

BE WELL.

SAVE WELL.

LIVE WELL.

2022

OPEN ENROLLMENT GUIDE





OPEN ENROLLMENT BEGINS OCTOBER 25

NOW IS THE TIME TO FOCUS ON YOU.

Your physical, emotional, and financial health are important, especially during challenging times. The School District of Manatee County cares about you and your overall well-being, that's why we offer a comprehensive benefits package that can help provide you with the stability and security to be prepared for the unexpected.

Open Enrollment is the time to add or change benefits for the 2022 plan year. We understand how important it is to have resources to help make the best decisions for you and your family. Review your options presented in this benefits guide, compare plans, and choose what works best for you.

Attend a session with a Benefits Counselor for help making choices that reflect your changing benefits needs and goals.

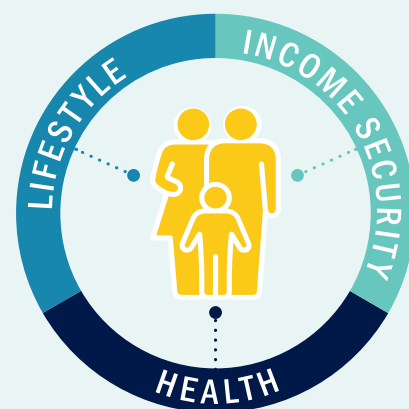
ACTION REQUIRED!

**Open Enrollment ends
November 5.**

You **MUST** complete an enrollment either with a Benefits Counselor or online to elect or waive benefits. **If you do not actively enroll by this date, you will not receive benefits in 2022. Current elections WILL NOT automatically renew.**

WHAT'S NEW FOR 2022

- ✓ **Benefits Counselor Support:** Get expert guidance from a professional Benefits Counselor who can help you make informed benefit decisions. Counselors are available onsite (at select locations) or virtually to help you enroll, and by phone to answer questions.
- ✓ **New Medical and Prescription Carrier:** Medical and prescription benefits will be offered through MyQHealth.
- ✓ **Health Care Navigation:** Through MyQHealth, you have access to personalized guidance and support with medical claims, insurance questions, and much more.
- ✓ **Improved Voluntary Benefits:** Protect yourself from the financial impact of unexpected events with benefits including Critical Illness, Accident, Hospital Indemnity, Identity Theft, and Legal Insurance.



THE BENEFITS WE OFFER

The School District of Manatee County (SDMC) provides a full range of coverage that protects you financially and helps you build a secure future. Benefits become effective on January 1, 2022.

Health & Well-being

- Medical and Prescription Plans
- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Dental Insurance
- Vision Insurance
- Flexible Spending Accounts

Income Security

- Basic Term Life and Accidental Death and Dismemberment Insurance
- Supplemental Life and Accidental Death and Dismemberment Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance

Lifestyle

- Identity Theft Protection
- Employee Assistance Program
- Wellness Program
- Legal Insurance

WHO WE COVER

Employees: MEA bargaining unit employees must work a minimum of 20 hours per week for Health Insurance and Flexible Benefits and 15 hours per week for Life Insurance. All other employees must work a minimum of 30 hours per week for Health Insurance, 20 hours per week for Flexible Benefits, and 15 hours per week for Life Insurance.

Dependents:

- Your legal spouse
- Your children up to age 26
- Your children ages 26 to 30 for medical, dental, and vision plans as allowed by Florida law
- Your children over age 26 who are not able to support themselves due to a physical or mental disability

Eligible children include biological children, legally adopted children, stepchildren, and children for whom you have been appointed a legal guardian or for whom the court has issued a Qualified Medical Child Support Order (QMCSO).

HOW TO ENROLL

Certified Benefits Counselors are available to help you enroll. Connect with a counselor in the format that works best for you.



Virtual: Schedule a virtual appointment with a counselor at www.benefitsgo.com/manateeschoolswebscheduler.

Note: Use of your camera is optional.



Onsite (at select locations): Make your benefit elections at a laptop computer station with onsite counselor support.

Have Questions? Call 1-855-874-0187 weekdays 9:00 a.m. – 6:00 p.m. ET during Open Enrollment to speak with a Benefits Counselor

You can also enroll online.



Online: The enrollment system is available 24/7 during Open Enrollment.



Log in to <https://launchpad.classlink.com/manateeschools> and then click the PeopleSoft ESS tile.

DID YOU KNOW?



Medical debt currently affects **1 in 4** individuals.

Make sure you choose the correct health plan.

National Patient Advocate Foundation 2021

MEDICAL INSURANCE

Health care needs are different for everyone. We offer three medical plan options so you can choose the coverage level best-suited to your needs and budget.

All three plans are administered by MyQHealth and give you access to the same network of high-quality medical providers. The difference is that each plan carries different premiums and out-of-pocket costs. The Bronze HMO Plan requires you to use in-network providers, while the Gold and Silver PPO Plans allow you to visit providers both in- and out-of-network.

BRONZE HMO PLAN

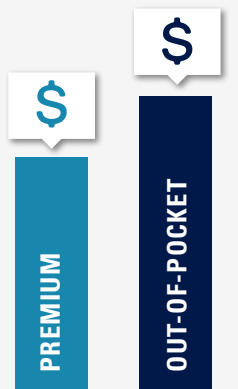
SILVER PPO PLAN

GOLD PPO PLAN

WHICH PLAN IS RIGHT FOR YOU?

Balance your premium cost with the amount you expect to spend on medical services. If you're healthy and don't expect to have many doctor visits, you can reduce your upfront cost by choosing a lower premium plan. If you require a lot of care and need to limit out-of-pocket expenses, a higher premium plan might make sense.

BRONZE HMO PLAN

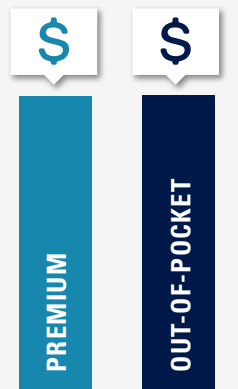


This plan has the lowest premiums but the highest out-of-pocket costs and only covers in-network providers.

Best if you are...

using doctors who are already in the network and expect to receive most of your care close to home. Coverage is limited to the State of Florida.

SILVER PPO PLAN

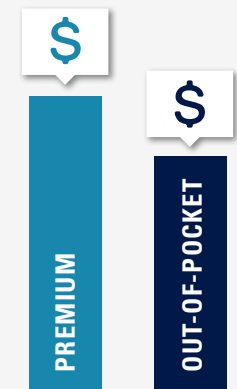


This plan balances a lower premium with higher out-of-pocket costs.

Best if you are...

healthy, but want to balance your risk because you're getting older, have a condition like high cholesterol, or have a big family.

GOLD PPO PLAN



This plan has the highest premiums but the lowest out-of-pocket costs.

Best if you are...

going to require plenty of medical care in the coming year, such as having a baby.

WHAT'S YOUR BEST FIT?

Here's a look at how one family found the plan that is the best fit for them.



SUTTON FAMILY

Typical family with some risk



Ages: Cyrus, 48; Emily, 44; Devin, 13; and Bettina, 12

Lifestyle: Devin and Bettina both play soccer; Devin is an avid skateboarder

Medical Status: Cyrus has high blood pressure and high cholesterol; Emily is a breast cancer survivor

Financial Risk Factors: Heart and cardiovascular disease; Injury risk from sport activities (skateboarding is a very high-risk activity)



BEST FIT: A plan with lower out-of-pocket costs makes sense because of Cyrus's risk factors and the chances of injury for the kids. Cyrus can also reduce the financial risk with Critical Illness and Accident coverage.

MYQHEALTH

When you need help navigating your health care, you can access MyQHealth. MyQHealth Care Coordinators can work with you and your doctors to ensure you receive the best possible care and avoid unnecessary out-of-pocket fees. They can provide guidance and support when you need help with medical claims, insurance coverage, benefits questions, finding in-network providers, and more. Coordinators and Personal Care Guides will be available from 8:30 a.m. to 10:00 p.m. ET, Monday through Friday. Your dedicated member website and mobile app are available 24 hours a day, seven days a week. **MyQHealth goes live December 1, 2021.** To access MyQHealth, starting December 1, call **1-855-497-1307** or visit **www.manateebenefits.com**.

TELADOC

Teladoc gives you access to a national network of U.S. board-certified doctors by phone, video, or mobile app. Doctors are available 24/7/365 to treat many common non-emergency medical conditions.

Teladoc services are available for a \$15 copay under the Bronze Plan, a \$10 copay under the Silver Plan, and a \$5 copay under the Gold Plan.

Get Care For:

- Cold, flu, and sinus infections
- Asthma, allergies, and rashes
- Stress, anxiety, and depression
- Nausea, vomiting, and urinary tract infections
- Headaches and migraines
- Trauma and grief counseling

To access Teladoc, call **1-800-Teladoc (835-2362)**, visit **www.teladoc.com**, or download the mobile app.

MEDICAL PLAN SUMMARY

Below is a brief overview of the coverage available under each plan. For a full list of benefits, refer to the Summary of Benefits and Coverage.

	Bronze HMO Plan	Silver PPO Plan		Gold PPO Plan	
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Single/Family	\$2,500/\$5,000	\$1,500/\$3,000	\$3,000/\$6,000	\$1,000/\$2,000	\$2,000/\$4,000
Out-of-Pocket Maximum Single/Family	\$5,000/\$10,000	\$4,000/\$8,000	\$8,000/\$16,000	\$3,000/\$6,000	\$6,000/\$12,000
Coinsurance	30%	20%	50%	10%	50%
Primary Care Visit	\$30 copay	\$25 copay	50% after ded.	\$10 copay	50% after ded.
Specialist Visit	\$60 copay	\$50 copay	50% after ded.	\$20 copay	50% after ded.
Preventive Care	Covered 100%	Covered 100%	50% coins.	Covered 100%	50% coins.
Acupuncture	\$60 copay	\$50 copay	50% after ded.	\$20 copay	50% after ded.
Teladoc	\$15 copay	\$10 copay		\$5 copay	
Lab and X-ray Services	Covered 100%	\$0 copay	50% after ded.	\$0 copay	50% after ded.
Imaging (CT/PET Scans, MRIs)	30% after ded.	20% after ded.	50% after ded.	10% after ded.	50% after ded.
Hospital Inpatient	\$300 copay	\$250 copay	50% after ded.	\$200 copay	50% after ded.
Outpatient Surgery	30% after ded.	20% after ded.	50% after ded.	10% after ded.	50% after ded.
Emergency Room	\$1,200 copay	\$1,000 copay		\$800 copay	
Urgent Care	\$60 copay	\$50 copay	\$50 copay	\$20 copay	\$20 copay

Note: Deductibles, copays, and coinsurance accumulate toward the out-of-pocket maximums. Usual, Customary, and Reasonable charges apply for all out-of-network benefits.

Remember: Getting care from an in-network medical provider always saves you money.

HOW YOUR MEDICAL PLAN WORKS



For a full list of medical terms you should know, go to www.benefitsquest.com/terms-to-know.

PRESCRIPTION PLAN

All three medical plans include prescription drug coverage through Ventegra. You may fill your prescriptions at an in-network retail pharmacy or through the mail order service. Out-of-network pharmacies are not covered.

	Bronze HMO Plan	Silver PPO Plan		Gold PPO Plan	
	In-Network Only	In-Network	Out-of-Network	In-Network	Out-of-Network
Retail – 30-day supply					
Generic	\$10 copay	\$10 copay	Not covered	\$10 copay	Not covered
Preferred Brand	\$30 copay	\$30 copay	Not covered	\$30 copay	Not covered
Non-preferred Brand	\$60 copay	\$60 copay	Not covered	\$60 copay	Not covered
Mail Order – 90-day supply					
Generic	\$25 copay	\$25 copay	Not covered	\$25 copay	Not covered
Preferred Brand	\$75 copay	\$75 copay	Not covered	\$75 copay	Not covered
Non-preferred Brand	\$150 copay	\$150 copay	Not covered	\$150 copay	Not covered

CONTROLLING HEALTH CARE COSTS

The rising cost of health insurance is a concern for all of us. Keeping costs to a minimum contributes to lower premiums in future years. Here are tips on how you can help lower the cost of health insurance:



Use network providers.

You will receive a higher level of benefits if you use providers who participate in the network.



Request generic rather than brand name prescription drugs.

Generic medications, while just as effective, are considerably less expensive.



Consider seeing your family physician rather than a specialist.

Family physicians can often provide the same level of care for a variety of illnesses and conditions.



Exercise and maintain a proper diet.

The healthier you are the less vulnerable you are to disease, reducing doctor's visits and prescription medicines.

If we become more aware consumers, we can each do our part to lower the cost of health care!

CRITICAL ILLNESS INSURANCE

You can protect yourself from the unexpected costs of a serious illness.

Even the most generous medical plan does not cover all of the expenses of a serious medical condition like a heart attack or cancer. Critical Illness Insurance pays a full lump sum benefit directly to you if you are diagnosed with a covered illness that meets the plan criteria. The benefit is paid in addition to any other insurance coverage you may have.

COVERED ILLNESSES INCLUDE:

- Heart Attack
- Stroke
- Cancer
- Major Organ Transplant
- Kidney Failure
- Coronary Artery Bypass Graft*
- COVID-19*

DID YOU KNOW?



Americans spend an average of **\$5,000** a year on out-of-pocket health care costs.

Bureau of Labor Statistics Consumer Expenditures Survey 2020

PLAN FEATURES

- ✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.
- 👨👩👧 **Family Coverage:** You can elect to cover your spouse and children.
- 💰 **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
- ➡ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Benefit: The plan provides a \$50 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.



HOW CRITICAL ILLNESS INSURANCE WORKS

When Marco had a heart attack, he was grateful his doctors were able to stabilize his condition. He learned there was some permanent damage to his heart. He began to see his costs adding up quickly. The good news is Marco received a lump sum payment of \$10,000 to help cover these expenses from the Critical Illness coverage he elected during Open Enrollment.

The policy/certificate of coverage or its provisions, as well as covered illnesses, may vary or be unavailable in some states. The policy/certificate of coverage has exclusions and limitations which may affect any benefits payable.

**The coverage pays 50% of the face amount of the policy once per lifetime for coronary artery bypass surgery and 25% of the face amount of the policy once per lifetime for COVID-19.*

ACCIDENT INSURANCE

**Major injuries are painful.
But the financial impact of the medical treatment doesn't have to be.**

Accident Insurance pays benefits directly to you if you suffer a covered injury such as a fracture, burn, ligament damage, or concussion. Benefits are paid even if you have other coverage.

The benefit amount is calculated based on the type of injury, its severity, and the medical services required in treatment and recovery. The plan covers a wide variety of injuries and accident-related expenses, including:

- Injury Treatment (fractures, dislocations, concussions, burns, lacerations, etc.)
- Hospitalization
- Physical Therapy
- Emergency Room Treatment
- Transportation

PLAN FEATURES

✓ **Guaranteed Acceptance:** There are no health questions or physical exams required.

👤 **Family Coverage:** You can elect to cover your spouse and children.

💰 **Payroll Deduction:** Premiums are paid through convenient payroll deductions.

🕒 **24/7 Coverage:** Benefits are paid for accidents that happen on and off the job.

➡ **Portable Coverage:** You can take your policy with you if you change jobs or retire.



Health Screening Benefit: The plan provides a \$75 benefit per covered person per calendar year if you or your covered dependents complete a covered health screening test such as a physical exam, total cholesterol blood test, mammogram, lipid panel, and more.



HOW ACCIDENT INSURANCE WORKS

Sam trips playing basketball. He breaks his arm and chips a tooth which require a trip to the emergency room, physician follow-up visits, and physical therapy.

Fortunately, Sam has Accident Insurance which helps cover his medical costs including his deductible and coinsurance.

HOW SAM'S ACCIDENT BENEFIT WAS CALCULATED:

MEDICAL SERVICE	SAMPLE BENEFIT
Emergency Room	\$ 200
Fracture Benefit	\$ 1,000
Broken Tooth Benefit	\$ 200
Physician Follow-Up Visits (2)	\$ 200 (\$100 per visit)
Physical Therapy Visits (6)	\$ 300 (\$50 per visit)

TOTAL SAMPLE BENEFIT \$1,900

This scenario does not reflect the benefits of a specific Accident Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of an Accident Insurance plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.



HOSPITAL INDEMNITY INSURANCE

Receive payments to help cover the cost of a hospital stay.



HOW HOSPITAL INDEMNITY INSURANCE WORKS

Cindy is admitted to the hospital for treatment of COVID-19. Over the course of her illness, she spends 14 days in the hospital, including four days in an intensive care unit and six days in an inpatient rehabilitation unit. Thankfully, Cindy's condition improves, and she is well enough to return home. She uses her Hospital Indemnity Insurance to help cover her medical bills, so she can focus on what matters most – making a full recovery.

HOW CINDY'S HOSPITAL INDEMNITY BENEFIT WAS CALCULATED:

MEDICAL SERVICE	SAMPLE BENEFIT	TOTAL
Hospital Admission	\$1,000 per admission	\$1,000
Hospital Confinement	\$200 per day (4 days)	\$800
Intensive Care Unit	\$200 per day (4 days)	\$800
Inpatient Rehabilitation Unit	\$200 per day (6 days)	\$1,200





TOTAL SAMPLE BENEFIT **\$3,800**

This scenario does not reflect the benefits of a specific Hospital Indemnity Insurance plan schedule. The benefits are generic benefits for the purposes of this example to show how the benefit total of a Hospital Indemnity plan is calculated. The plan offered to you may provide different benefit amounts and may not cover all services. See the plan details for the benefit schedule for the plan offered to you.

If you are admitted into a hospital, it doesn't take long for the out-of-pocket costs to add up. Hospital Indemnity Insurance pays benefits directly to you if you are admitted into a hospital for care or childbirth. Benefits are paid even if you have other coverage.

You receive a benefit as soon as you are admitted and then an additional benefit based on the number of days you are confined to the hospital. The benefit increases if you are admitted and confined to an intensive care unit or inpatient rehabilitation unit.

PLAN FEATURES

-  **Guaranteed Acceptance:** There are no health questions or physical exams required.
-  **Family Coverage:** You can elect to cover your spouse and children.
-  **Payroll Deduction:** Premiums are paid through convenient payroll deductions.
-  **Portable Coverage:** You can take your policy with you if you change jobs or retire.

The policy or its provisions may vary or be unavailable in some states. The policy has exclusions and limitations which may affect any benefits payable.

NOTE: You cannot contribute to a Health Savings Account if you elect Hospital Indemnity Insurance.

DENTAL PLANS

Your dental health is an important part of your overall wellness. You may choose from two dental insurance plans through MetLife.

	Dental Low Plan	Dental High Plan
Calendar Year Maximum Per Person	\$1,000	\$2,000
Annual Deductible Single/Family	\$50 / \$100	\$50 / \$100
Preventive Services Exams, Cleanings, X-rays	100%	100%
Basic Services Fillings, Extractions	50%	70%
Major Restorative Services Crowns, Bridgework, Dentures	40%	50%
Orthodontia	50%	50%
Orthodontia Lifetime Maximum	\$1,500 Covers children only	\$1,500 Covers adult ortho for employee and spouse, and covers children to age 19

WHAT DOES PREVENTIVE DENTAL CARE TYPICALLY COVER?

Preventive care can save you money later on procedures that are more urgent, complex, and costly.



Routine dental checkups and cleanings should be scheduled every six months. Your dentist may recommend more frequent or fewer visits, depending on your dental health history.



Professional fluoride treatments can be a key defense against cavities. Professional fluoride treatments have significantly more fluoride than tap water or toothpaste and take only minutes to apply.



Dental sealants go a step beyond fluoride by providing a thin coating to the surface of your teeth. Most dental plans cover sealants as preventive care for children under 18 on their first and second molars.



X-ray images of your mouth may be taken to better evaluate your oral health. These images provide a more detailed look inside your teeth and gums.

VISION PLANS

SDMC offers two vision plan options through Vision Service Plan (VSP). Benefits include eye exams, affordable options for prescription glasses or contacts, and discounts for laser vision correction. To find a network provider, call **1-800-877-7195** or visit **www.vsp.com**.

	Vision Basic Plan	Vision Premium Plan
Eye Exam	\$10 copay Every 12 months	\$10 copay Every 12 months
Frames	\$15 copay, then \$170 allowance Every 24 months	\$15 copay, then \$170 allowance Every 12 months
Lenses Single vision, lined bifocal, and lined trifocal lenses	\$15 copay Every 12 months	\$15 copay Every 12 months
Contact Lenses (instead of glasses)	\$150 allowance Every 12 months	\$150 allowance Every 12 months
Laser Vision Correction	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	



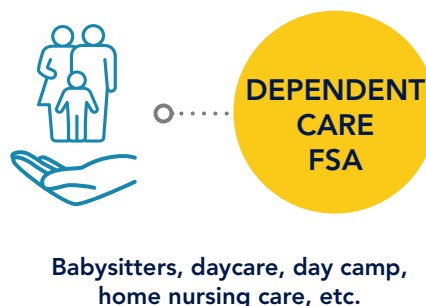
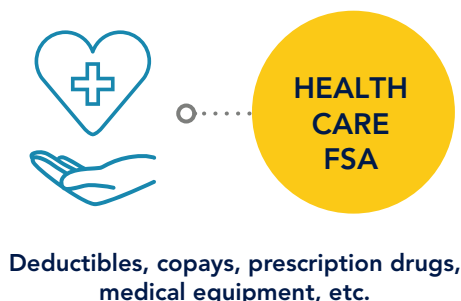
5 TIPS FOR A LIFETIME OF HEALTHY VISION

1. **Schedule yearly eye exams.** Visiting your ophthalmologist regularly helps you see your best, protect your sight, and even detect serious health conditions such as diabetes.
2. **Protect your eyes against UV rays.** No matter what the season, it is important to wear sunglasses. When selecting and purchasing sunglasses, be sure to confirm they offer 100% UVA/UVB protection.
3. **Give your eyes a break from digital devices.** Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause digital eye strain.
4. **Quit smoking.** Smoking increases your risk of developing macular degeneration, optic nerve damage, and cataracts.
5. **Practice safe wear and care of contact lenses.** Keep them clean and follow your optometrist’s recommendations for use and wear.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Reduce your tax bill while putting aside money for health and dependent care needs.

Flexible Spending Accounts allow you to put aside money for important expenses and help you reduce your income taxes at the same time. SDMC offers two types of accounts – a Health Care FSA and a Dependent Care FSA.



HOW FLEXIBLE SPENDING ACCOUNTS WORK

1. Each year during Open Enrollment, you decide how much to set aside for FSA expenses. Your full contribution amount will be available for use on your benefit effective date.
2. Your contributions are then deducted from your paycheck on a pre-tax basis in equal installments throughout the calendar year for use on qualified expenses.
3. You can use your FSA debit card to pay for eligible expenses at the point of sale, or you can pay out-of-pocket and submit a claim form for reimbursement.

USE IT OR LOSE IT! IRS rules require that you forfeit any money left in your account after the claims submission deadline. However, the IRS allows you to roll over up to \$550 of unused Health Care FSA funds from one year to the next.

ANNUAL MAXIMUM CONTRIBUTION	
Health Care FSA	\$2,750
Dependent Care FSA	\$5,000 (\$2,500 if you are married and file separate tax returns)

Please note that these accounts are separate. You cannot use money from the Health Care FSA to cover expenses eligible under the Dependent Care FSA or vice versa.



ITEMS YOU MIGHT NOT REALIZE ARE HEALTH CARE FSA ELIGIBLE:

- Sunscreen
- Heating and cooling pads
- First aid kits
- Shoe inserts
- Travel pillows
- Motion sickness bands

Go to www.benefitsquest.com/fsa for a complete list of covered expenses.

LIFE AND AD&D INSURANCE

Always be there financially for your loved ones.

Your family depends on your income for a comfortable lifestyle and for the resources necessary to make their dreams a reality. Life Insurance ensures your family's future is financially secure if you're no longer there to provide for them. SDMC provides Basic Term Life Insurance and offers additional options to give you the ability to assemble a complete Life Insurance portfolio.

BASIC TERM LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

SDMC provides Basic Term Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you and enrollment is automatic.

Basic Term Life	The benefit is equal to 1x your contracted salary, up to a maximum of \$750,000.
Accidental Death and Dismemberment	If you are seriously injured or lose your life in an accident, you will be eligible for a benefit equal to your Basic Term Life coverage.

SUPPLEMENTAL LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

You may also choose to purchase Supplemental Life and AD&D Insurance in addition to the company-paid benefit. Coverage options are available for you, your spouse, and your children.

Employee	1 to 5x your contracted salary rounded to the next higher \$1,000 to a maximum of \$750,000 (combined with Basic Life). Guaranteed Issue up to 3x salary, Evidence of Insurability (EOI) required for 4x or 5x salary.
Spouse	Up to \$20,000, cannot exceed 100% of employee coverage (Basic and Supplemental Life combined)
Children up to age 26	\$10,000



HOW MUCH LIFE INSURANCE DO YOU NEED?

Many financial experts recommend you have at least five to eight times your household income in Life Insurance. To calculate the level sufficient to cover your needs, you should consider your current income and how much it costs to maintain your family's standard of living. You should also consider your current expenses and your family's future financial needs such as the following:

Current Expenses

- Home Mortgage/Rent
- Car Payments
- Credit Card Debt
- Other Debt

Future Needs

- Child Care
- College Tuition
- Spouse's Retirement
- Routine Household Expenses

After you add your financial responsibilities, how does the sum compare with your current coverage?



DID YOU KNOW?

In 2019, the number of Americans receiving disability payments was about **8.1 million**. More than half were between the ages of 18 and 64.



Social Security Administration, Disability Insurance, 2019

DISABILITY INSURANCE

Your ability to bring home a paycheck is your most valuable asset. We help you protect it.

If an injury or illness kept you out of work and prevented you from earning a paycheck, how would you cover your bills and other household expenses? Disability Insurance provides income protection, paying benefits you can use to offset out-of-pocket expenses and make up for lost wages.

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

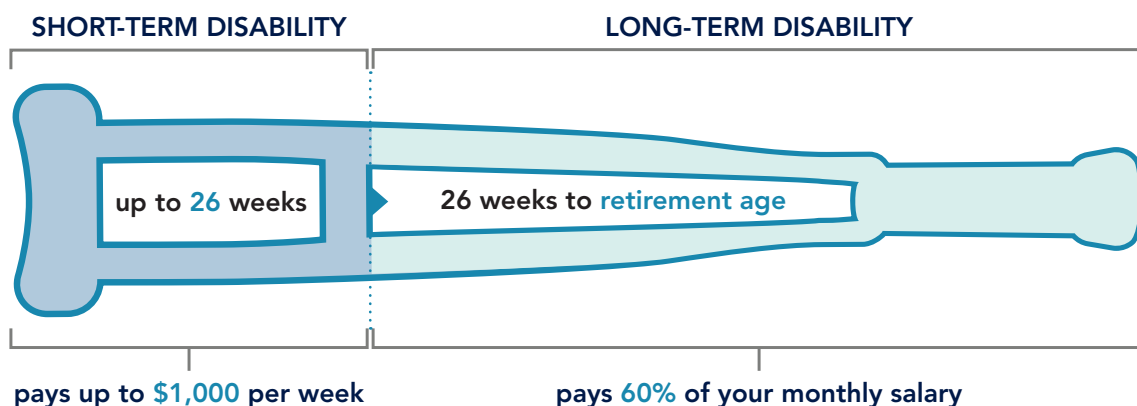
You are eligible to purchase Voluntary Short-Term Disability Insurance to replace a portion of your income if a qualified non-work related illness or injury prevents you from working for an extended period of time.

Benefits begin on the 15th day following an injury or sickness, and the plan pays up to \$1,000 in weekly benefits for up to 26 weeks. Benefits are offset by any workers compensation benefits.

VOLUNTARY LONG-TERM DISABILITY INSURANCE

You are also eligible to purchase Voluntary Long-Term Disability Insurance to protect your finances when your disability continues beyond the period covered by the Short-Term Disability plan.

Benefits begin after 180 consecutive days of a qualified non-work related illness or injury and provide you with 60% of your monthly salary up to a maximum of \$7,500 per month.



The policies or their provisions may vary or be unavailable in some states. The policies have exclusions and limitations which may affect any benefits payable.

IDENTITY THEFT PROTECTION

Digital thieves constantly discover new ways to extract your personal information, open credit accounts in your name, sell your sensitive data on the dark web, and take over your financial accounts.

We offer comprehensive Identity Theft Protection that monitors multiple gateways into your identity and credit and alerts you of fraudulent activity.

PROTECTION SERVICES INCLUDE:

- Credit Reports and Monitoring
- Dark Web Monitoring
- Bank Account Takeover Alerts
- Stolen Wallet Protection
- Credit Application Alerts
- Sex Offender Registry Reports
- Data Breach Notifications
- USPS Address Change Verification
- Social Media Monitoring
- 24/7 Live Member Support
- Full-Service Identity Restoration Services



DID YOU KNOW?



A child's Social Security number gives ID thieves a fraudulent "clean slate."

Monitor your child's credit report as often as your own.

HOW BIG OF AN ISSUE IS IDENTITY THEFT?

13
MILLION

Consumers who were victims of identity fraud in 2019

\$16.9
BILLION

Total of the victims' financial losses

39%

Percentage of families who knew the person who committed identity fraud against them

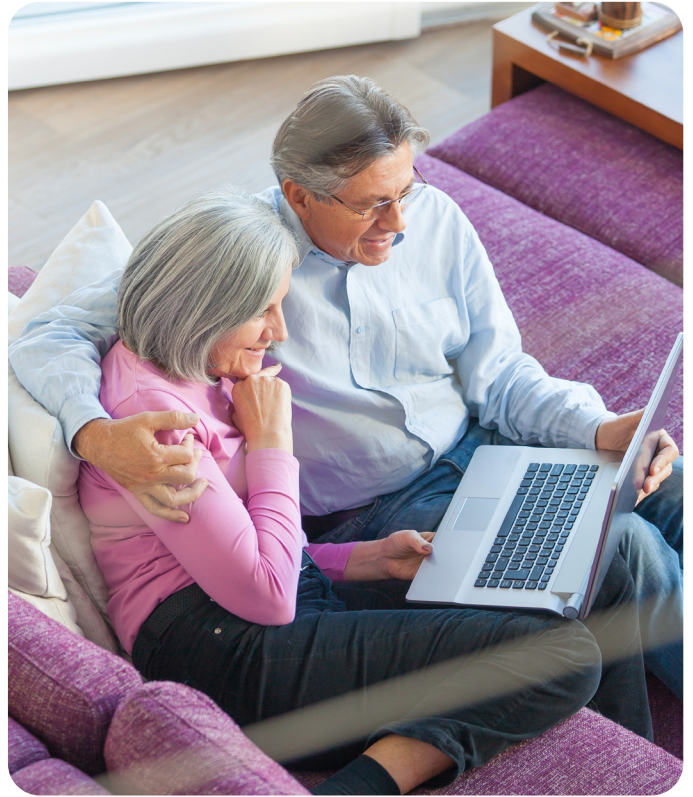
73%

Percentage of victims who had fraudulent accounts opened at financial institutions where they already had accounts

EMPLOYEE ASSISTANCE PROGRAM

Balancing the demands of work, family, and personal needs can be challenging, especially during uncertain times. SDMC knows how important it is to have access to support when you need it most. Our Employee Assistance Program (EAP) is available at no cost to you and your family members and provides confidential counseling and resources to help you with concerns such as:

- Anxiety and depression
- Grief and loss
- Substance abuse
- Financial and legal concerns
- Relationship and family matters
- Parenting
- Work-related issues
- Child and elder care



PLAN FEATURES

- Provided at no cost to you and your household members
- Includes up to 5 counseling sessions per problem per year
- Confidential services provided by licensed professionals
- Available 24/7/365

To access the EAP, call **1-866-553-1848** or visit **www.guidanceresources.com** (Web ID: Manatee).

WellYOU

WellYOU is the School District of Manatee County's employee wellness program. The wellness program aims to connect employees to the most appropriate resources that instill a better understanding of and means to address key determinants of health and well-being. Pillars of well-being are healthy eating, physical activity, drug-free living, stress management and mental well-being, disease management, personal safety, and social connections.

For more information, contact Shelly Smith, Health and Well-Being Educator at **1-941-708-8770 ext. 41054** or **smith5s@manateeschools.net**.

LEGAL INSURANCE

Legal Insurance provides you and your covered family members with access to a network of participating attorneys who can help with a wide range of legal matters. Attorneys are available in person, by phone, or by email. You'll also have access to helpful online tools and resources.

COVERED LEGAL SERVICES

- Consumer Protection – small claims assistance, consumer credit agreements
- Financial Matters – debt collection defense, personal bankruptcy, tax audit representation
- Document Preparation – affidavits, deeds, mortgages
- Family Law – divorce, prenuptial agreements, adoption, guardianship
- Real Estate Matters – sale or purchase of a home, landlord/tenant matters
- Traffic and Criminal Matters – juvenile court defense, traffic ticket defense
- Wills and Estate Planning – trusts, wills, powers of attorney
- And more!

PLAN FEATURES

- You'll have a nationwide network of participating plan attorneys from which to choose.
- There are no deductibles, copays, claim forms, or usage limits when using a plan attorney.
- You can also use a non-plan attorney and be reimbursed for covered services according to a set fee schedule.
- You can consult with your attorney on the phone or in person. You'll also have access to online tools and resources.

For more information, visit legalplans.com or call 1-800-821-6400.



CONTACT INFORMATION

BENEFIT	CARRIER	WEBSITE/EMAIL	PHONE NUMBER
Medical and Pharmacy	MyQHealth	www.manateebenefits.com	1-855-497-1307
Telemedicine	Teladoc	www.teladoc.com	1-800-Teladoc (1-800-835-2362)
Critical Illness, Accident, and Hospital Indemnity	MetLife	www.metlife.com	1-800-638-5433
Dental	MetLife	www.metlife.com	1-800-942-0854
Vision	VSP	www.vsp.com	1-800-877-7195
Flexible Spending Accounts	WEX	benefitslogin.wexhealth.com	1-866-451-3399
Life and AD&D Claims	Securian	www.securian.com	1-866-293-6047
Supplemental Life Claims	Securian	www.securian.com	1-866-293-6047
Short-Term Disability	Lincoln Financial	www.mylincolnportal.com Registration code: SDMC-EE	1-800-713-7384
Long-Term Disability Claims	Lincoln Financial	www.mylincolnportal.com Registration code: SDMC-EE	1-800-713-7384
Identity Theft Protection	Norton LifeLock	NortonLifeLock.com	1-800-416-0599
Employee Assistance Program	ComPsych	www.guidanceresources.com Web ID: Manatee	1-866-553-1848
Wellness Program	WellYOU	smith5s@manateeschools.net	1-941-708-8770, ext. 41054
Legal Plan	MetLife	legalplans.com	1-800-821-6400

If you have any questions regarding eligibility, benefit plans, or enrollment periods or would like additional information, contact the Benefits Department at 1-941-708-8770, extension 41061.



HAVE QUESTIONS?

Call **1-855-874-0187** weekdays, 9 a.m. – 6 p.m. ET during Open Enrollment to speak with a Benefits Counselor.



VIRTUAL ENROLLMENT

Schedule a virtual session with a Benefits Counselor at www.benefitsgo.com/manateeschoolswebscheduler.

IMPORTANT NOTICES

ABOUT THIS GUIDE

This guide highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan. If any discrepancy exists between this guide and the official documents, the official documents will prevail. SDMC reserves the right to make changes at any time to the benefits, costs, and other provisions relative to benefits.

REMINDER OF AVAILABILITY OF PRIVACY NOTICE

This is to remind plan participants and beneficiaries of the SDMC Health and Welfare Plan (the "Plan") that the Plan has issued a Health Plan Privacy Notice that describes how the Plan uses and disclosed protected health information (PHI). You can obtain a copy of the SDMC Health and Welfare Plan Privacy Notice upon your written request to the Human Resources Department, at the following address:

Benefits Department
215 Manatee Ave W
Bradenton, FL 34205

If you have any questions, please contact the Benefits Department at **1-941-708-8770, extension 41061**.

WOMEN'S HEALTH AND CANCER RIGHTS ACT

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. Please reference page 4 for applicable deductible and coinsurance. If you would like more information on WHCRA benefits, call your Benefits Department at **1-941-708-8770, extension 41061**.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT DISCLOSURE

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

USERRA

Your right to continued participation in the Plan during leaves of absence for active military duty is protected by the Uniformed Services Employment and Reemployment Rights Act (USERRA). Accordingly, if you are absent from work due to a period of active duty in the military for less than 31 days, your Plan participation will not be interrupted and you will continue to pay the same amount as if you were not absent. If the absence is for more than 31 days and not more than 24 months, you may continue to maintain your coverage under the Plan by paying up to 102% of the full amount of premiums. You and your dependents may also have the opportunity to elect COBRA coverage.

Also, if you elect not to continue your health plan coverage during your military service, you have the right to be reinstated in the Plan upon your return to work, generally without any waiting periods or pre-existing condition exclusions, except for service connected illnesses or injuries, as applicable.

MEDICARE PART D NOTICE OF CREDITABLE COVERAGE

YOUR OPTIONS

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with SDMC and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. SDMC has determined that the prescription drug coverage offered by the Medical Plan through Ventegra, on average, for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

WHEN CAN YOU JOIN A MEDICARE DRUG PLAN?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

WHAT HAPPENS TO YOUR CURRENT COVERAGE IF YOU DECIDE TO JOIN A MEDICARE DRUG PLAN?

If you decide to join a Medicare drug plan, your current SDMC coverage will be affected. If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back.

From the local pharmacy, 30-day supply:

- Generic Drugs \$10
- Brand Name Drugs \$30
- Non-Formulary Drugs \$60

From the Mail Order Pharmacy, 90-day supply:

- Generic Drugs \$25
- Brand Name Drugs \$75
- Non-Formulary Drugs \$150

WHEN WILL YOU PAY A HIGHER PREMIUM (PENALTY) TO JOIN A MEDICARE DRUG PLAN?

You should also know that if you drop or lose your current coverage with SDMC and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

FOR MORE INFORMATION ABOUT THIS NOTICE OR YOUR CURRENT PRESCRIPTION DRUG COVERAGE:

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through SDMC changes. You also may request a copy of this notice at any time.

FOR MORE INFORMATION ABOUT YOUR OPTIONS UNDER MEDICARE PRESCRIPTION DRUG COVERAGE:

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program for personalized help. See the inside back cover of your copy of the "Medicare & You" handbook for their telephone number.
- Call **1-800-MEDICARE (1-800-633-4227)** TTY users should call **1-877-486-2048**
- If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at:
 - www.socialsecurity.gov
 - or call: **1-800-772-1213** (TTY: **1-800-325-0778**)

Date: October 2021

Name of Entity/Sender: School District of Manatee County

Contact: Benefits Department

Address: 215 Manatee Ave W, Bradenton, FL 34205

Phone Number: **1-941-708-8770, extension 41061**

Fax Number: **1-941-708-8679**

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2021. Contact your State for more information on eligibility –

ALABAMA – Medicaid

Website: <https://www.myalhipp.com/>
 Phone: 1-855-692-5447

ALASKA – Medicaid

The AK Health Insurance Premium Payment Program
 Website: <https://www.myakhipp.com/>
 Phone: 1-866-251-4861
 Email: CustomerService@MyAKHIPP.com
 Medicaid Eligibility: <https://www.dhss.alaska.gov/dpa/Pages/medicaid/default.aspx>

ARKANSAS – Medicaid

Website: <https://www.myarhipp.com/>
 Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA

Website: Health Insurance Premium Payment (HIPP) Program <http://dhcs.ca.gov/hipp>
 Phone: 916-445-8322
 Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website: <https://www.healthfirstcolorado.com/>
 Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711
 CHP+: <https://www.colorado.gov/pacific/hcpf/>
 childhealth-plan-plus
 CHP+ Customer Service: 1-800-359-1991/ State Relay 711
 Health Insurance Buy-In Program (HIBI): <https://www.colorado.gov/pacific/hcpf/health-insurancebuy-program>
 HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid

Website: <https://www.flmedicaidprecovery.com/hipp/>
 Phone: 1-877-357-3268

GEORGIA – Medicaid

Website: <https://www.medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
 Phone: 678-564-1162 ext 2131

INDIANA – Medicaid

Healthy Indiana Plan for low-income adults 19-64
 Website: <https://www.in.gov/fssa/hip/>
 Phone: 1-877-438-4479
 All other Medicaid
 Website: <https://www.indianamedicaid.com>
 Phone 1-800-403-0864

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://dhs.iowa.gov/ime/members>
 Medicaid Phone: 1-800-338-8366
 Hawki Website: <http://dhs.iowa.gov/Hawki>
 Hawki Phone: 1-800-257-8563
 HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
 HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>
 Phone: 1-800-792-4884

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
 Phone: 1-855-459-6328
 Email: KIHIPPROGRAM@ky.gov
 KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>
 Phone: 1-877-524-4718
 Kentucky Medicaid Website: <https://chfs.ky.gov>

LOUISIANA – Medicaid

Website: www.medicaid.la.gov or www.ldh.la.gov/lahipp
 Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid

Enrollment Website: <https://www.maine.gov/dhhs/ofi/applications-forms>
 Phone: 1-800-442-6003 TTY: Maine relay 711
 Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofi/applications-forms>
 Phone: 1-800-977-6740 TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/eohhs/gov/departments/masshealth/>
 Phone: 1-800-862-4840

MINNESOTA – Medicaid

Website: <https://www.mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp>
 Phone: 1-800-657-3739

MISSOURI – Medicaid

Website: <https://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
 Phone: 573-751-2005

MONTANA – Medicaid

Website: <https://www.dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
 Phone: 1-800-694-3084

NEBRASKA – Medicaid

Website: <https://www.ACCESSNebraska.ne.gov>
 Phone: (855) 632-7633
 Lincoln: (402) 473-7000
 Omaha: (402) 595-1178

NEVADA – Medicaid

Medicaid Website: <https://www.dhcfp.nv.gov>
 Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/oii/hipp.htm>
 Phone: 603-271-5218
 Toll free number for the HIPP program: 1-800-852-3345, ext 5218

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <https://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
 Medicaid Phone: 609-631-2392
 CHIP Website: <https://www.njfamilycare.org/index.html>
 CHIP Phone: 1-800-701-0710

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
 Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>
 Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <https://www.nd.gov/dhs/services/medicalserv/medicaid/>
 Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: <https://www.insureoklahoma.org>
 Phone: 1-888-365-3742

OREGON – Medicaid

Website: <https://www.healthcare.oregon.gov/Pages/index.aspx>
<https://www.oregonhealthcare.gov/index-es.html>
 Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid

Website: <https://www.dhs.pa.gov/providers/Providers/Pages/Medical/HIPP-Program.aspx>
 Phone: 1-800-692-7462

RHODE ISLAND – Medicaid and CHIP

Website: <https://www.eohhs.ri.gov/>
 Phone: 855-697-4347, or 401-462-0311 (Direct Rlte Share Line)

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
 Phone: 1-888-549-0820

SOUTH DAKOTA - Medicaid

Website: <https://www.dss.sd.gov>
 Phone: 1-888-828-0059

TEXAS – Medicaid

Website: <https://www.gethipptexas.com/>
 Phone: 1-800-440-0493

UTAH – Medicaid and CHIP

Medicaid Website: <https://www.medicaid.utah.gov/>
 CHIP Website: <https://www.health.utah.gov/chip>
 Phone: 1-877-543-7669

VERMONT– Medicaid

Website: <https://www.greenmountaincare.org/>
 Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Website: <https://www.coverva.org/en/famis-select>
<https://www.coverva.org/en/hipp>
 Medicaid Phone: 1-800-432-5924
 CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>
 Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid

Website: <https://www.mywvhipp.com/>
 Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/publications/p1/p10095.pdf>
 Phone: 1-800-362-3002

WYOMING – Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programsand-eligibility/>
 Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either:

**U.S. Department of Labor
 Employee Benefits Security
 Administration**
www.dol.gov/agencies/ebsa
 1-866-444-EBSA (3272)

**U.S. Department of Health and Human Services
 Centers for Medicare & Medicaid Services**
www.cms.hhs.gov
 1-877-267-2323, Menu Option 4, Ext. 61565



NOTE: This statement is intended to summarize the benefits you receive from the School District of Manatee County. The actual determination of your benefits is based solely on the plan documents provided by the carrier of each plan. This summary is not legally binding, is not a contract, and does not alter any original plan documents. For additional information, please contact the Human Resources department.