



Marion County Board of County Commissioners

Human Resources ▪ Risk and Benefit Services

521 SE 26th Court
Ocala, FL 34471
Phone: 352-438-2345
Fax: 352-438-2347

EMPLOYEE INSURANCE BENEFITS EFFECTIVE OCTOBER 1, 2018

HEALTH INSURANCE – Florida Blue

All plans provide a comprehensive provider network with significant discount savings to out of pocket cost.

There are four Plan Options to choose from:

Blue Options Plan #03160 Single (HSA Compatible)

Monthly BCBS Single Premium: \$474.26 **Employee Contribution (Your cost): \$ 0.00**

Blue Options Plan #03161 Family (HSA Compatible)

Monthly BCBS Family Premium: \$1,303.64 **Employee Contribution (Your cost): \$208.58**

BlueCare HMO 45

Monthly BCBS Single Premium: \$ 436.80 **Employee Contribution (Your cost): \$26.22**
Monthly BCBS Family Premium: \$1,369.52 **Employee Contribution (Your cost): \$219.12**

Blue Options Plan #05781

Monthly BCBS Single Premium: \$ 523.50 **Employee Contribution (Your cost): \$ 62.82**
Monthly BCBS Family Premium: \$1,439.70 **Employee Contribution (Your cost): \$259.16**

Blue Options Plan #03359

Monthly BCBS Single Premium: \$ 541.14 **Employee Contribution (Your cost): \$ 92.00**
Monthly BCBS Family Premium: \$1,551.46 **Employee Contribution (Your cost): \$403.38**

Employees may elect to continue health coverage upon retirement if they are vested with FRS (6 yrs of svc if hired before 07/01/2011) and (8 yrs of svc if hired after 07/01/2011) and go directly from active status to drawing their FRS pension

LIFE INSURANCE – The Standard Insurance Co.

- **Basic life** policy provided to employees in the amount of one times annual salary rounded up to the next \$1,000. Employer pays 100% of premium.
- **Accidental Death & Dismemberment (AD&D)** provided to employees in the amount of one times annual salary rounded up to the next \$1,000. Employer pays 100% of premium.

- **Additional Supplemental Employee Life** - Employees may elect to purchase additional Supplemental Life/AD&D coverage in increments of \$5,000 up to a maximum of \$300,000 not to exceed 5x their annual salary at an age step rate for Basic plus \$0.015 for AD&D. Employee pays 100% of the premium.

<u>Attained Age</u>	<u>Rate per \$1,000</u>	<u>Attained Age</u>	<u>Rate per \$1,000</u>
Less than 35	.13	55 – 59	.93
35 – 40	.14	60 – 64	1.13
40 – 44	.27	65 – 69	2.07
45 – 49	.44	70 – 74	4.23
50 - 54	.50	75 +	5.18

Employees may elect to continue life coverage upon retirement if they are vested with FRS (6 yrs of svc if hired before 07/01/2011) and (8 yrs of svc if hired after 07/01/2011) and go directly from active status to drawing their FRS pension

LONG TERM DISABILITY – The Standard Insurance Co.

- No cost to employee. Premiums are paid 100% by the employer.
- Policy against income loss from accidental bodily injury or from sickness.
- 120 day waiting period. Employee must be unable to perform the essential functions of their own job.
- The County LTD insurer will pay a benefit amounting to 66 2/3% of the employee’s regular salary at the time the disability began up to a maximum of \$10,000 per month.

DENTAL – Florida Combined Life

- Two fully insured Blue Dental Choice options offered to employees. *Employee pays 100% of premium.*
- Both plans use the same provider network which offers significant discount savings to the Employee and the Group.
- Low Option monthly premium:

Employee Only: \$29.14	Employee +1: \$45.22	Employee +2 or more: \$71.36
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- High Option monthly premium:

Employee Only: \$39.92	Employee +1: \$61.90	Employee +2 or more: \$97.68
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Employees may elect to continue the Dental plan upon retirement if they are vested with FRS (6 yrs of svc if hired before 07/01/2011) and (8 yrs of svc if hired after 07/01/2011) and go directly from active status to drawing their FRS pension.

VISION - 20/20 Eyecare Plan

- Basic eye care plan design keeps premium low. *Employee pays 100% of premium.*
- Benefits are limited to a specific Provider network.
- Monthly Premium:
Employee Only: \$4.50 Employee +1: \$8.70 Employee +2 or more: \$14.20

Employees may elect to continue the Vision plan upon retirement if they are vested with FRS (6 yrs of svc if hired before 07/01/2011) and (8 yrs of svc if hired after 07/01/2011) and go directly from active status to drawing their FRS pension

SECTION 125 PREMIUM CONVERSION AND FLEXIBLE SPENDING ACCOUNTS

- All employees are automatically enrolled in premium conversion (insurance deductions taken out of paycheck on a pre-tax basis).
- Medical Reimbursement and Dependent Care reimbursement flexible spending accounts offered to employees each year at the Open Enrollment period.
- Participation reduces the employee's taxable income by the amount of insurance premiums and flexible spending account deductions on their paycheck.
- Benny debit cards offered on the Medical Reimbursement flexible spending account.
- In addition to medical, dental, vision, and prescription expenses, employees may also claim certain "over the counter" meds as eligible expenses under their Medical Reimbursement flexible spending account.

VOLUNTARY INSURANCE PLANS

The following plans are offered through Allstate - Custom Benefit Services:

- Cancer
- Critical Illness
- Accident

Rates vary for Allstate plans based on coverage type elected.