# 2027 BENEFIT HIGHLIGHTS

## GUIDE FOR ACA ELIGIBLE EMPLOYEES

Lee County
Southwest Florida

# CONTACTS

## Lee County Benefits

benefits@leegov.com

(239) 533-2245
*(ask for benefits)*

(239) 485-2052

| | |
|---|---|
| **Lynne Peterson** Benefits & Fiscal Manager<br>**hpeterson@leegov.com** | (239) 533-0822 |
| **Camilla Smith** Senior Benefits Specialist<br>**csmith3@leegov.com** | (239) 533-0852 |
| **Angie Vierling** Benefits Specialist<br>**avierling@leegov.com** | (239) 533-0826 |
| **Patricia Naylor** Benefits Specialist<br>**pnaylor@leegov.com** | (239) 533-0806 |
| **Dedicated Aetna Representative**<br>**askAetnaLeeCounty@aetna.com** | (239) 533-0829 |
| **Reggie Wilson** Wellness and Organizational Health Coordinator<br>**rwilson2@leegov.com** | (239) 533-0818 |
| **Tracey Matuszko** Onsite Dedicated Wellness Coordinator<br>**tracey.matuszko@aetna.com** | (239) 533-0830 |

Lee County
Southwest Florida

# 2027 BENEFITS

## CARRIER CONTACTS

| | | |
|---|---|---|
| Benefits Resources | https://go.leefl.gov/Benefits | |
| Deferred Compensation | Mission Square (Previously named ICMA-RC) | www.missionsq.org<br>(202) 578-8771<br>Natascha Barone<br>nbarone@missionsq.com |
| | Nationwide | www.nrsforu.com<br>(239) 224-3494<br>Jessica Rosen<br>jessica.rosen@nationwide.com |
| Florida Retirement System (FRS) | (866) 446-9377<br>www.myfrs.com | |

| BENEFIT | CARRIER | WEBSITE | TELEPHONE |
|---|---|---|---|
| Medical | Aetna | www.aetna.com | 888-266-5519 |
| Pharmacy | Aetna | www.aetna.com | 866-612-3862 |
| Telemedicine | TelaDoc | www.Teladoc.com/Aetna | 1-855-TELADOC (835-2362) |
| Dental | Aetna | www.aetna.com | 877-238-6200 |
| Vision | VSP | www.vsp.com | 800-877-7195 |
| Life | The Standard | www.standard.com | 800-628-8600 |
| Short-Term Disability | The Standard | www.standard.com | 800-378-2395 |
| Long-Term Disability | The Standard | www.standard.com | 800-378-2395 |
| Flexible Spending Account (FSA) | Inspira Financial | https://inspirafinancial.com | 844-729-3539 |
| EAP (Employee Assistance Program) | Aetna | www.resourcesforliving.com | 888-238-6232 |

# IN THIS GUIDE

We've carefully selected highlighted info on benefits available to you that we feel you'll want to know. In case we missed anything, we have included the Summary Benefits of Coverage for each benefit and contact information for each carrier. This will allow you to compare the different benefit plans and make the best selection for you and your family.


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|---|---|
| 5 | Making Benefit Changes |
| 7 | Medical Benefits |
| 13 | Deferred Compensation Program |
| 14 | Wellness Program |
| 17 | Employee Assistance Program |
| 20 | Glossary, Disclosures & Legal Notices |


Lee County Government provides group insurance benefits to all eligible employees. The Employee Benefit Highlights Booklet provides a general summary of the benefit options as a convenient reference. Please refer to the County's Personnel Policies and/or Certificates of Coverage for detailed descriptions of all available employee benefit programs and stipulations therein. If employees require further explanation or needs assistance regarding claims processing, please refer to the customer service phone numbers on the carrier contacts or contact Human Resources

# WE'LL MAKE THIS QUICK

Here's a quick checklist for you to use as you go through your enrollment. Additional details can be found in the appendix of this document and on our website. As you go through the enrollment process, you'll also have a number of opportunities that will help you navigate your benefits. And as always, your benefits team is here to help. Please reach out at (239) 533-2245.

- ❑ **Review your benefit options**
- ❑ **Enroll in your benefits**
  - ❑ Open Enrollment – Online at vista.leeclerk.org/pds/login/login.aspx
  - ❑ Enrollment and Qualifying Event Information: https://go.leefl.gov/BenefitsEnrollment
- ❑ **Send any necessary dependent paperwork to HR**
  - ❑ Covering dependents: certified marriage certificate, social security card, birth certificate
- ❑ **Review your benefits statement to ensure it is correct**

## QUALIFYING EVENTS

Open Enrollment is your only opportunity to make changes to your coverage, unless you experience a qualified change in status.

**"Qualifying Event" includes but is not limited to:**

- Marriage, divorce, or annulment;
- The birth or adoption of a child;
- The death of your spouse or child;
- A change in the number of your dependents;
- A change in employment status for you, your spouse, or your dependent that results in a change of insurance eligibility.

A qualifying event **must be reported within 60 days of the date of the event and is effective the first of the month following receipt of completed documentation**. Due to Health Care Reform policy changes, the above-mentioned status changes for dependent children may be subject to revision based on future amendments to regulations that govern "changes in status" for cafeteria benefits plans. Failure to report the qualifying event timely may result in a reversal of claims, which will become your financial responsibility.

## NEED TO REQUEST A CHANGE?

Contact the Benefits Team in Human Resources for assistance at 239-533-2245.

Find out more at:
https://go.leefl.gov/BenefitsEnrollment

## NEED TO ADD A SPOUSE OR DEPENDENT TO YOUR BENEFITS?

The Human Resource Benefits Team will need the following to add a dependent to your benefit plan:

### To Add Spouse:

- Certified marriage certificate
- Social security card
- Drivers license or Passport
- Spouse COBRA acknowledgement form

### To Add Dependent:

- Birth certificate
- Social security card
- Legal documentation for adoption, fostering, or court appointed guardianship
- Stepchildren: certified marriage certificate, birth certificate and social security card

# 2027 BENEFIT PREMIUMS

All rates below are monthly rates unless otherwise indicated. Premiums deduction schedule for BOCC Employees are noted for each benefit. Please note *COBRA rates are employer contributions + employee contributions + 2% for COBRA eligible benefits.

## MEDICAL

| COVERAGE LEVEL | EMPLOYEE PAYS | EMPLOYER PAYS |
|---|---|---|
| Employee Only | $15 | $1,865 |
| Employee & Dependents | $115 | $2,530 |
| Employee & Spouse | $145 | $2,530 |
| Employee & Family | $160 | $2,330 |
| 26 – 30 Year Old Dependent | $1,880 | $0 |

Monthly premium split between 1st and 2nd checks in the month

# MEDICAL PLAN

aetna

Two medical plans are available – Aetna Select and Aetna Choice POS II. Both are comprehensive plans with services that include, but are not limited to routine, preventive, mental health, hospitalization, and prescription drug benefits. Please note that the Select Open Access plan does not cover any out-of-network claims. The Aetna Choice POS II plan allows you to visit in network and out-of-network doctors and hospitals of your choice. Out-of-network doctors and hospitals do not contract with our insurance carrier, Aetna. They normally charge more for their services, and you might have to pay the difference between what the plan pays for services and the amount they charge.

| | AETNA SELECT OPEN ACCESS | AETNA CHOICE POSII OPEN ACCESS |
|---|---|---|
| PCP Requirement | None | None |
| Referrals Required | No | No |
| Out of Network Benefits | No | Yes |
| Teladoc Benefits | Yes | Yes |

## CO-PAYS

| | | |
|---|---|---|
| Primary Care Physician (PCP) | $10 | $10 |
| Behavioral Health | $10 | $10 |
| Specialist | $45 | $55 |
| Urgent Care | $50 | $50 |
| Lab (Quest or LabCorp) | $25 | $35 |
| Emergency Room | $225 | $225 |
| Hospital Admission | $500 | $500 |
| Outpatient Services | $200 | $200 |
| TelaDoc | $10 | $10 |

All co-pays listed above are for in network benefits. To view additional plan details please review the plan documents and Summary Plan Descriptions located on the Benefits page https://go.leefl.gov/BenefitsResourceLibrary

## FIND A NETWORK PROVIDER

You are encouraged to create a login for your Aetna.com account to identify in-network providers based on your enrolled plan. click here to go directly to Aetna POS II providers and here to access Aetna Select providers.

## PREVENTIVE SERVICES

The following in-network preventive services will be offered at no cost to the member:

- Routine Adult Physical Exams
- Routine Well Child Physical Exams (includes audiometric exam)
- Routine GYN
- Routine Cancer Screenings (Mammography/Colon Screening/DRE/PSA)
- Routine Vision Exam

## COMPLEX IMAGING SERVICES

Have a $50 co-pay for either plan. These services include but are not limited to:

- MRI
- PET Scan
- CAT Scan
- Nuclear Stress Test

**Pre-authorization for these services is required** and must be obtained by your physician's office. Please visit Aetna's website at https://www.aetna.com/individuals-families/prior-authorization-guidelines.html for additional services.

## AETNA VISION DISCOUNTS

Provides discounts on one routine eye exam every 12 months and provides discounts on eyeglasses, sunglasses, contact lenses and solutions, LASIK surgery, and more. This coverage is included with your Aetna health benefits plan at no additional cost for the program.

## OPTING OUT OF MEDICAL BENEFITS?

The Opt-Out incentive option is available to employees who have coverage other than the Lee County Health Plan and wish to "Opt-Out" of our medical plan.

- This BoCC benefit is **$50 per month**, and eligible employees must qualify at initial enrollment by providing proof of other coverage.
- Once enrolled, this benefit will "roll over" into each new plan year.
- An employee may "opt back in" to the medical plan at the next annual open enrollment period; or, with a qualifying event reported within 60 days of the date of the event.
- To enroll in or to drop this plan, complete the Opt Out form and provide proof of other coverage.

If you are covered as a spouse or dependent in the Lee County Health Plan, or another entity covered by our insurance plans, you are not eligible to elect this option.

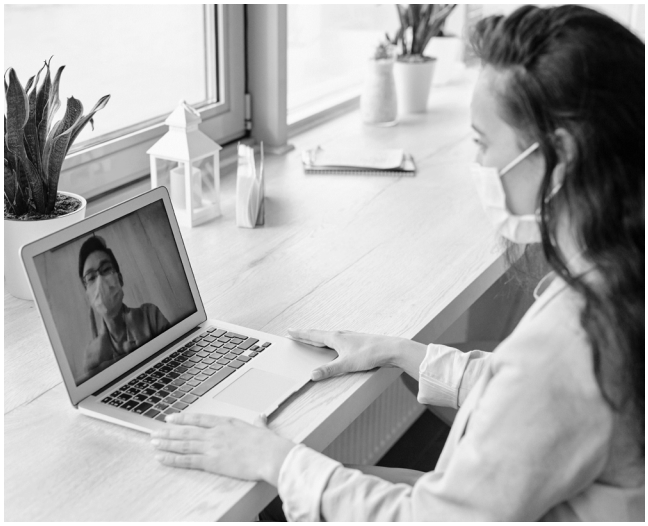
If you have coverage outside of the Lee County plan, consider opting out of Lee County's medical coverage. Being double covered doesn't necessarily mean you'll have fewer out-of-pocket costs, and you'll be paying 2 premiums for coverages. Talk to a member of the Benefits team if you have questions.

## TELADOC

Talk to a doctor anytime, anywhere by phone or video. It's included in your medical plan.

- 24/7 access to care by web, phone or mobile app
- High quality care with over 7,000 U.S. board-certified doctors
- Get help with TelaDoc's comprehensive suite of services
- Simple and easy registration

1-855-TELADOC (835-2362) | Teladoc.com/Aetna



### Create an Account

Use your phone, the app, or the website to create an account and complete your medical history.

### Talk to a Doctor

Request a time and a Teladoc doctor will contact you.

### Feel Better

The doctor will diagnose symptoms and send a prescription if necessary.

## ACCESS THE AETNA WEBSITE

**Aetna.com**

## DOWNLOAD THE APPS

Available for Apple or Android

**Teladoc**
24/7 access to a doctor

**Aetna Health**
View benefits details, member ID cards and more!

## PHARMACY

### RETAIL STORES

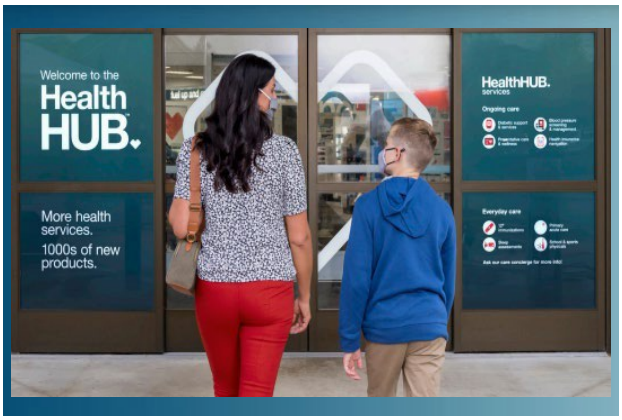
| | |
|---|---|
| Generic | $10 |
| Formulary Brand | $35 |
| Non-Formulary Brand | $50 |

### MAIL ORDER OPTIONAL PROGRAM

**Want one less thing to worry about? Sign up to have a 90-day supply of your maintenance medications shipped right to your door with Aetna's Mail Order Program!**

For more information, call 888-792-3862 or login to your www.aetna.com account, navigate to the Pharmacy tab and select "Start a New Mail-Order Prescription". You can also ask your doctor to send your prescription to CVS Caremark.

## CVS HealthHUB




**Convenient care at $0 cost to you!**

CVS HealthHUB provides access to health services for certain acute and chronic conditions — delivered by a local care team that's focused on providing personalized, one-on-one support. Services include:

- Preventative care and wellness
- Care for minor illnesses and injuries
- Blood pressure, Diabetic screenings, and sleep apnea screenings
- Medication consultations and reconciliation
- Over-the-counter health support

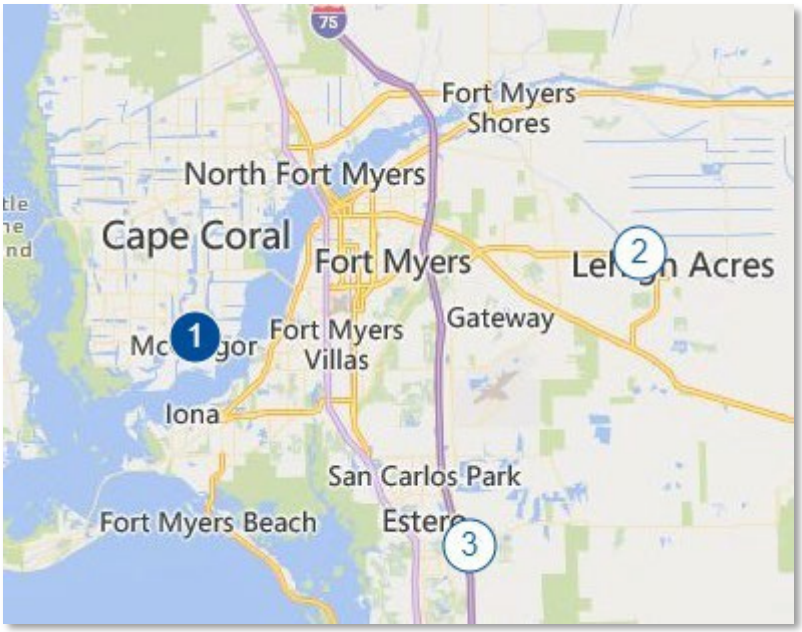
CVS HealthHUB providers can also administer vaccines and write prescriptions, when medically appropriate.

**Book an appointment online and walk right in**

With flexible hours, including nights and weekends, you can get care that meets your busy schedule.

**Find a HealthHUB near you:**

**https://www.cvs.com/content/health-hub**



## Know Your Options When You Need Care

You have several affordable and convenient options for immediate care. Keep this chart from Aetna handy to help you make a smart choice the next time you need medical care. You may save time and money.

| | Care from anywhere | In-person | | | |
|---|---|---|---|---|---|
| | **Non-emergency** | **Non-emergency** | **Non-emergency** | **Urgent** | **Emergency** |
| **Care Options** | **Teladoc Health®** Teladoc Health gives you 24/7 access to board-certified doctors anytime. They can treat many non-emergency medical issues by phone or video. | **Primary care physician (PCP**)** Your PCP is the best option for in-person, non-emergency care. To find in-network PCPs near you, log in to your member website. | **MinuteClinic®** MinuteClinic offers convenient care 7 days a week from certified nurse practitioners and physician assistants at select CVS Pharmacy® and Target stores nationwide. | **Urgent care center** Urgent care centers provide quick care for serious, but not life-threatening, situations. Many urgent care centers offer imaging, X-ray and lab services. | **Emergency room** The emergency room (ER) is for emergencies that can permanently impair or endanger your life. Using the ER for non-life-threatening issues can be very costly and probably means a very long wait time. |
| **When to use** | • Allergies<br>• Flu<br>• Bronchitis<br>• Sinus infection<br>• Food poisoning<br>• Rash<br>• Poison ivy<br>• Sunburn<br>• Sore throat<br>• Headache/migraine<br>• Eye infection and more | • Physicals (wellness, screening)<br>• Vaccinations & injections<br>• Chronic condition management (heart disease, diabetes, arthritis, ect.)<br>• Acute care (sinus infections and injuries)<br>• Urgent care may be available by appointment | • Minor illnesses & injuries<br>• Screenings & monitoring<br>• Skin conditions<br>• Vaccinations & injections<br>• Wellness & physicals<br>• Women's services<br>• Travel health<br>Visit minuteclinic.com to confirm services available at your location | • Back/neck pain<br>• Cuts that require stitches<br>• Minor burns<br>• Flu<br>• Sprains<br>• Fractures<br>• Bronchitis<br>• Headaches and more | • Chest Pain<br>• Severe abdominal pain<br>• Trouble breathing<br>• Uncontrollable bleeding<br>• Symptoms that may put your life at risk |
| **Availability** | 24 hours a day<br>7 days a week<br>365 days a year | Weekday during business hours (may be open extended hours and/or Saturdays) | 7 days a week (including evenings and weekends) | Many open 7 days a week with extended hours | 24 hours a day<br>7 days a week<br>365 days a year |
| **How to access** | By phone: 1-855-Teladoc<br>By video: Teladoc.com/Aetna<br>By Mobile App: Aetna Health or Teladoc Health | By appointments only | At select CVS Pharmacy and Target Stores. Make an appointment at minuteclinic.com or through the CVS Pharmacy app. | Walk in | Walk in |
| **Average wait time** | On demand within minutes also by appointment | Average wait time of 22 minutes upon arrival[2] | Same day appointments often available | 15-45 minutes[3] | 2-4 hours for non-emergency care[3] |
| **Average cost to you** | $<br>• Total cost is $10 primary / $45 - $55 specialist.<br>• Pay at the time of your consult. | $ $<br>• Pay your $10 copay at appointment, if applicable. | $<br>• No-cost | $ $ $<br>• Pay your $50 copay at time of visit, if applicable. | $ $ $ $<br>Pay your $225 copay at time of visit, if applicable. |

## OVERAGE DEPENDENT ELIGIBILTY & AFFIDAVITS

Over-Age Dependent Affidavits (Age 26-30), if you are currently receiving this benefit, the required form must be updated annually. Contact Human Resources (239) 533-2245.

**Eligibility for Coverage from Age 26-30 and Affidavit of Dependent Eligibility:**

At the end of the month in which a covered dependent attains the age of 26, he/she will be dropped from all insurance plans.

The employee may elect to continue their dependent(s) coverage in the medical plan only and pay an additional premium for each dependent covered in the 26-30 age group. For the plan year 2027, that rate is $1,880 per month in addition to any other applicable tier of medical premiums.

The dependent(s) must meet the eligibility requirements, and an Affidavit of Dependent Eligibility (26-30 years old) must be completed for each dependent in order to continue coverage for that dependent. For employees who currently access this benefit, you must complete and verify dependent's eligibility each year during open enrollment.

# DEFERRED COMPENSATION PROGRAMS

The 457 Deferred Compensation Program allows employees to set aside tax deferred dollars toward retirement savings through automatic payroll deductions. There is no employer matching for this program.

The money contributed into this type of account, including earnings; accumulate on a tax deferred basis. Employees can consolidate their retirement savings by rolling other eligible retirement assets into this type of account. Minimum and maximum participation amounts apply.

## MISSION SQUARE

**(Previously named ICMA-RC)**

**Natascha Barone**
nbarone@icmarc.org

**Web**
www.missionsq.org

**Customer Service**
(866) 886-8711

## NATIONWIDE

**Jessica Rosen**
Jessica.Rosen@nationwide.com

**Web**
www.nationwide.com

**Customer Service**
(239) 821-4779

# WELLNESS PROGRAM

## AWARDS AND RECOGNITION

Lee County BoCC has been awarded an Aetna Workplace Well-being Award. Beginning in 2022, we were awarded the Gold Making a Difference Award annually. This is based on the evaluation of our employer well- being program.

In 2024, the Lee County Wellness program also received recognition from Lee Health as a Partner in Wellness and was also officially recognized as a Blue Zones Project Approved Worksite.

These awards are the culmination of our employees' desire to live healthier, more active lives and make well-being a priority.

## ACTIVITY CHALLENGES

We host activity challenges several times a calendar year using our employer-sponsored activity platform. Our programming offers individual or team-based health challenges.

## WELL - BEING SPACES + FITNESS CLASSES

Our wellness team can help your department and/or divisions create a tranquil office space. Employees can enjoy the use of meditation products, yoga mats, resistance bands, and/or Bluetooth speakers. We also offer virtual and in person lunchtime classes to help keep employees moving and grounded.

## WELL-BEING WEBINARS

Our Aetna On-site Wellness Coordinator hosts a variety of well-being webinars throughout the year. Topics include healthy eating, sleep health, stress management, work/life balance, financial wellbeing, and more.

## VACCINATION CLINICS

During the fall, we host no-cost, on-site vaccination clinics for employees on the Lee County health plan.

## BIOMETRICS

We partner with Quest Diagnostics® to offer free on-site wellness screenings. This convenient test measures cholesterol, blood sugar, blood pressure and body mass index. Off-site options at local Quest Patient Service Centers and Physician Forms are also available. Employees enrolled in the Lee County health plan can earn a $50 gift card*.

* Reward considered taxable earnings.

## AETNA HEALTH YOUR WAY

If you participate in our Medical Insurance through Aetna, you can earn gift cards for completing various wellness tasks throughout the plan year.

Start earning credit towards your gift cards by completing a health assessment online or through the "My Active Health Wellness" App. Your responses are kept confidential and secure. Continue to complete required tasks throughout the year the earn your gift card. It's all part of improving your overall health. This online wellness program can help you learn ways to improve your health or simply fine-tune your daily habits.

### How to Participate:

- Visit www.aetna.com
- Log in or create an account
- Click "Health & Wellness"
- Click "Access Wellness"
- Then click "Launch Assessment"
- Or download the MyActiveHealth Wellness app

## WALKINGSPREE

Use the Walkingspree app as a daily tool to set goals, track activity, challenge your co-workers, earn prizes, and step your way into better health. You can either use a wearable device to track steps, or you can simply carry your smartphone.

Lee County BoCC provides access to the Walkingspree wellness app at no cost to employees.

The County coordinates quarterly, organization-wide challenges and competitions for which employees can obtain point towards earning gift cards and entries into raffles!

### How to Participate:

- Download the app
- Register with your Employee Email Address
- Follow the prompts to connect your phone/devise
- Get walking and have fun!
- **Registration Code:** Lee County Government

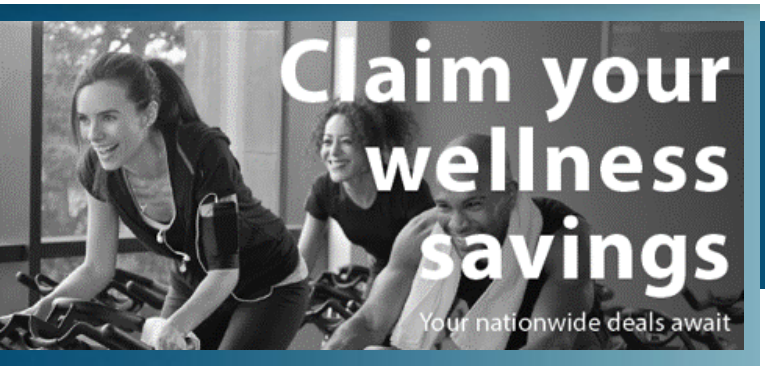
## CALM HEALTH APP

Calm is the #1 app for sleep, meditation and relaxation. Manage stress, balance moods, sleep better and refocus your attention through sleep stories, guided meditation, soothing sounds and more.

Lee County provides access to the Calm app for employees and access for up to 5 additional household members at no cost.

### How to Participate:

- Get access to Calm by using your work email to register with the link in this QR code
- **Registration Code**: leecounty




# LIFEMART: MEMBER DISCOUNT PROGRAM

aetna

Gyms | Fitness Gear | Nutrition | Health & Well-being | and more!

Browse major savings on major brands for all your health and wellness needs. LifeMart is your association's way of saying thanks for your hard work and helping you keep more of your paycheck.

Access LifeMart anywhere, anytime, on any device. It's the fast and easy way to:

- **Save money** on everything from gyms to car rentals, gifts to groceries, electronics to entertainment and much more.
- **Save time** with instant, one-stop shopping – no need to run to the store or search the web.
- **Shop as often as you like:** the more you shop, the more you save – no limit!
- **Have fun** discovering exclusive new deals on the brands you love – offers are updated regularly.

**Plus, you can access LifeMart discounts anywhere, anytime**, with the LifeMart mobile app*. Simply download the app and you can browse major savings on the go. Available for download in the Google play Store and iTunes Store.

## Not a Member? Sign up!

- Visit www.aetna.com
- Log in with your username and password or create your Aetna account
- Click on the "Health & Wellness" tab
- Navigate to "Health & Wellness Discounts"
- Click on any of the Health and Wellness tiles to access the LifeMart Discount Website



*Requires pre-registration

# EAP aetna

Aetna Resources for Living is an employer sponsored program, available at no cost to you and all members of your household. Children living away from home are covered up to age 26.

**Services are confidential and available 24 hours a day, 7 days a week.**

**Call**
1 (888) 238-6232

**Web**
www.resourcesforliving.com
username: LCBOCC
Password: EAP

## EMOTIONAL WELLBEING SUPPORT

You can access up to 5 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face, via televideo or chat therapy. Services are free and confidential. We're always here to help with a wide range of issues including:

- Anxiety
- Relationship Support
- Depression
- Stress Management
- Work/life Balance
- Family Issues
- Grief and Loss
- Self-esteem and Personal Development
- Substance Misuse and more!

## DAILY LIFE ASSISTANCE

Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Childcare, Parenting & Adoption
- Care for Older Adults
- Caregiver Support
- School and Financial Aid Research
- Special Needs
- Community Resources/Basic Needs
- Home Repair and Improvement
- Summer Programs for Kids
- Pet Care
- Legal and Financial Consultations
- Household Services and more!

## FINANCIAL SERVICES

Simply call for a free 30-minute consultation for each new financial topic related to:

- Budgeting
- Credit and Debt Issues
- Retirement and Other Financial Planning
- College Funding
- Mortgages and Refinances
- Tax and IRS Questions

You can get a 25 percent discount on tax preparation services. You also have access to financial articles, calculators and a financial assessment on your member website.
*Services must be for financial matters related to the employee and eligible household members.

## ONLINE RESOURCES

Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Articles and Self-Assessments
- Video Resources
- Adult care and Childcare Provider Search
- Live and Recorded Webinars
- Stress Resources Center
- Mobile App

**Discount Center**
Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

**Mind Check**
Online tools that make it easy to improve your emotional wellbeing. Measure your mindset and get feedback and resources to maintain a positive outlook.

## LEGAL SERVICES

You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

- General
- Family
- Divorce
- Wills and Other Document Prep
- Civil/Criminal Law
- Real Estate Transactions
- Elder Law and Estate Planning
- Mediation Service

If you opt for services beyond the initial consultation, you can get a 25 percent discount. You also have free access to legal documents and forms on your member website.
*Services must be related to the employee and eligible household members. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

## ADDITIONAL SERVICES

Chat therapy — Send secure text messages to your counselor, who will respond within one working day up to five days a week. A week of texting counts as one session. You can also schedule to meet online for 30-minute televideo sessions. Each televideo session counts as one visit. Work on the same kinds of issues you'd see a counselor face-to-face to talk about.

**Identity theft services** — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

# EMPLOYEE ACKNOWLEDGEMENT & ATTESTATION

## ACKNOWLEDGEMENT

I affirm that all information provided is accurate and complete. I understand that any omissions, incorrect statements, or falsified documentation, whether intentional or unintentional, may result in the denial or termination of coverage for myself and/or my listed dependents.

I hereby affirm and attest that the dependent(s) listed meets the requirements of eligibility. If any dependent is determined to be ineligible or I fail to notify Human Resources of a loss of eligibility or any supporting documentation is not provided upon request or documentation is falsified intentionally or unintentionally, I understand that I may be liable for all claims paid for any dependent deemed ineligible and I may be subject to disciplinary action up to and including termination of employment.

I understand that knowingly submitting false, incomplete, or misleading information in a claim or application with intent to defraud or deceive any insurer is considered a criminal offense. Coverage will only become effective on the dates specified by the insurer, following approval of this application and payment of the first full premium.

## ANNUAL PLAN DOCUMENT REVIEW

I acknowledge that I have received and had the opportunity to review the employer-sponsored benefit plan documents and associated guidelines for the current plan year.

**I confirm that:**

- I have carefully read and understood the coverage terms, benefits, deductibles, and my responsibilities under the plan.
- I have carefully read and understood the Benefit Plan Document Choice POS II and Benefit Plan Document Open Access Aetna Select exclusions, limitations, or restrictions related to surrogacy and surrogate-related services or expenses.

VIEW PLAN DOCUMENTS

# GLOSSARY

**Balance Billing:** When an out-of-network provider bills you for the difference between the provider's charge and your insurance's allowed amount. For example, if the provider's charge is $100 and the allowed amount is $70; the provider may bill you for the remaining $30. An in-network provider cannot balance bill you for the covered services.

**Beneficiary:** A person who is designated as the recipient of an insurance policy payout.

**Co-insurance:** Your share of the costs of a covered medical service calculated as a percent of the allowed amount for the service. For example, if your plan has a 30% co-insurance rate, the Carrier will pay 70% of the allowed amount while you pay the balance.

**Coordination of Benefits:** When you and/or your family member is covered by more than one insurance plan, one of the plans is considered to be the primary carrier and the other is considered to be the secondary carrier. The full benefit is coordinated between the plans.

**Co-payment:** A fixed amount that you pay at the time of service. Co-pays are most common for PCP or specialist office visit, emergency room, urgent care and prescription drugs.

**Deductible:** The amount you must pay for eligible expenses before your plan begins to pay for benefits. A deductible may be per service/test, per visit, per supply or per coverage year. For example, our dental plan has an annual deductible for an individual of $50 which must be paid before the plan will pay.

**Dependent:** Typically, a relative of an employee who may be eligible for benefits coverage if they meet certain criteria. Our benefit plans offer coverage to spouses and children up to age 26 who are totally or substantially reliant on their parents for support, thereby defined as "dependent children".

**Dependent Care Account:** A flexible spending account (FSA) designed to provide tax-exempt funds to employees for eligible childcare and dependent care expenses. (See FSA.)

**Diagnostic Test:** Medical tests designed to establish the presence (or absence) of disease as a basis for treatment decisions in symptomatic or screen positive individuals. Note that diagnostic tests are different than screening tests. Screenings are primarily designed to detect early disease or risk factors for disease in apparently healthy individuals (i.e. annual mammograms).

**Disease Management:** A system of coordinated health-care interventions and communications for patients with certain illnesses.

**Durable Medical Equipment (DME):** Equipment and supplies ordered by a healthcare provider for everyday or extended use. Coverage for DME may include oxygen equipment, CPAP machines, wheelchairs or crutches.

**Eligible Expense:** Amount on which payment is based for covered medical services. This may be called "allowed amount maximum," "payment allowance" or "negotiated rate". If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. (See Balance Billing.)

**Emergency Medical Condition:** A recent and severe medical condition which would lead a person to believe their condition, illness, or injury is of such a nature that failure to get immediate medical care could result in placing your health in serious jeopardy, serious impairment to bodily function, or serious dysfunction of a body part or organ.

**Employee Contribution:** The amount an employee contributes through payroll deductions for their medical and other insurance and savings program benefits.

**Evidence of Insurability (EOI):** is an application process in which you provide information on the condition of your health or your dependent's health to get certain types of insurance coverage such as additional life or short-term disability (STD).

**Explanation of Benefits (EOB):** Every time you use your health insurance, your health plan sends you a record called an "explanation of benefits" (EOB) or "member health statement" that explains how much you owe. The EOB also shows the total cost of care, how much your plan paid and the amount an in-network doctor or other healthcare professional is allowed to charge a plan member (called the "allowed amount").

**Flexible Spending Account (FSA):** Funded through pre-tax payroll deductions, an FSA is a cost-savings tool that allows you to pay for qualified healthcare-related expenses with pre-tax dollars. Funds deposited in an FSA must be spent in the same year in which they are set aside or they are forfeited. This rule is often referred to as "use it or lose it".

**Formulary:** a list of the drugs a health plan covers. The list usually includes both brand-name and generic drugs. Our formulary is available on Aetna Navigator. The formulary will change on an annual basis but can change at any time throughout the year without notice.

**Generic Drugs:** Medications that are comparable to brand name drugs in dosage form, strength, quality, performance characteristics and intended use, per the FDA. Generic drugs are almost always priced more attractively than their brand name counterparts.

**Guaranteed Issue:** The maximum amount of insurance an employee can receive without evidence of insurability when first eligible under a plan, and enrollment is made within the enrollment period. This applies to additional life insurance and short-term disability (STD).

**In-Network Provider:** A provider who has a contract with your health insurer or plan to provide services to you at a discount. In-Network Providers have contracted with the insurance carrier to accept reduced fees for services provided to plan members. Using in-network providers will cost you less money. When contacting an In-Network Provider, remember to ask, "are you a contracted provider with my plan?" Never ask if a provider "takes" your insurance, as they will all take it. The key phrase is contracted.

**Mail Order:** Members can obtain a 90-day supply at one time vs. 30 days at a traditional pharmacy. Most suitable for maintenance medications or any drug taken daily, such as contraceptives or blood pressure medications.

**Medically Necessary:** Medical services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.

**Member Health Statement:** Every time you use your health insurance, your health plan sends you a record called a "member health statement" or an "explanation of benefits" (EOB) that explains how much you owe. The member health statement also shows the total cost of care, how much your plan paid and the amount an in-¬network doctor or other healthcare professional is allowed to charge a plan member (called the "allowed amount").

**Network:** The facilities, providers and suppliers a health insurance carrier has contracted with to provide medical services at pre-negotiated discount. Your out-of-pocket expenses will be lower, and you will not be responsible for filing claims if you visit a participating in-network provider.

**Non-Preferred Brand Name Drugs:** Generally, these are higher-cost medications that have recently come on the market. In most cases, an alternative preferred medication is available, be it a preferred brand name drug or a generic.

**Non-Preferred Provider:** A provider who doesn't have a contract with your health insurer or plan to provide services to you. You'll pay more to see a non-preferred provider.

**Open Enrollment:** The annual period during which you may freely enroll in or change benefit programs.

**Out-of-Network Provider:** A provider who doesn't have a contract with your health insurer or plan to provide services to you at a pre-negotiated discount. You'll pay more to see an out-of-network provider, sometimes referred to as a non-preferred provider.

**Out-of-Network Co-insurance:** The percent you pay of the allowed amount for covered medical services to providers who do not contract with your health insurance carrier. Out-of-network co-insurance costs you more than in-network co-insurance. An out-of-network provider can balance bill you for charges over the allowed amount. (See Balance Billing.)

**Out-of-Pocket Limit/Maximum:** The most you will pay during a policy period (a year) before your plan begins to pay 100% of the allowed amount. This limit does not include your premium or balance-billed charges.

**Over-the-Counter Drug:** A drug that you can buy without a prescription from a drugstore or most general or grocery stores. For example, Benadryl, Tylenol, and Ibuprofen are sold over-the-counter. The opposite of a prescription drug.

**Payment Allowance:** Amount on which payment is based for covered medical services. This may be called "allowed amount maximum," "negotiated rate" or "eligible expense". If an out-of-network provider charges more than the allowed amount, you may have to pay the difference. (See Balance Billing.)

**Preauthorization:** A medically necessary determination by a health insurance carrier for a medical service, treatment plan, prescription drug, medical or prosthetic device or certain types of durable medical equipment. Sometimes called prior authorization, prior approval or precertification, many plans require preauthorization for certain services before you can receive them, except in cases of emergency. Preauthorization isn't a promise your medical plan will cover the cost.

**Preferred Brand Name Drug:** These are medications for which generic equivalents are not available. They have been in the market for some time and are widely accepted. They cost more than generic drugs, but less than non-preferred brand-name drugs.

**Preferred Provider:** A provider who has a contract with your health insurer or plan to provide services to you at a pre-negotiated discount.

**Premium:** The amount that must be paid up front, typically via semi-monthly or bi-weekly payroll deductions for insurance coverage.

**Prescription Drugs:** Medications you can only obtain with a prescription from your Doctor. Prescriptions must be taken to a pharmacy (or sent to a mail-order facility) where a licensed pharmacist will fill it for you. For example, Lipitor and Albuterol can only be obtains with a prescription. The opposite of an over-the-counter drug.

**Pre-tax Deduction:** Payments deducted from your gross pay before Medicare, Federal, and State taxes are calculated, thus reducing your taxable wages and tax liability.

**Post-tax Deduction:** Payments deducted from your net pay after Medicare, Federal, and State taxes are calculated, thereby having no impact on your taxable wages and tax liability.

**Preventative Care:** Medical treatments performed with the intention of preventing a health issue. For example, vaccinations and age-appropriate screenings are almost always considered to be preventative.

**Primary Care Physician (PCP):** A physician who directly provides or coordinates a wide range of medical services for a patient. Primary Care Physicians include Medical Doctors, Doctors of Osteopathic Medicine, Internists, Family Practitioners, General Practitioners and Pediatricians. The opposite of a specialist.

**Provider:** A physician, healthcare professional or healthcare facility, certified or accredited as required by state law.

**Qualifying Event:** A life change as defined under IRS Tax Code Section 125 and HIPAA. These events allow you to make a mid-year change in benefit coverage.

**Specialist:** A physician who focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat for certain types of symptoms and conditions. The opposite of a Primary Care Physician (PCP). For example, a Dermatologist is considered a specialist.

**Specialty Drugs:** Prescription medications that require special handling, administration or monitoring. These drugs are used to treat complex, chronic and often costly conditions, such as multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia.

**Urgent Care:** An illness or injury serious enough that a reasonable person would seek care right away, but not severe as to require emergency room care.

**Usual and Customary (U&C) Charges:** U&C charges are the provider fees determined by the benefit plan's insurance carrier for a specific geographic location, based on ZIP code. Each insurance carrier maintains a comprehensive database detailing what providers charge for every procedure and treatment.

**Waiting Period:** The time which must pass before a member can collect insurance benefits. Also known as "elimination period".

# DISCLOSURES & LEGAL NOTICES

## Patient Protection and Affordable Care Act Disclosure Notices

The following disclosures are required under the Health Care Reform Act. Lee County's group health plan is already compliant with the following reforms.

## The Affordable Care Act Patient Protection Disclosure

The Lee County BoCC health plan allows the designation of a primary care provider. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. For information on how to select a primary care provider, or for a list of the participating primary care providers, please visit Aetna's website at www.aetna.com; or contact the Aetna Member Services number on your Aetna medical identification card.

For children, you may designate a pediatrician as the primary care provider. You do not need prior authorization from Aetna or from any other person (including a primary care provider) to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology.

The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for services, following a pre-approved treatment plan, or procedures for making referrals.

For a list of participating health care professionals who specialize in obstetrics or gynecology, please visit Aetna's website at http://www.aetna.com or contact the Aetna Member Services number on your Aetna medical identification card.

**The following legal notices are available online at:**
https://go.leefl.gov/HR-LegalNotices

- Medicare Part B Creditable Coverage
- Children's Health Insurance Plan (CHIP)
- Health Insurance Marketplace Notice
- COBRA Special Notice
- Privacy Notice (HIPAA)

## Continuation Coverage Rights Under COBRA

You are receiving this notice because you have recently become covered under a group health plan (the Plan). This notice contains important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan.

This notice generally explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect the right to receive it.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage.

It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace (www.healthcare.gov). By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

Additional details on the following page.

## What is COBRA Continuation Coverage?

COBRA continuation coverage is a continuation of Plan coverage when coverage would otherwise end because of a life event known as a "qualifying event". Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

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| If you are an **employee**, you will become a qualified beneficiary if you lose your coverage under the Plan because either one of the following qualifying events happens:<br>• Your hours of employment are reduced, or<br>• Your employment ends for any reason other than gross misconduct. | If you are the **spouse of an employee**, you will become a qualified beneficiary if you lose your coverage under the Plan because of any of the following qualifying events happens:<br>• Your spouse dies;<br>• Your spouse's hours of employment are reduced;<br>• Your spouse's employment ends for any reason other than his or her gross misconduct;<br>• Your spouse becomes entitled to Medicare benefits (under Part A, Part B or both); or<br>• You become divorced or legally separated from your spouse | Your **dependent children** will become qualified beneficiaries if they lose coverage under the Plan because any of the following qualifying events happen:<br>• The parent-employee dies;<br>• The parent-employee's hours of employment are reduced;<br>• The parent-employee's employment ends for any reason other than his or her gross misconduct;<br>• The parent-employee becomes entitled to Medicare benefits (under Part A, Part B or both);<br>• The parents become divorced or legally separated; or<br>• The child stops being eligible for coverage under the plan as a "dependent child.' |

## When is COBRA Coverage Available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. When the qualifying event is the end of employment or reduction of hours of employment, death of the employee, or the employee's becoming entitled to Medicare benefits (under Part A, Part B, or both), the employer must notify the Plan Administrator of the qualifying event.

## You Must Give Notice of Some Qualifying Events

For the other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator **within 60 days after the qualifying event** occurs. You must provide this notice to: Lee County Board of County Commissioners Benefits Department.

## How is COBRA Coverage Provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees my elect COBRA continuation coverage on behalf of spouses, and parents may elect CORBA continuation coverage on behalf of their children. Any qualified beneficiary who does not elect COBRA within the **60-day election period** specified in the election notice **will lose his or her right to elect COBRA**.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. When the qualifying event is the death of the employee, the employee becoming entitled to Medicare benefits (under Part A, Part B, or both), your divorce or legal separation, or a dependent child's losing eligibility as a dependent child, COBRA continuation coverage lasts for up to a total of 36 months. When the qualifying event is at the end of employment or reduction of work hours and the employee becomes eligible to Medicare benefits less than 18 months before the qualifying event, COBRA continuation coverage for qualified beneficiaries other than the employee lasts until 36 months after the date of Medicare entitlement. For example, if a covered employee becomes entitled to Medicare 8 months before the date on which his employment terminates, COBRA continuation coverage for his spouse and children can last up to 36 months after the date of Medicare entitlement, which is equal to 28 months after the date of his qualifying event (36 months minus 8 months). Otherwise, when the qualifying event is the end of employment or reduction of the employee's hours of employment, COBRA continuation coverage generally lasts for only up to a total of 18 months. There are two ways in which this 18-month period of COBRA can be extended.

### Disability extension of 18-month period of continuation coverage

If you or anyone in your family covered under the Plan is determined by the Social Security Administration to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to receive up to an additional 11 months of COBRA continuation coverage, for a total maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of continuation coverage.

The disability extension is available only if you notify the Plan Administrator in writing of the Social Security Administration's determination of disability within 60 days after the latest of the date of the Social Security Administration's disability determination; the date of the overed employee's termination of employment or reduction of hours; and the date on which the qualified beneficiary loses (or would lose) coverage under the terms of the Plan as a result of a covered employee's termination or reduction of hours. You must also provide this notice within 18-months after the covered employee's termination or reduction in hours in order to be entitled to this extension.

### Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event while receiving 10 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if notice of the second qualifying event is properly given to the Plan. This extension may be available to the spouse and any dependent children receiving continuation coverage if the employee or former employee dies, becomes entitled to Medicare benefits (under Part A, Part B, or both), or gets divorced or legally separated, or if the dependent child stops being eligible under the Plan as a dependent child, but only if the event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

## Other Coverage Options

Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov.

## If you have Questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights and laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit the EBSA website at www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.)

## Keep Your Plan Informed of Address Changes

In order to protect your family's rights, you should keep the Plan Administrator informed of any changes in the addresses of family members. You should also keep a copy, for your records, of any notices sent to you by the Plan Administrator.

## Plan Contact information

For further information regarding the plan and COBRA Continuation, please contact:

**LCBOCC Benefits Department**

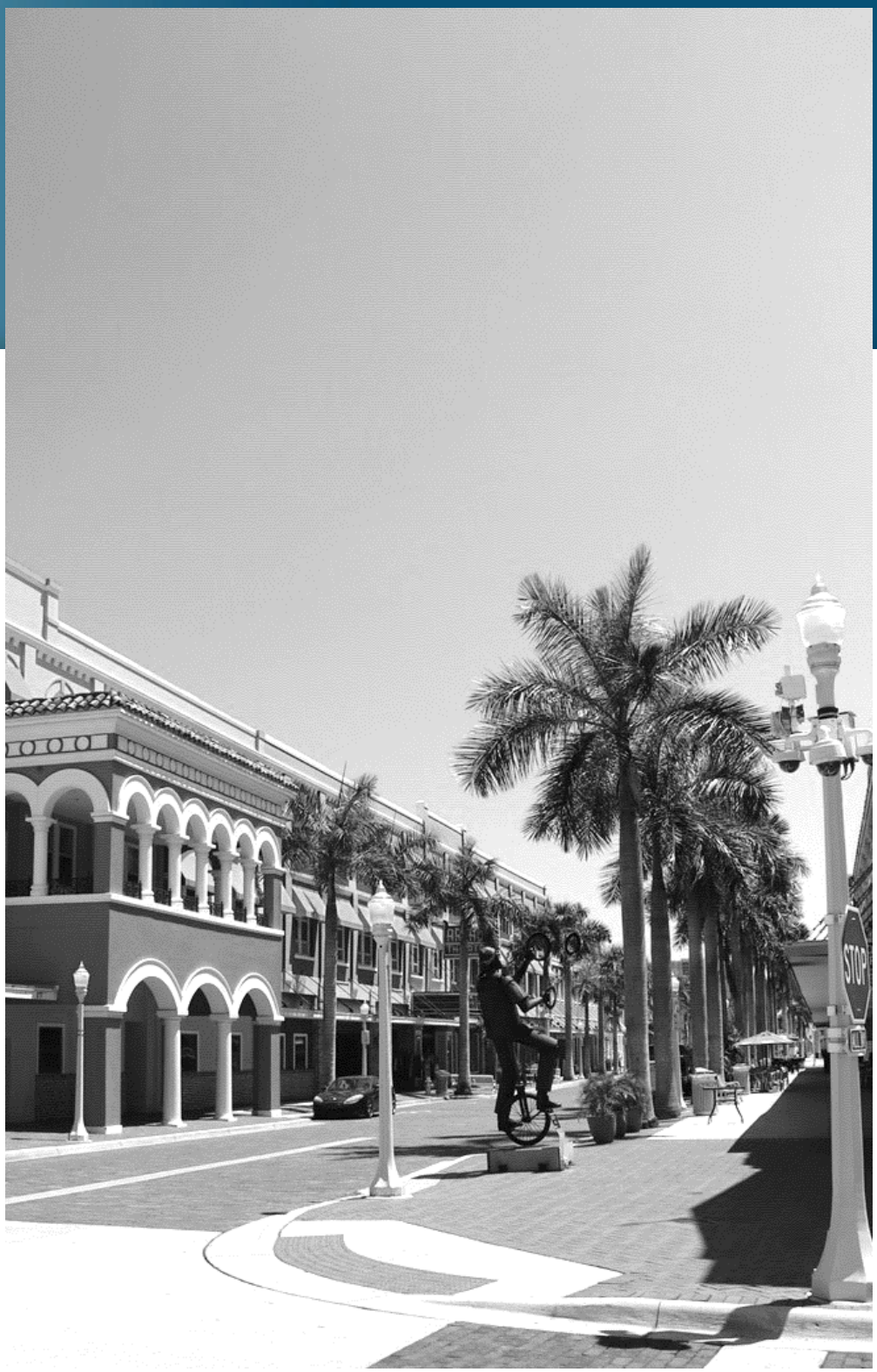
Phone: (239) 533-2245 *ask for benefits*

Email: benefits@leegov.com

**Inspira Financial**

Phone: (844-729-3539

Web: www.inspirafinancial.com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