

2024 ♥ 2025



CITY OF PORT ST. LUCIE
HEART OF THE TREASURE COAST

**PART-TIME
EMPLOYEE BENEFIT
HIGHLIGHTS**





Mission

To provide exceptional services that enhance our community's safety, beauty and quality of life through innovation, engagement and fiscal responsibility.

Vision

To be a leader in finding innovative solutions that put residents first and support opportunities for all people to thrive.

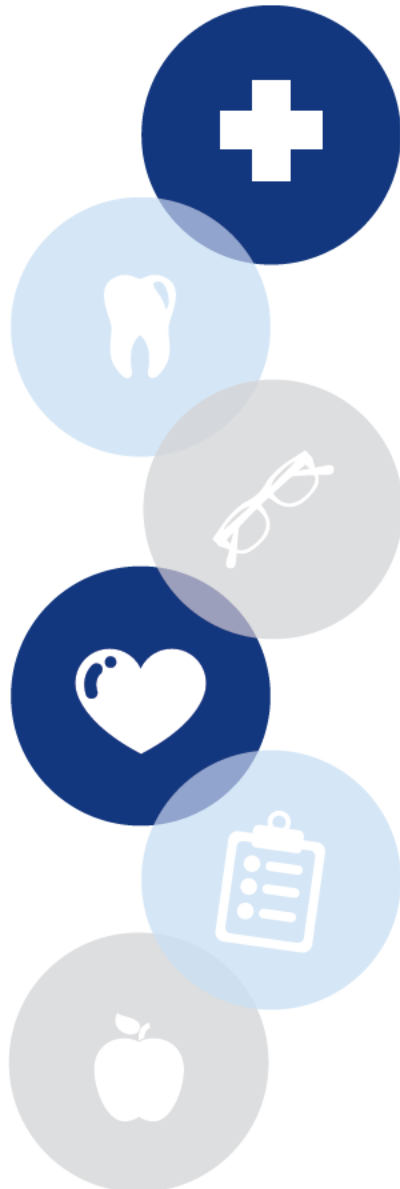
Values

- **Ethics** – We value ethics, integrity, and honesty as moral principles that are the foundation of public trust and confidence.
- **Stewardship** – As stewards of the community, we strive to nurture our organization; maintain and enhance the natural and built environment; and, commit to responsible actions that sustain both present and future generations.
- **Diversity** – We embrace diversity, promote inclusion, and respect the unique qualities of our City team and of our community.
- **Customer Service** – We are committed to providing superior customer service to our community and organization.
- **Teamwork** – We are committed to working together as a team by respecting and supporting each other, and are dedicated to achieving our common goals.
- **Accountability** – We value accountability and believe transparency and fiscal responsibility are essential for citizen confidence in our local government.



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This booklet is merely a summary of employee benefits. For a full description, refer to the plan document. Where conflict exists between this summary and the plan document, the plan document controls. The City of Port St. Lucie reserves the right to amend, modify or terminate the plan at any time. This booklet should not be construed as a guarantee of employment.



Contact Information

HR Director	Natalie Cabrera	Phone: (772) 344-4369 Email: ncabrera@cityofpsl.com
Employee Benefits Division		Phone: (772) 344-4131 Email: Benefits@cityofpsl.com
 Online Benefit Enrollment	Bentek Support	(888) 5-Bentek (523-6835) [Redacted]
 Employee Assistance Program	Evernorth EAP	[Redacted]
Employee Support Program	Empathy	Customer Service: (201) 350-1881 [Redacted]
 Supplemental Insurance	Aflac	Customer Service: (800) 443-3036 www.aflacgroupinsurance.com
	Metropolitan Life Insurance	Customer Service: (866) 713-1690 www.madisonplanning.com
	ASPCA	Customer Service: (877) 343-5314 [Redacted]
	SafePassages Pet Cremation	Customer Service: (772) 265-2334 Info@safepassagespetcremation.com
 Legal Insurance	LegalShield	Customer Service: (800) 729-7998 www.legalshield.com
 Retirement Plans	MissionSquare Retirement	Customer Service: (800) 669-7400 www.missionsq.org



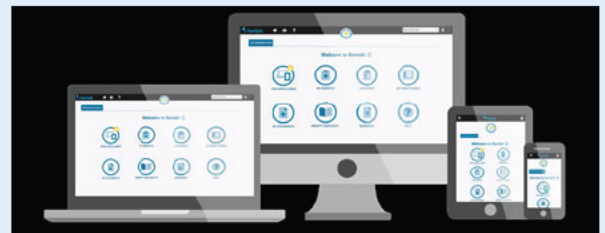
Introduction

The City of Port St. Lucie offers a benefit package to eligible part-time employees. The Employee Benefit Highlights Booklet provides a general summary of the benefit options as a convenient reference. Please refer to the City's Handbook, Union Contract and/or the group's insurance Certificates of Coverage for detailed descriptions of all available employee benefit programs and stipulations therein. If employee requires further explanation or needs assistance regarding claims processing, please refer to the customer service phone numbers under each benefit description heading or contact Human Resources.

Online Benefit Enrollment

The City provides employees with an online benefits enrollment platform through Bentek's Employee Benefits Center (EBC). The EBC provides benefit-eligible employees the ability to select or change insurance benefits online during the annual Open Enrollment Period, New Hire Orientation, or for Qualifying Life Events.

Accessible 24 hours a day, throughout the year, employee may log in and review comprehensive information regarding benefit plans, and view and print an outline of benefit elections for employee and dependent(s). Employee also has access to important forms and carrier links, can report qualifying life events and review and make changes to Life insurance beneficiary designations.



To Access the Employee Benefits Center:

- ✓ Log on to [\[REDACTED\]](#)
Please Note: Link must be addressed exactly as written. Due to security reasons, the website cannot be accessed by Google or other search engines.
- ✓ Sign in using a previously created username and password or click "Create an Account" to set up a username and password.
- ✓ If employee has forgotten username and/or password, click on the link "Forgot Username/Password" and follow the instructions.
- ✓ Once logged on, navigate using the Launchpad to review current enrollment, learn about benefit options, and make any benefit changes or update beneficiary designations.

For technical issues directly related to using the EBC, please call (888) 5-Bentek (523-6835) or email Bentek Support at support@mybentek.com, Monday through Friday during regular business hours 8:30am - 5:00pm.



To access Bentek using a mobile device, scan code.



Qualifying Events and Section 125

Section 125 of the Internal Revenue Code

Premiums for certain supplemental policies are deducted through a Cafeteria Plan established under Section 125 of the Internal Revenue Code and are pre-taxed to the extent permitted. Under Section 125, changes to employee's pre-tax benefits can be made **ONLY** during the Open Enrollment Period unless the employee or qualified dependent(s) experience(s) a Qualifying Event and the request to make a change is made within 30 days of the Qualifying Event.

Under certain circumstances, employee may be allowed to make changes to benefit elections during the plan year if the event affects the employee, spouse or dependent's coverage eligibility. An "eligible" Qualifying Event is determined by Section 125 of the Internal Revenue Code. Any requested changes must be consistent with and due to the Qualifying Event.

Examples of Qualifying Events:

- Employee gets married or divorced
- Birth of a child
- Employee gains legal custody or adopts a child
- Employee's spouse and/or other dependent(s) die(s)
- Loss or gain of coverage due to employee, employee's spouse and/or dependent(s) termination or start of employment
- An increase or decrease in employee's work hours causes eligibility or ineligibility
- A covered dependent no longer meets eligibility criteria for coverage
- A child gains or loses coverage with other parent or legal guardian
- Change of coverage under an employer's plan
- Gain or loss of Medicare coverage
- Losing or becoming eligible for coverage under a State Medicaid or CHIP (including Florida Kid Care) program (60 day notification period)



IMPORTANT NOTES

If employee experiences a Qualifying Event, Human Resources must be contacted within 30 days of the Qualifying Event to make the appropriate changes to employee's coverage. Employee may be required to furnish valid documentation supporting a change in status or "Qualifying Event". If approved, changes may be effective the date of the Qualifying Event or the first of the month following the Qualifying Event. Newborns are effective on the date of birth. Qualifying Events will be processed in accordance with employer and carrier eligibility policy. Beyond 30 days, requests will be denied and employee may be responsible, both legally and financially, for any claim and/or expense incurred as a result of employee or dependent who continues to be enrolled but no longer meets eligibility requirements.



Employee Assistance Program

As part of the employee's benefits package the City provides a comprehensive Employee Assistance Program (EAP) available to employee and each family member through Evernorth Behavioral Health. EAP offers access to licensed mental health professionals through a confidential program protected by State and Federal laws. EAP is available to help employee gain a better understanding of problems that affect them, locate the best professional help for a particular problem, and decide upon a plan of action. EAP counselors are professionally trained, certified and licensed. Master-level counselors are available 24 hours a day, seven (7) days a week. **The EAP also includes eight (8) free face-to-face sessions, per member, per issue.**

What is an Employee Assistance Program?

An Employee Assistance Program (EAP) offers covered employee and family member(s) free and convenient access to a range of confidential and professional services such as:

- ✓ Geriatric Case Management
- ✓ Mental Health Counseling
- ✓ Work-Life Services
- ✓ Family and/or Marriage Counseling
- ✓ New Parent Programs
- ✓ Lifestyle Coaching
- ✓ Grief and Bereavement
- ✓ Substance Abuse
- ✓ Legal & Financial Consultation(s)
- ✓ Leadership Education
- ✓ Caregiver Support
- ✓ Eldercare Consultants

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

Are Your Services Confidential?

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

Evernorth EAP

Civilian Line: [REDACTED]

Dedicated Line for First Responders: [REDACTED]

Employee Support Program

Empathy

The City provides Empathy for all employees at no cost. Empathy is an online, confidential platform that provides 24/7 grief support through phone, chat or email. Empathy grief support includes:

- ✓ Funeral planning
- ✓ Claiming benefits
- ✓ Estate planning
- ✓ Estate administration
- ✓ Probate support
- ✓ Accounts deactivation
- ✓ Document sharing
- ✓ And much more!

Empathy | Customer Service: (201) 350-1881





Supplemental Insurance

Aflac

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

Group Accident Insurance – Provides cash benefits for expenses resulting from injuries on or off the job, and pays in addition to any other insurance you may have. It includes an Accidental Death Benefit and Annual Wellness benefit per covered person.

Group Critical Illness with Cancer Plan – When diagnosed with a covered Critical Illness, or Cancer (internal or Invasive; noninvasive and skin cancer) Aflac pays a lump sum benefit to help employee better cope financially.

Group Hospital Indemnity Plan – Provides cash benefits for covered illness or injury resulting in hospitalization. Some benefits include Hospital Admission and Confinement, Inpatient and Outpatient Surgery, Outpatient Doctor's Office Visits, Chiropractor Visits and more.

Aflac | Customer Service: (800) 443-3036 | www.aflacgroupinsurance.com
Claims Submission: groupclaimfiling@aflac.com | Agent: Margaret Pearson
Phone: (561) 352-3581 | Email: margaret_pearson@us.aflac.com

MetLife

MetLife Insurance is offered through Madison Planning Group and may be purchased separately on a voluntary basis. It is available for employee, spouse, children, and grandchildren with premiums paid by payroll deduction after tax. This permanent life insurance policy can be purchased as a supplement to the basic group life insurance offered through the City. The policies are portable, even if you change jobs or retire, as long as you pay the necessary premium you may continue the policy. To learn more about the MetLife Insurance Plan or to schedule an appointment, contact Janet or Tara Froyen.

Metropolitan Life Insurance | www.madisonplanning.com
Agent: Janet Froyen | Phone: (561) 704-4378
Email: jfroyen@madisonplanning.com
Agent: Tara Froyen | Phone: (561) 602-2827
Email: tfroyen@madisonplanning.com

ASPCA

The City provides the employees the opportunity to purchase pet insurance benefits on a voluntary basis directly through ASPCA. Coverage includes exam fees, diagnostics and treatments for:

Dogs and cats:

- ✓ Accidents
- ✓ Hereditary Conditions
- ✓ Illness
- ✓ Behavioral Issues
- ✓ Cancer
- ✓ Dental Disease

Pets must be older than 8 weeks to enroll and a 14 day waiting period will apply at enrollment. To learn more and sign up visit the ASPCA website or call customer service.

ASPCA | Customer Service: (877) 343-5314

SafePassages Pet Cremation

The City offers discounted pet cremation services through SafePassages. This discount program includes:

- Pet cremations (including horses).
- Free Same day pick up; delivery when complete (\$150+ value).
- Cremains returned within 72 hrs in maple wood urn with complimentary paw print engraved on wood "coaster".
- Tree planted in Pet's memory.
- QR Code to track process from beginning to end.
- Free Cremation for K9 officers and K9s in the military.
- 25% discount on cremation services for pets of City Employees.

SafePassages Pet Cremation

Customer Service: (772) 265-2334 | Info@safepassagespetcremation.com
Agent: margo@safepassagespetcremation.com



Legal Insurance

LegalShield

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 other instances in which legal review should be considered.

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

IDShield

LegalShield also offers a voluntary pre-paid identity theft protection program, IDShield. IDShield offers comprehensive privacy and security monitoring. This plan will give employee and spouse access to their credit report, plus daily monitoring of credit report. If victim of identity theft, this membership will provide an investigator to help with the restoration process. This includes contacting the State DMV, the Medical Information Bureau, all 3 Credit Repositories, Financial Institutions, the Social Security Administration, and even Criminal Records. To learn more about the benefits of this plan, contact Rebecca Smith by using the contact information provided below.

Legal Insurance

Monthly Premium Cost

	LegalShield	IDShield	LegalShield & IDShield
Member	\$14.95	\$8.95	\$23.90
Family	\$14.95	\$18.95	\$29.90

LegalShield | www.legalshield.com

Agent: Rebecca Smith | Office: (800) 729-7998 | Cell: (904) 237-1070

Fax: (904) 239-5467 | www.8007297998.com

Retirement Plans

General Employees

MissionSquare Retirement 457(b) Deferred Compensation Plan

Customer Service: (800) 669-7400 | www.missionsq.org

Full-time and part-time employees may choose to contribute their own dollars into the MissionSquare Retirement 457(b) Deferred Compensation Plan. With a 457(b) plan, you control how much you save and where you invest those savings, while enjoying tax advantages. The plan offers before-tax and/or after-tax Roth contributions. Before-tax contributions reduce your annual taxable income. After-tax Roth contributions won't reduce your annual taxable income, however future withdrawals may be tax free. The IRS determines the annual contribution limit, and a participant may not exceed the annual contribution amount. Employee may not withdraw funds until termination of employment, but a loan option is available for this plan. Employees becomes eligible on date of hire.

MissionSquare Retirement Roth IRA Plan

Customer Service: (800) 669-7400 | www.missionsq.org

This plan allows both full and part-time employees the ability to make after-tax contributions to the Roth IRA through payroll deduction. Participants may take tax-free withdrawals of their contributions or earnings at anytime. Any gains on a Roth IRA maybe be withdrawn tax and penalty free under certain IRS conditions. The IRS regulates the maximum amount of annual contributions. Employees become eligible to participate on date of hire.

For additional information, please contact:

Reyna Hahn | Phone: (772) 344-4223 | Email: rhahn@cityofpsl.com

Karen Russell | Phone: (772) 344-4190 | Email: krussell@cityofpsl.com



Retirement Plans *(Continued)*

BENCOR Special Pay Plan

U.S. BENCOR/MidAmerica | Participant Support: (866) 296-971
bencorplans.usretirementpartners.com

U.S. BENCOR/MidAmerica offers the BENCOR Special Pay Plan, representing a significant retirement benefit for governmental employees with accumulated vacation and sick leave payouts. This mandatory plan is for non-union, non-sworn employees who do not have an existing Final Pay Deferral Plan.

For covered employees that have accumulated payouts of \$1,000 or more at the time of separating from the City, the City transfers these balances automatically to the BENCOR plan. By the City making these contributions to the BENCOR Special Pay Plan, the employee has the income tax deferred on these contributions until they are withdrawn, and they permanently avoid the Social Security and Medicare taxes (7.65%) on those contributions.

The employee has the option to leave the funds in the BENCOR plan for investment purposes, make a full or partial withdrawal, or roll the funds into another qualified account. The contributions to the plan are 100% vested and can be withdrawn at any point. The City also provides a Make-Whole provision in the plan if an employee who is not qualified for IRS retirement age (59 ½) at the time of separation from the City, takes a qualified withdrawal of their funds within 30 days of separation from employment.

For additional information, please contact:

Reyna Hahn | Phone: (772) 344-4223 | Email: rhahn@cityofpsl.com
Karen Russell | Phone: (772) 344-4190 | Email: krussell@cityofpsl.com

Notes

Use this section to make notes regarding personal benefit plans or to keep track of important information such as doctors' names and addresses or prescription medications.



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Use this section to make notes regarding personal benefit plans or to keep track of important information such as doctors' names and addresses or prescription medications.

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