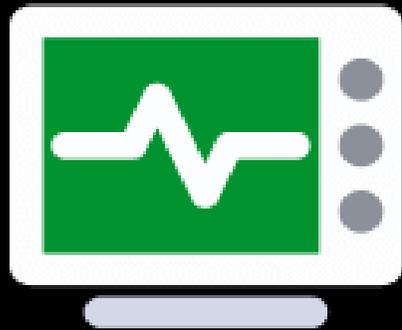




**City of Neptune Beach  
Employee Benefits  
Open Enrollment  
Presented by Abentras**



# Abentras, your friend with benefits!



**Claims Issues**  
**Insurance coverage questions**  
**If you need ID cards**

**Email:**

**[courtney@abentras.com](mailto:courtney@abentras.com)**

**Call: (904) 285-3300**

# Medical Insurance: Florida Blue

## City of Neptune Beach

	BlueCare Plan 128/129 (HMO/HSA)	Blue Options Plan 05302 (PPO)	BlueCare 50 (HMO)	BlueCare 58 (HMO)
<b>In-Network Coverage</b>				
<b>DEDUCTIBLE <u>DED</u></b>	\$2,500 single; \$5,000 family	\$5,000 single; \$10,000 family	\$2,000 single; \$6,000 family	\$0
<b>OUT-OF-POCKET MAXIMUM</b>	\$5,000 single; \$6,850 two, \$10,000 family	\$6,350 single; \$12,700 family	\$6,350 single; \$12,700 family	\$5,000 single; \$10,000 family
<b>PREVENTIVE CARE</b>	100% covered	100% covered	100% covered	100% covered
<b>PRIMARY DOCTOR VISIT</b>	<u>DED</u> then 20%	\$30	\$35	\$35
<b>SPECIALIST DOCTOR VISIT</b>	<u>DED</u> then 20%	\$55	\$65	\$80
<b>INDEPENDENT LABS</b>	<u>DED</u> then 20%	100% Covered	100% Covered	100% Covered
<b>X-RAYS</b>	<u>DED</u> then 20%	<u>DED</u> then 30%	\$50	\$80
<b>IMAGING: MRI / CT / PET</b>	<u>DED</u> then 20%	<u>DED</u> then 30%	\$300	\$150
<b>URGENT CARE CENTER</b>	<u>DED</u> then 20%	\$60	\$70	\$80
<b>EMERGENCY ROOM</b>	<u>DED</u> then 20%	\$300	\$300	\$100
<b>INPATIENT HOSPITAL</b>	<u>DED</u> then 20%	<u>DED</u> then 30%	\$100 per day + <u>DED</u> then 30%	\$600 a day/ \$3,000 Max
<b>OUTPATIENT SURGERY</b>	<u>DED</u> then 20%	<u>DED</u> then 30%	<u>DED</u> then 30%	\$500
<b>Out-of-Network Coverage (plus balance billing)</b>				
<b>DEDUCTIBLE</b>	No Coverage	\$10,000 single; \$30,000 family	No Coverage	No Coverage
<b>COINSURANCE</b>	No Coverage	50%	No Coverage	No Coverage
<b>OUT-OF-POCKET MAXIMUM</b>	No Coverage	\$20,000 single; \$40,000 family	No Coverage	No Coverage
<b>PHARMACY COVERAGE</b>				
<b>Retail (30 days) / Mail Order (90 days)</b>				
<b>Generic</b>	DED then \$10 / then \$25	\$10.00	\$10 / \$25	\$10 / \$25
<b>Preferred Brand</b>	DED then \$50 / then \$125	Limited Brand > of 20% or \$50 up to \$200	\$50 / \$125	\$50 / \$75
<b>Non-Preferred</b>	DED then \$80 / then \$200	No Coverage	\$80 / \$200	\$80 / \$125

# Medical Insurance: Florida Blue

## Employee Bi-Weekly Premiums

	Blue Care Plan 128/129 (HMO / HSA)	Blue Options Plan 05302 (PPO) Rx \$10 <u>Generic Choices</u>
Employee Only	\$0	\$0
Employee & Spouse	\$0	\$0
Employee & Child(ren)	\$0	\$0
Employee & Family	\$0	\$0

## Employee Bi-Weekly Premiums

	Blue Care 50 (HMO)	Blue Care 58 (HMO)
Employee Only	\$52.50	\$94.82
Employee & Spouse	\$119.70	\$216.20
Employee & Child(ren)	\$105.00	\$189.65
Employee & Family	\$168.00	\$303.43

# HSA Savings Account- Health Equity



If you enroll in Blue Care Plan 128 / 129 the City of Neptune Beach will contribute to an HSA savings account!

City of Neptune Beach Funded HSA Contributions			
	HSA Contributions Per Month	HSA Contributions January and July	HSA Contributions Per Year
Employee Only	\$41.36	248.16	496.32
Employee & Spouse	\$94.31	565.86	1131.72
Employee & Child(ren)	\$82.73	496.38	992.76
Employee & Family	\$132.38	794.28	1588.56

\*\*\* City of Neptune Beach HSA contributions are pro-rated on a monthly basis

# HSA Savings Account- Health Equity

**If you enroll in Blue Care Plan 128 / 129 you can make additional tax-free contributions to the HSA savings account!**

- You can choose to save up to \$4,150 for an individual and \$8,300 for a family (HSA holders 55 and older get to save an extra \$1,000).
- With an HSA, you own the account and all contributions. Unlike flexible spending accounts (FSAs), the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave your employer.
- To be HSA-eligible an individual must:
  - Be covered by a high deductible health plan
  - NOT be covered by other health coverage that is not a high deductible health plan.
  - NOT be enrolled in Medicare or Medicaid
  - Not be eligible to be claimed as a dependent on another person's tax return.
  -
- You can always find the most up-to-date list of qualifying expenses online, in Publication 502 on the IRS website ([www.irs.gov](http://www.irs.gov)).

# Medical Insurance: Helpful Hints

- **MRI's – Hospitals vs. Free Standing Facility**
- **Prescriptions – Mandatory Generics & Brand Rx Pre-Authorizations**
- **Mail-order– Renew your mail order prescriptions by filling out the order form located on the Florida Blue site and submit with new 90 day supply prescription.**
- **Minute Clinics – at Walgreens or CVS. Covered as Specialist visit.**
- **Flu Shots – covered at 100% if you go to the pharmacy and have the pharmacist administer the shot \*\*If you go to your regular physician or walk-in clinic (ie. Minute Clinic), the shot is covered under that copay.\*\***

# Medical Insurance:

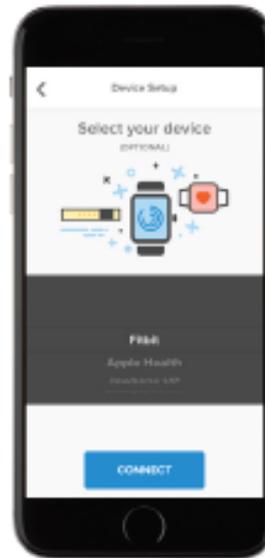
## A Personal Plan for You

Better You Strides creates a Personal Health Itinerary® for you—a custom-made plan with recommended actions to reach your health goals. Activities cover healthy eating, tips to move more and ways to feel happier.



## Your Mobile Fitness Partner

Tap into your Personal Health Itinerary from your smartphone, tablet or computer to track your progress or get support any time, anywhere. Many fitness apps like iHealth and MyFitnessPal and devices such as FitBit connect to Better You Strides. That makes tracking your progress even easier.



## Rewards for Healthy Habits

Earn rewards as you get healthier. As you complete activities in your Personal Health Itinerary, you score points that you can convert into prizes.

## Start Your Journey to Better Health Today!

You can register for Better You Strides in one of two ways: from your [floridablue.com](http://floridablue.com) member account or the CaféWell mobile app. Registering takes just a few steps.

### From [floridablue.com](http://floridablue.com)

1. Log in to your Florida Blue online account. Find “Your Guide to Better Health” on the right side of your home page. Click “Get Started.”
2. Provide a user name and password in the welcome screen that appears. Click “Create your account.” Follow the directions on the screen to create security questions for your Better You Strides personal page.

### From the [CaféWell mobile app](#)

1. Download the CaféWell mobile app from the Apple App store or Google Play. Click “Register now.”
2. Enter the sponsor code: `betteryoustrides`
3. Follow the directions on the screen to create your Better You Strides account.

 If you have questions or need help registering for Better You Strides, call **855-337-8340** or send an email to [betteryoustrides@cafewell.com](mailto:betteryoustrides@cafewell.com).

# Dental Insurance: MetLife

City of Neptune Beach		
METLIFE	Low- DHMO	High Plan
<b>DEDUCTIBLE</b>		\$50 Individual / \$150 Family
<b>PREVENTIVE</b>		
Two routine cleanings/exams		Covered 100%
Full Mouth X-Rays		Covered 100%
<b>BASIC SERVICES - DEDUCTIBLE APPLIES</b>	See Schedule of Benefits	
Fillings	Must name in-network dentist	80%
Extractions	No benefits at any other dentist.	80%
<b>MAJOR SERVICES - DEDUCTIBLE APPLIES</b>		
Endodontics / Periodontics		50%
Crowns		50%
Dentures		50%
Implants		50%
Orthodontia, up to age 19		50% (up to \$1,500 Lifetime max)
<b>ANNUAL PLAN MAXIMUM</b>		\$2,500
<b>CHILD / STUDENT AGE LIMIT</b>		Through the end of the year, they turn 19

Out-of-Network coverage is the same as In-Network, but if you see a dentist outside of the network, you could be balance billed after your visit. To save money, make sure your dentist is in Metlife's PDP Network by going to [www.metlife.com/dental](http://www.metlife.com/dental) or call 1-800-ASK-4-MET (800-275-4638)

Price per Paycheck		
EMPLOYEE ONLY	\$5.85	\$20.82
EMPLOYEE + SPOUSE	\$10.24	\$41.98
EMPLOYEE = CHILD(REN)	\$12.29	\$51.20
FAMILY	\$17.26	\$78.01

**The above information is for illustrative purposes only. Actual benefits and coverage will be governed by the insurance company and policy.**



# MetLife Mobile App.



## MetLife

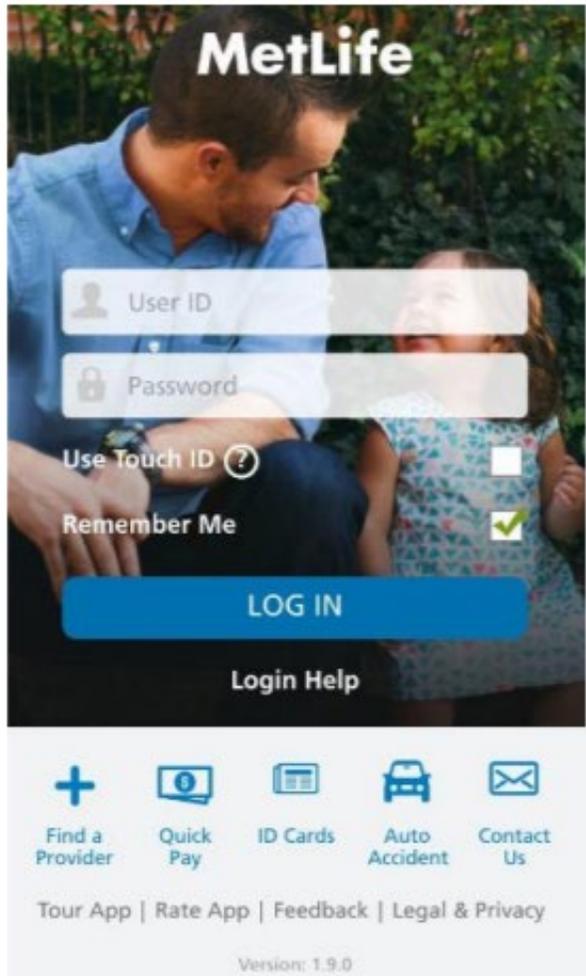
You can:

- ✓ Find a dentist
- ✓ View your plan summary and claims
- ✓ View your ID card

**It's easy!** Search "MetLife" at iTunes App Store or Google Play to download the App. Search our network of thousands of dentists and specialists to find a provider near you.

Or log-in to MyBenefits to access your plan information.<sup>1</sup>

**It's available** 24 hours a day, seven days a week.

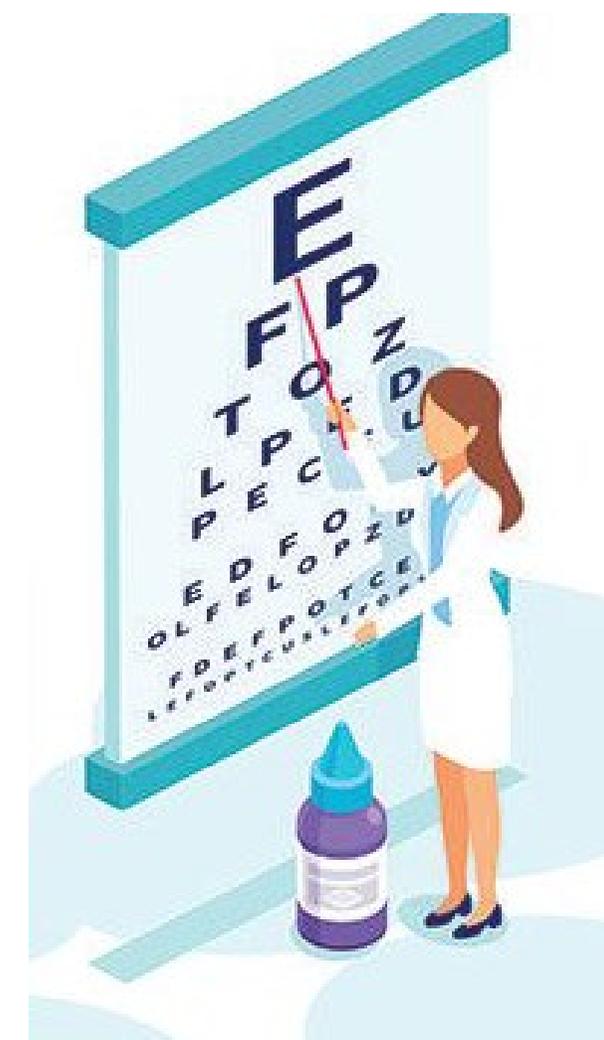


The above information is for illustrative purposes only. Actual benefits and coverage will be governed by the insurance company and policy.

# Vision Insurance: MetLife



<u>Vision</u>	<u>MetLife</u>
Eye Exams	\$10 Copay
Contact Lens Exam	\$60 Copay
Materials	\$15 Copay
Frames	\$130 Allowance
Single, Bifocal, Trifocal & Lenticular Lenses	\$15 Copay
Photochromatic Lenses	\$47-\$82 Copay
Anti-Reflective	\$41 - \$85 Copay
Scratch Resistant	\$17 - \$33 Copay
Contact Lenses- Medically Necessary	100% after Copay
Contact Lenses- Elective	\$130 Allowance
Vision Exams	Every 12 Months
Spectacle Lenses	Every 12 Months
Frames	Every 24 Months
Contact Lens Allowance	Every 12 Months
Employee Only	\$3.70
Employee + Spouse	\$7.40
Employee + Children	\$6.26
Family	\$10.32



The above information is for illustrative purposes only. Actual benefits and coverage will be governed by the insurance company and policy.

# Flexible Spending & Dependent Care Account

The City of Neptune Beach will continue to use Health Equity to administer your flexible spending account and dependent care account.

You may enroll in up to \$3,200 in pre-tax dollars which can be used on medical, dental and vision expenses.

**\*\*If you enroll in the the HSA plan, your FSA must be limited to dental, vision and other eligible expenses only.**

## Dependent Care Account

Enroll in up to \$5,000 in pre-tax dollars for childcare expenses.

**\*\*\*REMINDER you can only rollover \$500 of FSA funds**



**The City of Neptune Beach will continue to provide each employee with Life and Accidental Death and Dismemberment coverage.**

**YOU MUST ELECT A BENEFICIARY**



TheStandard<sup>®</sup>

# Supplemental Life Insurance: The Standard

## Employee:

\$10,000 increments up to 5x's Annual Income not to exceed \$300,000  
\$50,000 Guaranteed Issue

## Spouse:

\$5,000 increments up to 100% of EE coverage not to exceed \$150,000  
\$25,000 Guaranteed Issue

## Children:

\$10,000, not to exceed 50% of EE coverage  
*\*Children up to age 20 (or 24 if a student)*

*\*\*If you are increasing your benefit over the GI, you must apply by completing an Evidence of Insurability form (EOI) and return to Abentras by November 16th\*\**



# Accident: Transamerica

Accident Insurance pays you benefits for specific injuries and events resulting from a covered accident while off-the-job. The amount paid depends on the type of injury and care received.

You may qualify to receive benefits for items listed below, as long as they are the result of a covered accident.

- Accident hospital care
  - Follow-up care
  - Common injuries
  - Emergency care benefits
- Transamerica pays you, so what you can do whatever you want with this income:
    - Medical expenses, such as deductibles and copays
    - Home healthcare costs
    - Lost income due to lost time at work
    - Everyday expenses like utilities and groceries
  - For a full list of benefits provided with Accident Insurance please review the pamphlet.

# Accident: Transamerica

## How much does Accident Insurance Cost?

All employees pay the same rate, no matter their age.

Employee Bi-Weekly Premiums	
Employee Only	\$5.17
Employee + Spouse	\$8.15
Employee + Child(ren)	\$8.10
Family	\$11.22



# Critical Illness with Cancer: Transamerica

Critical Illness Insurance pays a \$10,000 lump-sum benefit if you are diagnosed with a covered illness or condition.

Critical Illness Insurance provides a benefit for the following illnesses and conditions. Benefits are paid at 100% of the Maximum Critical Illness Benefit amount unless otherwise stated.

Heart attack

Heart Transplant

Cancer

End stage renal (kidney) failure

Stroke

Coma

Permanent paralysis

Major organ failure

Burns (3<sup>rd</sup> degree or 50% coverage)

Carcinoma in Situ (25%)

Coronary artery bypass (25%)

Skin Cancer (5%)

Angioplasty/ Stent (5%)

\*Cancer Screening Benefit - \$50

\*\*Critical Illness is an age based, tobacco-based benefit, when you log into your individual account rates will be provided for you.

# Legal Shield



## Restoration Preparation

Benefit	Limited POA	No POA
Assist in organizing details of issues	●	●
Explain fraud victim's rights	●	●
Educate you on the process and your responsibilities	●	●
Assist in gathering and completing paperwork, including police reports	●	●
Send Fraud Packet to victim	●	●
List of Contact Numbers (for immediate fraud alerts): Equifax Fraud Center • Experian Fraud Center • TransUnion Fraud Center • Federal Trade Commission • Social Security Administration • United States Postal Service	●	●
Issue Fraud Alert to all three credit repositories	●	●
Provide fraud victim assistance material	●	●
Assist you with questions as you work through the process	●	●

## Restoration Process

Within 24 hours of receiving the signed Limited Power of Attorney, Kroll will:

Benefit	Limited POA	No POA
Issue Fraud Alert to Social Security Administration (SSA)	●	●
Issue Fraud Alert to Federal Trade Commission (FTC)	●	●
Issue Fraud Alert to U.S. Postal Service (USPS)	●	●

## Whenever A Fraud Issue Warrants

Benefit	Limited POA	No POA
Determine if creditors extended credit due to misuse of your identifying information	●	
Confirm creditor contact information	●	
Contact creditors and collection agencies to dispute all fraudulent accounts	●	
Notify and work with the collection agencies of creditors holding fraudulent accounts	●	
Turn over any current accounts to fraud, requesting affidavits of documentation forwarded to you	●	
Search Criminal Data in your country of residence to look for criminal activity being committed in your name	●	
Search U.S. Criminal Records indicator to search a wide variety of national criminal databases	●	
Search Department of Motor Vehicles records in your state	●	
Perform a Social Security trace to look for additional addresses that may be attached to your name	●	
Perform a Social Security Death Index search to verify if you have been submitted to Social Security	●	
Determine if you have been submitted as having been involved in fraudulent banking activities	●	
Assist you in working with law enforcement personnel	●	
Use licensed attorneys where appropriate to perform these duties	●	
Offer additional assistance that can be reasonably provided based on your issue	●	●
Provide a list of attorneys who may be able to help you with legal issues—any subsequent relationship is exclusively between you and the attorney	●	●

## Case Closing Process

Benefit	Limited POA	No POA
Provide a tri-merged credit bureau report follow up 120 days after resolution of your identity theft issues	●	
Update member	●	
Continue restoration until complete	●	
Responsibility for Kroll's Fraud Solutions Practice will cease when Kroll receives verification from you that the issue is resolved	●	●

## Rates

	Deduction Amt	Monthly Amount
INDIVIDUAL LEGAL - SMALL GRP	\$7.82	\$16.95
FAMILY LEGAL - SMALL GRP	\$8.75	\$18.95
INDIVIDUAL IDSHIELD - SMALL GRP	\$4.13	\$8.95
FAMILY IDSHIELD - SMALL GRP	\$8.75	\$14.95
Standard Family Legal (Grandfathered)	\$7.36	\$15.95
Identity Theft (Grandfathered)	\$4.59	\$9.95
Identity Theft + Minor Safeguard (Grandfathered)	\$5.05	\$10.94

The above information is for illustrative purposes only. Actual benefits and coverage will be governed by the insurance company and policy.

# Action Items

- If you are **not making ANY changes** simply sign your rollover form with the 2024 rates, and return.
- If you **need to make changes** log into your account online and make changes by November 6th.

How to log in:

1. On the Internet, go to <https://conb.hrntouch.com>
2. Once on the login screen, you will be asked to provide your login ID and password  
Your login ID is: first Name, the 1<sup>st</sup> initial of your last name, and the last 4 digits of SSN Your initial login password is your Social Security Number without the dashes.

<b>For Example</b>	<b>Name: John Smith</b>	<b>SSN: 123-45-6789</b>
	Login: johns6789	Password: 123456789



**CITY OF**  
**Neptune Beach**  
**FLORIDA**



# Abentras Access

It's time to elect your 2022 health benefits! This year if you do not need to make any changes you can simply sign the rollover form provided to you at open enrollment. The City of Neptune Beach will utilize the online enrollment system, for **CHANGES ONLY**. You can use this secure portal to make changes to your benefits during your open enrollment or when you qualify for a life event. In addition, you can also make changes to your personal information, such as your address and contact information.

How to log in:

1. On the Internet, go to <https://conb.hrintouch.com>
2. Once on the login screen, you will be asked to provide your login ID and password  
Your login ID is: Last Name, the 1<sup>st</sup> initial of your first name, and the last 4 digits of SSN Your initial login password is your Social Security Number without the dashes.

**For Example**

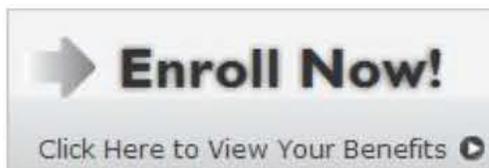
**Name: John Smith**

**SSN: 123-45-6789**

**Login: smithj6789**

**Password: 123456789**

3. Click the “Log in” button
  - The first time you log in, you will be asked to change your password
  - Follow the on-screen instructions to change your password
  - By providing a security question, answer, and email address, you will be allowed to reset your password automatically. Otherwise you will be required to call during business hours to have your password reset.



Review your benefit information under “**My Benefit Options**” then click the “**Enroll Now!**” button to update your contact information or benefit elections.

