

CITY of LARGO

# *Lifeline*

2019-2020 BENEFITS GUIDE



LARGO.COM

## Welcome to Largo Lifeline!

The City of Largo strives to offer employees a comprehensive benefits package. Benefits include access to insurance plans for health, dental, vision, and life, flexible spending accounts, deferred compensation supplemental retirement accounts, paid holidays, a variety of leave time, tuition reimbursement, and much more. We hope you find Largo Lifeline helpful and a great resource throughout the year.

This booklet represents general information intended to serve as a resource for you to better understand the benefits available and assist with enrollment in the City of Largo Benefits Program. Please be reminded that not all plan provisions, limitations, and exclusions are included in this publication. In the event of any conflict between the information contained in this booklet and the actual plan documents, union contracts, Administrative Policies, Personnel Rules and Regulations, and/or insurance contracts, the plan documents, union contracts, Administrative Policies, Personnel Rules and Regulations, and/or insurance contracts will govern.

Please note: This information can be found at [Largo.com](http://Largo.com)



## COLLABORATION

Communication, engagement and teamwork that is inclusive of our internal and external partners.

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## Steps to Enroll

1. Read the enclosed material carefully and decide which benefit plans are best for you.
2. Make your online benefits elections. Be sure to complete the dependent information for those who will be covered by your Health, Dental, Vision and Life plans.
3. If you are enrolling your spouse or dependent child(ren) you must provide Human Resources with a certified copy of your marriage certificate and/or birth certificate for your dependents.
4. If you are enrolling in life insurance or making changes - contact Human Resources for a Personal Health Application (PHA). "Proof of Health" medical questionnaire may be required.
5. Print out online Benefit Confirmation Sheet (for your records.)

# Important Things To Know

## Who Is Benefit Eligible?

City of Largo employees who are regularly scheduled to work a minimum of 30 hours weekly are eligible for benefits.

## What Are Personal Insurance Credits (PIC)?

PIC are an option for certain pay plan groups (EO, EM, OM, PT, IAFF, PT-20) of the City of Largo. PIC can be used to pay for employee benefit premiums. Unused PIC will be added to an employee's paycheck, considered income, and taxed accordingly.

## How Are Benefit Premiums Calculated?

Benefit premiums are calculated on a 24 pay period cycle. There are 2 paychecks per year (in months with 3 pays) when employee benefit costs are not deducted and personal insurance credits are not paid.

## When Does Coverage Begin?

New employees are eligible for benefits the 1st of the month following 30 days of employment. Employees are required to make benefit selections (during the eligibility period). If no benefit selection is made, the employee will automatically be enrolled in "default benefits" (employee only coverage in the CORE medical plan); and will have deemed to decline any other available benefit options.

## Dependent Eligibility

Employees may add eligible dependents to benefit plans if they meet the following criteria:

- 1. Spouse** - A copy of the notarized marriage license is required.
- 2. Dependent** - A copy of each dependent's birth certificate (or other legal document, Department of Children and Families support order, or divorce decree, etc.) is required to identify the employee as the biological parent or legal guardian. A dependent child may be covered up to the end of the calendar year within which they turn 26.

**3. Extended coverage** – Florida State Statute 627.6562 requires policy plans that offer dependent child coverage under a group health plan to also offer the option to insure a child of the policyholder or certificate holder until the end of the calendar year in which the child reaches the age of 30, if the child is unmarried and does not have dependents of his or her own; is a resident of Florida or a Student (full or part-time), **AND** does not have coverage of his or her own, or is not entitled to benefits under Medicare.

## Annual Open Enrollment – Coverage Renewal

The effective date of coverage for the City of Largo Plan Year is October 1st through September 30th. Employees are able to make changes to their benefit elections during the City's annual open enrollment period.

## What If My Situation Changes? Can I Change My Benefits?

If an employee experiences a qualifying event (marriage, divorce, birth or adoption of a child, death, employment status change) the employee can make changes to his or her benefits consistent with the type of event. The employee has 30 days from the date of the event to contact Human Resources to elect a change. Documentation supporting the change request is required.

## Why Can't I Change My Benefits Whenever I Want To?

The City of Largo benefit offerings are governed by Section 125 of the Internal Revenue Code. Section 125 allows employees to pay for many benefit elections on a pre-tax basis. In exchange, the employee is "locked in" to the benefit selections, unless the employee experiences a qualifying event or makes changes during Open Enrollment, which is covered in the Section 125 plan.



# Important Things To Know

## What Is A Qualifying Event?

A qualifying event can also be called a life status change. The most common life status changes are marriage, divorce, birth/adoption, and death. However, a change in employment status can also be considered a qualifying event. For example, if an employee goes from full-time to part-time (or part-time to full-time) employment, the event is a status change and therefore considered a qualifying event. An event can also be triggered if the spouse of a City of Largo employee becomes eligible (or loses eligibility) for coverage with their employer, members become newly eligible for Medicare or Medicaid; or any other status changes as governed and approved by the Internal Revenue Service (IRS). Documentation of the qualifying event is required.

**If you have any questions whether an event qualifies, contact Human Resources. Just remember, no matter what the event is, you only have 30 days to contact Human Resources for benefit changes. Documentation is always required.**

## When Does Coverage End?

Coverage ends on the last day of the month in which termination with the City of Largo occurs; or if an employee is no longer benefits eligible.

## What If I Retire?

An active employee is covered until the last day of the month of the retirement date. Retiree benefits are available to those employees who:

- Reach early retirement age or normal retirement age; or
  - Have 10 years of service with the City;
- AND**
- Are enrolled in the City's health plan on the date of retirement.

Please contact Human Resources to request

Retiree Benefit Selection Information.

## What About COBRA?

When an employee, spouse, and/or eligible dependent child loses coverage due to termination of employment, reduction of work hours, or loss of dependent eligibility, coverage may be continued through COBRA for 18 to 36 months, depending on the reason for losing health coverage.

The City of Largo will notify the COBRA plan administrator that a qualifying event has occurred and each qualified beneficiary will be notified of the right to choose continuation of coverage.

Be the reason someone *smiles* today.

## Choosing a Plan That's Right For You

### Before you enroll in a plan...

- Think about how you and your family's health care needs might change during the upcoming year.
- Consider the coverage of each plan and which option works best for you – too much, too little or just right?
- Review your health spending for last year including premiums, out-of-pocket medical costs and prescription drug costs.

Florida Blue plans offer flexibility and affordability with access to an extensive network of independent, contracting physicians, hospitals and pharmacies. Employees also enjoy...

- Coverage for adult wellness, child wellness, immunizations and routine checkups covered at 100%.
- A large selection of quality physicians and hospitals with no referrals required.
- A national network for coverage wherever and whenever you need it.
- Access to help when you need it (online, over the phone or face-to-face at a Florida Blue Center).
- Personalized care and support for you and every covered family member.

### IMPORTANT:

You can find more details regarding the plan designs by referring to the Benefit Summaries, which include the covered benefits and the expenses you may have to pay out of your pocket (ie: co-pays, coinsurance or deductibles).

### Tax Savings Plans

Along with a wide range of health plans, the City of Largo also offers tax-free options to pay for some out-of-pocket health care expenses. Financial accounts that work with specific health plans, such as a Flexible Spending Account (FSA), or a Health Savings Account (HSA) allows you to set aside tax-free money to use for qualified medical expenses.

**Please note:** In order to contribute to an HSA plan you must be enrolled in the High Deductible Health Plan (HDHP). If an HSA is used to pay for unqualified medical expenses, the tax penalty is 20% of the HSA distribution.

Contribution Limits Health Saving Accounts and High-Deductible Health Plans			
	2020	2019	Change
<b>HSA contribution limit</b> (employer + employee)	Individual: \$3,550 Family: \$7,100	Individual: \$3,500 Family: \$7,000	Individual: +\$50 Family: +\$100
<b>HSA catch-up contributions</b> (age 55 or older)*	\$1,000	\$1,000	No change**
* Catch-up contributions can be made any time during the year in which the HSA participant turns 55.			
** Unlike other limits, the HSA catch-up contribution amount is not indexed, any increase would require statutory change.			

# Health Plans

In-Network	CORE		High Deductible Health Plan (HDHP)		Minimum Coverage Plan	
Annual Deductible (Calendar Year)	\$0 Single \$0 Family		\$1,500 Single \$3,000 Family		\$2,000 Single \$6,000 Family	
Co-Insurance (applies after deductible has been met)						
Florida Blue Pays:	n/a		na		50% after plan deductible	
Employee Pays:	n/a		n/a		50% after plan deductible	
Out-of-Pocket (OOP) Maximum						
Single:	\$1,500		\$1,500		\$6,350 Single	
Family:	\$3,000		\$3,000		\$12,700 Family	
Out-of-Pocket Accumulators						
Deductibles:	n/a		Yes		Yes	
Coinsurance:	n/a		n/a		Yes	
Copays:	Yes		n/a		Yes	
Rx Costs:	Yes		Yes		Yes	
Deductible Accumulators						
Co-pays:	n/a		n/a		No	
Rx Costs:	n/a		Yes		No	
Preventative Care						
Adult Office Visit (OV):	100%		100%		100%	
Well Child to age 15 OV:	100%		100%		100%	
Mammogram, PAP, PSA:	100%		100%		100%	
Immunizations:	100%		100%		100%	
Physician Office Visit	\$10 co-pay		100% after plan deductible		\$35 co-pay	
Specialist Office Visit	\$20 co-pay		100% after plan deductible		\$75 co-pay	
Laboratory (diagnostic)	\$0 co-pay		100% after plan deductible		\$0 co-pay	
Urgent Care	\$20 co-pay		100% after plan deductible		\$75 co-pay	
Emergency Room	\$50 co-pay		100% after plan deductible		50% after plan deductible	
Complex Imaging (MRI, CAT Scan, PET Scan, etc.)	\$50 co-pay		100% after plan deductible		\$200 co-pay	
Outpatient - Hospital/Facility	Option 1 - \$100 co-pay Option 2 - \$200 co-pay		100% after plan deductible		Option 1 - \$300 co-pay Option 2 - \$400 co-pay	
Hospitalization	Option 1 - \$250 co-pay Option 2 - \$500 co-pay		100% after plan deductible		Option 1 - \$2,000 co-pay Option 2 - \$3,000 co-pay	
Durable Medical Equipment (crutches, cane, wheelchair...)	\$0 co-pay		100% after plan deductible		50% after plan deductible	
Prescriptions	30 day Supply	Mail Order (90 day)	30 day Supply	Mail Order (90 day)	30 day Supply	Mail Order (90 day)
Generic	\$10	\$20	\$0 after ded	\$0 after ded	\$10	\$30
Preferred	\$25	\$50	\$0 after ded	\$0 after ded	\$60	\$180
Non-Preferred	\$60	\$120	\$0 after ded	\$0 after ded	\$100	\$300
Lifetime Maximum	Unlimited		Unlimited		Unlimited	



# HEALTH CARE THAT FITS

IN THE PALM OF YOUR HAND

## A doctor is just a call or click away.

Teladoc connects you 24/7/365 to a board-certified doctor via web, phone or mobile app. Within minutes, a doctor will contact you ready to listen and resolve your issue. **If medically necessary, a prescription will be sent to your pharmacy of choice.** It's a more convenient and affordable way to get the care you need.

Consults are \$40 or less

Quick & easy to use

1 | Schedule an appointment



2 | Talk with a doctor



3 | Feel better faster



## REQUEST A CONSULT 24/7/365

Visit [Teladoc.com](https://www.teladoc.com) | Call **1-800-Teladoc (835-2362)**

Download the app at [Teladoc.com/mobile](https://www.teladoc.com/mobile) | Join us at [Facebook.com/Teladoc](https://www.facebook.com/Teladoc)

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# FloridaBlue.com is at **your** service



Wherever you go, whenever you need it, you have access to your Florida Blue personal health care information.

As a member, you can log in anytime and find everything you need to know about your health plan, plus free tools and resources.

## If you haven't already registered—it's easy!

Just visit **FloridaBlue.com**. All you need is your member number (located on your member ID card). You'll have access to all the information you need to take control of your health—right at your fingertips!

## FloridaBlue.com gives you **personal health information** when **you** need it.

- ▶ Review your **plan benefits** and find out where you stand with your deductible.
- ▶ Find a **doctor or hospital** in your plan's network and details such as hospital quality ratings, or special programs doctors participate in, the doctor's age and gender, and reviews by patients.
- ▶ **Compare** and estimate **your costs** for office visits, imaging services and surgeries so you **know before you go**.
- ▶ **Compare drug prices** with the Pharmacy Shopping Tool.
- ▶ **View claim activity**, status and history.
- ▶ Create a **Personal Health Record** so your doctor visits and lab results are all in one secure place.
- ▶ Access your monthly **health statement**—which gives you an overview of savings, claims and expenses.
- ▶ Print a temporary **ID card** or request a new member ID card.
- ▶ Take your **Personal Health Assessment** to get a clear picture of your health status and create action plans that work with your personal needs and lifestyle.
- ▶ Use the **Health Assistant** to set personal health goals, choose activities, create plans and track your progress in areas like exercise, nutrition, stress and weight management.
- ▶ Research **health topics from A-Z** with the aid of pictures, videos and a variety of tools.
- ▶ Get access to health-related **member discounts** such as gym memberships, weight loss programs, vision and hearing care.

And remember, we're here to answer any questions you may have. Just call the toll-free number on the back of your member ID card!



**Florida Blue**   
In the pursuit of health®

Florida Blue is a trade name of Blue Cross and Blue Shield of Florida, Inc., an Independent Licensee of the Blue Cross and Blue Shield Association. 68692 0214R

# Dental Plan

United HealthCare Dental Plan Comparison Chart		
	DMO S700B/D1068	PPO
Calendar Year Deductible	None	\$50 Per Individual
Annual Maximum Paid by Insurance:	Unlimited	\$1,250 Per Individual
Selection of Dentist:	NETWORK DENTIST ONLY Pre-Selected Provider Not Required	Any Dentist (PPO network dentists will not balance bill)
Waiting Period:	None	None
Office Visit Co-pay:	\$0 co-pay	n/a
Specialist Visit Cost:	Co-pay for In-Network Specialist	n/a
PREVENTIVE CARE: Exam once every 6 months	No Charge	Covered at 100%*
BASIC CARE: One surface resin (white) filling Simple Extraction	Co-pay Schedule**	90% In-Network 80% Out-of-Network
MAJOR CARE: Crown Upper Denture	Co-pay Schedule**	60% In-network 50% Out-of-Network
Orthodontia: Braces	Co-pay Schedule Adults and Children**	Covered at 50% \$500 Lifetime Maximum
Important Note:	This chart is only an example of co-pays and fees. Refer to each Dental Benefits Schedule for specific plan information.  *Percentage paid is based on Usual and Customary charges.	

\*\* Co-pay schedule is located in the City's form folder:  
[Home/largo/lg/largo\\_information/department\\_forms/hr/benefits](#)

## INTEGRITY

Serving the public with honesty, transparency and according to ethical standards; respecting the worth of others, and doing what is right.

Let's get started.

DMO

**Welcome.** We're thrilled that you've decided to become a UnitedHealthcare dental member. We'll do everything we can to make your experience a positive one.



## Your ID card

- If you are a new member, expect to receive your dental ID card within 10 days of when your employer enrolls your group. If this is not your first year as a UnitedHealthcare dental member, you may not get a new dental ID card. Simply continue to use the one you have.
- Your dental ID card will only list the name of the person who signed up for the dental plan (the subscriber).
- Bring your dental ID card with you each time you see the dentist.
- If you need more copies of your ID card, call Customer Care or order them on your member website, [www.myuhcdental.com](http://www.myuhcdental.com).

## This guide will help you understand:

- How to use your plan
- What's covered
- How to get answers to your questions

Take a few minutes to review this information, and remember that we're here to help if you have questions. Simply call Customer Care at the number on the back of your ID card.

## Five Things To Know:

- 1** You must receive your care from a dentist who is part of the **Solstice network**. You can find a network dentist by calling us at the number on the back of your ID card or by using the **Provider Locator** tool on [www.myuhcdental.com](http://www.myuhcdental.com).
- 2** If your plan covers specialty care and you need to see a specialist, get a written authorization from us before receiving care to reduce your out-of-pocket costs.
- 3** Your plan fully covers most preventive care. You'll pay a copay at the time of your visit for other types of care.
- 4** There's a website just for you — [www.myuhcdental.com](http://www.myuhcdental.com).
- 5** Call us at the number on the back of your ID card any time you have a question.

[www.myuhcdental.com](http://www.myuhcdental.com)

Let's get started.

Plan Overview

## PPO

**Welcome.** We're thrilled that you've decided to become a UnitedHealthcare dental member. We'll do everything we can to make your experience a positive one.



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Take a few minutes to review this information, and remember that we're here to help if you have questions. Simply call Customer Care at the number on the back of your ID card.



### Seven Things To Know:

- 1** You can see **any** dentist in or outside of our large national network.
- 2** You can save money if you see a dentist who is part of the network.
- 3** You don't need a referral to see a specialist.
- 4** Preventive services are covered at little or no cost to you and help keep your teeth and gums healthy.
- 5** Getting an estimate for dental services that may cost more than \$500 is a good idea.
- 6** There's a website just for you — [www.myuhcdental.com](http://www.myuhcdental.com).
- 7** Call us at the number on the back of your ID card any time you have a question.

[www.myuhcdental.com](http://www.myuhcdental.com)





National Vision Administrators, L.L.C.

## Your NVA Vision Benefit Summary

**City of Largo**  
Group Number# 5088

### Schedule of Vision Benefits

<i>Benefit Frequency</i>	<i>Participating Provider</i>	<i>Non-Participating Provider</i>
<b>Examination</b> Once Every 12 Months	<ul style="list-style-type: none"> <li>Covered 100%</li> <li>After \$10 copay</li> </ul>	<b>Reimbursed Amount</b> <ul style="list-style-type: none"> <li>Up to \$40</li> </ul>
<b>Lenses</b> Once Every 12 Months <ul style="list-style-type: none"> <li>Single Vision</li> <li>Bifocal</li> <li>Trifocal</li> <li>Lenticular</li> <li>Standard Scratch Coating</li> </ul>	<b>Standard Glass or Plastic</b> <ul style="list-style-type: none"> <li>Covered 100%</li> <li>After \$25 copay</li> </ul> <ul style="list-style-type: none"> <li>Covered 100%</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$40</li> <li>Up to \$60</li> <li>Up to \$80</li> <li>Up to \$75</li> <li>Up to \$5</li> </ul>
<b>Frame</b> Once Every 24 Months	<b>Retail Allowance</b> <ul style="list-style-type: none"> <li>Up to \$130 (20% discount off balance)*</li> </ul>	<ul style="list-style-type: none"> <li>Up to \$45</li> </ul>
<b>Contact Lenses</b> Once Every 12 Months  <b>Elective Contact Lenses</b>  <b>Medically Necessary***</b>  <b>Contact Lens Evaluation/Fitting****</b>	<b>In lieu of Lenses &amp; Frame</b> <ul style="list-style-type: none"> <li>Up to \$105 Retail (15% discount (Conventional) or 10% discount (Disposable) off balance)**</li> <li>Covered 100%</li> <li>Covered 100%</li> <li>after \$20 copay</li> </ul>	<b>In lieu of Lenses &amp; Frame</b> <ul style="list-style-type: none"> <li>Up to \$105</li> <li>Up to \$210</li> <li>Up to \$50①</li> </ul>

### How Your Vision Care Program Works

Eligible members and dependents are entitled to receive a vision examination and one (1) pair of lenses once every 12 months and a frame once every 24 months or contact lenses and contact lens evaluation/fitting once every 12 months from last date of service. (If you choose a frame, you will not be eligible for contact lenses for 24 months)

At the start of the program, if authorized by your employer you may receive identification cards with participating providers in your zip code area listed on the back. At the time of your appointment, you must indicate that your benefit is administered by NVA. The provider will contact NVA to verify eligibility.

Be sure to inform the provider of your medical history and any prescription or over-the-counter (OTC) medications you may be taking.

To verify your benefit eligibility prior to calling or visiting your eye care professional, please visit our website at [www.e-nva.com](http://www.e-nva.com) or contact NVA's Customer Service Department toll-free at 1.800.672.7723 (TDD line 1-888-820-2990) or NVA's Interactive Voice Response (IVR). Customer Service is available 24 hours a day, 7 days a week, 365 days a year. Any question any time.

If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number **5088000001** or the group number on the identification card and enter in your search parameters. It's that easy!

\*Does not apply to Wal-Mart / Sam's Club locations or for certain proprietary brands. \*\*Does not apply to Wal-Mart/Sam's Club, Contact Fill (NVA Mail Order) or the following locations: Target, Sears, JC Penney, Boscov's, Pearle, K-Mart, & Macys and may be prohibited by some manufacturers. \*\*\*Pre-approval from NVA required. \*\*\*\*Fittings vary at Wal-Mart/Sam's Club locations and are only covered if you choose Contact Lenses.

①Reimbursement varies depending on type of Evaluation/Fitting.

**Due to their everyday low prices (EDLP) the amounts listed below may not be applicable at Wal-Mart/Sam's Club.**

Lens options purchased from a participating NVA provider will be provided to the member at the amounts listed in the fixed option pricing list below:

- |  |   |
|--|---|
| ▪ \$10 Solid Tint                      | \$50 Progressive Lenses Standard*       |
| ▪ \$12 Fashion / Gradient Tint         | \$65 Transitions Single Vision Standard |
| ▪ \$75 Polarized                       | \$70 Transitions Multi-Focal Standard   |
| ▪ \$12 Ultraviolet Coating             | \$25 Polycarbonate (Single Vision)      |
| ▪ \$40 Standard Anti-Reflective        | \$30 Polycarbonate (Multi-Focal)        |
| ▪ \$20 Glass Photogrey (Single Vision) | \$30 Blended Bifocal (Segment)          |
| ▪ \$30 Glass Photogrey (Multi-Focal)   | \$55 High Index                         |
| ▪ \$100 Progressive Lenses Premium*    |   |

\*Fixed Pricing not available on certain brands

Options not listed will be priced by NVA providers at their R&C retail price less 20%.

Participating providers are not contractually obligated to offer sale prices in addition to outlined coverage. Regardless of medical or optical necessity, vision benefits are not available more frequently than specified in your policy.

## Group Life Insurance

### Basic Life Insurance

The City of Largo provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance for active benefit eligible employees at no cost. Coverage begins the first of the month following thirty days (30) of active employment and ends on the employee's last day of active employment.

**Basic Life Insurance Coverage Amount:** Basic life insurance coverage is equivalent to the employee's basic annual salary rounded up to the nearest \$500, with a minimum of \$15,000 (\$30,000 for CWA employees) and a maximum of \$500,000. Salary is defined as the total annual earnings excluding bonus, overtime pay, or any other compensation.

**Note:** Police Officers receive an additional \$30,000 of coverage per the PBA contract. The Mayor and Commissioners receive \$15,000 of Basic Life and AD&D insurance.

**Effects of Salary Change:** Basic Life Insurance is calculated on annual earnings. Therefore, salary changes result in an automatic increase to the policy amount. Any change in the amount of insurance due to a change in earnings takes effect on the first day of the month following the salary change.

**Reduction Schedule:** The amount of Basic Life and Employee Supplemental Life is reduced by 50% when an employee reaches age 70.

### Employee Supplemental Life Insurance

The City of Largo offers Employee Supplemental Life Insurance to active benefit eligible employees. Employee Supplemental life insurance costs are paid for by the employee through payroll deduction.

### Supplemental Life Insurance Coverage

**Amount:** Employee Supplemental Life Insurance may be selected in addition to the City of Largo's paid Basic Life Insurance. This benefit can be selected at the beginning of employment and is renewable annually during the City's Annual Open Enrollment period.

**Spouse and Child Supplemental Life Insurance:** Spouse and Child Supplemental life insurance coverage may be chosen.

**Note:** The total amount of spouse life may not exceed 100% of the employee's supplemental coverage, up to a maximum of \$250,000.

**Personal Health Application:** At enrollment, a Personal Health Application (medical evidence of insurability form) will be required if:

1. Newly eligible employees who elect more than \$250,000;
2. Spouse coverage selected is more than \$50,000;
3. Coverage is selected for the first time during open enrollment;
4. Existing Supplemental coverage is increased.

**Dual Life Insurance Policies Prohibited:** No person can be insured at the same time as both an employee and dependent, nor as a dependent of more than one employee.

**Calculating Costs:** The annual cost is based on the employee's age as of the enrollment effective date, and the amount of the policy selected. (Please note: This is Term Life Insurance, therefore, the premium will increase as you get older). The following table lists the cost of Supplemental life insurance on an annual and per pay period basis for each age bracket and coverage level.

# Life Insurance

**Employee Supplemental Life Rate Chart**

Employee's Age on October 1		Premium Amount Per Pay						
	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$150,000</b>	<b>\$175,000</b>	<b>\$250,000</b>	<b>\$275,000</b>	<b>\$500,000</b>
18-29	\$0.88	\$1.75	\$3.50	\$5.25	\$6.13	\$8.75	\$9.63	\$17.50
30-39	\$1.13	\$2.25	\$4.50	\$6.75	\$7.88	\$11.25	\$12.38	\$22.50
40-44	\$1.88	\$3.75	\$7.50	\$11.25	\$13.13	\$18.75	\$20.63	\$37.50
45-49	\$3.13	\$6.25	\$12.50	\$18.75	\$21.88	\$31.25	\$34.38	\$62.50
50-54	\$5.63	\$11.25	\$22.50	\$33.75	\$39.38	\$56.25	\$61.88	\$112.50
55-59	\$9.38	\$18.75	\$37.50	\$56.25	\$65.63	\$93.75	\$103.13	\$187.50
60-64	\$10.38	\$20.75	\$41.50	\$62.25	\$72.63	\$103.75	\$114.13	\$207.50
65-69	\$20.38	\$40.75	\$81.50	\$122.25	\$142.63	\$203.75	\$224.13	\$407.50
70-75	\$37.13	\$74.25	\$148.50	\$222.75	\$259.88	\$371.25	\$408.38	\$742.50

Guaranteed Issue - \$250,000 at the time of eligibility

**Spouse Supplemental Life Rate Chart**

Employee's Age on October 1		Premium Amount Per Pay				
	<b>\$25,000</b>	<b>\$50,000</b>	<b>\$100,000</b>	<b>\$150,000</b>	<b>\$175,000</b>	<b>\$250,000</b>
18-29	\$0.88	\$1.75	\$3.50	\$5.25	\$6.13	\$8.75
30-39	\$1.13	\$2.25	\$4.50	\$6.75	\$7.88	\$11.25
40-44	\$1.88	\$3.75	\$7.50	\$11.25	\$13.13	\$18.75
45-49	\$3.13	\$6.25	\$12.50	\$18.75	\$21.88	\$31.25
50-54	\$5.63	\$11.25	\$22.50	\$33.75	\$39.38	\$56.25
55-59	\$9.38	\$18.75	\$37.50	\$56.25	\$65.63	\$93.75
60-64	\$10.38	\$20.75	\$41.50	\$62.25	\$72.63	\$103.75
65-69	\$20.38	\$40.75	\$81.50	\$122.25	\$142.63	\$203.75
70-75	\$37.13	\$74.25	\$148.50	\$222.75	\$259.88	\$371.25

Guaranteed Issue - \$50,000 at the time of eligibility

**Child Supplemental Life Rate Chart**

Premium Amount Per Pay		
	<b>\$10,000</b>	<b>\$20,000</b>
<b>Child</b> ( <i>One or more children can be covered for the same premium.</i> )	\$1.20	\$1.80

Guaranteed Issue

# Wellness Program / EAP

## Wellness Program

The goal of the Wellness Program is to promote health by encouraging employees to focus on a healthy lifestyle. A healthy lifestyle is essential in the prevention of illness. Wellness programming requires long term commitment from management, and a well planned program that suits all employees' needs. The program is designed to assist employees in their effort to make permanent changes in their lifestyle to improve their health and well-being.

All part-time and full-time regular employees, employee spouses, retirees and their spouses (who are enrolled in the City of Largo's health plan) are eligible to participate in Wellness Programming.

## Flu Shots

Preventive inoculations are provided annually in the fall at no cost to employees, retirees and their spouses covered by the City of Largo's health insurance plan.

## Smoking Cessation

Reimbursement for smoking cessation is available to employees at 100% for the first month's treatment (50% for the second and third months), less the lowest prescription co-pay on the City's health insurance plan. The process requires the employee to purchase the smoking cessation items (i.e: the Patch, Zyban, gum, inhalers, etc.) and submit the receipt(s) to Human Resources. A reimbursement check is then issued to the employee.

## Fitness Center

City of Largo employees have access to three state-of-the-art fitness centers complete with showers and locker rooms. The Highland Recreation facility is open 24 hours a day, 7 days a week for use by employees only during non-working hours. The Environmental Services Department fitness center is located in the administration building, and the Public Works fitness center is located in the Solid Waste building. Environmental Services and Public Works facilities are for employee use only.

## Screenings

A variety of screenings are offered throughout the year, such as blood pressure checks, cholesterol test, glucose test, skin cancer screenings, etc. This information is advertised in the Monday Morning Briefing (MMB), the City's weekly electronic newsletter, as well as the Benefit Posters that are posted at various locations throughout the City.

## Employee Assistance Program (EAP)

The City of Largo offers an Employee Assistance Program (EAP) at no cost to employees as well as those who are living in the employee's household. This benefit is through HealthAdvocate who provides confidential personal and professional counseling and assistance to help balance family and work responsibilities. Support services include:

Licensed Professional Counselors to help with:

- Depression, anxiety, or stress;
- Marital or family issues;
- Work stress or conflicts; AND
- Anger, grief, loss, or substance abuse.

Work/Life Specialists can assist with:

- Legal or financial problems;
- Childcare, eldercare, adoption or parenting concerns;
- Time management issues or relocation support.

Employees can contact HealthAdvocate directly at 1-877-240-6863 or visit their website for helpful information at [healthadvocate.com/members](http://healthadvocate.com/members).

**There are no limits** to what you can accomplish, except the limits you place on your own thinking.

Brian Tracy



# Long Term Disability

The City of Largo provides Long-Term Disability (LTD) coverage for benefit-eligible general employees (CWA, Professional Technical and Operational Management) after completing one year of service at no cost to the employee. LTD pays a benefit, based on a percent of salary, directly to employees who by plan definition are disabled.

An employee is considered to be disabled under the plan when injury or sickness causes physical or mental impairment to such a degree of severity rendering the employee unable to perform the material and substantial duties of the employee's regular occupation during the elimination period and the following 24 months. Refer to the Certificate of Insurance for complete plan details.

## Eligibility

Eligible employees are those general employees who work a minimum of 30 hours per week, are actively at work and have completed one year of employment. Part-time employees who work less than 30 hours per week, seasonal, temporary employees and volunteers are not eligible.

## Waiting Period

Benefits are available after 90 days of continuous disability, and satisfactory completion of a disability application with approval of LTD by the insurance company.

## How To File A Claim

If a job absence of 6-8 weeks has occurred due to a non-work related illness or injury, please notify Human Resources as soon as possible so that a Long Term Disability claim can be considered. The claim form is to be completed and signed by the employee, the City of Largo, and the employee's doctor. Written notice of the disability must be sent within 90 days of the date of disability, or as soon as reasonably possible.

## Time Limit for Filing a Claim

The carrier must receive written proof of disability within 90 days after the end of each period for which the plan administrator is liable. If it is not possible to give the carrier written proof of disability within 90 days, the claim is not affected if the proof is given as soon as possible. However, unless the employee is legally incapacitated, written proof of disability must be given no later than one year when proof is otherwise due. Required proof of disability is supplied at the employee's expense.

## Payment of Long Term Disability Claim

Benefits are paid directly to the employee on a monthly basis. In the event of death while a claim is open, any due and unpaid disability benefit will be paid to the named beneficiary, if any.

## LTD Survivor Income Benefit

A Survivor Income Benefit shall be payable on a monthly basis immediately after the plan administrator receives written proof of the employee's death. The benefit is equal to the amount the employee was last entitled to receive for the month preceding death and payable for 3 months.

# Long Term Disability

**LTD Schedule of Benefits**

	Class I	Class II	Class III
Eligibility	More than 1 and less than 3 years employment	More than 3 and less than 5 years employment	5 or more years employment
LTD Monthly Benefit	40% of Monthly Earnings	50% of Monthly Earnings	60% of Monthly Earnings
Maximum Benefit	\$4,000/month*	\$5,000/month*	\$5,000/month*

\*Subject to reduction by deductible sources of income or Disability Earnings.

## LTD Deductible Sources of Income

Other sources of income may affect the disability benefits payable under the plan. For a complete list of sources of income that do and do not affect benefits, please refer to the certificate of insurance.

## LTD Maximum Period Payable

Age on Date Disability Starts	Maximum Period Payable
Age 62 or younger	Greater of SSNRA * or to age 65, or the 42nd monthly disability benefit
Age 63	36 months
Age 64	30 months
Age 65	24 months
Age 66	21 months
Age 67	18 months
Age 68	15 months
Age 69 and over	12 months

\*SSNRA means the Social Security Normal Retirement Age as figured by the 1983 amendment or any later amendment to the Social Security Act.

**BELIEVE YOU CAN &  
YOU'RE HALFWAY THERE.**

Theodore Roosevelt

# Leave Time

## Vacation and Sick Leave

Unless otherwise noted, accumulated leave is available for use at any time from date of hire, with appropriate supervisor approval.

### Vacation Leave Accrual

Full-time Professional/Technical and Operational Management Pay Plans		
Completion of	Hours Per Year	Hours Per Pay Period*
0-2 Years	80	3.08
2 Years	88	3.39
3 Years	96	3.7
4 Years	104	4
5 Years	120	4.62
6 Years	128	4.94
7 Years	136	5.24
8 Years	144	5.54
9 Years	152	5.86
10 Years	160	6.16
Maximum Annual Accrual	Full-time Employees	320
Maximum Annual Accrual	Part-time Employees	160

### Sick Leave Accrual

Full-time Employees (non-represented)	
<i>Available for use after 1 month of service</i>	
Hours Per Pay Period*	Hours Per Year
3.70*	96
Maximum Annual Accrual	720 hours

\*based on 80 regular hours worked in a pay period.

### Vacation Leave Accrual

Part-time Employees
Regular Hours Worked x Per Pay Multiplier (Refer to Employee Handbook)

### Sick Leave Accrual

Part-time Employees	
Maximum Annual Accrual	360 hours

### PIC Personal Option Days

Full-time/Part-time Employees		
1 day = 8 hr	2 days = 16 hrs	3 days = 24 hrs
Each hour is based on hourly rate.		

# Leave Time

## CWA

### Vacation Leave Accrual

CWA (Base Accrual)		
	Hours Per Year	Hours Per Pay Period*
Available for use after 3 months of service	80	3.08*

### Personal Option Hours



CWA	
Hours Per Year	Hours Per Pay Period*
32	1.23*

Part-time employees earn personal option hours proportionate to their work schedule.

### Longevity Vacation

CWA (Lump Sum on Hire Date in Addition to Base Accrual)	
Completion of Service	Hours Per Year
After 5 Years	16
After 6 Years	24
After 7 Years	32
After 8-10 Years	40
After 11 Years	48
After 12 Years	56
After 13-16 Years	64
After 17-18	72
After 19 Years	80
After 20-24 Years	88
After 25 Years	96
Full-time Maximum Annual Accrual	400 (hired on/after 10/01/07) 640 (hired prior to 10/01/07)
Part-time Maximum Annual Accrual	200 (hired on/after 10/01/07) 320 (hired prior to 10/01/07)

### Sick Leave Accrual

CWA		
Available for use after 1 month of service		
Hours Per Pay Period*		Hours Per Year
3.70*		96
Full-time Maximum Annual Accrual	Employees hired on/after 10/01/13	720 hours
Full-time Maximum Annual Accrual	Employees hired prior to 10/01/13	1440 hours
Part-time Maximum Annual Accrual	Employees hired on/after 10/01/13	360 hours
Part-time Maximum Annual Accrual	Employees hired prior to 10/01/13	720 hours

\*based on 80 regular hours worked in a pay period.

### CREATIVITY

Innovative thinking that solves problems and improves service delivery.



# Leave Time

## IAFF / PBA

### Vacation Leave Accrual



IAFF (Base Accrual)		
	Hours Per Year	Hours Per Pay Period
Available for use after 6 months of service	104	4

### Longevity Leave Accrual

IAFF (Lump Sum on Hire Date in Addition to Base Accrual)	
Completion of Service	Hours Per Year
5-9 Years	36
10-14 Years	84
15-19 Years	120
20 Years and Each Year Thereafter	144
Maximum Annual Accrual	400

### Sick Leave Accrual

IAFF (Shift)	
Available for use after 1 month of service	
Hours Per Pay Period	Hours Per Year
6.46	168
Maximum Annual Accrual	2016

### Vacation Leave Accrual



PBA (Base Accrual)		
Hired On/After 10/01/96	Hours Per Year	Hours Per Pay Period*
Available for use after 6 months of service	80	3.08*

### Longevity Leave Accrual

PBA (Lump Sum on Hire Date in Addition to Base Accrual)	
Completion of Service	Hours Per Year
After 5 Years	16
After 6 Years	24
After 7 Years	32
After 8-10 Years	40
After 11 Years	48
After 12 Years	56
After 13-16 Years	64
After 17-18	72
After 19 Years	80
Maximum Annual Accrual	320

### Sick Leave Accrual

PBA	
Available for use after 1 month of service	
Hours Per Pay Period*	Hours Per Year
3.70*	96
Maximum Accrual	1440

### Personal Option Hours

PBA	
Hire Date	Hours
10/1 to 12/31	40
1/1 to 3/31	30
4/1 to 6/30	20
7/1 to 9/30	10

\*based on 80 regular hours worked in a pay period.

## Family and Medical Leave Act (FMLA)

As part of the City's Leave of Absence policy and in accordance with the Family and Medical Leave Act of 1993 (FMLA), employees with at least one year of service and have worked a minimum of 1250 hours may be granted up to twelve weeks of leave during a continuous twelve-month period for childbirth/placement of child, to care for a seriously ill child, spouse, or parent, or for the employee's own serious illness.

Military Exigency Leave, enacted effective January 16, 2009, may be authorized for an employee whose parent, spouse, or child of any age in the National Guard or Reserves is Federally called to or on active military duty.

1. Exigency Leave may be used for only the following examples:
  - a) short-notice deployment (less than 7 days);
  - b) military events and related activities;
  - c) childcare and school activities;
  - d) financial and legal arrangements;
  - e) counseling activities;
  - f) rest and recuperation activities;
  - g) post-deployment activities;
  - h) activities that arise out of the military member's active duty/call to active duty, and the City and employee mutually agree on both the timing and duration of the leave.
2. Military Caregiver Leave, enacted effective January 16, 2009, may be used, up to 26 weeks, by an employee who is the closest blood relative caregiver of a service member in the regular armed forces, National Guard, or Reserves who has incurred a serious injury or illness in the line of duty while on active duty.

## Other Leaves of Absence\*

- Personal Leave
- Jury Duty
- Bereavement
- Military Leave

\*Please refer to your governing agreement contract for details (ie: Union Contract, Personnel Rules and Regulations) found on [Largo.com/hr](http://Largo.com/hr).

## Paid Holidays

- New Year's Day
- Martin Luther King Day
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

## Service Recognition

Service awards are presented based upon the employee's 5 year incremental (5, 10, 15, 20, ...) anniversary of City employment. An additional day off with pay is also granted at each increment of five years. The selected day off must have prior supervisory approval and be taken within a month of the hire date anniversary, or otherwise will be forfeited.

# Tuition Reimbursement



## Educational Cost Reimbursement

The City will reimburse non-represented Full-time Regular and Part-time Regular employees after 6 months of employment, as follows:

- a) Up to \$3,000 per fiscal year (full-time regular) and up to \$1,500 per fiscal year (part-time regular) for college courses (including required prerequisite and remedial courses) leading to a degree from a college or university accredited by an agency that is recognized by the Council For Higher Education Assessment (CHEA).
- b) Up to \$3,000 per fiscal year (full-time regular) and up to \$1,500 per fiscal year (part-time regular) related to college courses (including required prerequisite and remedial courses) from a college or university accredited by an agency that is recognized by the Council For Higher Education Assessment (CHEA) that do not lead to a degree if the college courses have a direct relationship and benefit to the employee's current position, as determined by the employee's Department Director.

For employees subject to a collective bargaining contract, please refer to the contract for details on your reimbursement benefit.

The Educational Cost Reimbursement policy can be found in the Personnel Rules and Regulations. The reimbursement form and the Personnel Rules and Regulations can be found at [Largo.com/hr](http://Largo.com/hr).

### PASSION

Approaching the job with devotion, enthusiasm and curiosity; caring about results and enjoying our work.

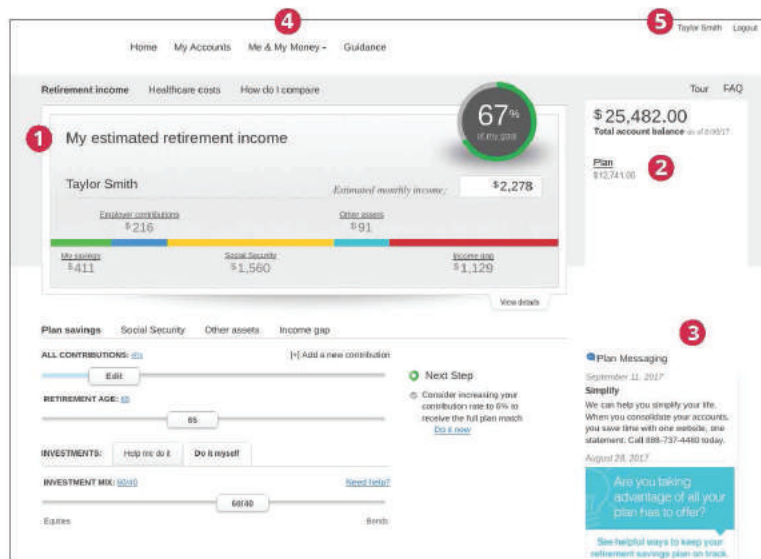
## Stay on track by going online

### Get your score, see how you compare and view next steps

Visit your plan website to quickly and easily see how much you've saved and more. Simply log in to your account to:

- View your estimated monthly retirement income and see if your future savings are on track.
- Model different savings scenarios and view the possible outcomes.
- Make changes to your account with just one click.

### Your home page at a glance



FOR ILLUSTRATION PURPOSES ONLY

To experience all these features and more, visit [empowermyretirement.com](http://empowermyretirement.com)

OR

For more help, call 800-444-9412. Live representatives available Monday through Friday 8am– 10pm Eastern time and Saturdays 9am–5:30pm Eastern time.

### 1. Know your estimated monthly income in retirement

Your retirement plan can help you work toward an estimated monthly income in retirement to:

- Find out how much income you may have in retirement.
- See the effects of any changes you make in real time if you made adjustments.
- Put your savings in context.
- Request changes immediately.

### 2. Get your account details

Click on your plan name to:

- See your balance.
- Get fund information.
- View your statements.
- And more.

### 3. Receive plan messaging

Bulletins posted to your home page help you stay up to date on plan events and changes.

### 4. Quickly link to Me & My Money

Here you will find the Empower Wellness and Financial Center with Information, videos and calculators to help you address important financial needs. Me & My Money is organized into four key areas — Spending, Saving, Investing and Protecting — and suggests next steps.

### 5. Access your personal profile

Click your name to:

- Choose electronic communications.
- Make or update a beneficiary designation, if applicable to your plan.
- Update your contact information.
- Make sure your communication preferences and email are up to date.





## Stay on track by going online

### Start by registering your account

- Log on and select *Register*.
- Choose the *I have a plan enrollment code* tab if you were provided a separate password by your employer to begin.
- Follow the prompts to create your username and password.

If we don't have your email or phone number on file from your employer, or if you have another account with Empower (with a former employer, for example), you will need to call to access your new plan account.

**For more help, call 800-444-9412. Live representatives available Monday through Friday 8am– 10pm Eastern time and Saturdays 9am–5:30pm Eastern time.**



### Get the mobile app and connect to your plan whenever, wherever

View and manage your plan anywhere, anytime with the Empower Retirement app for your mobile device or Apple Watch®. Available in the App Store® from Apple® for iOS or on Google Play for Android™.

See the other side for helpful features on the site, including:

- Your retirement income score — see how you're tracking
- Account management
- How to make changes with one click

[empowermyretirement.com](http://empowermyretirement.com)

## NOW IS A GOOD TIME

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# Retirement Planning

## General Employees' Retirement Plan Defined Contribution - 401(a)

The City of Largo offers general employees a defined contribution plan for the purposes of retirement. General employees (CWA Bargaining Unit, Professional/Technical, and Operational Management Pay Plans) are required to contribute 5% of salary, each pay period. The City of Largo matches the employee contribution at a rate of 6% of salary, each pay period. Contributions are deducted on a pre-tax basis. Employees are 100% vested at all times in their own contributions and earnings. The VESTING SCHEDULE, based on number of years of employment, beginning on an employee's date of hire and each succeeding anniversary in which a participant provides 1,000 hours of service to the City, shall be as follows:

Vesting Schedule	
Percentage	Years
Less than 2 years	0%
2 years	25%
3 years	50%
4 years	75%
5 years	100%

Upon entrance into the plan, employees will automatically be enrolled in the Target Date Fund. Employees may change investment options at any time online at [empowermyretirement.com](http://empowermyretirement.com) or by calling Client Services at (800)444-9412

Empower Representative info:  
Christina Constantine  
Retirement Plan Advisor  
(727)282-7048  
[Christina.Constantine@empower-retirement.com](mailto:Christina.Constantine@empower-retirement.com)

## Municipal Police Officers' and Firefighters' Retirement Plan – Defined Benefit

The Police/Fire Retirement Plan is administered by the Police Officers' and Firefighters' Board of Trustees. As of October 1, 2013, an employee's pre-tax contribution is 8% of credited service salary.

### FIRE

The Average Final Compensation (AFC) used to determine the employee's pension is the highest three (3) years of the last ten (10) years of service. Normal retirement date is the first of the month following twenty-three (23) years of credited service. The benefit factor used in the calculation of the employee's pension is 3.25%.

### POLICE

The Average Final Compensation (AFC) used to determine the employee's pension is the highest of five (5) years of the last ten (10) years of service. Normal retirement date is the first of the month following twenty-five (25) years of credited service. The benefit factor used in the calculation of the employee's pension is 2.75%.

The plan allows for a Deferred Retirement Option Plan (DROP) for a term no longer than seven (7) years for eligible police officers and firefighters.

For a more detailed description, please refer to the City of Largo's Municipal Police Officers' and Firefighters' Retirement Summary Plan Description. The Plan's Administrative Director is Mr. Caleb Hynson and can be reached at 727-559-7333 or [Calebh24@yahoo.com](mailto:Calebh24@yahoo.com).

# Retirement Planning

## 457(b) and Roth 457(b) Deferred Compensation Retirement Plan

All City of Largo employees may participate in the voluntary 457(b) Deferred Compensation plan and/or the Roth 457(b) Deferred Compensation plan. The plans are administered by Empower.

### Advantages of Saving for Retirement

The 457(b) Deferred Compensation plan offers an IRS-approved method for deferring Federal Income Taxes on savings until retirement. Taxes are paid on the savings and earnings when withdrawn, usually during retirement when the employee may be in a lower tax bracket. In addition, saving for retirement through the City of Largo Deferred Compensation plan with Voya offers the convenience of pre-tax payroll deduction.

The Roth 457(b) Deferred Compensation plan offers an after-tax method. What this means is that your Roth contributions will be subject to income taxes before they are invested. In exchange, you may be able to withdraw your contributions and any earnings tax-free when you retire (qualifying factors apply), which could mean more retirement income.

### Establishing an Account

Employees must establish an account with Empower before payroll contributions may begin. An Empower representative is available monthly to provide employees assistance with enrollment, retirement planning, and to answer employee questions. New accounts can be opened by contacting the City's Empower representative, Christina Constantine, at (727)282-7048.



*Just  
Breathe*

### Empower Services 24-Hour Account Access

Empower offers 24-hour access to your account through on-line services at [empowermyretirement.com](http://empowermyretirement.com). You can also contact a live representative Monday-Friday 8am-10pm and Saturday 9am-5:30pm, Eastern time.

### Investment Options

The Empower Deferred Compensation plan offers numerous investment options with a wide range of risk levels. Employees can change investment choices at any time by contacting Empower on-line at [empowermyretirement.com](http://empowermyretirement.com) or at (800)444-9412.

### Quarterly Statements

Quarterly combined account statements and performance summaries, and a quarterly newsletter are available to employees.

### Changing Your Contribution Amount

457(b) and Roth 457(b) Deferred Compensation Plan contributions may be changed at any time. Employees have the flexibility to increase, decrease, stop and restart payroll contributions without fees or penalties. To change your Deferred Compensation contribution during the plan year, visit [empowermyretirement.com](http://empowermyretirement.com) or contact Human Resources.

### Maximum Allowable Contribution

Please contact Human Resources for current contribution limits.

### Additional "Age 50" Catch-Up Limit

Employees over the age of 50 may contribute additional monies per year, every year until retirement. Please contact Human Resources for current contribution limits.

## **Additional “Special Section” Catch-Up Provision**

The “Special Section” catch-up provision permits you to make additional contributions to your 457(b) and/or Roth 457(b) plans in order to make up for years in which you did not contribute the maximum allowable.

The retirement “catch-up” provision and the “age 50” catch-up may not be combined and used in the same year.

## **Loan Option**

Both the 401(a) (general employee retirement) and the 457(b) plans provide for a loan option. The employee must pay back the loan within five (5) years and have an account balance of at least \$4,000. The minimum loan amount is \$2,000 and the maximum amount is \$50,000 or 50% of the account balance, whichever is less, to include the vested employee share of the 401(a) account balance. Loan re-payment is made through payroll deduction. A \$25 annual fee will apply. Please contact Empower directly to request a loan application at (800)444-9412.

CREATIVE PEOPLE  
DO NOT SEE THINGS  
MERELY FOR WHAT  
THEY ARE, THEY SEE  
THEM FOR WHAT  
THEY CAN BE.

**Julie Israel**



# Important Notices

## Medicare Part D – Creditable Coverage

Starting January 1, 2006, new Medicare prescription drug coverage is available to everyone with Medicare.

Florida Blue has determined that the prescription drug coverage offered by The City of Largo is on average, for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay.

Because your existing coverage is on average, at least as good as standard Medicare prescription drug coverage, you can keep this coverage and not pay extra if you later decide to enroll in Medicare coverage.

## Children's Health Insurance Program (CHIP) Special Enrollment Rights

If you and/or your dependents are eligible but not enrolled in the City of Largo group health coverage and lose eligibility under Medicaid or CHIP, you have 60 days from the date of the Medicaid/CHIP event to contact Human Resources to request enrollment in the City of Largo's group benefit plan.

## How will the Health Insurance Portability and Accountability Act (HIPAA) and Consolidated Omnibus Budget Reconciliation Act (COBRA) Affect My Benefits?

HIPAA's special enrollment provisions may apply to those who have elected COBRA. HIPAA, a federal law, gives a person already on COBRA certain rights to add dependents if such person acquires a new dependent, or if an eligible dependent declines coverage because of alternative coverage and later loses such coverage due to certain qualifying reasons. Spouse or dependents who are added under this paragraph do not become Qualified Beneficiaries and their coverage will end at the same time coverage ends for the person who elected COBRA and later added them.

## Newborns' and Mothers' Health Protection Act

The Newborns' Act and its regulations provide that health plans and insurance issuers may not restrict a mother's or newborn's benefits for a hospital length of stay that is connected to childbirth to less than 48 hours following a vaginal delivery or 96 hours following a delivery by cesarean section. However, the attending provider (who may be a physician or nurse midwife) may decide, after consulting with the mother, to discharge the mother or newborn child earlier.

## The Women's Health and Cancer Rights Act of 1998

The Women's Health and Cancer Rights Act (WHCRA) includes protections for individuals who elect breast reconstruction in connection with a mastectomy. WHCRA provides that group health plans and health insurance issuers that provide coverage for medical and surgical benefits with respect to mastectomies must also cover certain post-mastectomy benefits, including reconstructive surgery and the treatment of complications (such as lymphedema).

## USERRA

Notwithstanding any provision of this Plan to the contrary, contributions, benefits and service credit with respect to qualified military service shall be provided in accordance with the Uniform Services Employment and Reemployment Rights Act (USERRA) and the regulations thereunder. Effective January 1, 2009, a Participant who meets the requirements of Code Section 125(h) shall be allowed to withdraw all amounts contributed to the Health Flexible Spending Account or Limited Flexible Spending Account as of the date requested minus any reimbursement received as of the date requested.

# Pay Dates 2018-2019

## Pay Dates 2019 – 2020 Paid Wednesday or Thursday Before a Holiday

PAY PERIODS		PAY DATES	BENEFITS PAID	24 PP
09/08/19	09/21/19	09/27/19	October 2019 - 1st Pay Benefits	1
09/22/19	10/05/19	10/11/19	October 2019 - 2nd Pay Benefits	2
10/06/19	10/19/19	10/25/19	November 2019 - 1st Pay Benefits	3
10/20/19	11/02/19	11/08/19	November 2019 - 2nd Pay Benefits	4
11/03/19	11/16/19	11/22/19	December 2019 - 1st Pay Benefits	5
11/17/19	11/30/19	12/06/19	December 2019 - 2nd Pay Benefits	6
12/01/19	12/14/19	12/20/19	January 2020 - 1st Pay Benefits	7
12/15/19	12/28/19	01/03/20	January 2020 - 2nd Pay Benefits	8
12/29/19	01/11/20	*01/17/20	<b>NO BENEFIT DEDUCTIONS NBD</b>	
01/12/20	01/25/20	01/31/20	February 2020 - 1st Pay Benefits	9
01/26/20	02/08/20	02/14/20	February 2020 - 2nd Pay Benefits	10
02/09/20	02/22/20	02/28/20	March 2020 - 1st Pay Benefits	11
02/23/20	03/07/20	03/13/20	March 2020 - 2nd Pay Benefits	12
03/08/20	03/21/20	03/27/20	April 2020 - 1st Pay Benefits	13
03/22/20	04/04/20	04/10/20	April 2020 - 2nd Pay Benefits	14
04/05/20	04/18/20	04/24/20	May 2020 - 1st Pay Benefits	15
04/19/20	05/02/20	05/08/20	May 2020 - 2nd Pay Benefits	16
05/03/20	05/16/20	05/22/20	June 2020 - 1st Pay Benefits	17
05/17/20	05/30/20	06/05/20	June 2020 - 2nd Pay Benefits	18
05/31/20	06/13/20	06/19/20	July 2020 - 1st Pay Benefits	19
06/14/20	06/27/20	07/02/20	July 2020 - 2nd Pay Benefits	20
06/28/20	07/11/20	*07/17/20	<b>NO BENEFIT DEDUCTIONS NBD</b>	
07/12/20	07/25/20	07/31/20	August 2020 - 1st Pay Benefits	21
07/26/20	08/08/20	08/14/20	August 2020 - 2nd Pay Benefits	22
08/09/20	08/22/20	08/28/20	September 2020 - 1st Pay Benefits	23
08/23/20	09/05/20	09/11/20	September 2020 - 2nd Pay Benefits	24
09/06/20	09/19/20	09/25/20	October 2020 - 1st Pay Benefits	1
09/20/20	10/03/20	10/09/20	October 2020 - 2nd Pay Benefits	2

\* NBD - There are no benefit deductions in these paychecks. This includes HEALTH, DENTAL, VISION, LIFE, FSA, HSA, BOTH 457'S AND PIC DOLLARS.

## 2020 Fiscal Year Calendar

OCTOBER							NOVEMBER							DECEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
		1	2	3	4	5						1	2	1	2	3	4	5	6	7
6	7	8	9	10	11	12	3	4	5	6	7	8	9	8	9	10	11	12	13	14
13	14	15	16	17	18	19	10	11	12	13	14	15	16	15	16	17	18	19	20	21
20	21	22	23	24	25	26	17	18	19	20	21	22	23	22	23	24	25	26	27	28
27	28	29	30	31			24	25	26	27	28	29	30	29	30	31				
JANUARY							FEBRUARY							MARCH						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4							1	1	2	3	4	5	6	7
5	6	7	8	9	10	11	2	3	4	5	6	7	8	8	9	10	11	12	13	14
12	13	14	15	16	17	18	9	10	11	12	13	14	15	15	16	17	18	19	20	21
19	20	21	22	23	24	25	16	17	18	19	20	21	22	22	23	24	25	26	27	28
26	27	28	29	30	31		23	24	25	26	27	28	29	29	30	31				
APRIL							MAY							JUNE						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4						1	2		1	2	3	4	5	6
5	6	7	8	9	10	11	3	4	5	6	7	8	9	7	8	9	10	11	12	13
12	13	14	15	16	17	18	10	11	12	13	14	15	16	14	15	16	17	18	19	20
19	20	21	22	23	24	25	17	18	19	20	21	22	23	21	22	23	24	25	26	27
26	27	28	29	30			24	25	26	27	28	29	30	28	29	30				
							31													
JULY							AUGUST							SEPTEMBER						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
			1	2	3	4							1			1	2	3	4	5
5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12
12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19
19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26
26	27	28	29	30	31		23	24	25	26	27	28	29	27	28	29	30			
							30	31												

Paid City Holidays in red.

# Important Telephone Numbers

## **HEALTH INSURANCE – Florida Blue (BCBS)**

### **Group # 98790**

1-800-352-2583

Website: bcbsfl.com

## **HEALTH EQUITY**

Health Savings Account &

Flexible Spending Account

1-877-223-5329

Website: myhealthequity.com

## **DENTAL INSURANCE – United Healthcare (UHC)**

### **Group #742789**

PPO 1-877-816-3596

DHMO 1-800-955-4137

Website: myuhcdental.com

## **VISION INSURANCE**

### **National Vision Administrators (NVA)**

#### **Group #5088 000001**

1-800-672-7723

Website: e-nva.com

## **LIFE INSURANCE - Minnesota Life**

Customer Service

1-800-392-7295

## **EMPLOYEE ASSISTANCE PROGRAM (EAP)**

### **HealthAdvocate**

1-800-392-7295

Website: healthadvocate.com/members

## **RETIREMENT PLANS**

### **Municipal Police Officers' &**

### **Firefighters' Retirement Plan**

Caleb Hynson, Plan Administrative Director

727-559-7333

## **GENERAL EMPLOYEES 401(a) PLAN**

### **Empower, Plan Administrator, Plan # 1000121-02**

Client Services at (800)444-9412

Website: empowermyretirement.com

## **ROTH 457(b) & DEFERRED COMPENSATION**

### **457(b) RETIREMENT PLAN**

### **Empower, Plan Administrator, Plan # 100021-01**

Client Services at (800)444-9412

Website: empowermyretirement.com

## **Empower REPRESENTATIVE**

Christina Constantine

Retirement Plan Advisor

(727)282-7048

Christina.Constantine@empower-retirement.com