

CareerSource Central Florida

Direct Provider of Workforce Services Extension Request

For Program Years 2020-2023

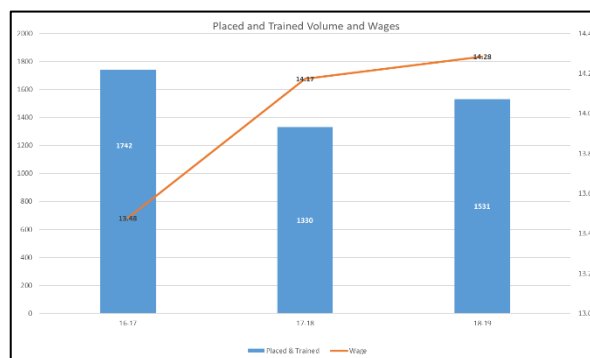
1. ***A review of how the provision of direct services during the prior period fit the business model that the local workforce development board (LWDB) proposed in its original request, and any proposed changes in the business model or the particular workforce services the LWDB intends to provide during the extension period.***

CareerSource Central Florida (CSCF) requests an extension of its designation as a workforce services provider for Lake, Orange, Osceola, Seminole and Sumter counties. As the provider of services for Region 12, CSCF can adapt services to meet the talent needs of local businesses and support emerging talent solutions. Additionally, directly delivering services allows CSCF to manage fiscal resources, performance, and staffing with minimal delays.

In 2014 and in 2016, CSCF commissioned a study to examine its effectiveness as a direct service provider. The study concluded that the organizations' performance was on par with other boards that deliver services via contractors, offered suggestions for improved focus on outcomes, business engagement, and organizational structure. The organization has continued and enhanced some of those practices and has been utilizing the Baldrige organizational excellence model since 2017 through its collaboration with the Florida Sterling Council to continue improving its business model.

CSCF has implemented strategies that has resulted in improved performance and positioned the organization to effectively move forward to meet the intent of the Workforce Innovation and Opportunity Act legislation and indicators of performance. CSCF has successfully implemented the following changes to its service delivery:

- **Aligned Business Services and Career Services teams** and financial resources to the region's selected high growth industries: CSCF identified Hospitality/Tourism; Manufacturing; IT/Finance; Construction and Utilities; Trade, Transportation and Logistics; and Healthcare as its high growth industries and has aligned all services to supporting talent development, recruitment, hiring, and retention services to these sectors. CSCF has provided trained opportunities to approximately 7,000 individuals through a variety of programs from PY 17-18 to current and has placed 5,800 individuals in careers within these growing sectors. In PY 18-19, CSCF made a strategic priority to increase wages of those who complete training and has seen an improvement of average wages from \$14.28/hr. to \$15.20/hr. in PY 19-20Q3.



- Collaborated and supported economic development efforts** in the five-county region to increase support of talent recruitment and hiring. CSCF has partnered with economic development partners to support regional companies such as Deloitte, Amazon Distribution Center, and Kroger in their initial hiring efforts. CSCF is closely aligned with the Orlando Economic Partnership through its “Investor Level” support and participation in work groups. CSCF has partnered with Sumter County, one of its more rural counties, to align staff support to the county’s economic development efforts; while in Lake County, the organization regularly collaborates with Elevate Lake. The organization’s business team members, who are organized by industry focus, also actively participate in the various local chamber and economic development agencies.

- Implemented strategies to increase the engagement of career seekers** visiting locations to improve assessment of needs and engage quickly in job search and/or job preparation activities. Although overall customers served has decreased, staff has increased the percentage of customers engaged in staff-delivered services by 41% from PY 16-17 to PY 18-19 (Table 1-A). As of April 1, 2020, staff had engaged 71% of the 57,700 individuals served year-to-date.

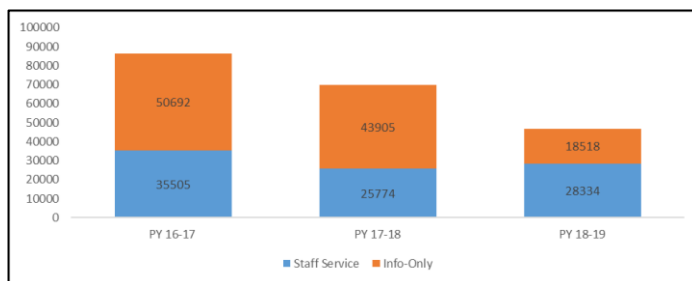
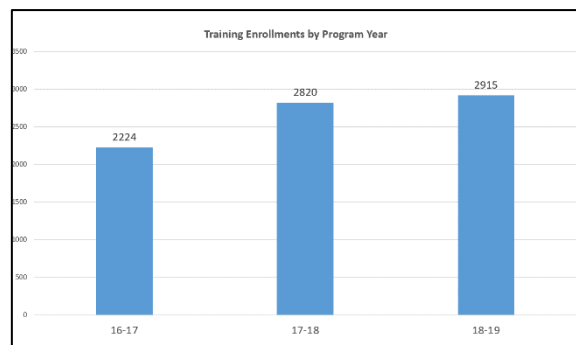


Table 1-A

- Aligned training services to the skills needs of employers** in the region: CSCF has been able to expand its training options to include short-term training options and community –based training opportunities that lead to employment and engage specialized populations. Over the last three years, although unemployment in our region has been low, CSCF has increased the number of individuals engaged in training activities from PY 16-17 to PY 18-19 by almost 700 individuals (*Note: local definition includes internship/work experience*). In PY 19-20 Q3, more than 1,780 individuals have engaged in training activities.



- Increased youth engagement and training:** Over the last two program years, the organization has focused on increasing the use of ITAs for youth and supporting enrollment into training programs that were one year or less in length and allowed for credential to be earned. In 2016-2017, approximately 75 youth received ITAs for training; in 2018-2019 that number more than tripled with now 241 young adults engaged in training with ITA support. In PY 18-19, CSCF served 989 youth, with 571 completing services and entering employment, military, or post-secondary school. More than 600 youth received an industry-recognized credential to support their efforts to enter the

workforce. Currently, CSCF is serving 1,006 youth and has supported 386 youth in entering employment, education, military, or apprenticeship.

- **Increase collaboration and coordination with its WIOA Core Partners:** Supported by a One Stop Operator, CSCF engages with its required and core WIOA Partners (Vocational Rehabilitation, Division of Blind Services, Adult and Family Literacy, Migrant Seasonal Farmworkers, Senior Community Employment Program) through regularly scheduled meetings to review progress on activities and services outlined in established MOUs, confirmation of Infrastructure Agreement contributions that support the region's full service American Jobs Center (AJC).

Moving forward: Over the next three years (PYs 2020-2023), CSCF is focused on delivery high-quality, customer focused services and continued excellence in fiscal stewardship. The Board's priorities continue to focus on building an organization of excellence and meeting the needs of the region by:

- Delivering talent solutions that ignite the potential of all career seekers through intentional relationships that focus on results;
- Delivering talent acquisition strategies for businesses in high growth industries; and
- Diversifying revenue streams to adjust for variables in funding and resource talent solutions for targeted populations (ex. Youth, individuals with disabilities, older workers).

Details of these efforts and others are articulated in CSCF's Strategic Plan (2020-2024) submitted to CareerSource Florida and the FL Department of Economic Opportunity.

2. ***The effective date for the extension:*** July 1, 2020
3. ***The period of time for when the extension would be in effect:*** CSCF's Request for Direct Service Provider is for a three -year period, July 1, 2020- June 30, 2023.
4. ***A review of the LWDB's stated reasons in its previous request why the LWDB has decided to directly provide the workforce services, and an explanation of how it is still in the best interest of the LWDB's customers that the LWDB continue to provide these services.***

As a direct service provider CSCF is positioned to directly impact its delivery of service via staff and a service delivery model that allows for flexibility in addressing local needs, and increases the organization's ability to be nimble in response to changes in legislation, local/regional needs, and emergency situations (natural disaster, COVID-19) . As resources for the workforce system have declined (5-7% per year), CSCF has continued to maintain and, in most cases, increase services to its customers by leveraging all program funds, managing costs in "real time" and not as cost reimbursement practice with sub-contractors, and coordinating with other community resources. CSCF is positioned to mitigate additional costs, such as profit, overhead, and administrative fees, as a direct service provider. The organization has realized cost savings in infrastructure, facilities, and staffing over the last three years. Through these efforts, CSCF has been fiscally prudent and customer services have seen minimal disruption or limitation, despite reductions in funding.

CSCF serves as an effective convener, partner, and decision maker without a third party, direct service provider, to negotiate on its behalf. CSCF has created effective relationships with Vocational Rehabilitation, Adult Education and Family Literacy, Division of Blind Services, Community Action Agencies, YouthBuild, Job Corps, United Way, Housing and Urban Development, and other community-based organizations to leverage resources and refer customers and businesses to complimentary services. In 2019, CSCF was able to quickly partner with DEO and Second Harvest, a community-based organization, to pilot the use of SNAP employment and training resources to increase the organization's capacity to deliver culinary skills training to individuals who qualified for SNAP but were not mandatory participants. Through this effort, 16 individuals are participating in programming with Second Harvest. Other community-based efforts include the Integrated Service Pilot Project with Lake Community Action Agency in Lake County that has supported 85 individuals in healthcare-related training, with 63 individuals placed in employment – 71% in healthcare-related jobs. This project has exceeded its initial goals of serving 50 residents and placing 35 of those residents in employment.

5. ***A review of the effectiveness of the firewall established by the LWDB to clearly separate existing roles as oversight body for the region's workforce delivery system and its role as the operational services directly provided by the LWDB, and an explanation of changes to be made to the firewall.***

The CSCF Board of Directors' Career Services Committee is charged with oversight of all program services. The Committee, which meets up to six times a year, reviews program performance and strategy development, and offers industry insight on how programs support the Board's identified high growth industries. CSCF's Chief Operating Officer present action items to the Committee for discussion and recommended action, which are then ultimately presented to the Board of Directors for final approval.

As local workforce boards are required to define the role of the One Stop Operator and determine how to competitively procure the entity or entities (\$678.600 -678.635) per requirements outlined under WIOA, the Board of Directors, with review and approval by the Career Services Committee, adopted a definition of One Stop Operator as required by the Act, in December 2016 and is as follows:

One Stop Operator: A consultant or contractor whose function is to coordinate the service delivery of all One Stop required partners including Adult Education, Vocational Rehabilitation, and the Division of Blind Services across our five-county region.

Career Service Provider: An entity to directly deliver career services for Title I WIOA, Wagner Peyser, Veterans, Trade, Welfare Transition, and Supplemental Nutrition Assistance Program that aligns with the local area's four-year plan and is responsible for the management of programs to ensure state and federal requirements are met.

CSCF selected and contracted with One Stop Operator whose role is to will work with CSCF's Chief Operating Officer to coordinate all required partners and develop strategies for increased resource and service coordination. Recommendations are presented to the Board's Career Services Committee for discussion and consideration. Any action needing full Board approval are presented as appropriate. If the Board approves an action and directs the President & CEO to begin

implementation, appropriate Board staff will be engaged to implement the approved strategy. CSCF is mindful of the necessary separation of the One Stop Operator and Career Services Provider and will continue have these firewalls in place.

6. ***An identification of the grant program(s) that fund the workforce service delivery model.***

The following grant programs fund CareerSource Central Florida's service delivery model:

- Wagner Peyser
- Unemployment Compensation
- Re-employment and Eligibility
- Workforce Innovation & Opportunity Act – Title I: Adult, Dislocated Worker and Youth (WIOA)
- Temporary Assistance to Needy Families (TANF)
- Supplemental Nutrition Assistance Program (SNAP)
- Specialized Grants/Awards – National Emergency Grant, Trade Adjustment Assistance, YouthBuild(USDOL), America's Promise (USDOL), Integrated Service Strategy Pilot.

7. ***An analysis of the costs of the services that documents the actual reduction in costs with the LWDB providing the services rather than contracting that service to another provider, and an estimate of such costs and savings for the upcoming period.***

As a direct operator of services, CSCF has demonstrated the ability to strategically plan and adjust administrative costs, and establish a reasonable cost allocation methodology, allowing more resources to support business and career services. CSCF is able to control costs based on volume, ensure all programs share infrastructure costs, and does not incur additional administrative, profit or overhead fees.

CSCF continues to effectively manage its administrative cost as a designated direct service provider. The 2018-2019 program year ended with administrative costs at 9.6%, lower than the federal cap of 10%, representing an annual savings of approximately \$128,000 dollars that is subsequently allocated to direct services. Within program services, Region 12 spent approximately 90.4% on direct client services, with intensive training activities reaching 51%, exceeding the state threshold of 30% and exceeding the local goal of 50%. Despite a reduction in training resources, CSCF has never requested a waiver of the state's ITA/training investment requirement. As of PY19-20Q3, CSCF's administrative costs are at 9% and 50% of Workforce Innovation and Opportunity Act resources for adults has been invested in intensive training, which is well above the state's threshold.

CSCF has realized cost and service delivery efficiencies by consolidating one-stop centers to high-traffic locations while decreasing facilities expenses. Over the last three years, the organization has continued to negotiate terms for better locations at lower costs, saving the organization about \$93,000. Moving to new facilities has also allowed the organization to increase access to public transportation, improve safety conditions, and support a customer's journey to employment. CSCF has continued to create additional efficiencies to reduce costs in other areas of the organization that include reduced cell phone costs, software costs, health care benefits, and staffing costs due to

restructuring of several positions. Additionally, all systems and processes are regularly evaluated to ensure the highest level of efficiency and cost savings.

8. ***A review of any other realized improvement to service delivery and performance outcomes, and description of anticipated improvements.***

CSCF has implemented various strategies to improve service delivery and improve outcomes:

Implementation of Organizational Excellence Model: CSCF has worked to adopt and implement a management framework consistent with Baldrige Criteria over the last four years that will assist the organization in aligning its leadership and strategies to its workforce, operations, and results. Through its work with the Florida Sterling Council, the organization has focused on continuous improvement, strategic planning, market research, workforce capacity building, and data-driven decision making. Integration of efforts will result in clear processes that lead to better management practices and sustained performance.

Call Center and Virtual Service: CSCF created an innovative call center in 2018 to provide frontline services including customer scheduling, state system account support for customers, SNAP and TANF case status support, and information on key services and resources to both career seekers and businesses in the region. As of PY 19-20 Q3, the call center supported about 67,000 unique calls. CSCF continues to seek technology solutions to increase efficiency, improve process cycle time, and add value to the customer experience. Online chat features will be added in PY 19-20 to support increased customer engagement efforts.

Youth Services: CareerSource Central Florida expanded its 2019 summer youth employment program to programming in every county in the region and increased from 481 participants in 2018 to 883 participants in 2019. Youth ages 16-19 were given the opportunity to acquire work readiness skills and experience work in a real-world business environment while earning a wage for eight weeks. Two additional programming tracks were added in 2019 to engage youth during the summer – Career Exploration and Accelerated Skills Training in Information Technology or Construction.

As the Direct Service Provider, CSCF is positioned to partner with community leaders to plan and execute a structured summer work experience program that is consistently delivered and managed. Planning has already begun for summer 2020 with the goal of serving 1,500 youth across the region's five counties. The coordination of workforce and local resources is a model that can be replicated across the state and could not be achieved without the nimbleness of being a direct service provider.

In 2018, CSCF launched the use of "Youth Navigators" to support the recruitment and engagement of special youth populations - foster youth, justice involved youth, urban youth, homeless youth, and youth with disabilities. These community agencies identify youth who may need additional supports to enter the workforce or navigate systems to enter post-secondary training opportunities and collaborate with dedicated CSCF staff to ensure they are able to connect to services and a dedicated career coach / consultant. In PY 19-20, CSCF expanded its Youth Navigators efforts to include five community organizations and is currently evaluating the effectiveness of this model.

9. ***Documentation that the public was provided a meaningful opportunity for review and comment on the proposed extension for a period not less than 10 days. Any submitted comments must be included.***

CSCF's Request for Extension of its Direct Service Provider status is consistent with the region's strategic plan that was posted for comment on CSCF's website in January 2020 as required under CareerSource Florida's WIOA Strategic Plan Instructions. Additionally, this request is posted on the region's website for public comment in the "About Us" section (www.careersourcecf.com/aboutus). The organization will file an addendum to this submission if there is substantive comment that affects its response.

10. ***Documentation that the Chief Elected Official has agreed to the planned extension.***

CareerSource Central Florida's Consortium of Chief Elected officials will meet jointly with the CSCF Board of Directors on June 25, 2020 when this action item will be presented. After the Consortium's approval, the request will be presented to the Board of Directors for their final action. Signatures affirming the approval of this request will be submitted to DEO at that time.

Submitted by:

CareerSource Central Florida, Reg. 12

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2020 Benefits Enrollment Guide

Plan year July 1, 2020 – June 30, 2021



TABLE OF CONTENTS

[Enrollment and Eligibility](#)

[Highlight of Open Enrollment Changes](#)

[Medical Plans](#)

[Health Savings Account](#)

[Flexible Spending Accounts](#)

[Dental Plans](#)

[Vision Plan](#)

[Employee Deductions](#)

[Life Insurance](#)

[Disability Insurance](#)

[Voluntary Accident and Critical Illness Plans](#)

[Employee Assistance Program](#)

[Required Notices](#)



The following descriptions of available benefit elections options, are purely informational and have been provided to you for illustrative purposes only. Payment of benefits will vary from claim to claim within a particular benefit option and will be paid at the sole discretion of the applicable insurance provider for each benefit option. The terms and conditions of each applicable policy or certificate of coverage will provide specific details and will govern in all matters relating to each particular benefit option described in this summary. In no case will any information in this summary amend, modify, expand, enhance, improve or otherwise change any term, condition or element of the policies or certificates of coverage that govern the benefit options described in this summary.

ENROLLMENT AND ELIGIBILITY

Offering a comprehensive and competitive benefits package is one way we recognize your contribution to the success of the organization and our role in helping you and your family to be healthy, feel secure and maintain work/life balance. This enrollment guide has been designed to provide you with information about the benefit choices available to you. Remember, open enrollment is your only opportunity each year to make changes to your elections, unless you or your family members experience an eligible "change in status."

As a CareerSource Central Florida employee, you are eligible for benefits if you work at least 30 or more hours per week. Benefits are effective on the first day of the month following 30 days.

How to Enroll in the Plans

Read your materials and make sure you understand all of the options available.

- Log in to PlanSource (benefits.plansource.com) to view your benefits and make changes.
- Update any necessary personal information.
- Make your benefit selections.
- If you have questions or concerns, please contact Human Resources

Whom Can You Add to Your Plan?

Eligible:

- Legally married spouse
- Domestic partners (complete a Domestic Partner Affidavit)
- Your natural or adopted children up to the end of the calendar year in which the dependent turns age 26

Ineligible:

- Divorced or legally separated spouse
- Sisters, brothers, parents or in-laws, grandchildren, etc.

Change in Status

Generally, you may enroll in the plan, or make changes to your benefits, when you are first eligible. However, you can make changes/enroll during the plan year if you experience a change in status. As with a new enrollee, you must submit your paperwork within 30 days of the change or you will be considered a late enrollee.

Examples of changes in status:

- You get married, divorced or legally separated
- You have a baby or adopt a child
- You or your spouse takes an unpaid leave of absence
- You or your spouse has a change in employment status
- Your spouse dies
- You become eligible for or lose Medicaid coverage
- Significant increase or decrease in plan benefits or cost

Did you know?



Open Enrollment is the only chance to make changes, unless you experience a "change in status."

HIGHLIGHT OF OPEN ENROLLMENT CHANGES

CareerSource Central Florida is pleased to present your 2020-2021 New Hire Employee Benefits Enrollment options

- ✓ Choose from three medical plans – all plans use Cigna’s national Open Access Plus network
- ✓ CFCS pays 100% of the employee only premiums for the High Deductible Health Plan (HDHP). In addition, the company provide \$100 monthly contributions into your Health Savings Account (HSA) if you are enrolled in the HDHP plan
- ✓ Dental and Vision are also provided through Cigna, and CSCF is paying 100% of the employee only premiums for dental and vision. Buy up plans are available on dental
- ✓ CSCF pays 100% of the premiums for life and AD&D insurance and long-term disability insurance – these benefits are no cost to you
- ✓ **Important Enrollment Information:** You may purchase voluntary life and AD&D insurance and short-term disability insurance as a new hire with no evidence of insurability. This is your one time opportunity to purchase up to the guaranteed issue amounts without having to fill out medical forms and be approved. In the future, you may have to apply for these benefits.

Benefits	Who Pays	Tax Treatment
Medical Coverage	CSCF & You	Pre-tax
Dental Coverage	CSCF & You	Pre-tax
Vision Coverage	CSCF & You	Pre-tax
Basic Life and Accidental Death and Dismemberment (AD&D) Insurance	CSCF	After-tax
Voluntary Life and Accidental Death and Dismemberment (AD&D) Insurance	You	After-tax
Short-Term Disability	You	After-tax
Long-Term Disability	CSCF	Pre-tax
Flexible Spending Accounts (FSA) (Healthcare/Dependent Care)	You	Pre-tax
Health Savings Account (HSA)	CSCF & You	Pre-tax
Voluntary Accident and Critical Illness Plans	You	Pre-tax

For more information about your benefits, please visit benefits.plansource.com to view your full benefit summaries in the PlanSource library.

MEDICAL PLANS

For this plan year, you can choose from the following medical options. Refer to the carrier benefits summaries for the exact benefit levels associated with your plan choice.

Cigna	HSA Compatible Plan		Copay Plan \$1,500 Deductible		Copay Plan \$500 Deductible	
Plan Year Deductible	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Individual	\$2,000 (applies to employee only coverage)	\$4,000	\$1,500	\$3,000	\$500	\$2,000
Family	\$4,000	\$8,000	\$3,000	\$6,000	\$1,000	\$4,000
Plan Year Out-of-Pocket (Includes deductible)						
Individual	\$4,000 (applies to employee only coverage)	\$8,000	\$3,000	\$6,000	\$1,000	\$4,000
Family	Individual in family: \$6,850 Family: \$8,000	Individual in family: \$16,000 Family: \$16,000	\$6,000	\$12,000	\$2,000	\$8,000
Coinsurance (carrier/member)	100% / 0%	80% / 20%	80% / 20%	50% / 50%	100% / 0%	50% / 50%
Professional Services						
Physician/Specialist	Deductible Only	20% after Deductible	\$30/\$60 Copay	50% after Deductible	\$25/\$50 Copay	50% after Deductible
Preventive Care	Covered at 100%	20% after Deductible	Covered at 100%	50% after Deductible	Covered at 100%	50% after Deductible
Urgent Care	Deductible Only	20% after Deductible	\$75 Copay	50% after Deductible	\$75 Copay	50% after Deductible
Hospital Care						
Inpatient	Deductible Only	20% after Deductible	20% after Deductible	\$500 per admission deductible then 50% (deductible waived)	Deductible Only	\$500 per admission deductible then 50% (deductible waived)
Outpatient	Deductible Only	20% after Deductible	20% after Deductible	\$500 per admission deductible then 50% (deductible waived)	Deductible Only	\$500 per admission deductible then 50% (deductible waived)
Emergency	Deductible Only	Deductible Only	\$250 Copay	\$250 Copay	\$250 Copay	\$250 Copay
Pharmacy						
Generic/Brand Preferred/ Brand Non-preferred	<u>Deductible then:</u> \$15/\$40/\$70	20% Coinsurance	\$15/\$40/\$70	50% Coinsurance	\$15/\$40/\$70	50% Coinsurance
Mail Order	3x Copay	20% Coinsurance	3x Copay	50% Coinsurance	3x Copay	50% Coinsurance

The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

CIGNA RESOURCES



myCigna.com

- Register for [myCigna.com](https://mycigna.com) to view claims, search for providers, and obtain the most from your benefits
- Download the Cigna Mobile App to always have your Cigna information handy
- Cigna offers free health and wellness coaching programs. Be sure to log in to [myCigna.com](https://mycigna.com) for information on free coaching programs and gym discounts. Programs include:
 - Tobacco cessation
 - Stress management
 - Weight management
 - Active and Fit gym membership discounts
 - Register on [myCigna.com](https://mycigna.com) or call 866.494.2111

How do I find a provider in the network?

- Register for [myCigna.com](https://mycigna.com) or you can continue as a guest without registering if you aren't a Cigna member yet
- Choose "Employer or School" for "How are you Covered"
- In the "Find a Doctor, Dentist or Facility" box, type in the area you want to search, and choose a provider type to narrow your search
- The network option for all three plans is: **Open Access Plus**

CIGNA RESOURCES



Telehealth – Virtual Visits

Cigna Telehealth Connection lets you get the care you need – including most prescriptions (when appropriate) – for a wide range of minor conditions. Now you can connect with a board-certified doctor via video chat or phone, without leaving your home or office. When, where and how it works best for you!

- **Choose when:** Day or night, weekdays, weekends and holidays.
- **Choose where:** Home, work or on the go.
- **Choose how:** Phone or video chat.
- **Choose who:** Amwell or MDLIVE doctors.

Say it's the middle of the night and your child is sick. Or you're at work and not feeling well. If you pre-register with one or both Amwell and MDLIVE, you can speak with a doctor for help with:

- › Sore throats
- › Headaches
- › Stomachaches
- › Fever
- › Colds and flu
- › Allergies
- › Rashes
- › Shingles
- › Acne
- › Bronchitis
- › Urinary tract infections and more

Register for both Amwell and MDLIVE through myCigna.com

HEALTH SAVINGS ACCOUNT (HSA)

Option for High Deductible Health Plan (HDHP)

For employees who elect the HDHP, you have the option of opening an HSA. The HSA-eligible plan provides a way to save money that becomes available in future years for health care expenses.

- The company contributes \$100 a month into your account! You can contribute additional money up to the IRS limits. In 2020 individuals can contribute up to \$3,550 and families can contribute up to \$7,100 to their HSA (these totals represent the total of employee and employer contributions). If you are 55 or older, you can make a \$1,000 catch-up contribution
- Contributions to an HSA can be made on a pre-tax or post-tax basis, and funds within the HSA grow without incurring taxes. Funds are withdrawn tax-free for healthcare related needs without having to file receipts, although you should keep your receipts in case you are ever audited
- Money deposited in the HSA by the employee AND employer immediately become the employee’s asset and is portable
- Please note that per IRS regulations you cannot have contributions to the HSA account if you are enrolled in Medicare. However, you can still use any HSA funds you have to pay for qualified healthcare expenses tax-free, but you cannot continue to contribute while enrolled in Medicare



Pre-Tax Plan	What is this account and how does it work?	Maximum Contribution Allowed after Employer Contribution	Can money in accounts be “rolled over”?
Health Savings Account (HSA)	An HSA account can be funded with pre-tax dollars by you and your employer to help pay for eligible medical expenses.	Employee only coverage: \$2,350 Family coverage: \$5,900 Catch up contribution (55 year of age or older): \$1,000	Yes, amounts left in your HSA account can be rolled over year to year and is portable if you leave employment of the company

The benefit plan information shown in this guide is illustrative only. This information is not intended to be exhaustive nor should any discussion or opinions be construed as professional advice.

FLEXIBLE SPENDING ACCOUNTS (FSA)

FSA accounts allows you to set aside money pre-tax to be used for qualified health care or dependent care expenses.

Health Care FSA (cannot elect if you are enrolled in the HDHP plan)

The Health Care FSA account allows you to set aside money pre-tax to be used for qualified health care expenses (copays, deductibles, coinsurance, Rx, etc.)

- ❑ Contributions reduce your taxable income and allow you to save for out-of-pocket expenses (e.g. Lasik)
- ❑ The annual maximum you can elect up to is **\$2,750** per year (increased \$50)
- ❑ The plan does have a “Use it or Lose it” rule – be sure you have expenses. There is a \$500 rollover feature for FSA Health coverage that allows you to roll over \$500 of funds into the next plan year. For termed employees you have a 90 day run out to submit claims for services rendered prior to the termination date
- ❑ For a list of qualified medical expenses, see the [IRS website](#) for additional information
- ❑ You will receive a debit card to access the funds to pay for services
- ❑ Register online to have access to your balance information or to file
- ❑ Download the PlanSource app to be able to take pictures of your receipts if you need to substantiate any purchases on your debit card
- ❑ **Important Information:** You must make a new election each open enrollment to continue in the plan

How do I log into my FSA account to check my balance?

- Using your web browser, navigate to plansource.wealthcareportal.com
- First time users must click on “Register”
- **User Name:** create your own user name and password
- **Employee ID:** first letter of your first name, up to the first six letters of your last name and the last four digits of your SSN. For example, if your name was Jane Williams and the last four of your SSN was 1234, you would enter jwillia1234 as the Employee ID
- **Registration ID:** Select Employer ID and enter NGE CAREER
- Follow the remaining steps to register



Android



iTunes

FLEXIBLE SPENDING ACCOUNTS (FSA)



Dependent Care FSA

The Dependent Care FSA account allows you to set aside money pre-tax to pay for qualified dependent day care expenses. Qualified expenses include:

- ☐ Day-care expenses for dependent children up to age 13
- ☐ Day-care expenses for dependent children and adult dependents that live in your home with qualifying mental or physical disabilities
- ☐ You and your spouse must work or attend school full time in order to be eligible to contribute
- ☐ You can elect up to \$5,000 per year. “Use it or Lose It” rules apply
- ☐ For active employees there is 90 day grace period to file claims at the end of the plan year. For termed employees you have a 90 day run out to submit claims for services rendered prior to the termination date
- ☐ **Important Information:** You must make a new election each open enrollment to continue in the plan

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DENTAL PLAN

For this plan year, you can choose from the following dental option. Refer to the carrier benefits summary for the exact benefit level associated with your plan.

Cigna	Low PPO		Mid PPO		High PPO	
Class	In-network	Out-of-network	In-network	Out-of-network	In-network	Out-of-network
Preventive	100%, No Deductible	100%, No Deductible	100%, No Deductible	100%, No Deductible	100%, No Deductible	100%, No Deductible
Basic	80%, After Deductible	80%, After Deductible	80%, After Deductible	80%, After Deductible	90%, After Deductible	90%, After Deductible
Major	50%, After Deductible	50%, After Deductible	50%, After Deductible	50%, After Deductible	60%, After Deductible	60%, After Deductible
Orthodontia	Not Covered	Not Covered	50%, No Deductible	50%, No Deductible	50%, No Deductible	50%, No Deductible
Deductible						
Individual	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150
Plan Maximums						
Plan Year Maximum	Year 1: \$1,000 Year 2: \$1,100 Year 3: \$1,200 Year 4: \$1,300	Year 1: \$1,000 Year 2: \$1,100 Year 3: \$1,200 Year 4: \$1,300	Year 1: \$1,500 Year 2: \$1,600 Year 3: \$1,700 Year 4: \$1,800	Year 1: \$1,500 Year 2: \$1,600 Year 3: \$1,700 Year 4: \$1,800	Year 1: \$2,000 Year 2: \$2,100 Year 3: \$2,200 Year 4: \$2,300	Year 1: \$2,000 Year 2: \$2,100 Year 3: \$2,200 Year 4: \$2,300
Ortho Lifetime Maximum	N/A	N/A	\$1,500	\$1,500	\$2,000	\$2,000

How do I find a dentist in the network?

- Register for myCigna.com or you can continue as a guest without registering if you aren't a Cigna member yet
- Choose "Employer or School" for "How are you Covered"
- In the "Find a Doctor, Dentist or Facility" box, type in the area you want to search, and choose "Dentist" to narrow your search
- The network option for all three plans is: **Total Cigna PPO (Cigna DPPO Advantage and Cigna DPPO)**

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VISION PLAN

For this plan year, you can choose from the following vision option. Refer to the carrier benefit summary for the exact benefit level associated with your plan.

Cigna	Vision	
Exam	In-network	Out-of-network
Copay	\$10 copay	Up to \$45 reimbursement
Frequency	12 months	12 months
Lenses		
Frequency	12 months	12 months
Single	\$25 copay	Up to \$32 reimbursement
Bifocal	\$25 copay	Up to \$55 reimbursement
Trifocal	\$25 copay	Up to \$65 reimbursement
Lenticular	\$25 copay	Up to \$80 reimbursement
Medically Necessary Contacts	Covered at 100% of reasonable & customary charges	Up to \$210 reimbursement
Elective Contacts	Up to \$150 allowance after \$25 copay	Up to \$120 reimbursement
Frames		
Frequency	24 months	24 months
Frames	Up to \$80 allowance after \$25 copay	Up to \$44 reimbursement
Network	Cigna Vision	N/A



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LIFE AND AD&D INSURANCE PLAN

CSCF Paid Basic Life & AD&D

CareerSource Central Florida provide you with a flat \$150,000 of Basic Life and Accidental Death & Dismemberment Insurance coverage at no cost to you – premium is 100% company paid. Coverage amounts may be portable should you change employment. **Please make sure add a beneficiary when enrolling**

You may also elect additional life insurance for yourself, your spouse, and your dependent children

Cigna	Voluntary Life and AD&D Insurance
Life Benefit	You may purchase life insurance in \$10,000 increments to a maximum of \$500,000
Spouse Benefit	Up to 50% of employee coverage to a maximum of \$100,000, rates are based on the employee's age
Child Benefit	\$10,000 maximum; \$500 maximum for children under 6 months old Not to exceed 50% of the employee coverage
Guarantee Issue (when first eligible for benefits as a new hire)	Employee: \$150,000 Spouse: \$50,000 Dependent Child: \$10,000
Age Reduction	35% at age 65 60% at age 70 75% at age 75
Conversion/Portability	Included
Rates	Rates are age banded – please view rate information online in PlanSource

Important Information

New Hire Enrollment only: As a new hire you may purchase voluntary life and AD&D insurance for yourself (up to \$150,000) and for your spouse (up to \$50,000) with no Evidence of Insurability (EOI) requirements. This means you are automatically approved for up to the guaranteed issue limits without having to fill out medical forms and be approved.

Any amount over the guaranteed issue will require EOI forms to be completed and approved by Cigna.

Future open enrollments will require EOI forms for any new enrollments or increases.

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DISABILITY INSURANCE

Cigna	Voluntary Short-Term Disability	CSCF Paid Long-Term Disability
Benefit	66.67% of weekly covered earnings	60% of monthly covered earnings
Maximum Benefit	\$750 per week	\$6,000 per month
Elimination Period	14 days (accident or illness)	180 days
Duration of Benefit	Up to 24 weeks	Later of social security normal retirement age or maximum benefit period
Pre-existing condition	3 month look back, 12 month exclusion	3 month look back, 12 month exclusion
Rates	Rates are age banded and based on salary – please view rates online in PlanSource	Paid for by CSCF

Important Information
New Hire Enrollment only:

Cigna offers a one time enrollment opportunity for STD without Evidence of Insurability (EOI). You can enroll in voluntary STD without having to fill out medical forms and be approved.

Pre-existing limitations are still included, but you don't have to be approved if you elect this benefit as a new hire.

At future open enrollments, you will need to complete the EOI forms and be approved for this benefit.

Did you know?



Over a billion people worldwide live with some form of disability- about 15% of world population.*

**Source: World Health Organization*

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EMPLOYEE DEDUCTIONS – Medical, Dental and Vision

Rates for Medical Bi-Weekly Cost (24 Deductions)

Cigna Rates	HSA Compatible Plan	Copay Plan \$1,500 Deductible	Copay Plan \$500 Deductible
Employee Only	\$0.00	\$16.41	\$75.35
Employee + Spouse	\$33.78	\$105.37	\$282.20
Employee + Child(ren)	\$29.36	\$91.58	\$245.28
Family	\$49.72	\$155.10	\$415.39

If you opt out of the medical and can prove that you are covered elsewhere, CSCF will provide you with an additional \$115.40 per pay period.

Rates for Dental Bi-Weekly Cost (24 Deductions)

Cigna Rates	PPO Low Dental Plan	PPO Mid Dental Plan	PPO High Dental Plan
Employee Only	\$0.00	\$1.44	\$3.54
Employee + Spouse	\$3.66	\$4.09	\$4.72
Employee + Child(ren)	\$4.63	\$5.83	\$6.86
Family	\$7.11	\$8.73	\$10.24

Rates for Vision Bi-Weekly Cost (24 Deductions)

Cigna Rates	Vision Plan
Employee Only	\$0.00
Employee + Family	\$1.93

For additional rate information, visit:
benefits.plansource.com



The rates shown in this guide are illustrative only. To the extent the rates contained herein differ from those in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the rates in the underlying insurance documents will govern in all cases.

ACCIDENT AND CRITICAL ILLNESS PLANS

Accident Plan

- Allstate Accident Insurance pays you cash in the event you have an accident
- The cash benefit can be used to help pay deductibles, treatment, rent and more. The money is yours to spend as you see fit
- Outpatient Physician Treatment Benefit- pays \$50 for up to two visits per covered person (max of 4 for family). Can be used for any outpatient service!
- If you currently have the Allstate accident plan in place, this is the same plan and rates. It is now being enrolled through [PlanSource](#)

Accident Plan: Sample Benefits	
Plan pays a benefit for:	Dislocation or Fracture
Accidental Death	Initial Hospital Confinement
Dismemberment	Ambulance
Hospital Confinement	Lacerations
Intensive Care	Skin Grafts
Medical Expenses	Burns
Common Carrier Accidental Death	Plus many other benefits. See plan summary in PlanSource for full listing



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ALLSTATE SUPPLEMENTAL PLANS

Critical Illness

The Voluntary Group Critical Illness plan through Allstate pays you a lump sum benefit if a covered member is diagnosed with one of the specified illnesses (Heart attack, stroke, cancer etc.)

- You can choose a lump sum payment benefit of \$10,000 or \$20,000. Benefits paid directly to you regardless of other insurance.
- Coverage can be elected for both you and your eligible dependents. Dependent benefit amount will be 50% of your benefit election
- Rates include dependent children – no additional premium to add dependent children to the plan
- You are eligible for a \$50 benefit per covered person per calendar year for a covered wellness screening test
- The age banded rates are “issue age” meaning you pay the same rate as long as you are enrolled in the policy
- There is a pre-existing conditions limitation if you have any conditions that you received treatment for during the past 12 months

Critical Illness Sample Benefits	% of Benefit
Heart Related	
Heart Attack	100%
Stroke	100%
Major Organ Transplant	100%
Coronary Bypass Surgery	25%
Cancer Related	
Invasive Cancer	100%
Carcinoma in Situ	25%
Other Illnesses	
Benign Brain Tumor	100%
End-Stage Renal Failure	100%
Coma	100%
Advanced Alzheimer’s Disease	25%
Advanced Parkinson’s Disease	25%

Rates are based on age and tobacco usage. See your personalized rates in [PlanSource](#)

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EMPLOYEE ASSISTANCE PROGRAM

- Mental health is just as important to take care of as our physical health
- Cigna offers an employee assist program that helps support your emotional health
- You have access to three face to face visits with a counselor at no cost, plus unlimited telephonic support
- Also available, live chat on [myCigna.com](https://mycigna.com), plus virtual counseling sessions available
- Support programs for autism, eating disorders, substance abuse and more
- You have access to legal and financial services through the program as well

Access these resources:

- Call 27/ live assistance at 877-231-1492 or the number on the back of your ID card
- Visit [myCigna.com](https://mycigna.com)



REQUIRED NOTICES

Newborn and Mothers' Health Protection Act

- Group health plans and health insurance issuers generally may not, under federal law restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law, require that a provider obtain authorization from the plan or the issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Women's Health and Cancer Rights Act

- In October 1998, Congress enacted the Women's Health and Cancer Rights Act of 1998. This notice explains some important provisions of the Act. Please review this information carefully. As specified in the Women's Health and Cancer Rights Act, a plan participant or beneficiary who elects breast reconstruction in connection with a covered mastectomy is also entitled to the following benefits: 1. All stages of reconstruction of the breast on which the mastectomy has been performed; 2. Surgery and reconstruction of the other breast to produce a symmetrical appearance; and 3. Prostheses and treatment of physical complications of the mastectomy, including lymphedemas. Health plans must provide coverage of mastectomy related benefits in a manner to determine in consultation with the attending physician and the patient. Coverage for breast reconstruction and related services may be subject to deductibles and insurance amounts that are consistent with those that apply to other benefits under the plan.



HIPAA Notice



HIPAA Privacy Notices

HIPAA requires group health plans to provide a notice of current privacy practices regarding protected personal health information (PHI) to enrolled participants. All employers must distribute HIPAA Privacy Notices if the plan is self-funded or if the plan is fully-insured and the employer has access to PHI. If the employer maintains a benefits website, the HIPAA Privacy Notice must be included on the website.

The HIPAA Privacy Notice must be written in plain language and must describe three things: (1) the use and disclosures of PHI that may be made by the group health plan; (2) plan participants' privacy rights; and (3) the group health plan's legal responsibilities with respect to the PHI.

The Department of Health and Human Services (HHS) has developed three different model Privacy Notices for health plans to choose from: booklet version, layered version, and full-page version.

More information can be found at: <https://www.hhs.gov/hipaa/for-professionals/privacy/guidance/privacy-practices-for-protected-health-information/index.html>

Link to OneDigital's privacy policy: <https://www.onedigital.com/privacy-policy/>



Model Special Enrollment Notice

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within the appropriate time period that applies under the plan after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage). In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within the appropriate time period that applies under the plan after the marriage, birth, adoption, or placement for adoption. To request special enrollment or obtain more information, contact the appropriate plan representative.

For additional information on your employer's privacy policy, please contact your HR department.

CONFIDENTIALITY NOTICE

Digital Insurance LLC dba OneDigital Health and Benefits does not sell or share any information we learn about our clients and understands you may have to answer sensitive questions about your medical history, physical condition and personal health habits as required by our insurance carrier partners.

We collect nonpublic personal information from the following sources:

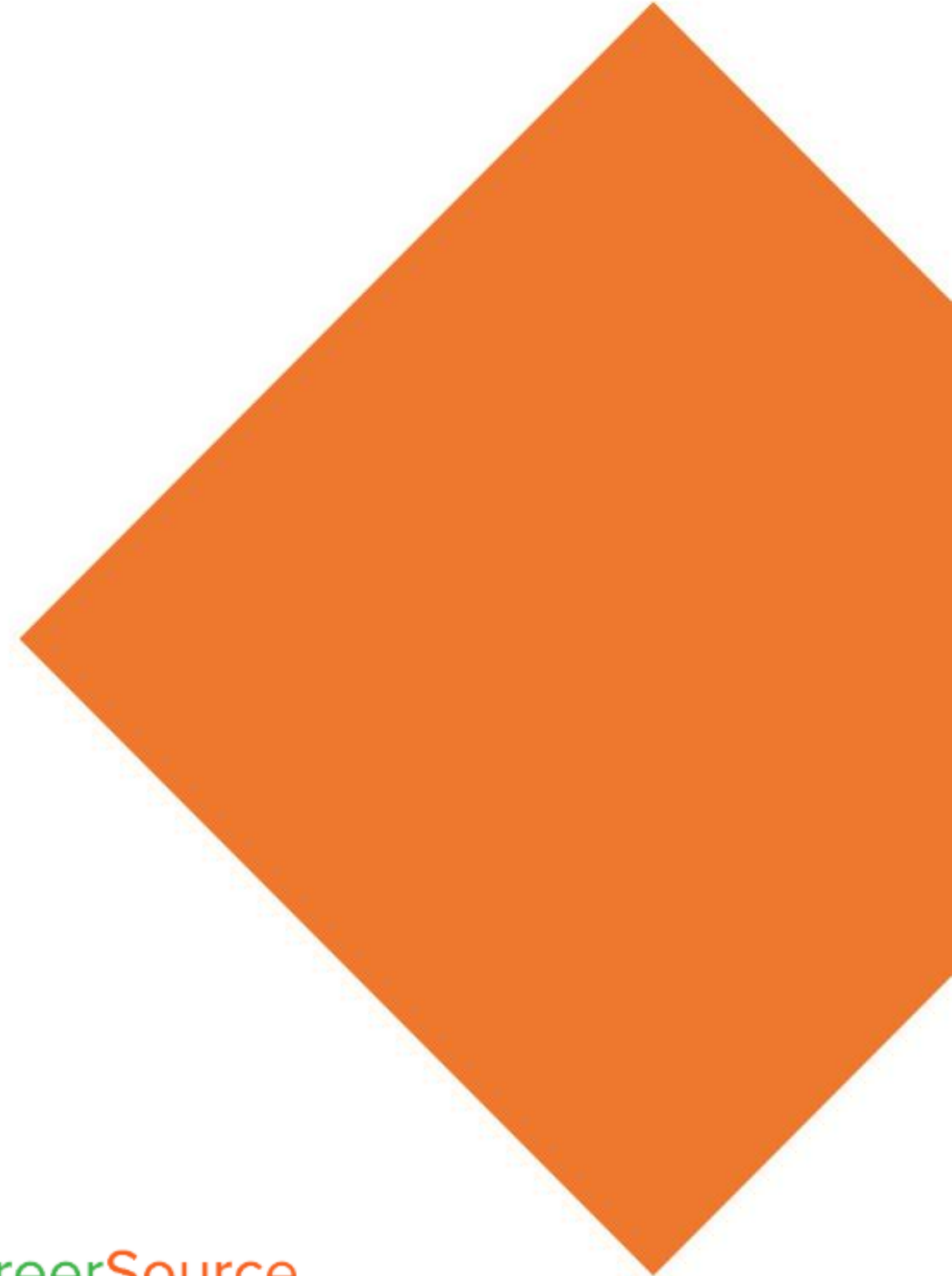
- Information from you, including data provided on applications or other forms, such as name, address, telephone number, date of birth and Social Security number
- Information from your transactions with us and/or our partners such as policy coverage, premium, claim, and payment history.

OneDigital Health and Benefits recognizes the importance of safeguarding the privacy of our clients and prospective clients, and we pledge to protect the confidential nature of your personal information. We understand our ability to provide access to affordable health insurance to businesses and individuals can only succeed with an environment of complete trust.

In the course of business, we may disclose all or part of your customer information without your permission to the following persons or entities for the following reasons:

- To an insurance carrier, agent or credit reporting agency to detect, prevent or prosecute actual or potential criminal activity, fraud, misrepresentation, unauthorized transactions, claims or other liabilities in connection with an insurance transaction.
- To a medical care institution or medical professional to verify coverage or benefits, to inform you of a medical problem of which you may or may not be aware or to conduct an audit that would enable us to verify treatment.
- To an insurance regulatory authority, law enforcement or other governmental authority to protect our interests in detecting, preventing or prosecuting actual or potential criminal activity, fraud, misrepresentation, unauthorized transactions, claims or other liabilities in connection with an insurance transaction.
- To a third party, for any other disclosures required or permitted by law. We may disclose all of the information that we collect about you, as described above.

Our practices regarding information confidentiality and security: We restrict access to your customer information only to those individuals who need it to provide you with products or services, or to otherwise service your account. In addition, we have security measures in place to protect against the loss, misuse and/or unauthorized alternation of the customer information under our control, including physical, electronic and procedural safeguards that meet or exceed applicable federal and state standards.





EMPLOYEE ROSTER

Position/Title	Salary	Incentive
Accounting Specialist	\$48,422.40	\$0
Application Support Manager	\$68,286.40	\$0
Business Analyst	\$70,761.60	\$0
Business Services Consultant- Generalist	\$40,476.80 - \$53,768.00	\$0
Business Services Consultant- Specialist	\$44,553.60 - \$54,204.80	\$0
Career Services Consultant	\$34,278.40 - \$55,536.00	\$0
Career Services Consultant- Youth	\$34,777.60 - \$52,603.20	\$0
Career Services Manager	\$64,646.40 - \$73,278.40	\$0
Chief Executive Officer/President	\$202,758.40	\$0
Chief Financial Officer/First Vice President	\$140,649.60	\$0
Chief Operating Officer/First Vice President	\$165,484.80	\$0
Communications Manager	\$66,955.20	\$0
Communications Specialist	\$46,633.60	\$0
Contact Center Consultant	\$34,320.00 - \$53,976.00	\$0
Contracts Management Specialist	\$68,889.60	\$0
Controller	\$90,875.20	\$0
Data Analyst	\$58,656.00	\$0
Data Reporting Specialist	\$53,081.60	\$0
Director of Business Intelligence	\$101,982.40	\$0
Director of Business Services	\$85,009.60	\$0
Director of Information Technology	\$90,875.20	\$0
Director of Operations	\$93,600.00	\$0
Director of Public Affairs	\$87,568.00	\$0
Director of Youth Operations	\$83,158.40	\$0
Economic Development Liaison	\$61,817.60 - \$71,406.40	\$0
Executive Assistant	\$56,659.20	\$0
Executive Board Coordinator	\$55,640.00	\$0
Executive Operations Coordinator	\$52,145.60	\$0
Facilities Manager	\$75,004.80	\$0
Helpdesk Technician	\$42,640.00	\$0
Human Resources Coordinator	\$47,028.80	\$0
IT Operations Manager	\$68,286.40	\$0
Learning Advisor	\$55,161.60	\$0
Learning and Development Manager	\$72,862.40	\$0
Learning Liaison	\$53,081.60	\$0
Marketing Outreach Coordinator	\$54,912.00	\$0
Operations Manager	\$86,382.40	\$0
Program Manager	\$44,574.40 - \$61,817.60	\$0
Public Affairs Coordinator	\$50,003.20	\$0
Senior Accounting Specialist	\$53,851.20	\$0
Senior Manager of Corporate Communication	\$80,017.60	\$0
Senior Manager of Outreach Marketing	\$87,568.00	\$0
Senior Payroll Benefits Analyst	\$55,286.40	\$0



EMPLOYEE ROSTER

Senior Planning Manager	\$77,563.20	\$0
Senior Program Manager	\$65,000.00	\$0
Senior Strategic Talent Scout	\$65,000.00	\$0
Sr. Mngr of Project Development & Contracts	\$85,508.80	\$0
Systems Administrator	\$63,315.20	\$0
User Experience Support Technician	\$52,000.00	\$0
Vice President of Human Resources	\$114,441.60	\$0
Vice President of Innovation and Technology	\$108,222.40	\$0
Vice President of Strategic Communications	\$117,166.40	\$0
Virtual Services Coordinator	\$39,582.40	\$0
Youth Community Manager	\$55,016.00	\$0
Youth Program Coordinator	\$37,440.00	\$0