



Your Guide to Employee Benefits

October 1, 2025 – September 30, 2026



#LBKStrong

Introduction

The Town of Longboat Key strives to provide you and your family with a comprehensive and valuable benefits package. We want to make sure you're getting the most out of our benefits—that's why we've put together this Benefit Enrollment Guide – to be used when you first become eligible for benefits, during the annual open enrollment, and any other time you have questions about the available benefits.

Open enrollment is a short period each year when you can make changes to your benefits. This guide outlines the benefits the Town of Longboat Key offers, so you can identify which offerings are best for you and your family.

Elections you make during open enrollment will become effective on 10/1/2025. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to Human Resources.

Benefits at a Glance:

Medical Insurance. Two plan options (BlueCare HMO 55 and BlueOptions PPO 03769) are offered to all eligible employees.

- Employee Only coverage tiers are paid 100% by the Town of Longboat Key.

Dental Insurance. High and Low DPPO plan options through Florida Combined Life.

- Paid for by you.

Vision Insurance.

- Paid for by you.

Basic Life and Accidental Death & Dismemberment Insurance and additional **Voluntary Life Insurance** for yourself, your spouse, and/or child through The Standard.

- Basic Life Insurance is paid 100% by the Town of Longboat Key.
- Voluntary Life Insurance is paid for by you.

Disability Insurance through The Standard.

- Long-term Disability is paid 100% by the Town of Longboat Key.
- Short term Disability is paid for by you.

This Guide is not intended to cover all provisions of all plans, but rather to give you a quick reference to help answer most of your questions regarding your employee benefits. Please see the carrier benefit summaries and certificates for more details.

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The information in this guide is an illustrative summary of the benefits available to you and does not replace or supersede an official carrier Member Certificate or Summary Plan Description (SPD). This guide contains a general description of the benefits to which you and your eligible dependents may be entitled as a full-time employee. This guide does not change or otherwise interpret the terms of the official plan documents. To the extent that any of the information contained in this guide is inconsistent with the official plan documents, the provisions of the official documents will govern in all cases and the plan documents and carrier certificates will prevail. If you have any questions about the guide, please contact HR.

Eligibility & Enrollment

Who is Eligible?

If you're a full-time employee at the Town of Longboat Key, you're eligible to enroll in the benefits outlined in this guide. **Full-time employees** are those who work 30 or more hours per week.

If you are a **new employee**, you will have a waiting period where your benefits will begin on the 1st of the next month following 30 days of employment.

In addition, the following dependent family members are eligible for medical, dental and vision coverage:

A **dependent** is defined to include your **legal spouse, your dependent child, or a dependent child of your legal spouse**.

Dependent children will be covered for medical, dental and vision insurance through the end of the calendar year in which they turn age 26. For medical, dental, and vision insurance, the child may be covered until the end of the calendar year in which they attain age 30 if they meet the Overage Dependent* requirements described below.

A **dependent child** is defined as:

- A natural born child
- A stepchild
- A legally adopted child
- A child placed in your home for adoption
- A child placed in your home for foster care
- A child for whom legal guardianship or custody has been awarded to you by a court
- An unmarried child of any age who became mentally or physically disabled before reaching the age limit
- A newborn child (up to the age of 18 months) of a covered dependent

***Overage Dependents.** Under Florida Statute §627.6562, medical insurance coverage can be continued for children through the end of the calendar year in which they reach age 30 if the child is:

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

You will be required to sign and submit an Overage Dependent Verification form to Human Resources annually in order to keep your overage dependent child covered under our medical, dental and vision benefits.

Note: The Internal Revenue Code contains provisions that, if met, allow an employer to withhold premiums from your wages on a pre-tax basis to pay for certain insurances you elect. You should consult your tax advisor prior to making any elections to have premium dollars withheld from your wages on a pre-tax basis.

How to Enroll During Open Enrollment

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes. Once all your information is up to date, it's time to make your benefit elections using the [BenefitSolver](#) system. The decisions you make during open enrollment can have a significant impact on your life and finances, so it is important to weigh your options carefully.

Open enrollment begins on August 1, 2025, and runs through August 31, 2025. The benefits you choose during open enrollment will become effective on October 1, 2025.

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next open enrollment period.

Qualifying Events

If you experience a [Qualifying Event](#) (QE) that affects your eligibility for coverage under our health plan, then you are allowed to make changes to your benefit elections so long as you notify us within 30 days of the Qualifying Event. If you fail to notify us within the 30-day period, you will not be able to change your benefit elections until the next annual Open Enrollment.

Examples of QE's include things like:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan



Medical Benefits



The Town of Longboat Key offers medical plans with custom benefits administered by Florida Blue.

Register on the Florida Blue member site: www.FloridaBlue.com to sign up and log in. If you haven't done so already, follow the next few steps to sign up for a Member Account.

Step 1: Go to www.FloridaBlue.com and enter your Member Number (shown on your ID card).

Step 2: Complete all the answers and click Next.

Step 3: Choose and type in a User ID.

Step 4: Choose and type in a Password, and re-enter Password second time.

Step 5: Select and answer three different security questions. Then, click Next.

Step 6: Click Continue and be taken to the member website home page.

On the Florida Blue member website, you'll find lots of helpful information including Provider Directories; Cost Comparison tools; your claims activity; educational information on various health topics; various discount programs; ability to print an ID card; and lots more.

We offer you medical coverage that utilizes Florida Blue's network of physicians and facilities. You have the option to choose the benefit plan that best meets the benefit and budgetary needs of you and your family.

Before scheduling an appointment with a physician, you should confirm the provider's current participation status within the Florida Blue provider network.

Your Responsibility

- Before you enroll, make sure you understand the plans and ask questions if you don't.
- After you enroll, you should always check your first paycheck stub to make sure that the correct amount is being deducted and that all the benefits you elected are included.
- Verify that all beneficiary information is up to date.

Your Medical Plan Options



The Town of Longboat Key provides medical coverage for all full-time employees.

Under the BlueCare HMO 55 plan, most services must be rendered by In-Network Providers in order to be covered. It is your responsibility to ensure that the provider you are using is in the Florida Blue BlueCare network, and you must select a Primary Care Physician (PCP) for each covered family member. While you do not need a referral to see an In-Network Specialist, you must make sure any services you are requesting do not require prior authorization.

	BlueCare HMO 55		BlueOptions PPO 03769	
Calendar Year Deductibles	In-Network	Out-of-Network	In-Network	Out-of-Network
Individual	\$0	N/A	\$500	Combined with In-Network
Family	\$0	N/A	\$1,500	Combined with In-Network
Your Benefit Plan*				
Coinsurance (when applicable)	100% / 0%	N/A	80% / 20%	60% / 40%
Individual Out-of-Pocket Maximum	\$1,500	N/A	\$1,500	Combined with In-Network
Family Out-of-Pocket Maximum	\$3,000	N/A	\$4,500	Combined with In-Network
Professional Services				
Primary Care Physician (PCP) Office Visits	\$10 copay	N/A	\$15 copay	Deductible + 40%
Specialist Office Visits	\$10 copay	N/A	\$15 copay	Deductible + 40%
Preventive Care Visits	\$0 copay	N/A	\$0 copay	Deductible + 40%
*Includes a Hearing Aid Reimbursement Benefit = \$500 for the first ear and \$300 for the second ear every 36 months.				
Hospital Services				
Inpatient Hospitalization	\$250 copay	N/A	Deductible + 20%	Deductible + 40%
Outpatient Hospitalization	\$100 copay	N/A	Deductible + 20%	Deductible + 40%
Emergency Room	\$50 copay	\$50 copay	Deductible + 20%	Deductible + 20%
Diagnostic Services				
Urgent Care Center	\$10 copay	N/A	\$15 copay	\$15 copay
Independent Clinical Lab (e.g., Blood Work, X-Rays)	\$0 copay	N/A	20%	40%
Independent Testing Centers	\$0 copay	N/A	\$15 copay	Deductible + 40%
Outpatient Hospital Facility for Labs & X-Rays	\$100 copay	N/A	Deductible + 20%	Deductible + 40%
Outpatient Hospital Facility for Advanced Imaging (e.g., MRI, MRA, CT and PET)	\$100 copay	N/A	Deductible + 20%	Deductible + 40%
Medical Pharmacy for Physician-Administered Medications				
Monthly Out-of-Pocket (OOP) Maximum – Preferred/Non-Preferred	\$200 / \$700	N/A	\$200 / Combined with Preferred OOP	N/A
Provider Visit Copay – Preferred/Non-Preferred	\$10 / \$10	N/A	\$15 / \$15	Deductible + 40%
Prescription Drugs				
Tier 1 / Tier 2 / Tier 3 / Tier 4	\$5 / \$25 / \$25 / N/A	N/A	\$5 / \$35 / \$35 / N/A	50% of allowance
Mail Order Pharmacy (90 Days)	\$10 / \$50 / \$50		\$10 / \$70 / \$70	
Oral Weight Loss Medications – Coinsurance / Annual Plan Paid Maximum	30% / \$3,000		30% / \$3,000	

For more details, including limitations, restrictions, and exclusions, please refer to the full Schedule of Benefits of each plan option.

Tools and Resources to Help You Make the Best Decisions for Your Health and Your Wallet



Log into your www.FloridaBlue.com member website after you've registered to access great tools and resources, some of which are described below.

Personal Health Information When You Need It

www.FloridaBlue.com provides personal health information when you need it.

- Review your plan benefits and find out where you stand with your deductible and out-of-pocket maximum accumulators.
- Find a doctor or hospital in your plan's network.
- Compare and estimate your costs for medical care and prescription drugs.
- View claim activity, status, and history.
- Create a Personal Health Record so your doctor visits and lab results are all in one secure place.
- Print a paper ID card or request a new member ID card.

Mobile App

Download the Florida Blue Mobile App (free for Android and iPhone) to access health information and tools on the go.

- Get your plan details such as deductibles, Health Equity HSA balance, and claims.
- Get a picture of your member ID card.
- Locate doctors in your plan from wherever you are.
- Compare drug prices on the spot and map the nearest pharmacy.
- Get connected to a person who can help you manage your out-of-pocket costs and find quality care.

Care Consultants (888-476-2227)

Talking to a Care Consultant can save you time and money — and make important decisions easier. Whether it's your first office visit, or a series of ongoing medical treatments or a new medication, call our Care Consultants first. You'll find out how your benefits work, what factors can affect your costs, and which programs are available to assist you. The team can help you plan your next steps and make sure you get the most value from your benefits.

24/7 Nurse Line (877-789-2583)

Whether you have an immediate health concern, or a general question about your doctor's plan of treatment — the nurse-line is always open so you don't have to wait for answers. You'll get answers, plus helpful resources that you can use.

Premier Community, Exceptional Service

Choices for Care

Making smart healthcare choices helps you – and your wallet – feel healthy, secure, and supported.



Try Telehealth Visits through Teladoc

Do you have a smart phone or tablet? Virtual visits through Teladoc allow you to get fast, convenient care at no cost with a board-certified physician — no matter where you are or what time it is — via mobile devices and the internet.

Teladoc doctors are available 24/7 and can diagnose symptoms as well as prescribe medications for minor health concerns. Use it when your primary doctor is not available, if you're sick while traveling, on nights and weekends, or when it's inconvenient to leave home. Use virtual doctor visits for:

- Allergies
- Cold and flu
- Ear infections
- Fever
- Headache
- Nausea
- Rashes
- Sinus infection
- And more!

Visit teladoc.com to get started. Consider creating an account and providing your medical information now so care is available when you need it.

Value Choice Providers

Finding the right doctor can help you get and stay healthy. As a Florida Blue member, you have access to doctors who put a special focus on helping you stay well while saving on out-of-pocket costs. When you see a Value Choice Provider, you:

- Get quality care under one roof for many conditions
- Have the flexibility to schedule evening and weekend appointments
- May have lower costs to see your PCP, visit a specialist, or get urgent care
- Choose an English- or Spanish-speaking doctor

Your path to health can start today. Sanitas Medical Center and GuideWell Emergency Doctors are Value Choice Providers that offer Florida Blue members extra care – and they're in your plan's network. With locations throughout Florida, there's sure to be an office near you. Search for Primary Care and Urgent Care providers by logging in to floridablue.com or clicking *Find Care* in the Florida Blue mobile app.

Independent Diagnostic Testing Facility

To save on imaging costs, consider an Independent Diagnostic Testing Facility for x-rays, ultrasounds, MRIs, CT and PET scans. Member cost share is often less at an Independent Diagnostic Testing Facility than through an Outpatient Hospital Facility.

Go Generic and Save

Generic drugs are the non-brand-name, FDA-approved versions of their brand-name counterparts. They're required to have the same active ingredients as the brand-name drug – but at a fraction of the price. Ask your doctor or pharmacist if a generic is a good option for you.



Save the Emergency Room for Emergencies

Unless loss of life or limb is imminent, consider using Urgent Care or Teladoc. Emergency rooms are expensive and crowded, and it can take a long time to be seen depending on your condition. In the event of a true emergency – head injury, severe trauma, chest pain, allergic reaction, etc. – get care from your nearest emergency room. Coverage is the same in- and out-of-network for true emergencies.

Wellness through Florida Blue's Better You Strides

Florida Blue offers a wide range of wellness programs at your local Florida Blue Center and online. Programs include: nutrition, weight management, exercise, cholesterol, diabetes, pre-diabetes, heart health, stress management and more. Look out for monthly wellness newsletters shared by your employer, which includes valuable information and webinars.

Blue365 gives members access to savings across all aspects of your life — including discounts on wearable devices, gym membership access starting at \$19/month, discounts on healthy, organic meal delivery services from Sunbasket, and much more! Register now for free to take advantage of Blue365. It's an online destination where participating members can find healthy deals and exclusive discounts, all you need is your Blue Cross Blue Shield member card to get started. Register now for free at Blue365Deals.com.

See page 16 for additional information on how the Town of Longboat Key integrates the Better You Strides program into our award-winning employee wellness program.



Dental Benefits



The Town of Longboat Key offers you access to dental insurance through Florida Combined Life (FCL). You have the ability to choose between the Low Plan and High Plan dental option. The primary difference between the two options is that the High Plan offers a higher maximum benefit amount for both general dental services and orthodontics. The High Plan also requires you to pay a lower coinsurance amount than the Low Plan option when visiting Out-of-Network providers. Additionally, only the High Plan option offers an adult orthodontia benefit.

You are not required to select a primary dental provider. Instead, you have the ability to receive services through either Participating or Non-Participating Dentists. Please keep in mind that if you choose to use a Non-Participating Dentist, you will pay a higher coinsurance amount for services and you may be subject to “balance billing” for provider fees that exceed the contracted amount allowed by FCL.

Network Access	BlueDental PPO – Low Plan		BlueDental PPO – High Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Benefit Maximum / Calendar Year	\$2,000		\$3,000	
Individual Calendar Year Deductible (CYD)	\$50		\$50	
Family Calendar Year Deductible (CYD)	\$100		\$100	
Dental Description				
Preventive Services	No Charge	10%	No Charge	No Charge
Basic Services	20% after CYD	40% after CYD	20% after CYD	20% after CYD
Major Services	50% after CYD	60% after CYD	50% after CYD	50% after CYD
Procedures				
Routine Office Visits	No Charge	10%	No Charge	No Charge
Teeth Cleanings (2 Per Year)	No Charge	10%	No Charge	No Charge
X-Rays – Intraoral/Complete Series/ <u>Panoramic</u>	No Charge	10%	No Charge	No Charge
Fillings & Restorations	20% after CYD	40% after CYD	20% after CYD	20% after CYD
Extractions – Routine and Surgical	20% after CYD	40% after CYD	20% after CYD	20% after CYD
Endodontics	20% after CYD	40% after CYD	20% after CYD	20% after CYD
Periodontal Scaling	20% after CYD	40% after CYD	20% after CYD	20% after CYD
Complete or Partial Dentures & Implants	50% after CYD	60% after CYD	50% after CYD	50% after CYD
Crowns	50% after CYD	60% after CYD	50% after CYD	50% after CYD
Orthodontia	Children Only (up to age 19)		Adults & Children Eligible	
Benefit	50%		50%	
Lifetime Maximum	\$1,000		\$1,500	
Reimbursement UCR or MAC	Negotiated Fee	UCR	Negotiated Fee	UCR

Vision



Regular eye exams are an important part of health maintenance, no matter your age. And if you or your family members wear glasses or contact lenses, you already know that the cost of vision care can quickly add up. Not only that, but regular eye examinations can detect general health problems at their earliest stages.

The Town of Longboat Key offers comprehensive vision coverage through National Vision Administrators (NVA) which provides you and your family with access to great eye doctors, quality eyewear and affordable eye care. This plan is also voluntary; you'll need to elect it at enrollment to be covered.

When using Non-Participating Providers, you will be responsible for paying 100% of the service/material cost and will then be reimbursed up to a stated amount depending on the service or material. Call NVA member services for more out-of-network plan details.

Services	In-Network	Out-of-Network
Eye Care Wellness Copay	\$10	N/A
Eye Exam	No Charge after Copay	Reimbursement Up to \$35
Exam for Type 1 or Type 2 Diabetes	Covered 100% after \$20 Copay	Reimbursement Up to \$13
Frequency	Once Per Year	
Materials Copay	\$15	N/A
Lenses		
Single Vision	No Charge after Material Copay	Reimbursement Up to \$25
Bifocals	No Charge after Material Copay	Reimbursement Up to \$40
Trifocals	No Charge after Material Copay	Reimbursement Up to \$60
Standard Progressive (Pricing by Tier)	\$80 / \$100 / \$120 / \$140 / \$165 / \$190	Reimbursement Up to \$25
Frequency	Once Per Year	
Frames		
Selected Frames	\$150 Allowance + 20% Savings	Reimbursement Up to \$50
Frequency	Once Every Two Years	
Contacts		
Copay	In Lieu of Lenses	
Elective	\$140 Allowance	Reimbursement Up to \$130
Medically Necessary Contacts	No Charge	Reimbursement Up to \$210
Frequency	Once Per Year	

Your Benefit Costs for 2025-2026

Bi-weekly Rates by Benefit Product		
Medical – HMO 55	Employer Paid	Employee Paid
Employee Only	\$475.50	\$0
Employee + Spouse	\$876.93	\$105.07
Employee + Children	\$876.93	\$105.07
Employee + Family	\$1,124.89	\$181.60
Medical – PPO 03769	Employer Paid	Employee Paid
Employee Only	\$465.00	\$0
Employee + Spouse	\$809.83	\$129.17
Employee + Children	\$809.83	\$129.17
Employee + Family	\$1,036.34	\$205.66
Dental – Low Plan	Employer Paid	Employee Paid
Employee Only	\$0	\$13.36
Employee + Family	\$0	\$36.11
Dental – High Plan	Employer Paid	Employee Paid
Employee Only	\$0	\$17.03
Employee + Family	\$0	\$44.98
Vision – NVA	Employer Paid	Employee Paid
Employee Only	\$0	\$2.62
Employee + Spouse	\$0	\$4.92
Employee + Children	\$0	\$4.09
Employee + Family	\$0	\$8.10

Basic Life Insurance



The Town of Longboat Key provides you with a Basic Term Life insurance benefit at no cost to you through The Standard. This benefit is equal to one (1) times your Annual Earnings, subject to a maximum of \$175,000, and is included for all eligible full-time employees working at least 30 hours per week. Be sure to elect and verify your beneficiary designation.

Accidental Death & Dismemberment

Accidental Death and Dismemberment (AD&D) Insurance will pay in addition to the Basic Term Life insurance benefit if death occurs because of an accident. The AD&D benefit amount equals the Basic Term Life benefit and is paid for 100% by the Town of Longboat Key.

Basic Dependent Term Life

In addition to Basic Term Life and AD&D insurance, The Standard offers you the opportunity to purchase Dependent Term Life Insurance at the following benefit levels:

- **Spouse Term Life Insurance** - Benefit amount: \$5,000
- **Dependent Child Term Life Insurance** - Benefit amount for children from birth to age 26 years: \$2,500



Voluntary Life Insurance



While the Town of Longboat Key offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (for example, college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

Voluntary Life Insurance

As a new hire, you can purchase additional life insurance for yourself on a voluntary basis in an amount up to \$300,000 but not to exceed 5 times your Annual Earnings. Any amount exceeding \$150,000 will be required to go through Medical Underwriting. During Open Enrollment, you can increase the amount of coverage up to \$20,000 without Medical Underwriting, if not previously declined by The Standard.

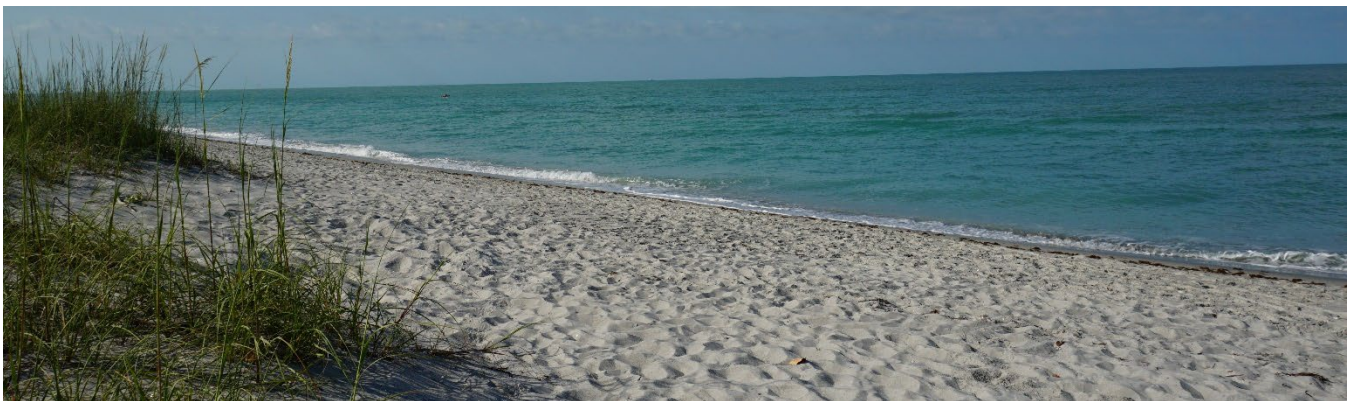
Voluntary Spouse Life Insurance

As a new hire, you can also purchase life insurance for your spouse in an amount not to exceed 50% of the Voluntary Life Insurance you purchased for yourself. Amounts exceeding \$50,000 require Medical Underwriting. During Open Enrollment, you can increase the amount of coverage up to \$10,000 without Medical Underwriting, if not previously declined by The Standard.

Voluntary Dependent Child Life Insurance

If you purchase Voluntary Life Insurance for yourself, then you can also purchase life insurance for your child in a flat dollar amount of \$10,000.

Note: Voluntary Life Insurance benefits payable to a beneficiary are determined without regard to payable Basic Term Life Insurance benefits.



Disability Benefits



The Town of Longboat Key provides full-time employees with short- and long-term disability income benefits. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note, though, that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Short-term Disability (STD) Insurance

Full-time employees working at least 30 hours a week are eligible to purchase short-term disability insurance as a voluntary offering through The Standard. The STD benefit pays a percentage of your weekly earnings if you become disabled due to an illness or accident.

- **Benefit Amount:** You will be paid 60% of your weekly earnings to a maximum of \$1,000 per week if your accident or injury is covered by the STD policy.
- **Benefit Waiting Period:** Depending on the type of disability, you will be required to wait a certain number of days before the benefits start, as follows:
 - 14 days for a disability caused by Accident
 - 14 days for a disability caused by Illness
- **Maximum Benefit Period:** The STD benefit will be paid to you for a maximum of 13 weeks.

For more information about short-term disability insurance, including pre-existing condition limitations, visit standard.com.

Long-term Disability (LTD) Insurance

Full-time employees working at least 30 hours a week are granted long-term disability insurance through The Standard. The LTD benefit provides lasting income support if you are unable to work for an extended period of time. The LTD benefit pays a percentage of your monthly earnings if you become disabled due to an injury or accident.

- **Monthly Benefit Amount:** Your monthly benefit amount is 60% of the first \$13,333 of your insured pre-disability earnings reduced by deductible income, with a limit of up to \$8,000 per month.
- **Minimum Monthly Benefit Amount:** \$100 or 10% of your LTD Benefit before reduction by Deductible Income, whichever is greater.
- **Benefit Waiting Period:** 90 days

Payments may continue until you reach your Social Security Disability Retirement Age or 65 if you remain unable to work. Certain limitations and exclusions, along with pre-existing condition limitations, may apply.

For more information about long-term disability insurance, visit standard.com.

Additional Benefits

Wellness Program

Employees are invited to participate in the Town's wellness program, which typically runs from January 1st until the Fall of each year. Full-time employees who complete certain activities can earn up to two paid shifts off, which must be used by December 31st of the year in which they are earned.

Program activities usually include:

- An annual health fair, where participants can receive a biometric screening (cholesterol and blood glucose levels) with on-the-spot counseling and meet with healthcare vendors
- Online health assessment to determine health score and areas for improvement
- Step challenges and online webinars and activities
- Monthly blood pressure screenings at Town Hall
- Use of Longboat Key Fitness Center, free of charge
- Discounts for Longboat Key businesses ("Longboat Key Bucks Program")

Contact Lynn Curreli in HR at LCurreli@longboatkey.org or by calling 941.316.1999 ext. 1812 for more information.

Other Voluntary Benefits

AFLAC

You may enroll in 100% employee-paid coverage that includes hospital, cancer care, accident, critical care and recovery, dental and vision in addition to the Town benefits for which you may be enrolled. AFLAC provides an extra layer of protection for the things you may not have planned. You know the sense of security that comes from protecting what you've worked hard for over the years. And while you can't possibly foresee everything that can come your way, you can be prepared for some of the things life can throw at you. That's because AFLAC is insurance designed to help with everyday living.

Legal Shield

You may enroll in 100% employee-paid coverage that includes legal advice, document review and preparation, trial defense, IRS audit assistance, identity theft, and more.

TransAmerica

TransAmerica's Group Medicare Supplement provides coverage for employees, retirees, and spouses who are eligible for Medicare. TransAmerica Group Medicare Supplement is offered through Baacke Insurance & Financial Services, who offer Medicare education and plan options including Part D Prescription plans.

Important: Enrollment in AFLAC, Legal Shield, or TransAmerica benefits is not performed through the PRM benefit enrollment. To enroll in AFLAC or Legal Shield benefits, please contact HR for the applicable enrollment materials. To enroll in TransAmerica benefits, please contact TransAmerica (see the Important Contacts page for details).

Nationwide Retirement

Our 401(a), 401(k), and 457 plans are administered by Nationwide. For assistance, contact our Solutions Center at 877-677-3678. Specialists are available Monday through Friday from 8:00 AM to 11:00 PM Eastern Time and on Saturdays from 9:00 AM to 6:00 PM Eastern Time.

Employee Assistance Program



The EAP provides a variety of counseling, referral and information services. These services are confidential. The EAP has counseling available for many problems such as stress, alcohol and drug abuse, and family problems. Those counseling sessions can occur face-to-face, by telephone, or by tele-video. The EAP benefit is available to employees, part-time employees, retirees, and all dependents. There is no cost for the EAP benefit, and enrollment is automatic.

Visit the Resources for Living website at www.mylifevalues.com. You can call Resources for Living EAP 24/7 at 800-272-3626 to talk to a licensed behavioral health professional for emotional support. Your EAP provides up to seven (7) counseling sessions per issue per year with licensed network providers.

Emotional Well-Being Support

Counseling sessions (up to five per issue) are available face to face and virtually. 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.

Work-Life Services:

Consultation, information and assistance with locating resources such as:

- Child care, parenting and adoption, summer programs, and community resources
- Care for elderly adults, caregiver support, and special needs
- Pet Care
- Household services, and more!

Legal Services:

A free 30-minute consultation with a participating attorney for each new legal topic (each plan year) related to:

- Family or domestic law
- Civil and criminal law
- Wills and estate planning other document preparation
- Real estate transactions

A discount of 25% of the fees for services beyond the initial consultation (excluding flat legal fees, contingency fees and plan mediator services). Services must be related to the employee and eligible household members; employment law is excluded.

Discount Center:

The EAP provides discounts on brand-name products and services, including computers and electronics, theme parks, movie tickets, local attractions, travel, gifts, apparel, flowers, jewelry, fitness centers, and more.

Web-Based Services:

A customized website which offers a full range of tools and resources on behavioral health and work-life balance topics. Most sections of the website are available in Spanish. Website links include:

- Articles and self-assessments
- Access to work-life service providers
- Stress Resource Center
- Free Online Will and other legal documents
- Live webinars and on-demand library
- Mobile app

Financial Consultation:

A free 30-minute consultation with a participating accountant for each new legal topic (each plan year) related to:

- Budgeting, credit, and debit issues
- Retirement or other financial planning
- Mortgages and refinancing
- College funding
- Tax and IRS questions and preparation

Receive a discount of 25% tax preparation services. Services must be for financial matters related to the employee and eligible household members.

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.

Aetna Resources for Living: Welcome to Talkspace



What is Talkspace?

Talkspace is an online therapy platform that makes it easy and convenient for you to connect with a licensed behavioral therapist — from anywhere, at any time. With Talkspace, you can send unlimited text, video and audio messages to your dedicated therapist via web browser or the Talkspace mobile app. No commutes, appointments or scheduling hassles.

To get started messaging a therapist:

- Login to your member website and go to Services > Talkspace online therapy and select Sign up for Talkspace.
- Tell us your unique needs and preferences for therapy.
- You'll be shown three potential providers based on your preferences.
- Choose a therapist and begin messaging the very same day.
- Remember: There's no limit to the number of messages you can send your therapist each day.

After You Sign Up:

- Use your free sessions: One week of therapy counts as one visit.
- You'll continue to message the same therapist unless you request to change providers. Your therapist will reply to you daily, during his or her business hours — five days a week.
- You'll never need to make an appointment or reschedule it because something came up.
- Whether on the go or at home, you can access Talkspace securely via your web browser or mobile app.

Taking care of your mental health can help you live a happier, healthier, and more productive life — both on and off the job.

For additional information, please visit our FAQ.

Toll-Free Number: 800-272-3626

Website: resourcesforliving.com

Username: PRM

Password: 8002723626

Important Contacts

For Assistance With...	You Should Contact...	How to Contact Them
<ul style="list-style-type: none"> Address and beneficiary changes Eligibility questions Whether particular services are covered by the benefit plan Qualifying Event notifications, such as marriage, birth, divorce, death, child becoming ineligible 	Human Resources	Lisa Silvertooth Lsilvertooth@longboatkey.org 941.316.1999 ext. 1811
<ul style="list-style-type: none"> Medical plan claims questions Medical provider network questions Prior Authorization Appeals 	Florida Blue	800.664.5295 www.FloridaBlue.com
<ul style="list-style-type: none"> Non-emergency medical care, such as cold and flu symptoms, sinus issues, UTI, and respiratory infections, etc. 	Teladoc	800.835.2362 www.Teladoc.com
<ul style="list-style-type: none"> Other non-emergency medical care 	Convenient Care Centers or Urgent Care Centers	800.664.5295 www.FloridaBlue.com
<ul style="list-style-type: none"> Dental plan claims questions Dental provider network questions 	Florida Combined Life (FCL)	888.223.4892 www.FloridaBlueDental.com
<ul style="list-style-type: none"> Vision plan claims questions Vision provider network questions 	National Vision Administrators (NVA)	800.672.7723 www.e-nva.com
<ul style="list-style-type: none"> Employee Assistance Program support, including work-life services and consultations, financial and legal consultations, and identity theft support 	Resources for Living	800.272.3626 www.mylifevalues.com Username: PRM Password: 8002723626
<ul style="list-style-type: none"> General or specific health concerns or questions 	24/7 Nurse-Line – Florida Blue	877.789.2583
<ul style="list-style-type: none"> Comparing medical costs Managing health conditions 	Care Consultants – Florida Blue	888.476.2227
<ul style="list-style-type: none"> Medicare Supplement Insurance for those eligible for Medicare 	TransAmerica	Karin Botelho Kbotelho@baackeifs.com Brian Baacke Brianbaacke@baackeifs.com 941.907.4200
<ul style="list-style-type: none"> Supplemental Insurance 	AFLAC	Sharon Shulz Sharon-shulz@us.aflac.com 941.518.1200
<ul style="list-style-type: none"> Legal Insurance 	Legal Shield	Veronica Huzzard Veronica@andersoninsgroup.com 941.720.2778
<ul style="list-style-type: none"> Retirement Plans 	Nationwide	877.677.3678

How To Enroll in Benefits During Open Enrollment



www.benefitsolver.com
Company Key: PRM

1. Login

Visit www.benefitsolver.com and login using your username and password. Click on the *Forgot your username or password?* link to reset your login details.

First time users: Register your username and password and answer a few security questions. The case-sensitive company key is [PRM](#). Log in using your new username and password.

Multi-Factor Authentication (MFA): Upon logging with your credentials, you will be asked to set up authentication through email, text or an authenticator app. You will then use that authentication method. Simply enter the code given and enter into the system.

2. Explore Your Options

Explore the site to learn about your benefits. You'll find lots of helpful information in the [Reference Center](#). The calendar at the top of the [Home](#) page lets you know how many days you have to enroll.

3. Start Your Enrollment

Click the [Start Here](#) button to review your personal information and add or edit any dependents you wish to cover. You will need to provide each dependent's legal name, Social Security Number, and birth date to add them to your coverage.

Note: You will be required to provide documentation to prove your relationship to each dependent.

4. Enroll in Coverage

Choose to re-enroll in your current plans or use the [Next](#) and [Back](#) buttons to review and elect options available to you. Choose or decline coverage for each option and select which family members you want to cover. Review plan documents and use the [Compare](#) and [Plan Details](#) tools to view details and costs for the options available to you.

5. Review and Finalize Your Elections

Make sure your personal information, elections, dependents, and beneficiaries are accurate, then approve your elections. To finish, click [I Agree](#). When your enrollment is complete, you will receive a confirmation number and can print your [Benefit Summary](#) for your records.

6. After You Enroll

Return to the [Home](#) page to check for any additional tasks needed to complete your enrollment, view, or download your [Benefit Summary](#), and download the MyChoice Mobile App. Reach out to Human Resources with questions.

