



2015 | 2016

PORT ST. LUCIE

PART TIME EMPLOYEE
BENEFIT HIGHLIGHTS



IMPORTANT CONTACT INFORMATION

City of Port St. Lucie	Contact Name	Contact Information
Benefits Coordinator	Thema Neal	Phone: (772) 344-4345 Email: tneal@cityofpsl.com
Human Resources Manager, Benefits	Claudia McCaskill	Phone: (772) 344-4081 Email: cmccaskill@cityofpsl.com
Director of Human Resources	Jerome Post	Phone: (772) 871-5207 Email: jpost@cityofpsl.com
Service	Provider	Contact Information
Online Benefits	BenTek Support	(888) 5-BenTek (523-6835) www.mybentek.com/cityofpsl
Employee Assistance Plan	Magellan Health Services	Customer Service: [REDACTED] www.magellanassist.com
Legal Insurance	LegalShield	Customer Service: (800) 729-7998 www.legalshield.com
Supplemental Insurance	Aflac	Customer Service: (800) 992-3522 www.aflac.com
	Metropolitan Life Insurance	Customer Service: (800) 638-5433 www.metlife.com

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Introduction

The City of Port St. Lucie offers a benefit package for all eligible part time employees. A variety of these employee benefit programs have been highlighted in this booklet as a general reference. Please refer to the City's Handbook and group insurance Certificates of Coverage for detailed descriptions of all available employee benefit programs and stipulations therein. Questions and further clarifications regarding this booklet's contents may be directed to the Human Resources Department.

Online Benefits

BenTek

Technical Support - E-mail: support@mybentek.com

Technical Support - Telephone: (888) 5-BenTek (523-6835)

The City uses an online benefits enrollment option through BenTek's Employee Benefits Center (EBC), which is an easy to use online benefits enrollment system that will streamline the City's Benefit Enrollment process by delivering a 100% paperless enrollment. The EBC provides benefit eligible employees the ability to make group insurance benefit elections and changes online during the new hire orientation, qualifying events and annual open enrollment module.

BenTek is an internet based benefits enrollment system that allows you to do the following 24 hours a day, 7 days a week during your Enrollment Period:

- View all benefit elections and payroll deductions
- Make new elections or changes online
- View plan summaries and link to carrier websites
- Designate life insurance beneficiaries

Accessing BenTek

- Log on to www.mybentek.com/cityofpsl
- Create a Username and Password. Follow the instructions and please understand that your password must have 3 of the following:
 - Lowercase Letter
 - Capital Letter
 - Number
 - Special Character
- Click on "Blue Menu Bubble", then applicable module (New Hire Orientation, Qualifying Event, or Open Enrollment).
- Review Benefit Highlights and click "Start/Add New."
- Review each screen and click "Next" to continue to the next screen. Be sure to make your benefit elections.
- Be sure to click "Submit" to confirm elections.
- Your enrollment/change is complete!

- » BenTek is accessible anywhere you can obtain Internet connectivity.
- » For security purposes, BenTek times out at 15 minutes if there is no activity. Click "refresh" for 15 more minutes.
- » If you have trouble accessing BenTek, please contact the BenTek Support Line at: support@mybentek.com, or (888) 5-BenTek (523-6835) Monday through Friday, during business hours.

Qualifying Events and IRS Code Section 125

IRS Code Section 125

Premiums for certain supplemental insurance coverages are deducted through a Cafeteria Plan established under Section 125 of the Internal Revenue Code (IRC) and are pre-tax to the extent permitted. Under Section 125, changes to your pre-tax benefits can be made **ONLY** during the Open Enrollment period unless you or your qualified dependents experience a qualifying event and the request to make a change is made within 30 days of the qualifying event.

Under certain circumstances, you may be allowed to make changes to your benefits elections during the plan year, if the event affects your own, your spouse's, or your dependent's coverage eligibility. An "eligible" qualifying event is determined by the Internal Revenue Service (IRS) Code, Section 125. Any requested changes must be consistent with and on account of the qualifying event.

Examples of Qualifying Events

- You get married or divorced
- Birth of a child
- You gain legal custody or adopt a child
- Your spouse and/or other dependent(s) die(s)
- You, your spouse, or dependent(s) terminate or start employment
- An increase or decrease in your work hours causes eligibility or ineligibility
- A covered dependent no longer meets eligibility criteria for coverage
- A child gains or loses coverage with an ex-spouse
- Change of coverage under an employer's plan
- Gain or loss of Medicare coverage
- Losing eligibility for coverage under a State Medicaid or CHIP (including Florida Kid Care) program (60 day notification period)
- Becoming eligible for State premium assistance under Medicaid or CHIP (60 day notification period)

IMPORTANT

If you experience a qualifying event, **you must contact your Aflac representative within 30 days of the qualifying event** to make the appropriate changes to your coverage. Beyond 30 days, requests will be denied and the employee may be responsible both legally and financially for any claim and/or expense incurred as a result of the employee or a dependent who continues to be enrolled but no longer meets eligibility requirements. If approved, changes will take place on the first of the month following the latter of the date of the qualifying event, or the date of the written request for change in coverage is received by Aflac, except for newborns which are effective on the date of birth. Any cancellations will be processed at the end of the month, except coverage terminates the date following a death. You will be required to furnish valid documentation supporting a change in status or "Qualifying Event."

Employee Assistance Plan

Magellan Health Services

Customer Service: (800) 523-5668

www.magellanassist.com

The City provides eligible part time employees a comprehensive Employee Assistance Program (EAP) available to you and each member of your family through Magellan Health. Magellan Health offers access to licensed mental health professionals through a confidential program that is protected by state and federal laws. The EAP program is available to help you gain a better understanding of problems that affect you, locate the best professional help for your particular problem, and decide upon a plan of action. All EAP counselors are professionally trained and are certified and licensed in their fields. Master-level counselors are available 24 hours a day, 7 days a week.

What is an Employee Assistance Program?

An Employee Assistance Program (EAP) offers covered employees and their family members free and convenient access to a range of confidential and professional services to help them address a variety of problems that can negatively affect their well-being such as:

- Anxiety
- Life improvement
- Grief and bereavement
- Legal and financial concerns
- Family and/or marriage problems
- Substance abuse
- Depression
- Stress
- Legal & financial consultation

What is Magellan Health Services?

The City recognizes that employees' personal responsibilities may, at times, spill over into the workplace. To help ensure employees are able to address these concerns with minimal disruption, the program provides employees and their family members assistance for a variety of concerns – including child care, elder care, daily-living issues, and other issues they may encounter.

Are your services confidential?

Yes. Receipt of EAP services is completely confidential. If, however, participation in the EAP is the direct result of a Management Referral (a referral initiated by a supervisor or manager), we will ask permission to communicate certain aspects of the employee's care (attendance at sessions, adherence to treatment plans, etc.) to the referring supervisor/manager. The referring supervisor will not, however, receive specific information regarding the referred employee's case. The supervisor will only receive reports on whether the referred employee is complying with the prescribed treatment plan.

Legal Insurance

LegalShield

Customer Service: (800) 729-7998

www.legalshield.com

The City offers legal insurance through LegalShield on a voluntary basis via payroll deduction. The LegalShield plan gives members access to professional legal counsel not only for traditional legal problems, but for everyday events such as buying a house or a car, creating a will, handling a problem with an insurance company, dealing with identity theft and much more where legal review should be routine, but rarely is.

To learn more about the types of legal plans available, including Identity Theft Shield, contact the City's LegalShield Representative. You can also contact Customer Service at (800) 729-7998 for assistance.

Supplemental Insurance

Aflac
Customer Service: (800) 992-3522
www.aflac.com

Agent: Natalie Baecher
Telephone: (772) 215-0038

Aflac offers a variety of voluntary supplemental insurance plans that may be purchased separately on a voluntary basis and premiums paid by payroll deduction on an pre-tax basis. Aflac pays money directly to you, regardless of what other insurance plans you may have. To learn more about these Aflac plans and/or to schedule a personal appointment, contact your local Aflac agent. Details regarding available Aflac plans and services are also available online at www.aflac.com.

Available plans include:

- Accident Plan
- Intensive Care Plan
- Hospital Indemnity Plan
- Cancer Plan
- Personal Sickness Indemnity Plan
- Specified Health Event Protection Plan
- Dental Plan
- Vision Plan

Metropolitan Life Insurance
Customer Service: (800) 638-5433
www.metlife.com

Agent: Ann Riley
Phone: (800) 232-6763

Additional cash value building life insurance for employee or dependents. Employee pays all costs through payroll deductions.

Retirement Plans

General Employees

- **ICMA-RC 457 Deferred Compensation Plan**

Customer Service: (800) 669-7400 • www.icmarc.org

Part-time Employees may choose to contribute their own dollars into the ICMA-RC 457 Deferred Compensation Plan. IRS regulates the maximum amount of deferral allowed annually in the 457 plan. A participant may not exceed that annual maximum amount of deferral. A loan option is available for this plan. Employees become eligible on the first of the month following 60 calendar days of employment.

For additional information, please contact Sandy Steele in Finance at (772) 344-4070 or ssteele@cityofpsl.com.



GEHRING GROUP

11505 Fairchild Gardens Ave., Suite 202
Palm Beach Gardens, Florida 33410
Toll Free: (800) 244-3696; Fax: (561) 626-6970
www.gehringgroup.com