



# Your Benefits

Effective July 2024 - June 2025



# Making Benefit Selections

## Eligibility

### For you

You are eligible for benefits as a full-time employee working at least 30 hours per week.

### Covering your family

You may also cover your eligible dependents when you elect coverage for yourself.

### Your Legal Spouse

You may cover your legal spouse.

### Your Children

Dependent children are eligible:

- **Medical:** until the end of the year child turns age 30
- **Dental and Vision:** until child's 26th birthday
- **Child life insurance:** until child's 26th birthday

[Enroll now](#)



## Enrolling in coverage

Your benefit plans are in effect July 1 – June 30 each year. In general, there are **three times** you can make benefit selections:

### ① When you're first eligible

Your benefits begin on the first day of the month following 30 days of employment; this is your effective date. Be sure to submit your selections within your first 30 days of benefits eligibility.

Your benefit selections will be in effect through June 30, 2025.

### ② At Open Enrollment

Open Enrollment is your one chance each year to review your coverage options and make changes to your benefits.

Your choices are in effect from July – June of the following year unless you have a qualifying life event. You must request a change to your benefits with your HR team within 30 days of your life event.

### ③ If you have a qualifying life event

Qualifying life events allow you to change your coverage during the year outside of Open Enrollment. These include:

- marriage or divorce,
- birth or adoption,
- death of a covered dependent, and
- a change in eligibility through Medicare, Medicaid, or a spouse or parent's coverage.

You must request a change to your benefits within **30 days** of your life event (60 days for changes involving Medicaid eligibility).

**Documentation may be required.**

# Helpful Terms & Resources

We've removed as much jargon as possible.

But you'll probably still encounter some terms as you enroll in and use your benefits, and we want you to be prepared!

## Balance billing

When you use an **out-of-network** medical or dental provider, they may bill you the difference between what they charge and the amount your insurance pays.

**Medical:** *balance billing is in addition to - and does not count towards - your out-of-pocket maximum.*

## Coinsurance

After you've met your deductible, you're sometimes responsible for a percentage of the cost of the medical care, dental care, or prescription medication you received. This percentage is coinsurance.

## Copay

A flat fee you pay each time you receive a copay-eligible medical, dental, or vision service or prescription medication.

## Deductible

The amount you're responsible for paying in care expenses before the medical or dental plan starts paying deductible-eligible expenses.

## In-network

In-network care is always your lowest-cost option. Networks are groups of medical, dental, and vision providers, pharmacies, and facilities that agree to discount the cost of their care or service.

## Out-of-pocket maximum

The most you'll pay for covered in-network medical care in a year. This includes your deductible, any coinsurance or copays, and prescription drugs.

*The out-of-pocket maximum does not include your premium (the amount you pay for coverage), non-covered expenses, or out-of-network care that's been balance billed.*

## Primary care physician

A primary care physician (**PCP**) is your main medical doctor - usually a general practitioner (GP), family doctor, internist, OB/GYN, or pediatrician (for children).

## Referral/pre-authorization

Some specialty medical providers and services require a referral from a primary doctor. These may include - but are not limited to - cardiology, psychiatry, orthopedic surgeons, rheumatology, surgery, and imaging (CT or MRI).

## Have questions?

Your advocate is here to help you with all things benefits. **See their contact information on the next page.**

## Annual Notices

We're required to tell you about certain rights and responsibilities you have as an employee of CareerSource Suncoast.

You can request a paper copy at no charge from:

**VP/Chief Talent Officer** Kathy Bouchard  
941-893-3070  
[kbouchard@careersourcesc.com](mailto:kbouchard@careersourcesc.com)



How to handle medical bills (4:46)



Download now

Getting started

# Contact Information

Your advocate, **Francine Eldred**, is here to help you with claims, ID cards, coverage questions, and more!

239.301.4044

[francine.eldred@onedigital.com](mailto:francine.eldred@onedigital.com)

Monday - Friday, 8am-5pm EST

Bilingual (Spanish) assistance is available



<b>Medical Insurance</b>	Florida Blue	1-800-352-2583 <a href="http://www.floridablue.com">www.floridablue.com</a>
<b>Health Savings Account (HSA)</b>	UMB	1-866-520-4472 <a href="http://www.umb.com">www.umb.com</a>
<b>Employee Assistance Program (EAP)</b>	Guardian	1-800-386-7055 <a href="http://worklife.uprisehealth.com">worklife.uprisehealth.com</a> Access Code - worklife
<b>Dental Insurance</b>	Guardian Group: 562555	1-844-561-5600 <a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
<b>Vision Insurance</b>	Guardian Group: 562555	1-844-561-5600 <a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
<b>Life and AD&amp;D Insurance</b>	Guardian Group: 562555	1-844-561-5600 <a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>Disability Insurance</b>	Guardian Group: 562555	1-844-561-5600 <a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>Accident, Critical Illness, &amp; Hospital Indemnity</b>	Guardian Group: 562555	1-844-561-5600 <a href="http://www.guardianlife.com">www.guardianlife.com</a>
<b>Pet Insurance</b>	Nationwide	1-855-331-2833 <a href="http://www.my.petinsurance.com">www.my.petinsurance.com</a>

# Medical Insurance

[Find A Provider](#)



Select from two medical options through **Florida Blue**.

Both plans cover in-network preventive care at 100%, prescription drugs, and include an annual limit on your expenses. The differences are:

- what you pay for the plan,
- what you pay when you get care,
- how out-of-network care is covered, and
- your annual maximum cost for care (out-of-pocket maximum).



## BlueCare HSA 15572

## BlueCare 14306

### In-network care\*

[See plan details](#)

[See plan details](#)

Network name:	BlueCare	BlueCare
Annual Deductible (DED)	\$3,600 individual \$7,200 family	\$1,500 individual \$3,000 family
Out-of-pocket maximum	\$6,500 individual \$13,000 family	\$7,000 individual \$14,000 family
Preventive care	100% covered	100% covered
Primary care visit	Deductible + 20%	\$40
Specialist visit	Deductible + 20%	\$85
Virtual visit (PCP/Specialist)	Deductible + 20%	\$0/\$85
Labwork / X-rays	Deductible + 20%	\$0/\$150
Advanced imaging	Deductible + 20%	\$300
In-patient facility	Deductible + 20%	Deductible + 50%
Out-patient facility	Deductible + 20%	Deductible + 50%
Ambulatory surgical center	Deductible + 20%	\$400
Urgent care	Deductible + 20%	\$90
Emergency room	Deductible + 20%	Deductible + 50%
<b>Prescription drugs</b>		
Deductible	Medical Plan Deductible	\$0
Tier 1	\$10	\$15
Tier 2	\$30	\$100
Tier 3	\$50	\$200
Specialty	\$150	\$300
Mail order (90-day standard)	2x copays (specialty n/a)	2x copays (specialty n/a)
<b>Your cost for coverage</b>		
	<b>Per paycheck</b>	<b>Per paycheck</b>
Employee only	\$0.00	\$0.00
Employee + Spouse	\$265.66	\$358.52
Employee + Child(ren)	\$225.10	\$311.20
Employee + Family	\$495.46	\$626.67

**\*No coverage for out of network services, other than emergency services.**

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# Medical Insurance

[Find A Provider](#)



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- what you pay for the plan,
- what you pay when you get care,
- how out-of-network care is covered, and
- your annual maximum cost for care (out-of-pocket maximum).



## BlueCare 14256

## BlueOptions 14003

### In-network care\*

[See plan details](#)

[See plan details](#)

Network name:	BlueCare	National Network
Annual Deductible (DED)	\$1,000 individual \$3,000 family	\$500 individual \$1,000 family
Out-of-pocket maximum	\$5,500 individual \$11,000 family	\$2,800 individual \$8,400 family
Preventive care	100% covered	100% covered
Primary care visit	\$20	\$10
Specialist visit	\$45	\$25
Virtual visit (PCP/Specialist)	\$0/\$45	\$0/\$25
Labwork / X-rays	\$25/\$100	\$25/\$35
Advanced imaging	\$250	\$75
In-patient facility	Deductible + \$500	\$250 copay per day \$750 max
Out-patient facility	\$350	\$200
Ambulatory surgical center	\$200	\$100
Urgent care	\$50	\$30
Emergency room	\$500	\$100
<b>Prescription drugs</b>		
Deductible	\$0	\$0
Tier 1	\$15	\$10
Tier 2	\$60	\$30
Tier 3	\$100	\$50
Specialty	\$200	\$150
Mail order (90-day standard)	2x copays (specialty n/a)	2x copays (specialty n/a)
<b>Your cost for coverage</b>		
	<b>Per paycheck</b>	<b>Per paycheck</b>
Employee only	\$60.32	\$174.44
Employee + Spouse	\$405.55	\$605.27
Employee + Child(ren)	\$353.77	\$540.64
Employee + Family	\$699.00	\$971.47

\*No out of network coverage

\*See plan details for out-of-network coverage

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# Health Savings Account (HSA)

An HSA through **UMB** is paired with a High Deductible Health Plan (HDHP).

Save pre-tax money for health care expenses – or retirement!



## Contributions

CareerSource Suncoast contributes to your Health Savings Account (HSA) when you elect the HDHP medical plan and meet IRS eligibility requirements.

You may also contribute tax-free funds to save for current and future health expenses:

	If you cover yourself only	If you cover dependents
<b>CareerSource Suncoast contributes up to:</b>	\$1,000	\$1,000
<b>You may also contribute:</b>	\$3,150	\$7,300
<b>2024 IRS maximum contribution</b>	\$4,150	\$8,300

**55 or older?** You can contribute an extra **\$1,000** per year in catch-up contributions.

## Eligibility

In order to make – or receive – contributions to a Health Savings Account (HSA), you must:

- **be enrolled** in a qualified High Deductible Health Plan (HDHP),
- **not be covered** under any other non-HDHP health coverage, including a full health care FSA through your spouse,
- **not** be anyone else’s tax dependent, and
- **not** be enrolled in Medicare A or B, Tricare, or VA benefits.



## HSA funds

### Using your money

- Spend your HSA balance on health care expenses (medical, prescription, dental, and vision) for you and your tax dependents, OR
- Let your balance grow for retirement.

The money in your HSA is **always yours** and available for qualified health care expenses – even if you change jobs or health plans. Before retirement, any funds used for non-healthcare expenses are subject to tax penalties.

### Keep your receipts!

### Growing your money + tax savings

HSA dollars go in tax-free, grow tax-free, and come out tax-free when you use them for qualified health expenses. You may also be able to invest part of your balance once it meets a certain level.

### In retirement

At age 65, you can withdraw the funds in your HSA for any use (not just health care!) without tax penalties.

**Please contact your HR team to enroll in your HSA with UMB.**



Learn how HSAs can help you save for today and tomorrow.



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# Total Wellbeing: Caring for all of you!

Support for your health, finances, and life.

**Teladoc**<sup>®</sup>  
HEALTH

Telehealth: virtual health care that fits your schedule

[See plan details](#)



Access quality care in the convenience of your own home, on your lunch break, or on the way to your child's soccer game!

Whether it's a nagging cough, middle-of-the-night fever, or a suspicious-looking mole or rash — telehealth through **Teladoc** is here when you need it. Connect with a board-certified physician 24 hours a day, 7 days a week.

Your cost (PCP/Specialist) per visit depends on your medical plan:

BlueCare HSA 15572	BlueCare 14306	BlueCare 14256	BlueOptions 14003
Deductible + 20%	\$0/\$85	\$0/\$45	\$0/\$25

## The recipe to living well

There are five ingredients to wellbeing — each is just as important as the others:



### Social & Emotional

Healthy, supportive relationships with family, friends, and most importantly, yourself. Effectively managing feelings and emotions and practicing healthy ways to manage stress and adapt to challenges



### Physical

Having good health and the energy to perform your job life outside of work, such as spending time with family and friends, or participating in activities you enjoy. Think of physical wellbeing as nutrition, staying hydrated, getting rest, avoiding illness through vaccines, preventive screenings, and following doctors' orders!



### Financial

The ability to effectively understand and plan for day-to-day expenses, short-term, and long-term goals, like paying back student loans, saving for a house, sending children to college, retirement, or caring for aging family members



### Purpose

Connection to your passion, the reason you get out of bed every day.



### Community

Feeling connected to where you live, work and play through activities such as volunteering and mentoring.

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# Employee Assistance Program (EAP)

Care for your mind – and your life – with support through **Guardian**.

Confidential care designed for all that life brings.



## Everyone needs support sometimes (even superheroes)

Our Employee Assistance Plan (EAP) is a confidential service with access to guidance and resources **at no cost** for:

- mental health concerns (including substance abuse or addiction),
- adoption, parenting, or caregiving needs,
- financial or legal support,
- familial relationships and friendships,
- coping with day-to-day challenges, and
- so much more.

**Essentially, if it's part of your life, our EAP is here for you.**

Access support online, through live chat, or over the phone. 24/7/365.

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### EAP features:

- **Confidential.** No one at CareerSource Suncoast will ever know you called or what was discussed.
- **Available 24/7/365.** Life doesn't happen during office hours. The EAP is here when you need them.
- **Family care is included.** Anyone living in your home is eligible for EAP services at no cost.
- **Face-to-face visits.** When needed, each person can receive up to **3** face-to-face (or virtual) visits with a licensed counselor per issue per year. At no cost. Additional visits - if needed - will go through your health insurance.



[See plan details](#)

**24/7/365 access to care.**

1-800-386-7055

[worklife.uprisehealth.com](http://worklife.uprisehealth.com)

**Access Code:** worklife

# Dental Insurance

Select from two dental options through **Guardian**.

Both plans cover in-network preventive care at 100%. The differences are:

- what you pay for the plan,
- what you pay when you get care,
- the maximum amount **Guardian** will pay each year for dental care (**annual maximum benefit**), and
- whether **orthodontic care** is covered.

[Locate a Provider](#)


## Low Plan

[See plan details](#)

## High Plan

[See plan details](#)


Out-Of-Network Payment Level	80% UCR		80% UCR	
	In-network	Out-of-network	In-network	Out-of-network
<b>Annual Deductible (DED)</b>	\$50 per person \$150 family max	\$50 per person \$150 family max	\$25 per person \$75 family max	\$25 per person \$75 family max
<b>Annual maximum benefit</b>	\$2,000 per person		\$2,500 per person	
<b>Preventive care</b>	100% covered		100% covered	
<b>Basic care</b>	80%	80%	80%	80%
<b>Major care</b>	50%	50%	50%	50%
<b>Endodontics/Periodontics: Basic/Major</b>	Basic		Basic	
<b>Oral Surgery</b>	Basic		Basic	
<b>Implants</b>	Not Included		Major	
<b>Orthodontic care</b>	50% covered (child only)		50% covered (child only)	
<b>Coverage</b>	50% covered (child only)		50% covered (child only)	
<b>Lifetime max benefit</b>	\$1,000 lifetime max benefit		\$1,000 lifetime max benefit	
<b>Rollover</b>				
Threshold	\$800		\$900	
Rollover Amount	\$600	\$400	\$700	\$450
Account Maximum	\$1,500		\$1,500	
<b>Your cost for coverage</b>	<b>Per paycheck</b>		<b>Per paycheck</b>	
Employee only	\$0.00		\$3.72	
Employee + Spouse	\$14.37		\$21.92	
Employee + Child(ren)	\$21.49		\$28.53	
Employee + Family	\$39.16		\$50.54	

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# Vision Insurance

Your vision coverage is through **Guardian**.

You'll get an annual exam with coverage for lenses and frames, or contacts in lieu of glasses.

[Locate a Provider](#)



## Full Feature - Designer B

[See plan details](#)

<b>Network name:</b>	<b>Davis</b>	
	<b>In-network</b>	<b>Out-of-network (reimbursement)</b>
<b>Annual Eye Exam</b> (every 12 months)		\$10 copay
<b>Materials Copay</b> (lenses & frames)		\$25 copay
<b>Lenses</b> (every 12 months)	Single: \$0 after copay Lined Bifocal: \$0 after copay Lined Trifocal: \$0 copay Lenticular: \$0 copay	Single: amount over \$48 Lined Bifocal: amount over \$67 Lined Trifocal: amount over \$86 Lenticular: amount over \$126
<b>Frames</b> (every 24 months)	20% off amount over \$130 Second pair: Preferred pricing	Amount over \$48 Second pair: no discount
<b>Contact Lenses</b> (every 12 months)	Elective: 15% off amount over \$130 Med. nec: 100% covered	Elective: amount over \$105 Med. nec: amount over \$210
<b>Contact Fitting &amp; Evaluation</b>	Included in allowance	Not covered
<b>Laser Correction Surgery</b>	Up to 25% off	
<b>Discount</b>	Savings of 40-50% off national average price thru Davis laser vision network	No discounts

<b>Your cost for coverage</b>	<b>Per paycheck</b>
Employee only	\$2.59
Employee + Spouse	\$4.36
Employee + Child(ren)	\$4.45
Employee + Family	\$7.04

Your vision plan covers either glasses (lenses and frames) **or** contact lenses each year. If you receive contact lenses, they will be instead of your glasses benefit.

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# Life and AD&D Insurance

Financial peace of mind through **Guardian**.

Life insurance pays a benefit if you pass away while you're covered. Accidental Death and Dismemberment (AD&D) insurance offers additional support if you pass away or are seriously injured due to an accident.



## Basic Life and AD&D Insurance - 100% Employer Paid!

[See plan details](#)

CareerSource Suncoast provides life and AD&D insurance at **no cost to you**.

### Basic Life and Basic AD&D

<b>CareerSource Suncoast provides</b>	1x annual salary up to \$250,000
<b>Age Reduction Schedule</b>	35% at age 65 50% at age 70

Make sure to designate a **beneficiary** for your life insurance coverage to ensure your family is cared for according to your wishes.

## Additional Life and AD&D Insurance

[See plan details](#)

You may also purchase additional coverage for you, your spouse, and your eligible child(ren).

	For you	For your spouse	For your child(ren)
<b>Coverage increments</b>	\$10,000	\$5,000	Live birth to age 26: Increments of \$1,000 to \$10,000
<b>Coverage maximum</b>	\$300,000	\$250,000 not to exceed 100% of employee amount	\$10,000
<b>Guarantee issue</b>	< age 65: \$100,000 65-69 \$50,000 70+: \$10,000	< age 65: \$25,000 65-69 \$10,000 70+: \$0	Does not apply

### What's AD&D?

Accidental death and dismemberment (AD&D) insurance may pay:

- **your beneficiary** if you pass away due to an accident
- **you** a partial benefit if you lose specified bodily functions (sight, limbs, etc.)

### Medical question limit

When you're **first eligible** (a new hire), you can purchase life insurance up to this limit without any medical questions required.

Medical questions and approval will be required for all future increase and purchase requests.

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# Disability Insurance

Protect your paycheck with disability insurance through **Guardian**.

Disability coverage insures your paycheck, replacing a portion of your income if you're unable to work due to a covered illness or injury.



## Short-Term Disability

[See plan details](#)

Short-term disability coverage can replace part of your paycheck if you're unable to work for a shorter period of time. This coverage is available for purchase.

<b>Benefits begin</b>	<b>Accident:</b> After 7 days of inability to work <b>Illness:</b> After 7 days of inability to work
<b>Coverage amount</b>	60% of your income up to \$1,000 per week
<b>Payments may continue</b>	Up to 12 weeks if you're unable to return to work

## Long-Term Disability - 100% Employer Paid!

[See plan details](#)

Long-term disability coverage can provide lasting income protection if you remain unable to work. CareerSource Suncoast provides this coverage at no cost to you.

<b>Benefits begin</b>	After 90 days of inability to work (once short-term disability ends)
<b>Coverage amount</b>	60% of your income up to \$6,000 per month
<b>Payments may continue</b>	Until your <b>Social Security Normal Retirement Age</b> if you remain unable to work.



### Pre-existing condition limitations

If you make a disability claim within the **first year** of being covered, check your plan details to see how pre-existing condition limitations might impact your coverage.



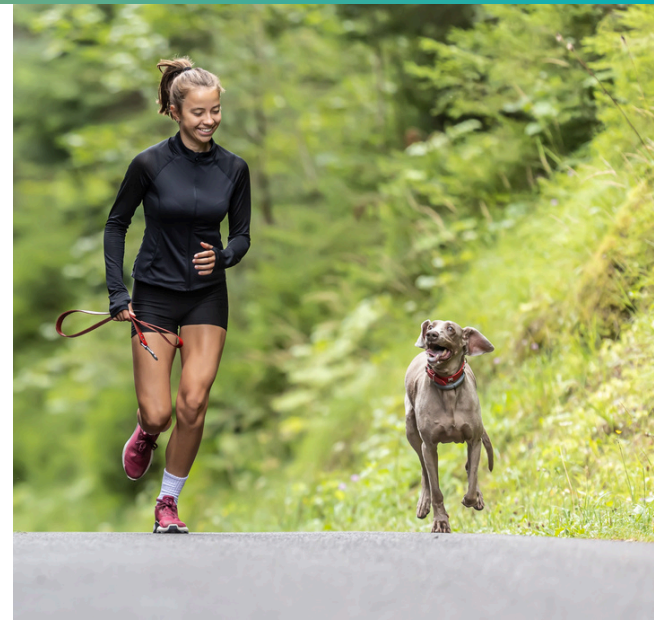
Wish you knew more about finances? Now you can - at no cost!



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# Additional Benefit Options

Additional benefit plans are a great way to customize your benefits package.



## Accident coverage

[See plan details](#)

Accident coverage through **Guardian** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is injured due to an accident. The money is yours to use as you choose.

## Hospital indemnity

[See plan details](#)

Hospital Indemnity coverage through **Guardian** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is admitted to the hospital. The money is yours to use as you choose.

## Critical illness

[See plan details](#)

Critical illness coverage through **Guardian** pays you a cash benefit to help with your expenses – your deductible or copays, transportation, groceries and more – if you or a covered family member is diagnosed with a covered critical illness. The money is yours to use as you choose.

## Cancer

[See plan details](#)

**Guardian's** Cancer insurance can help with the treatment costs of cancer as well as costs not covered by major medical, such as out-of-pocket medical expenses or travel.

To learn more, see your official plan documents.

## Pet Insurance

[See plan details](#)

You know your insurance helps pay for large and unexpected expenses for yourself and your family, but what about your pet? Every six seconds, a pet parent gets a vet bill for over \$1,000. Pet insurance through **Nationwide** provides you the peace of mind you need to get your pets the care they need.

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