



2021 BENEFITS GUIDE

January, 1, 2021 — December 31, 2021



Welcome

Your benefits are an important part of your overall compensation. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your registered domestic partner (RDP) and/or his/her children, where applicable by state law
- Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following 30 days of your date of hire.
If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).
- **Open Enrollment:** Changes made during Open Enrollment are effective January 1 - December 31, 2021.

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- Marriage or divorce
- Birth, adoption, or legal custody of a child
- Child reaching the maximum age limit
- Death of a spouse, RDP, or child
- Involuntary loss of other group insurance coverage
- You gain access to state coverage under Medicaid or CHIP
- Employment status changes which affect benefit eligibility

Making Changes

To make changes to your benefit elections, you must contact Human Resources within 31 days of the qualified life event (including newborns). Be prepared to show documentation of the event such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes.

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New this year! CareerSource Tampa Bay is offering paperless enrolment through Employee Navigator. To register and login please navigate to:

www.employeenavigator.com

- In the top right click the “Login” button
- Click on “Register as a new user”
- Complete fields using your legal name, personal data and the following Company Identifier: **CSTB**

Medical Plans

We are proud to offer you a choice among three different medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

Cigna PPO

This plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Cigna network. The calendar-year deductible must be met before certain services are covered.

Cigna HSA

Like the PPO plans, a High-Deductible Health Plan (HDHP) gives you the freedom to seek care from the provider of your choice. You will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Cigna network. In addition, the HDHP comes with a health savings account (HSA) that allows you to save pre-tax dollars¹ to pay for any qualified health care expenses as defined by the IRS, including most out-of-pocket medical, prescription drug, dental and vision expenses. For a complete list of qualified health care expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Here's how the plan works:

- **Annual Deductible:** You must meet the entire annual deductible before the plan starts to pay for non-preventive medical and prescription drug expenses. *NOTE: If you enroll one or more family members, each family member must meet their own individual deductible (\$2,800) until the total family deductible is met (\$5,000).*
- **Coinsurance:** Once you've met the plan's annual deductible, you are responsible for a percentage of your medical expenses, which is called coinsurance. For example, the plan may pay 80 percent and you may pay 20 percent.
- **Out-of-Pocket Maximum:** Once your deductible and coinsurance add up to the plan's annual out-of-pocket maximum, the plan will pay 100 percent of all eligible covered services for the rest of the calendar year. *NOTE: If you enroll one or more family members, each family member must meet their own individual out of pocket maximum limit (\$5,600) until the total family out of pocket maximum is met (\$10,000).*



- **Health Savings Account (HSA):** You may contribute to your HSA through pre-tax payroll deductions to help offset your annual deductible and pay for qualified health care expenses. In addition, we will contribute \$100 annually to your HSA. **To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.**

HSA Contribution Limit	2021
Employee Only	\$3,600
Family (employee + 1 or more)	\$7,200
Catch-up (age 55+)	\$1,000

Important: Your contributions, in addition to the company's contributions, may not exceed the annual IRS limits listed below. Your HSA is yours for life. The money is yours to spend or save, regardless of whether you change health plans², retire or leave the company. There is no "use it or lose it" rule. Your account grows tax free over time as you continue to roll over unused dollars from year to year. You decide how or if you want to spend your HSA funds. You can use them to pay for you and your dependents' doctor's visits, prescriptions, braces, glasses—even laser vision correction surgery.

¹ Tax free under federal tax law; state taxation rules may apply

² You must be enrolled in a qualified health plan to contribute to an HSA.

Medical Plans (Cont'd)

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Cigna Base Plan		Cigna Base Plan		Cigna Buy Up Plan	
	HSA		PPO		PPO	
	In-Network Only	In-Network Only	Out-of-Network ¹	In-Network Only	Out-of-Network ¹	
Deductible (per calendar year)						
Individual / Family	EE Only: \$2,500 EE+ 1 or more: Indiv Ded Max: \$2,800 Family Plan- Family Ded Max: \$5,000	\$2,000 / \$4,000	\$4,000 / \$8,000	\$750 / \$1,500	\$1,500 / \$3,000	
Out-of-Pocket Maximum (per calendar year)						
Individual / Family	EE Only: Indiv Ded: \$5,000 EE + 1 or more: Indiv Ded Max: \$5,600 Family Plan- Family Ded Max: \$10,000	\$4,000 / \$8,000	\$8,000 / \$16,000	\$3,000 / \$6,000	\$6,000 / \$12,000	
Coinsurance (you pay)						
	20%*	20%*	40%*	10%*	40%*	
Covered Services						
Office Visits (primary care/specialist)	20%*	20%*	40%*	\$25 / \$ 40	40%* / 40%*	
Routine Preventive Care	No charge	No charge	40%*	No charge	40%*	
Outpatient Diagnostic (lab/X-ray)	20%*	No charge	40%*	No charge	40%*	
Complex Imaging	20%*	20%*	40%*	10%*	40%*	
Ambulance	20%*	20%*	40%*	10%*	20%*	
Emergency Room	20%*	20%*	20%*	\$200	\$200	
Urgent Care Facility	20%*	20%*	40%*	\$75	40%*	
Inpatient Hospital Stay	20%*	20%*	40%*	10%*	40%*	
Outpatient Surgery	20%*	20%*	40%*	10%*	40%*	
Prescription Drugs (Tiers)						
Retail Pharmacy (30-day supply)	20%*	\$10 / \$30 / \$50	N/A	\$10 / \$35 / \$60	N/A	
Mail Order (90-day supply)	20%*	\$30 / \$90 / \$150	N/A	\$35 / \$95 / \$170	N/A	

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.

Telehealth

Cigna Telehealth connection lets you get the care you need—including most prescriptions—for a wide range of minor conditions. Now you can connect with a board-certified doctor via video chat or phone without leaving your home or office. When, where and how it works best for you!

Use Cigna Telehealth Connection to connect with a doctor about: acne, allergies, colds and flu, fevers, headaches, rashes, sore throats, stomachaches, urinary track infections, and more.

See page 8 for contact information.

Dental Plans

We are proud to offer you a choice between two different dental plans.

Cigna Dental DPPO: This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Cigna DPPO Advantage network.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Cigna DPPO Advantage			
	Option 1		Option 2	
	In-Network Only	Out-of-Network ¹	In-Network Only	Out-of-Network ¹
Deductible (per calendar year)				
Individual / Family	\$50/\$150		\$25/\$75	
Benefit Maximum (per calendar year; Preventive, Basic, and Major Services combined)				
Per Individual	\$1,000		\$1,500	
Covered Services				
Preventive Services	No charge	No charge	No charge	No charge
Basic Services	20% after CYD	30% after CYD	20% after CYD	30% after CYD
Major Services	50% after CYD	60% after CYD	50% after CYD	60% after CYD
Orthodontia (Child only)	Not Covered		50%	60%

Coinurance percentages shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.



Vision Plan

We are proud to offer you a vision plant through Cigna

The **Cigna** vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the **Cigna** network.

Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$5	Up to \$45 Allowance
Materials Copay	\$10	N/A
Lenses (once every 12 months)		
Single Vision	\$10	Up to \$32 Allowance
Bifocal	\$10	Up to \$55 Allowance
Trifocal	\$10	Up to \$65 Allowance
Frames (once every 24 months)	\$150 Allowance then 20% off balance	Up to \$83 Allowance
Contact Lenses (once every 12 months; in lieu of glasses)	\$150 Allowance	Up to \$120 allowance

Flexible Spending Accounts

We provide you with an opportunity to participate in up to two different flexible spending accounts (FSAs). FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

Health Care FSA

For 2021, you may contribute up to \$2,750 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- Coinsurance
- Copayments
- Deductibles
- Prescriptions
- Dental treatment
- Orthodontia
- Eye exams/eyeglasses
- Lasik eye surgery

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p502.pdf.

Dependent Care FSA

For 2021, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some qualified expenses include:

- Care of a dependent child under the age of 13 by babysitters, nursery schools, preschool or daycare centers
- Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

For a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Health care FSA: Unused funds up to \$550 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$550 will NOT be returned to you or carried over to the following year.

Dependent care FSA: Unused funds will NOT be returned to you or carried over to the following year.

You can incur expenses through March 15, 2021, and must file claims by March 31, 2022.

Life and AD&D Insurance

Basic Life/AD&D Insurance (Employer Paid)

CareSource Tampa Bay is proud to offer you company paid Basic Life and AD&D coverage through Mutual of Omaha.

Life Insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Benefit Amount	1x your base salary up to a \$200,000 maximum
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Voluntary Supplemental Life/AD&D (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through for yourself and your eligible family members.

	Benefit Option	Guaranteed Issue*
Employee	\$10,000 increments; up to 5x your annual salary to a maximum of \$300,000	\$100,000
Spouse	\$5,000 increments; up to \$50,000 (not to exceed 100% of employee amount)	\$30,000
Child(ren)	6 months to age 26 - Flat \$10,000	\$10,000

*During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Disability Insurance

You are provided with Short-Term Disability and Long-Term Disability insurance at **NO COST** to you through Mutual of Omaha. Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Employer Paid Short-Term Disability

Provided to you at no cost through Mutual of Omaha

Benefit Percentage	60%
Weekly Benefit Maximum	\$1,000
When Benefits Begin	1st day of accident/ 8th day sickness
Maximum Benefit Duration	13 weeks

Employer Paid Long-Term Disability

Provided to you at no cost through Mutual of Omaha

Benefit Percentage	60%
Monthly Benefit Maximum	\$5,000
When Benefits Begin	After 90th day of disability
Maximum Benefit Duration	To age 65 or Social Security Retirement Age

Life Assistance Program (LAP)

From time to time many of us face problems at work or at home that we are not sure how to solve. These can range from marital problems to substance abuse. That's why CareerSource Tampa Bay is pleased to offer its employees, their family members and anyone residing in their household a confidential Life Assistance Program administered by Cigna.

This program offers you professional assistance in dealing with almost any life issue. From stress or depression to legal or financial issues, the CareerSource Tampa Bay LAP can help!

These services are available to you and your dependents by calling a toll free phone line open 24 hours a day / 7 days a week. All conversations are confidential and private. Spanish speaking representatives are also available. .

The LAP can help with the following issues, among others:

- Core Services such as general counselling for stress, depression, family issues, substance abuse, child care, work life services, educational resources, marriage counselling and elder care resources
- Wellness topics such as smoking cessation, weight loss and exercise
- Financial Planning resources such as investment plans, estate planning, debt reduction, retirement planning, bankruptcy, tax support, college funding and budget management
- Legal Services including referrals and discounts for services such as creating or modifying a will, consumer issues, criminal matters, living wills, power of attorney, separation and divorce and traffic matters

Voluntary Benefits

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits through Colonial (accident, cancer, critical illness, medical bridge and hospital indemnity) are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? The benefits help offset the costs of unpredictable expenses should you be injured in an accident, diagnosed with a critical illness or hospitalized. Additional information will be available during your enrollment period. Coverage is also available for your spouse and dependents.

Employee Assistance Program (EAP)

Mutual of Omaha's EAP assists employees and their eligible dependents with personal or job-related concerns, including: emotional well-being, family and relationships, legal and financial matters, healthy lifestyles, and work and life transitions. You have access to EAP professionals 24 hours a day, 7 days a week. Additionally you have 3 face-to-face sessions with a counsellor (per household per calendar year).

401(k) Retirement Plan

CareerSource Tampa Bay offers you access to a 401(k) Retirement Plan that makes saving for retirement easy and convenient through payroll deductions. You are eligible to enroll after completing 6 months of employment.

CareerSource Tampa Bay may make a per pay period, non-elective contribution (NEC) of 5% of your annual salary. In addition, you can choose to contribute from 1% to 80% of your salary, up to \$19,500 in 2020.

CareerSource Tampa Bay offers 2 types of 401(k) plans to assist you in planning for your future:

- 401(k) Traditional - pre-tax deductions
- 401(k) Roth - post-tax deductions

Employees age 50 and over can make additional catch-up contributions (up to \$6,000) to either of the 401(k) plans.

You are 100% vested in employer contributions after one year of employment. You are immediately vested in your contributions.

Visit www.mykplan.com for more information about enrollment and investment options. Make sure you designate a beneficiary and remember to update the beneficiary when needed.

Cost of Benefits

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Contact Information

Coverage	Carrier	Phone #	Website/Email
Medical	Cigna	(866) 494-2111	www.MyCigna.com
Telehealth	MDLive for Cigna	(888) 726-3171	MDLIVEforCigna.com
Dental	Cigna	(800) 244-6224	www.MyCigna.com
Vision	Cigna	(877) 478-7557	www.MyCigna.com
Flexible Spending Accounts (FSAs) Health Savings Account (HSA)	Medcom	(800) 523-7542	www.medcombenefits.com To submit receipts: medcomreceipts@medcombenefits.com or through Portal: https://medcom.wealthcareportal.com
Life/AD&D	Mutual of Omaha	(800) 877-5176	www.mutualofomaha.com
Disability	Mutual of Omaha	(800) 877-5176	www.mutualofomaha.com
Employee Assistance Program (EAP)	Mutual of Omaha	(800) 316-2796	www.mutualofomaha.com/eap
Life Assistance Program (LAP)	Cigna	(800) 538-3543	www.cignalap.com
Retirement 401(k)	ADP	(800) 695-7526	Www.mykplan.com (same as your ADP login)

Questions?

If you have additional questions, you may also contact:

My Benefits Champion
1-888-433-1988
FLA.Service@hubinternational.com

Human Resources
813-930-7400



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

