offers coverage for employee, spouse and/or dependent child(ren) at different benefit levels.

New Hires may purchase Voluntary Employee Life and AD&D insurance without being subject to Medical Underwriting, also known as Evidence of Insurability (EOI), **up to the Guaranteed Issue amount of \$150,000.**

- Units can be purchased in increments of \$10,000 to the maximum of \$500,000 not to exceed five (5) times basic annual earnings.
- Benefit amounts are subject to the following age reduction schedule:
  - › Reduces to 65% of the benefit amount at age 65
  - › Reduces to 60% of the benefit amount at age 70
  - › Reduces to 35% of the benefit amount at age 75
- **2025-2026 Open Enrollment:** Eligible employees have the opportunity to purchase Voluntary Employee Life and AD&D insurance without having to go through Medical Underwriting, also known as Evidence of Insurability (EOI), up to the Guaranteed Issue amount of \$150,000.

### Voluntary Spouse Life and AD&D Insurance

New Hires may purchase Voluntary Spouse Life and AD&D insurance without being subject to Medical Underwriting, also known as Evidence of Insurability (EOI), **up to the Guaranteed Issue amount of \$50,000.**

- Employee must participate in the Voluntary Employee Life and AD&D plan for spouse to participate.
- Units can be purchased in increments of \$5,000 to a maximum of \$100,000 not to exceed 100% of the employee's Voluntary Life coverage amount.
- Benefit amounts are subject to the following age reduction schedule:
  - › Reduces to 65% of the benefit amount at age 65
  - › Reduces to 60% of the benefit amount at age 70
- **2025-2026 Open Enrollment:** Eligible employees have the opportunity to purchase Voluntary Spouse Life and AD&D insurance without having to go through Medical Underwriting, also known as Evidence of Insurability (EOI), up to the Guaranteed Issue amount of \$50,000.

### Voluntary Life and AD&D Insurance Rate Table

Monthly Premium

Age Bracket (Based on Employee Age)	Employee (Rate Per \$1,000 of Benefit)	Spouse (Rate Per \$1,000 of Benefit)
< 30	\$0.070	\$0.083
30-34	\$0.083	\$0.096
35-39	\$0.112	\$0.125
40-44	\$0.163	\$0.176
45-49	\$0.253	\$0.266
50-54	\$0.381	\$0.394
55-59	\$0.583	\$0.596
60-64	\$0.732	\$0.745
65-69	\$1.238	\$1.251
> 69	\$1.971	–

Please Note: Spouse coverage terminates when the spouse reaches age 70

### Voluntary Dependent Child(ren) Life and AD&D Insurance

- Employee must participate in Voluntary Employee Life plan for dependent child(ren) to participate.
- Coverage may be purchased for dependent child(ren) birth to six (6) months in the amount of \$500.
- Coverage may be purchased for dependent child(ren) age six (6) months up to the date in which the dependent child reaches age 26 in the amount of \$10,000.
- Monthly cost for Voluntary Dependent Child(ren) Life and AD&D coverage elected is \$1.43 per \$10,000 for each/any eligible dependent child(ren) enrolled.

**Always remember to keep beneficiary information updated. Beneficiary information may be updated at anytime through Bentek.**

**UnitedHealthcare**

Customer Service: (888) 299-2070 | [www.myuhcfp.com](http://www.myuhcfp.com)



## Voluntary Short Term Disability

CSCF offers Voluntary Short Term Disability (STD) insurance to all eligible employees through UnitedHealthcare. The STD benefit pays employee a percentage of weekly earnings if employee becomes disabled due to an illness or non-work related injury.

### Voluntary Short Term Disability (STD) Benefits

- STD provides a benefit of 66.67% of employee's weekly earnings up to a benefit maximum of \$750 per week.
- Employee must be disabled for 14 consecutive days prior to becoming eligible for benefits (known as the elimination period).
- Benefits will begin on the 15th day after the employee is disabled due to non-work related injury or illness.
- The maximum benefit period is 24 weeks.
- Employee deemed unable to return to work after the STD 24 week maximum period is exhausted, may be transitioned to Long Term Disability (LTD).
- Benefits may be reduced by other income.

**UnitedHealthcare** | Customer Service: (866) 556-8298  
[www.myuhcfc.com](http://www.myuhcfc.com)

## Long Term Disability

CSCF provides Long Term Disability (LTD) insurance at no cost to all eligible employees through UnitedHealthcare. The LTD benefit pays employee a percentage of monthly earnings if employee becomes disabled due to an illness or injury.

### Long Term Disability (LTD) Benefits

- LTD provides a benefit of 60% of employee's monthly earnings up to a benefit maximum of \$6,000 per month.
- Employee must be disabled for 180 consecutive days prior to becoming eligible for benefits (known as the elimination period).
- Benefits will begin on the 181st day of disability.
- Employee may continue to be eligible for partial benefits if employee returns to work on a part-time basis.
- The maximum benefit period is determined based on age at the time of disability.
- Benefits may be reduced by other income.
- Disability benefits may be taxable.

**UnitedHealthcare** | Customer Service: (866) 556-8298  
[www.myuhcfc.com](http://www.myuhcfc.com)



## Supplemental Benefits

### Allstate

Allstate offers a variety of voluntary supplemental benefit plans that may be purchased separately and premiums paid by payroll deduction. Allstate pays money directly to employee, regardless of other benefit plans they may have. To learn more about Allstate plans and/or to schedule a personal appointment, contact the local Allstate agent. Details regarding available Allstate plans and services are also available online at [www.allstate.com](http://www.allstate.com).

### Accident Plan

Accident Plan provides cash benefits for out-of-pocket expenses associated with an accidental injury and can help protect hard-earned savings should an on-or-off-the-job accidental injury occur.

- Up to \$600 for medical expenses, \$2,000 when admitted to hospital due to accidental injury, \$800/day when confined, and coverage for many common accidents such as dislocations, fractures, lacerations, burn or eye injury.

### Critical Illness Plan

Critical Illness Plan compliment's employee's major medical coverage by providing a lump-sum benefit upon diagnosis of a covered critical illness with a subsequent diagnosis and medical screening benefit for employee to use where it's needed most.

- Benefit amounts range from \$2,500-\$20,000 depending on the plan type purchased, with 50% of the amount going to covered dependents.
- Pays a \$50 wellness benefit per person, per year.

**Allstate** | Customer Service: (800) 521-3535 | [www.allstateatwork.com](http://www.allstateatwork.com)

### Nationwide

CSCF offers employees the opportunity to purchase pet insurance on a voluntary basis through Nationwide. Employees enrolled in these plans are reimbursed for eligible medical expenses which includes a wellness benefit up to \$500 annually for preventive care such as flea/tick and vaccinations included in the My Pet Protection with Wellness500 plan.

#### Pet Insurance – Nationwide

	My Pet Protection with Wellness500	My Pet Protection
Accidents and Allergic Reactions	✓	✓
Common Illnesses	✓	✓
Surgeries and Hospitalization	✓	✓
X-rays, MRIs and CT Scans	✓	✓
Prescription Medications	✓	✓
Wellness Exams	✓	
Preventive Dental Cleaning	✓	
Spay/Neuter	✓	
Routine Blood Tests	✓	
Heartworm Testing and Prevention	✓	

Also, included at no additional cost is Nationwide's 24/7 vet helpline that helps thousands of pet owners with any pet questions. Members can sign up multiple pets with individual plans and receive additional discounts.

**Nationwide** | Customer Service: (877) 738-7874



## Retirement

### Principal

CSCF offers a supplemental retirement savings plan to all eligible employees through Principal. The 403(b) Retirement plan can be utilized by employee to help provide financial security at retirement. The 403(b) Retirement Plan allows employee to set aside a portion of employee's annual salary to be invested in a group variable annuity contract for payment to employee at a later date on a pre-tax basis.

### What are the Benefits of a 403(b)?

- Contributions Deposited into Individual Accounts - Employees own their own account and make all decision concerning the amount of employee retirement savings contributions.
- Employer Matching - CSCF matches 100% of the first 8% employee contributes to the plan through salary deferral. CSCF matching will begin the first of the month following six (6) months of employment. Employee is fully vested after three (3) years of service and always vested in money employee contributes.
- High Annual Contribution Limits - For 2025, employees can contribute up to \$23,500 to their account. Some employees may qualify for additional amounts or other catch-up options.
- Flexible Contributions - Employee may change the amount of contributions during the year as allowed.

### Withdrawing Vested Assets

Terminated participants may withdraw or roll over their funds in a lump sum at any time. Participants who have reached 59.5 years of age may also withdraw/roll over some or all of their assets. Participants who experience financial hardship may be eligible to withdraw an amount necessary to remedy the hardship. Employed participants with a vested balance of \$2,000 or more may take a loan at any time. Only one (1) active loan is permitted at a time.

For additional information, schedule an appointment with the CSCF's representative.

**Principal** | Customer Service: (800) 986-3343



## Claims, Billing & Benefit Assistance

If employees have questions on claims, receive bills from providers which they do not understand or would like general information on any of the employee benefits provided, please contact the Gehring Group Service Team.

The Gehring Group Service Team works directly with CareerSource Central Florida and its employees to provide claims and benefits service and will assist employees with their concerns. Please remember this is in addition to the Human Resources and is not replacing assistance employee may need from HR.

Employee may contact a claims specialist by:

### 1. Email

Please include your name, contact information and a brief description of the issue. A Gehring Group Claims Specialist will respond via email or phone call to gather additional information.

**OR**

### 2. Call

When calling, please identify yourself as an employee of the CareerSource Central Florida and ask to speak to a Claims Specialist or another member of the CareerSource Central Florida designated team to assist with questions or concerns.

Office hours are Monday through Friday, 8:30am – 5:00pm. If calling after office hours, please leave a message indicating you are a CareerSource Central Florida employee who would like to speak to a Claims Specialist. Please leave full name, contact information and a brief message and a Claims Specialist will be in contact with you the following business day.

At the Gehring Group, our goal is to be your advocate and ensure issues are resolved as quickly as possible.