



2026

GROUP BENEFITS HANDBOOK



A Message from the Personnel Director and Benefits Team

Dear Clay County Team Member,

As we begin a new year, we are proud to share with you the **2026 Employee Benefits Guide**.

This guide is designed to serve as a resource for you and your family—whether you are reviewing options during Open Enrollment or exploring benefits as a new member of our team.

At Clay County, we recognize that our team members are the foundation of our community's success. Your dedication, talent, and service make a meaningful difference every day. In return, we are committed to providing a benefits program that supports your health, financial security, and overall well-being.

Inside, you will find information about medical, dental, and vision coverage, retirement savings opportunities, wellness resources, and other programs available to you. We encourage you to take time to review these offerings carefully so that you can make informed decisions that best meet your needs.

The Personnel Department and Benefits Team are here to assist you throughout the year. Should you have any questions, please do not hesitate to reach out—we are committed to ensuring you have the support and guidance needed to make the most of your benefits.

Thank you for your service to Clay County and for being a valued member of our team. Together, we look forward to a healthy, productive, and rewarding year ahead.

With appreciation,

Clay County Benefits Team

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Enrollment Basics

WHO YOU CAN COVER

In order to be eligible to enroll in the benefits we provide, your dependents must meet the following eligibility criteria and provide dependent eligibility documentation.

Spouse

The person to whom you are legally married.

Required Documentation

(1) Most recent Federal Tax Return(s) showing that you are married filing jointly or separately. Financial information should be redacted, AND (2) Copy of Marriage Certificate.

Dependent child(ren)

Children up to age 26 (eligible through December 31st following the child's 26th birthday).

Required Documentation

- Biological children: Copy of Birth Certificate (must list employee as a parent)
- Stepchildren: (1) Copy of Birth Certificate (employee's spouse must listed as a parent) AND (2) Copy of Marriage Certificate
- Adopted children/Court ordered dependents: Copy of Adoption / Guardianship documents.

**Step Grandchildren are not eligible for coverage*

Over-age dependents ages 26-30 (eligible only for medical coverage) who are:

- (1) Unmarried AND have no dependents of their own AND are dependent on the employee for financial support, (2) Not offered coverage through another group or individual plan, (3) Not entitled to benefits under Title XVIII of Social Security Act, (4) Resident of Florida or are full or part-time students

Newborn children of covered dependents children (under the age of 26)

A newborn child of a covered dependent child (under the age of 26) is eligible for medical coverage for the first 18 months, as long as the newborn's parent also remains covered.

Required Documentation

- Under 18 months old: (1) Copy of Birth Certificate (of covered grandchild) AND (2) Copy of birth Certificate (of covered grandchild's natural parent/employee's biological child).
- Over 18 months old: Copy of Custody or Guardianship documentation.

WHEN YOU CAN ENROLL

After you are hired

New Hires have 30 days from their date of hire to enroll in the benefits through Workday. Benefits are effective the first of the month after 30 days of employment.

During Open Enrollment

Open Enrollment is your opportunity to evaluate your benefit options and make changes for the following year. Benefits selected during Open Enrollment are effective January 1, 2026– December 31, 2026.

Mid-year changes

You may make changes to your benefits elections if you experience a qualified life event. The changes you make must be the result of and consistent with the qualified life event that occurred.

Mid-year change requests and supporting documentation must be submitted within 30-days of the date of the event.

EXAMPLES OF QUALIFIED LIFE EVENTS:

- Birth, adoption, legal guardianship or placement for adoption
- Marriage, divorce or annulment
- Death of a dependent
- Gain or loss of other creditable coverage

IMPORTANT TO KNOW

How to make mid-year changes to your benefits if you've experienced a qualified life event

- Log in to [Workday](#).
- Supporting documentation should be uploaded into the enrollment portal at the time the change is requested
- If you do not request the change and provide the necessary documentation within 30 days, you will have to wait until the next Open Enrollment to make the change

WAIVING HEALTH INSURANCE

If you are covered by another health plan and do not wish to enroll in the Clay County BoCC Plan, please be sure to check the area to waive coverage on the online portal.

If you wish to receive the Opt-Out Allowance for you and your family, you will be required to submit all necessary documentation for proof of coverage. **Only one opt-out per family can be claimed.**

How To Make Your Benefit Elections

This year is a passive enrollment, which means, if you are satisfied with your current elections, no action is needed aside from individuals enrolled in the HDHP with a Health Savings Account (HSA).

Enrolled in an HSA, you MUST update your contributions for the 2026 plan year.

To get started, log into your Workday account using the below URL:

<https://www.myworkday.com/claycountybcc/d/hme.html>

Or scan the QR code



- You will use your agency specific credentials for signing in.
- On the right-hand side of the screen navigate to:
Your Top Apps> Benefits
- To begin enrollment, select the Manage button at the bottom of each benefit.
- Once your elections are updated, click the Confirm and Continue button at the bottom



Medical Benefits



Your medical coverage is administered through **Florida Blue**. You'll have access to a broad network of doctors and hospitals, providing you with quality care and significant savings in comparison to receiving services out-of-network.

PREVENTIVE CARE SERVICES

- Clay County is committed to your health. As part of the Clay County wellness program, you are encouraged to complete at least one preventive care visit each year. Your Clay County Medical Plan pays 100% of certain preventive care services with no out-of-pocket cost to you.
- Preventive care is routine health care that includes screening, checkups and patient counseling to help prevent illnesses, diseases or other health problems. There may be some exceptions, so it's important to know what qualifies as preventive care and what questions to ask your doctor to avoid extra costs.
- Preventive care guidelines vary based on factors such as your age and stage in life, as well as your personal and family health history. Your doctor can help determine what's appropriate for you.
- For more information, see current [Florida Blue's general wellness guidelines](#) for preventive care services.



Different Types of Medical Plans

HDHP

High-Deductible Health Plans (HDHP)
These plans are a type of health insurance that feature lower monthly premiums but require you to pay higher out-of-pocket costs before coverage kicks in. These plans are often paired with Health Savings Accounts (HSAs), allowing you to save money tax-free for medical expenses.

PPO

Preferred Provider Organization (PPO) plans
These plans include a network of providers but also allow you to seek out-of-network medical services (typically with greater employee cost sharing). Referrals may not be required.

How to Search for Providers:

1. Go to www.floridablue.com

2. Hover over “Members” at the top and select “Find a Doctor”

3. Scroll down to “Where do you live?”

4. Enter your chosen location information (address, zip code, etc.)

5. Select the appropriate plan under “Select a Plan”

6. Enter your group number: 63491
7. Search for providers by name, specialty, name of business, or place by type

8. If the provider is in-network, they will show in the system and will have a green “In-network” banner under their name and location.

Key Plan Differentiators with a High-Deductible Health Plan

DEDUCTIBLE The amount you pay until the plan begins paying	COINSURANCE A percentage of the cost of a service you pay after meeting the deductible	OUT-OF-POCKET MAXIMUM Protects you from high healthcare costs
<ul style="list-style-type: none">Both plans pay 100% of the cost of eligible preventive care from an in- network provider whether or not you have met the deductible.You pay 100% of the in-network negotiated costs until you meet the deductible.Under both plans, if you have family coverage, you must meet the entire family deductible before the plan pays.You can use your HSA to pay for these costs on the HDHP.	<ul style="list-style-type: none">You pay 20% and the plans pay 80% for all covered medical services received in-network.You can use your HSA to pay for these costs on the HDHP.	<ul style="list-style-type: none">Plan pays 100% for all covered medical and prescription services for the remainder of the year.

Get to Know Your Care Options

How much you pay for care can depend on where you get it. It can be hard to know where to go for medical care but not every situation calls for a trip to the emergency room. For non-emergency conditions, start with a telemedicine visit or your Primary Care Physician. When seeing your physician isn't possible, it's important to know your options for care that fit your specific needs or situation.

Telemedicine

Telemedicine is a great first option. When you need care and it isn't a true emergency, call Teladoc. Their doctors can advise you on what to do next. They may even be able to help you resolve or stabilize the situation right there on the spot.

Primary Care Physician

Your physician has access to your records, knows the bigger picture of your health, and may even offer same-day appointments to meet your needs.

Urgent Care

Urgent care provides immediate, non-emergency medical attention for illnesses or injuries that require prompt treatment but aren't serious enough for the emergency room.

Emergency Room

Emergency rooms provide immediate care for life-threatening conditions, severe injuries, or serious illnesses that requires advance treatment or hospitalization.

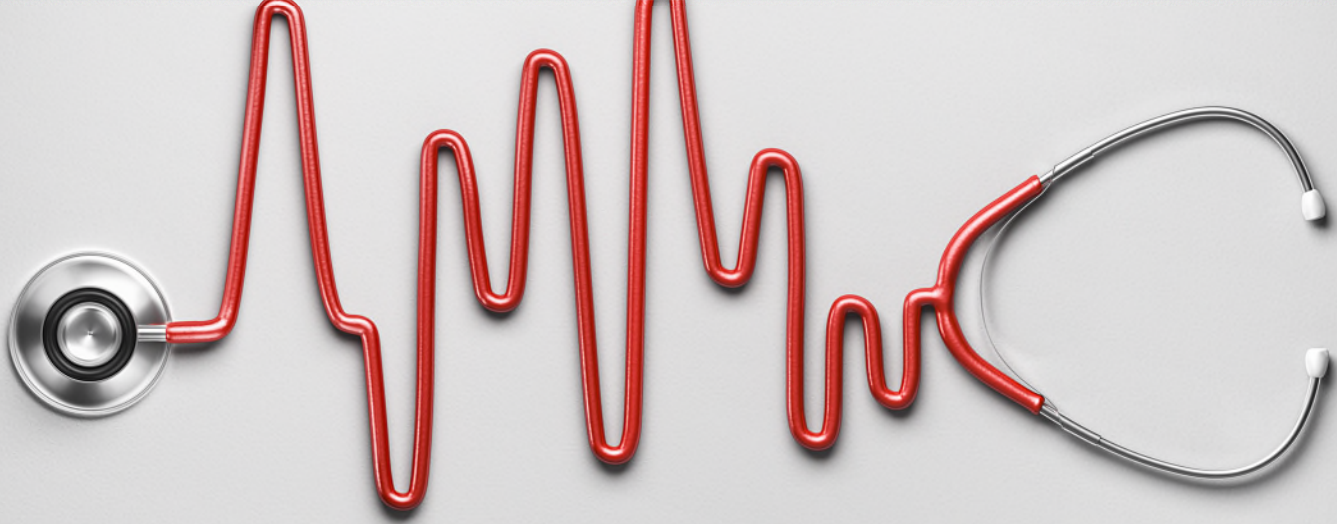
	Primary Care Physician	Virtual Visits	Urgent Care	Emergency Room
Average Cost	\$20 - \$100	\$20 - \$100	\$45 - \$200	\$300 - \$1,000
Hours	Varies by location	24/7	Varies by location – may be open nights/weekends	24/7
✓ Indicates the suggested place for care when it comes to the following conditions:				
Broken Bone			✓	✓
Chest Pain				✓
Cough	✓	✓		
Fever	✓	✓		
Muscle Strain	✓			
Pink Eye	✓	✓		
Shortness of Breath				✓
Sinus Problems	✓	✓		
Sore Throat	✓	✓		
Sprain	✓		✓	
Urinary Tract Infection (UTI)	✓	✓		

MEDICAL AND PRESCRIPTION DRUG PLANS

See the summary of your medical and prescription benefits below.

For complete details, exclusions and limitations, and out-of-network benefits, see the Certificates of Coverage which are available from your benefits team or your [Florida Blue benefits website](#).

	PPO Blue Options 03766	HDHP Blue Options 05168/05169
MEDICAL BENEFITS	In-Network	In-Network
Calendar Year Deductible Individual Family	\$500 \$1,500	\$2,500 \$5,000
Out-of-Pocket Maximum Individual Family	\$3,000 \$9,000	\$3,000 \$6,000
Coinsurance	80/20%	80/20%
Preventive Services	\$0	\$0
Office Visits Primary Care Physician Specialist	\$20 \$40	Deductible Deductible
Urgent Care	\$45	Deductible
Emergency Room	\$300	Deductible + 20%
Outpatient Diagnostic Tests Independent Clinical Lab Value Choice Specialist Independent Diagnostic Testing Center	\$0 \$40 \$50	Deductible Deductible Deductible
Advanced Imaging Physician Office Independent Diagnostic Testing Center	\$40 \$150	Deductible



What it means to stay "in-network" and why it saves you money

Think of it this way: in-network is about getting health care from the broad range of providers who are part of your health plan. So, for in-network, that means a group of doctors, hospitals, and other health care providers have agreed to give you discounted rates because you're a Florida Blue member.

They negotiate for you, so, you'll have less out-of-pocket costs when you get care. And they can't send you a bill for more than what has been agreed to - this is called balance billing and you're safe from it, as long as you stay in-network.

MEDICAL PLAN PREMIUMS

Your employee contributions for this plan year are based on your choice of plan and coverage tier.

Listed below are monthly costs for you and your dependents effective January 1, 2026 – December 31, 2026:

MONTHLY CONTRIBUTION RATES	PPO Blue Options 03766				HDHP Blue Options 05168/05169			
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Employee Contribution	\$78.44	\$215.60	\$228.84	\$470.70	\$45.64	\$169.34	\$154.08	\$345.10
County Contribution	\$902.08	\$1,581.02	\$1,405.64	\$2,144.29	\$867.36	\$1,524.31	\$1,386.67	\$2,119.94
Total Premium	\$980.52	\$1,796.62	\$1,634.48	\$2,614.99	\$913.00	\$1,693.65	\$1,540.75	\$2,465.04

Health and Well-Being Resources

We are dedicated to helping you and your family be healthy and fit. If you enroll in a Florida Blue medical plan, you and your covered dependents have access to the following benefits and resources.

ONLINE AND MOBILE RESOURCES

You can stay on top of your benefits anywhere you go thanks to the mobile apps and websites our benefit carriers provide. These tools give you the ability to:

- Find a provider and care
- Download an ID card
- Check your benefits and review your claims
- Compare costs and access discounts
- Contact customer support

Be sure to register on our carrier partners' websites and download their apps so that you can access your benefits information anytime, anywhere.

FLORIDA BLUE CARE TEAM

Managing a health condition can be tough – your Care Team is here to help and provide one-on-one support managing your medical condition.

Your team includes nurses and clinical professionals who work hand-in-hand with your doctor so you can have peace of mind.

Call 1-844-730-2583 to get in touch or learn more at www.FloridaBlue.com/ExtraCare.

Your Florida Blue plan includes these services at no extra cost:

- Dedicated nurses and other clinical professionals focused on helping you reach your health goals
- Access to community resources that help with transportation, food, finances, and more

BLUE365

Blue365 gives Blue Cross and Blue Shield members access to savings across all aspects of your life— including discounts on wearable devices, gym membership access starting at \$19/month, discounts on healthy, organic meal delivery services from Sunbasket, and much more!

Register now for free at www.Blue365Deals.com.

NEXT STEPS HEALTH COACHING PROGRAM

Individual health coaching can support your journey toward optimal health through education and motivation. It's available to you at no extra cost.

Areas of wellness focus:

- One-on-one support from a Registered Nurse Certified Health Coach to help you:
 - Adopt healthy eating habits
 - Lose weight
 - Find ways to add more activity into your day
 - Learn ways to manage stress
 - Manage high cholesterol, blood pressure and blood sugar
 - Quit using nicotine
- Programs to help you learn about and manage blood pressure, diabetes and cholesterol, with additional programs done on request – all available at no extra cost.

CARE CONSULTATION & ADVOCACY

Sometimes things happen that are beyond our control like accidents, illnesses and emergencies. If your health changes, you need someone on your side to guide you through.

That's what our Care Consultation and Advocacy Program is for. The Care Consultant Team (CCT) is the heart of the program.

Care Consultants offer free advice and support to help you manage your health needs and control your total costs.

Find a care consultant (888-476-2227).

They can help you:

- Save time
- Save money
- Make informed health care decisions

LUCET BEHAVIORAL HEALTH

Florida Blue has partnered with Lucet to provide behavioral health services. If you have questions about your benefits or want more information call Lucet at 866-287-9569 or visit www.LucetHealth.com.

Lucet can help you through their member service line (866-287-9569), website (www.LucetHealth.com) or by enrolling in one of their programs to:

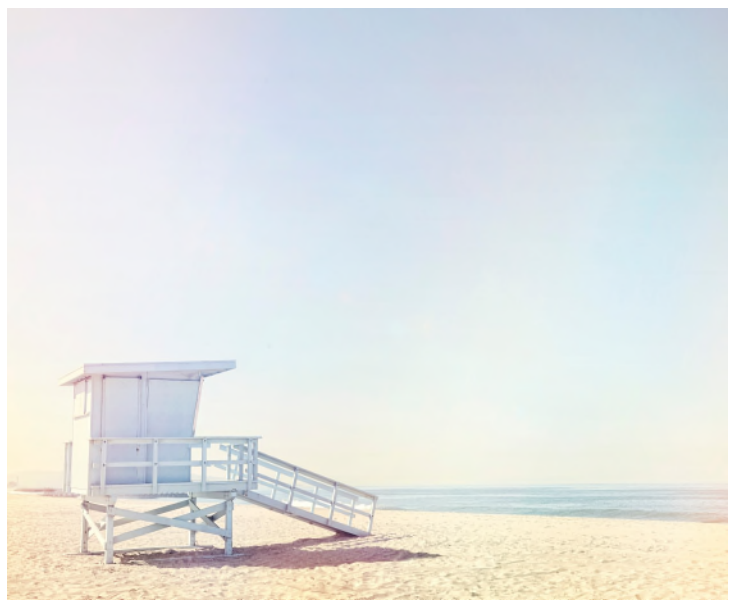
- Understand your behavioral health needs and benefits.
- Provide information on topics such as depression, anxiety, substance use disorder, autism spectrum disorder and bipolar disorder.
- Locate in-network behavioral health providers, specialty doctors and treatment facilities.
- Connect with people and groups in your community that can support your mental well-being journey.
- Coordinate care with your providers.

HEALTHY ADDITION

Florida Blue offers a prenatal program to help moms to be prepare for baby. Early prenatal care and education may reduce the chances of pregnancy complications.

Healthy Addition has great ways to help give you and your baby the best care available. You can email to enroll healthaddition@floridablue.com or call (800) 955-7635, Option 6. By enrolling you can receive the following assistance:

- Quick access to a Registered Nurse
- Coaching on maintaining a healthy lifestyle
- Free educational material
- Information on obtaining a breast pump and so much more.





It can be hard to know where to go for medical care – especially in the heat of the moment. But not every situation calls for a trip to the emergency room. Virtual visits allow you to connect for immediate care. Their doctors can advise you on what to do next. They may even be able to help you resolve or stabilize the situation right there on the spot. Call **Teladoc** at 1-800-835-2362, visit [Teladoc.com](https://www.teladoc.com), or download the mobile app.

Access Clinicians anytime, anywhere for routine illnesses:



U.S. board-certified clinicians help with conditions like the flu, bronchitis, rashes, sinus infections and more.



Talk to a clinician from wherever you are—day or night



Skip the trip to the ER or urgent care

Healthy skin made easier with virtual dermatology:

Dealing with a rash, acne, eczema or another skin issue? Start an online skin review with a **Teladoc** dermatologist.

- Upload images of your skin condition with a detailed description. A dermatologist will review and provide a custom treatment plan in 24 hours or less – with a prescription, if needed.
- Ask follow-up questions through the secure message center at no additional charge for up to 7 days.

Your mental health deserves as much attention as your physical health

Teladoc Health licensed therapists and psychiatrists are here for you no matter what you are facing, whether it's big or small. They can help you improve your mood with things like:

- Learning to stay calm in stressful moments
- Managing and understanding depression and managing trauma
- Controlling anxiety caused by work or personal issues
- Overcoming burnout which could be causing mental or physical exhaustion and irritation

Avecina Medical

Clay County employees and their family members on the same health insurance plan can enjoy waived co-pays and reduced office visit costs at Avecina Medical offices. Specifically, those on the BCBS non-HSA plan will have their \$45 co-pay waived, while employees on an HSA plan will receive a \$45 reduction in office visit costs. These benefits apply to all current and future Avecina Medical locations, ensuring affordable and convenient urgent care access throughout the region. For more details, visit [Avecina Medical Locations](#).

Avecina Treats All Non-Life-Threatening Emergencies.



Cough and Colds



Acute Injury



Covid, Flu & Strep Testing



Laceration & Burn Treatment

No Appointments Needed. Walk Right In.



Scan the QR Code to Learn More About Avecina’s Services and Area Locations.

Pharmacy Benefit



Your pharmacy benefits are provided through Express Scripts, Inc (ESI).

You may purchase up to a 30-day supply of covered drugs when you fill your prescription at a participating retail pharmacy or you can use the mail order pharmacy program if you use a maintenance medication, such as those for blood pressure or cholesterol. The mail order pharmacy program offers up to a 90-day supply at a reduced cost to you.

Create an account on express-scripts.com or through the Express Scripts mobile app to access your prescription plan anytime and anywhere.

MEMBER ID CARD

Members enrolled in a medical plan will receive a separate pharmacy member ID card from Express Scripts. Use this card for all prescriptions.

PRESCRIPTION BENEFITS		
Plan	PPO – Blue Options 03766:	HDHP – Blue Options 05168/69
Retail Pharmacy Generic / Preferred Brand / Non-Preferred Brand / Specialty	\$10 / \$35 / \$50 / \$85	Deductible
Mail Order (90-day supply) Generic / Preferred Brand / Non-Preferred Brand	\$20 / \$70 / \$100 / N/A	Deductible

ONLINE ACCESS - COST, CARDS, & CLAIMS

- Visit express-scripts.com and select REGISTER or download the mobile app for free and select REGISTER.
- Enter the requested information, including your member ID or Social Security Number, and create your username and password.
- Click or tap REGISTER NOW.

Once your account is created, you can:

- Check the cost of your prescriptions before you go to the pharmacy.
- Refill or renew prescriptions
- Find your nearest preferred pharmacy.
- View and print member ID Cards.
- Enroll eligible prescriptions in automatic refill.
- Set reminders to take your medication.
- Enroll in home delivery.

MAINTENANCE PRESCRIPTIONS -

Get your 90-day prescriptions shipped right to your door with mail order.

If enrolling a new prescription:

- Contact your doctor and ask them to e-prescribe a 90-day prescription directly to ESI.
- OR send in a request by selection "Form" or "Forms & Cards" from the "Benefits" menu, print a mail order form and follow the mailing instructions.
- OR call ESI at the Member Services number on your card and they will contact your doctor for you!

If enrolling current prescriptions:

- Transfer retail prescriptions to home delivery by clicking "Add Cart" for eligible prescriptions and check out.
- You can also refill and renew prescriptions.
- Check Order Status to track shipping of your prescriptions. After ESI receives our prescription from your doctor you will receive your medication in 7 days.



Express Scripts Price Assure powered by GoodRx makes generic drug pricing seamless at point-of-sale!

- Certain generic medications (excluding specialty generics) are included in the program.
- Clinical safety and formulary checks provided prior to any pricing checks to ensure the claim is safe and compliant with the plan.
- Seamless experience without going to a discount card site to get a cheaper price.
- Claim included in member deductible – even if the GoodRx discount card price was used.

Health Savings Account (HSA)



Clay County BoCC employees who are enrolled in a High-Deductible Health Plan (HDHP), must open a Health Savings Account (HSA) with Fidelity. There is **NO Cost** to you as an active employee, for setting up the Health Savings Account. The Administrative cost of \$12.00 per month is covered by Clay County for the 2026 Plan Year. With an HSA, you can gain more control over your health care expenses because contributions, interest and withdrawals for qualified health care expenses are all tax-advantaged. This plan is not available for those enrolled in the PPO Plan.

A full list of qualified expenses can be found in IRS Publication 502, at www.irs.gov/pub/irs-pdf/p502.pdf.

WHY HAVE AN HSA?

- Withdrawals to pay for eligible expenses are never taxed
- Accumulated interest earnings are tax deferred, and if used to pay eligible expenses, are tax free
- Money not used at year end 'rolls over' for use the next year
- The balance in your HSA account can be invested

ELIGIBILITY REQUIREMENTS

- Must be enrolled in a High-Deductible Health Plan (HDHP)
- Must not be enrolled in Medicare, must not be covered by other medical insurance(s) such as a Health Care FSA, HRA and other 'first dollar' coverage, must not have received VA medical benefits at any time in the past three months, and may not be claimed as a dependent on another individual's tax return
- Spouse must not be contributing to/participating in a Health Care FSA through his/her employer

IMPORTANT ELECTION INFORMATION

If you elect the High-Deductible Health Plan (HDHP), you have 60 days from your election date to set up your Health Savings Account (HSA). Your account must be established with the financial institution associated with your Division of Clay County.

- Constitutional Offices: VyStar Credit Union
- Clay County BoCC: Fidelity

	Employee Only	Employee + 1 Or More (Family)
County Contribution	\$1,250	\$2,500
Maximum Employee Contribution	\$3,150	\$6,250
Total Maximum Contribution	\$4,400	\$8,750

**Over age 55 can contribute up to an addition \$1,000 catch up contribution.*

IMPORTANT INFORMATION – MEDICARE ELIGIBLE

Contributions into an HSA should be terminated at least 6 months prior to applying for Medicare or Social Security Retirement to avoid potential tax penalties.

Dental Plan Highlights



LOW PLAN

HIGH PLAN

In-Network Only

Calendar Year Deductible For Individual Family Aggregate	\$50 \$150	\$50 \$150
Diagnostic & Preventive Cleanings, exams, x-rays, sealants, space maintainers and fluoride treatments	Covered 100%	Covered 100%
Basic Services Fillings (including tooth-colored fillings on posterior teeth), repairs, extractions, oral surgery, general anesthesia, endodontics and periodontics	50% after deductible	20% after deductible
Major Services Inlays, onlays, crowns, bridges and implants	50% after deductible	50% after deductible
Orthodontic Services	50%	50%
Lifetime Orthodontia Max	\$1,000	\$1,500
Annual Benefit Maximum	\$1,000	\$1,500

Out-of-Network

You may be balance-billed if you use an out-of-network provider

Diagnostic and Preventive	80%	90%
Basic Services	50% after deductible	70% after deductible
Major Services	30% after deductible	40% after deductible
Orthodontic Services	50%	50%

MONTHLY CONTRIBUTION RATES	LOW PLAN		HIGH PLAN	
	Single	Family	Single	Family
Employee Contribution	\$0	\$37.54	\$16.97	\$88.99
County Contribution	\$17.41	\$17.97	\$17.19	\$19.93
Total Premium	\$17.41	\$55.51	\$34.16	\$108.92

Dental Plan Overview



Dental coverage is offered through MetLife. You may view your benefits, print an ID card and locate in-network dental providers by visiting www.MetLife.com.

MetLife Teledentistry

As part of your MetLife Dental PPO plan, you now have access to the virtual dental network available 24/7 in the palm of your hand. MetLife has partnered with Virtual Dental Care to provide a network of virtual dentists who can see you when you are in pain or unable to visit a doctor.

You can connect with a licensed dentist through a video call to help address urgent dental situations. Some examples of dental needs that can be addressed include:

- Visual consult or exam
- Prescriptions for antibiotics or pain
- Oral hygiene instruction
- Evaluation to prioritize care
- Referrals to in-network providers

Included as part of your teledentistry benefit, you also have access to Smart Scan where you can take images of your mouth and teeth to detect visible issues and receive a personalized oral health report right at home.

How to access:

- Log into your MyBenefits Account online at www.metlife.com. On both Accounts page and the Find a Dentist page, you will find the "Start Virtual Visit" link.
- Register or log in to your Virtual Dental Care account
- Begin your call in a quiet, well-lit room.

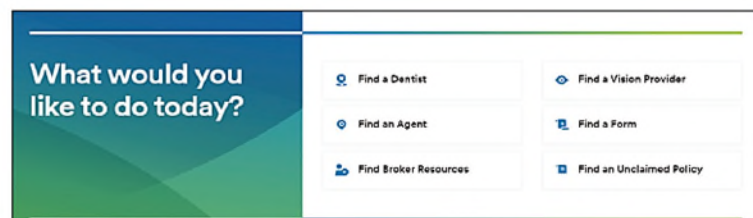
Find a Dental Provider



Step 1:
Go to metlife.com

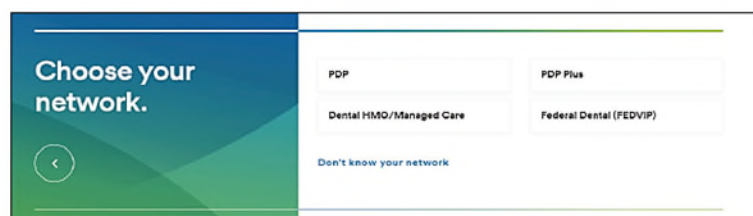


Step 2:
Select "Find a Dentist" next to "What would you like to do today?"



Step 3:
Select "PDP/PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button.



Vision Benefits

Your vision coverage is provided through SuperiorVision (Now MetLife).

When you utilize a provider that participates in the network, discounts will be greater and there are no claim forms necessary.

You may view benefits, print an ID card and search for in-network vision providers at www.SuperiorVision.com.

IMPORTANT TO KNOW

Frequently asked questions

What is a benefit allowance?

A benefit allowance gives you a certain dollar amount to use towards contacts and glasses (lenses and frames). When you choose materials that are within that dollar amount or allowance, they are covered at 100%. If you choose a frame exceeding your plan allowance, you'll be responsible for paying the overage, in addition to any applicable copays at the time of your visit.

IN-NETWORK	
Eye Exams Routine Eye Exam <i>Benefits may be redeemed every 12 months</i>	\$20
Frames Allowance <i>Benefits may be redeemed every 12 months</i>	\$130
Lenses Single Bifocal Trifocal <i>Benefits may be redeemed every 12 months</i>	\$0 \$0 \$0
Contact Lenses Disposable Allowance Medically Necessary <i>Benefits may be redeemed every 12 months</i>	\$130 \$250
EMPLOYEE MONTHLY COST	
Employee	\$6.48
Family	\$17.35



Life and AD&D

We provide Basic Life and Accidental Death and Dismemberment (AD&D) coverage at no cost to you. Employees receive a generous benefit of \$50,000 through The Standard.

You can also elect Voluntary life coverage.

EMPLOYEE COVERAGE

You may elect to purchase \$10,000 coverage increments, up to \$150,000. The guarantee issue amount is \$150,000 and you will be able to elect up to the guaranteed issue amount when you are first eligible for the plan without having to submit evidence of insurability.

SPOUSE COVERAGE

THIS BENEFIT IS ONLY AVAILABLE IF ENROLLED IN EMPLOYEE OPTIONAL LIFE COVERAGE

You may elect \$10,000 of coverage for your spouse. The guarantee issue amount is \$10,000 and you will be able to elect up to the guaranteed issue amount when you are first eligible for the plan without having to submit evidence of insurability.

An employee may not be insured as both an employee and a dependent.

CHILD COVERAGE

THIS BENEFIT IS ONLY AVAILABLE IF ENROLLED IN EMPLOYEE OPTIONAL LIFE COVERAGE

You may elect \$5,000 of coverage for your dependent child.

A child may not be insured by more than one employee.

IMPORTANT TO KNOW

Frequently asked questions

Can I continue this coverage if my employment ends?

Coverage may be continued through Portability or Conversion if certain criteria is met. See the Portability and Conversion explanations and criteria in the Basic Life and AD&D section of this booklet for more information.

Do I have to fill out a medical questionnaire?

Initial elections in excess of the guarantee issue amounts and late enrollees must complete evidence of insurability. Download the evidence of insurability form, complete it, and return it to your Benefits Team.

Coverage will be effective on the first day of the month following the date your medical questionnaire is approved by the insurance company.



Long-Term Disability



Long-Term Disability Income benefits are offered to you through **The Standard**.

LONG-TERM DISABILITY INCOME BENEFITS

LTD is an income replacement program that protects you and your family in the event you become disabled and are unable to perform the material and substantial duties of your job. If you do not enroll when you are initially eligible, you will be required to complete an Evidence of Insurability form.

LONG-TERM DISABILITY INCOME	
Elimination Period The amount of time you must wait between an illness or disability begins and when you can start receiving benefits.	180 days
Benefits Payable Duration	Determined by your age when disability begins. Reference benefit summary.
% of Income Replaced	50% of your earnings, minimum of \$100 monthly benefit
Maximum Benefit Amount	\$6,000 monthly benefit



IMPORTANT TO KNOW

Why disability coverage is important

We understand that for most of us our income is the most important financial resource. To be without income for an extended period of time would most likely be devastating for you and your family. We recognize the importance of protecting your income in the event you are unable to work due to an injury or illness.

Supplemental group plans are offered through Aflac and provide benefits payable directly to you.

Group Hospital Indemnity Mid Plan

This plan helps provide financial assistance to enhance your current coverage. It may help avoid dipping into savings or having to borrow to address out-of-pocket-expenses major medical insurance was never intended to cover, like deductibles, co-pays, prescriptions, and other expected or unexpected expenses.

	Benefit Overview
Inpatient Hospital Expense	
Hospital Admission (once per year)	\$1,000
Daily Confinement (limited to 31 days per sickness/accident)	\$100/day
Daily ICU Confinement (limited to 10 days per sickness/accident)	\$100/day
Tier Level Election:	Per Pay Period
Employee	\$6.10
Employee + Spouse	\$12.41
Employee + Child(ren)	\$9.63
Employee + Family	\$15.94

Group Hospital Indemnity High Plan

This plan similar to the Mid plan mentioned above provides financial assistance at a higher benefit allowance per expense. Understanding the expenses for hospital confinement and being prepared are important tools to making the right supplemental elections.

	Benefit Overview
Inpatient Hospital Expense	
Hospital Admission (once per year)	\$2,000
Daily Confinement (limited to 31 days per sickness/accident)	\$200/day
Daily ICU Confinement (limited to 10 days per sickness/accident)	\$200/day
Tier Level Election:	Per Pay Period
Employee	\$12.21
Employee + Spouse	\$24.83
Employee + Child(ren)	\$19.27
Employee + Family	\$31.89

Group Critical Illness Plan

The Group Critical Illness plan can help with the treatment costs of covered critical illnesses, such as heart attack or stroke. More importantly, this plan can help you focus on recuperation instead of the distraction of out-of-pocket costs. Benefit premiums vary per employee by age and coverage amount. Reference benefit site for a full break down in coverage elections and cost per benefit of \$10,000, \$20,000, or \$30,000.

	Benefit Overview
Guaranteed Issue Amount	
Employee	\$30,000
Spouse	\$30,000
Child(ren)	\$15,000
Base Benefits	
Heart Attack / Sudden Cardiac Arrest	100%
Coronary Artery Bypass Surgery	25%
Major Organ Transplant	100%
Bone Marrow Transplant	100%
Kidney Failure	100%
Stroke	100%
Cancer: Invasive I Noninvasive I Skin Cancer	100% I 25% I \$500 per calendar year

Group Accident Plan

The coverage is guaranteed-issue, which means you may qualify for coverage without having to answer health questions. After an accident, you may have expenses you've never thought about. This benefit has an annual wellness benefit of \$50. It's reassuring to know that an accident insurance plan can be there for you in your time of need to help cover expenses such as:

	Benefit Overview
Initial Treatment - once per accident, within 7 days of accident	
Physician/ER	\$600
X-Ray/Diagnostic	\$1,000
Follow up Physician (up to 3 visits)/Physical Therapy (up to 6 visits)	\$450 / \$100
Ambulance - Ground / Air	\$600 / \$1,500
Fracture – varies based on bone affected	\$860 - \$10,750
Dislocation – varies based on joint affected	\$640 - \$8,000
Hospital Admission (per confinement – being admitted to the hospital)	\$1,750
Hospital Confinement (per day under admittance to the hospital) max 15 days	\$275
Tier Level Election:	Per Pay Period
Employee	\$6.36
Employee + Spouse	\$10.50
Employee + Child(ren)	\$13.81
Employee + Family	\$17.95

Group Short Term Disability Plan

This plan helps provides for payment of a monthly disability benefit when a covered employee is disabled and unable to work due to an injury or sickness. Benefit payments begin after any applicable elimination period is satisfied and continue during disability, up to the disability benefit period.

This benefit does have a pre-existing exclusion.

6 Month Duration Short Term Disability Plan – up to age 75

- \$300 to \$6,000 benefit amounts
- **0/7** elimination period
- Guaranteed issue -monthly benefit up to \$6,000
- Maximum income replacement is 60% of your base annual pay

Age Band	Rate per \$100 of monthly benefit
18-49	\$2.22
50-64	\$2.59
65-74	\$3.23

6 Month Duration Short Term Disability Plan – up to age 75

- \$300 to \$6,000 benefit amounts
- **0/14** elimination period
- Guaranteed issue -monthly benefit up to \$6,000
- Maximum income replacement is 60% of your base annual pay

Age Band	Rate per \$100 of monthly benefit
18-49	\$1.60
50-64	\$1.92
65-74	\$2.40

Calculations on Short Term Disability are based on per \$100 of benefit offering

Sample Equation – Employee Base Salary = \$10,000 age 18-49 – elimination period = 0/7 STD Benefit:

\$10,000	/	12	=	\$833.33	x	0.60	=	\$500	/	\$100	=
Annual Salary		Months		Monthly Salary		60% Benefit		Monthly STD Benefit			

5	x	\$2.22	=	\$11.10
		Rate Mthly		Premium Monthly

Sample Equation – Employee Base Salary = \$10,000 age 18-49 – elimination period = 0/14 STD Benefit:

\$10,000	/	12	=	\$833.33	x	0.60	=	\$500	/	\$100	=
Annual Salary		Months		Monthly Salary		60% Benefit		Monthly STD Benefit			

5	x	\$1.60	=	\$8.00
		Rate Mthly		Premium Monthly



Anytime support

Employee Assistance Program
To access services:
1-800-865-3200 / TTY: 711
resourcesforliving.com
Username: Clay County BoCC
Password: eap

Clay County Board of County Commissioners

Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. Children living away from home are covered up to age 26.

Services are confidential and available 24 hours a day, 7 days a week.

Emotional wellbeing support



You can access up to 5 counseling sessions per issue each year. You can also call us 24 hours a day for in-the-moment emotional well-being support.

Counseling sessions are available face to face, via televideo or chat therapy. Services are free and confidential. We're always here to help with a wide range of issues including:

- Anxiety
- Relationship support
- Depression
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Self-esteem and personal development
- Substance misuse and more

Resources
for Living[®]

Legal services



You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

- General
- Family
- Civil/Criminal law
- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

If you opt for services beyond the initial consultation, you can get a 25 percent discount. You also have free access to legal documents and forms on your member website.

* Services must be related to the employee and eligible household members. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

Online resources



Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Articles and childcare provider search tool
- Adult care and childcare provider search tool
- Stress resource center
- Video resources
- Live and recorded webinars
- Mobile app

Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

Mind Companion Self-care

You have access to evidence-based support tools to help manage depression, anxiety, stress, substance misuse and more.

Financial services



Simply call for a free 30-minute consultation for each new financial topic related to:

- Budgeting
- Credit and debt issues
- Retirement or other
- College funding
- financial planning
- Tax and IRS questions
- Mortgages and refinancing and preparation

You can get a 25 percent discount on tax preparation services. You also have access to financial articles, calculators and a financial assessment on your member website.

* Services must be for financial matters related to the employee and eligible household members.

Additional services



Simply call for a free 30-minute consultation for Chat therapy — Send secure text messages to your counselor, who will respond within one working day up to five days a week. A week of texting counts as one session. You can also schedule to meet online for 30-minute televideo sessions. Each televideo session counts as one visit. Work on the same kinds of issues you'd see a counselor face-to-face to talk about.

Identity theft services — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

The EAP is administered by Resources For Living, LLC.

All EAP calls are confidential, except as required by law. Discount services are provided and managed by Lifecare, an independent third party. Resources For Living does not oversee or control the services provided by or recommended by Lifecare and does not assume any liability for their services. EAP instructors, educators and participating providers are independent contractors and are not agents of Resources For Living. Provider participation may change without notice.

Voluntary Benefits

Even with medical insurance, you could still be subject to unexpected out-of-pocket expenses in the form of copays, deductibles, and coinsurance. Voluntary Benefits provide lump sum payments to be used towards your health care expenses, or however you see fit.

For information on those coverages, you will need to reach out to the appropriate carrier listed on the contact information page at the end of this benefits guide.

Liberty National

- Accident
- Hospital Confinement Indemnity
- Short-term Disability
- Dental
- Cancer/Specified Disease
- Critical Illness
- Vision
- Child Life



Legal Shield

- Advice and consultation
- Refer legal services
- Standard Will Prep
- Monitoring



Empower Retirement Planning Solution

- Retirement planning
- Toolkits to help set up tax advantage savings
- Additional resources to help you create plans for a monthly budget, view spending habits, and much more.



ALLSTATE

- Hospital Confinement
- Critical Illness
- Cancer Insurance
- Short-term Disability



Nationwide Deferred Compensation

Sample Services:

- Identify retirement goals
- Enroll in employer plan
- Determine individual contributions level
- Determine Investor profile
- Keep track over time of your own plan

Tips from your Financial Advisors:

- Timing is Important – It's never too early to start saving for retirement
- Increase contributions – As you can afford to, grow your account annually
- Plan ahead – Prepare to have an income to enjoy your future hobbies and live a comfortable lifestyle



Voluntary Benefits

Supplemental plans are offered through Colonial Life and provide benefits which pay directly to you regardless of any other insurance you may have. With most plans, you can continue the coverage when you retire or change jobs with no increase in premium. The below are policy highlights only.

Please contact your Colonial Life representative for more detailed information and to learn more go to www.coloniallife.com.

SHORT TERM DISABILITY

- Replaces a portion of income when out of work due to an accident or sickness
- Wide choice of benefit periods and elimination periods
- Features total and partial disability, portability, worldwide coverage and waiver of premium

ACCIDENT

- Guaranteed issue, guaranteed renewable product that offers several coverage levels to fit all budgets
- Features include employee and family coverage, including spouse disability rider

CANCER

- Guaranteed renewable, individual cancer product that helps pay some of the direct and indirect costs related to cancer diagnosis and treatment
- Offers several levels of coverage to provide maximum flexibility
- Help with the costs associated with treatment such as bone marrow, transplants, travel expenses, surgical procedures and supportive or protective care drugs

MEDICAL BRIDGE

- Individual hospital confinement indemnity plan that complements your core medical coverage
- Benefits for hospital confinements, wellness, rehabilitation unit confinement, outpatient surgical procedures, diagnostic testing and doctor's office visits
- HSA compliant plan is available

LIFE INSURANCE

- **Universal Life 1000:** A cash value life insurance product with flexible premiums and an adjustable death benefit. Flexibility allows an employee to adapt to changing needs by varying face amounts and premiums. Options Long-term care rider and restoration of benefits rider available.
- **Term Life 1000:** Individual term life insurance product that offers three level term options (10, 20 and 30 year), level death benefits, family coverage, guaranteed rates. It is guaranteed renewable to age 95, convertible to age 75.
- **Whole Life 1000:** Permanent whole life plan that provides guaranteed level premiums, guaranteed case values and a guaranteed death benefit.

CRITICAL ILLNESS

- Individual, guaranteed renewable critical illness product that provides lump-sum for specific illnesses
- Can be purchased alone or with an optional lump-sum cancer benefit, allowing greater flexibility in choosing whether a traditional cancer plan is needed
- Can include Subsequent Diagnosis benefit which allows for multiple payouts

Mobile Apps Simplified

Let's clarify the landscape of mobile applications. Below is a comprehensive list of all the benefits apps accessible to Clay County employees, along with the details on when they are relevant to you.



Workday:

Gives you access to your Open Enrollment Benefit Election.



Florida Blue (*Enrollment in the Medical Plan Required*):

Maximize your Florida Blue benefits and access healthcare wherever you are. Explore your plan's coverage, monitor your deductible and out-of-pocket maximum, track new claims, and make payments for your claims directly from your phone.



MetLife (*Enrollment in Dental*):

Maximize your personal MetLife account that gives you quick, convenient and secure access to your MetLife dental plan information - anytime, anywhere.



Superior Vision (*Enrollment in Vision*):

With Superior Vision's free mobile app, you can easily find eye care professionals, view benefit eligibility information, and even view your member ID card.



Aetna EAP:

Aetna EAP's goal is for you to be healthy, happy, and productive. And convenience is key to living a healthier lifestyle. That's why they are excited to offer the Resources for Living mobile app where you'll always have access and support anytime, anywhere.



Aflac:

Your Aflac plan(s) helps with expenses health insurance doesn't cover, and benefits can be used in any way you want. Aflac wants to make filing a claim easy by logging into your account or downloading the MyAflac mobile app.



Express Scripts:

Express Scripts helps you get the right medication for the lowest possible price. Get anywhere, anytime access to your pharmacy benefits with an online account or through the mobile app.



Have Questions about your Benefits? Reach out to your Benefits Team at 904-793-5413 or by email at benefitsandwellness@claycountygov.com

Key Terms to Know

Affordable Care Act (ACA)

The Patient Protection and Affordable Care Act, commonly called the Affordable Care Act (ACA) is a United States federal statute signed into law by President Obama in March 2010. The law puts in place comprehensive health insurance reforms.

Annual Maximum

Total dollar amount a plan pays during a calendar year toward the covered expenses of each person enrolled.

Out-of-Pocket Maximum

The maximum amount of coinsurance a Plan member must pay towards covered medical expenses in a calendar year for both network and non-network services. Once you meet this out-of-pocket maximum, the Plan pays the entire coinsurance amount for covered services for the remainder of the calendar year. Deductibles and copays apply to the annual out-of-pocket maximum.

Coinsurance

A percentage of the medical costs, based on the allowed amount, you must pay for certain services after you meet your annual deductible.

Copayment

A set dollar amount you pay for network doctors' office visits, emergency room services and prescription drugs.

Deductible

Total dollar amount, based on the allowed amount, you must pay out-of-pocket for covered medical expenses each calendar year before the plan pays for most services. The deductible does not apply to network preventive care if any services where you pay a copayment rather than coinsurance. Some of your dental options also have an annual deductible, generally for basic and major dental care services.

Brand Formulary Drugs

The brand formulary is an approved, recommended list of brand-name medications. Drugs on this list are available to you at a lower cost than drugs that do not appear on this preferred list.

Generic Drugs

These drugs are usually the most cost-effective. Generic drugs are chemically identical to their brand- name counterparts. Purchasing generic drugs allows you to pay a lower out-of-pocket cost than if you purchase formulary or non- formulary brand name drugs.

Maintenance Drugs

Prescriptions commonly used to treat conditions that are considered chronic or long-term. These conditions usually require regular, daily use of medicines. Examples of maintenance drugs are those used to treat high blood pressure, heart disease, asthma and diabetes.

Non-Formulary Drugs

These drugs are not on the recommended formulary list. These drugs are usually more expensive than drugs found on the formulary. You may purchase brand-name medications that do not appear on the recommended list, but at a significantly higher out-of-pocket cost.

Specialty Drugs

Prescription medications that require special handling, administration or monitoring. These drugs may be used to treat complex, chronic and often costly conditions.

Primary Care Physician (PCP)

The health care professional who monitors your health needs and coordinates your overall medical care, including referrals for tests or specialists.

Network

A group of health care providers, including dentists, physicians, hospitals and other health care providers that agree to accept pre- determined rates when servicing members.

Qualifying Event

An occurrence that qualifies the subscriber to make an insurance coverage change outside of Open Enrollment.

Federal Notices

HEALTH INSURANCE MARKETPLACE

PART A: General Information

What is the Health Insurance Marketplace? The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offer's "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly insurance premium right away.

Can I Save Money on my Health Insurance Premiums in the Marketplace? You may qualify to save money or lower your monthly premium but only if your employer does not offer coverage that does not meet certain standards. The savings on your premium that you are eligible for, depends on your household income. The coverage offered by Clay County meets healthcare reform standards and is intended to be affordable to you. Based on these qualifications, employees offered coverage are not able to receive a subsidy.

Does Employer Health Coverage Affect Premium Savings through the Marketplace? Yes, if the health coverage from your employer meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, if the cost of the plan from Clay County that would cover you (and not any other members of your family) is more than 9.86% of your household income for the year or if the coverage that Clay County provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit that lowers your monthly premium or a reduction in certain cost sharing. An employer-sponsored health plan meets "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than sixty percent (60%) of such costs. Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by Clay County, you will lose the employer-offered coverage, which is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information? For more information about your coverage offered by your employer, please check your Summary Plan Description or contact your Benefits Administrator. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit www.HealthCare.gov for more information, including online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

PART B: Information about Health Coverage Offered by Clay County

This section contains information about any health coverage offered by Clay County. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. However, it is important for you to understand that, since you are eligible for comprehensive health coverage through Clay County, you may not be eligible for premium savings through the Marketplace if Clay County health coverage meets both of the standards described above. The information below is numbered to correspond to the Marketplace application.

3. Employer Name: Clay County | 4. Employer Identification Number: **59-6000553** | 5. Employer Address: 477 Houston Street | 6. Employer Phone Number: 904-529-4719 | 7. City: Green Cove Springs 8. State: FL | 9. Zip Code: 32043 | 10. Who can we contact about associate health coverage at this job? Personnel 11. Phone Number: 904-529-4719 | 12. Email Address: benefitsandwellness@claycountygov.com

P As your employer, we offer a health plan to some employees. Eligible employees are Full-Time Employees working an average of thirty (30) hours per week and must satisfy a new hire eligibility waiting period.

P With respect to dependents, we do offer coverage. Eligible employees are defined as spouse, child, adopted child, stepchild and foster child. Please review policy provisions.

P This coverage meets the minimum value standard and the cost to you is intended to be affordable, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week, if you are newly employed mid-year or if you have other income losses, you may still qualify for a premium discount.

HEALTH INSURANCE PROTECTION (USERRA)

If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage and your dependents for up to twenty-four (24) months while in the military. Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are re-employed, generally without waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

Enforcement: The U.S Department of Labor, Veterans' Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations. For assistance in filing a complaint or for any other information on USERRA, contact VETS at 1-866-4-USA-DOL or visit its website at <http://www.dol.gov/vets>.

HIPPA-PRIVACY ACT LEGISLATION

Clay County and your health insurance carrier(s) are obligated to protect your confidential protected health information that identifies you or could be used to identify you and relates to a physical or mental health condition or the payment of your health care expenses. Clay County and your health insurance carrier(s) are required to notify you and your beneficiaries about our policies and practices to protect the confidentiality of your personal protected health information.

CHIPRA - PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2025. Contact your State for more information on eligibility –

ALABAMA - Medicaid

Website: <http://myalhipp.com/>
Phone: 1-855-692-5447

ALASKA - Medicaid

The AK Health Insurance Premium Payment Program Website: <http://myakhipp.com/> Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: <https://health.alaska.gov/dpa/Pages/default.aspx>

ARKANSAS – Medicaid

Website: <http://myarhipp.com/>
Phone: 1-855-MyARHIPP (855-692-7447)

CALIFORNIA – Medicaid

Website: Health Insurance Premium Payment (HIPP) Program <http://dhcs.ca.gov/hipp>
Phone: 916-445-8322 / Fax: 916-440-5676
Email: hipp@dhcs.ca.gov

COLORADO – Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+)

Health First Colorado Website: <https://www.healthfirstcolorado.com/>
Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711
CHP+ <https://hcpf.colorado.gov/child-health-plan-plus>
CHP+ Customer Service: 1-800-359-1991/ State Relay 711

Health Insurance Buy-In Program (HIBI): <https://www.mycohibi.com/>
HIBI Customer Service: 1-855-692-6442

FLORIDA – Medicaid

Website: <https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html>
Phone: 1-877-357-3268

GEORGIA – Medicaid

GA HIPP Website: <https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp>
Phone: 678-564-1162, Press 1
GA CHIPRA Website: <https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra>
Phone: 678-564-1162, Press 2

INDIANA – Medicaid

Health Insurance Premium Payment Program All other Medicaid Website: <https://www.in.gov/medicaid/>
<http://www.in.gov/fssa/dfr/>
Family and Social Services Administration Phone: 1-800-403-0864
Member Services Phone: 1-800-457-4584

IOWA – Medicaid and CHIP (Hawki)

Medicaid Website: <https://dhs.iowa.gov/ime/members>
Medicaid Phone: 1-800-338-8366
Hawki Website: <http://dhs.iowa.gov/Hawki>
Hawki Phone: 1-800-257-8563
HIPP Website: <https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp>
HIPP Phone: 1-888-346-9562

KANSAS – Medicaid

Website: <https://www.kancare.ks.gov/>
Phone: 1-800-792-4884
HIPP Phone: 1-800-967-4660

KENTUCKY – Medicaid

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: <https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx>
Phone: 1-855-459-6328
Email: KIHIPPI.PROGRAM@ky.gov
KCHIP Website: <https://kidshealth.ky.gov>
Phone: 1-855-459-6328
Email: KIHIPPI.PROGRAM@ky.gov
KCHIP Website: <https://kynect.ky.gov>
Phone: 1-877-524-4718
Kentucky Medicaid Website: <https://chfs.ky.gov/agencies/dms>

LOUISIANA – Medicaid

Website: www.medicaid.la.gov or www.lah.gov/lahipp
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

MAINE – Medicaid

Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US
Phone: 1-800-442-6003 TTY: Maine relay 711
Private Health Insurance Premium Webpage: <https://www.maine.gov/dhhs/ofi/applications-forms>
Phone: 1-800-977-6740. TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP

Website: <https://www.mass.gov/info-details/mashealth-premium-assistance-pa>
Phone: 1-800-862-4840 TTY: 711
Email: masspremassistance@accenture.com

MINNESOTA – Medicaid

Website: <https://mn.gov/dhs/health-care-coverage/>
Phone: 1-800-657-3672

MISSOURI – Medicaid

Website: <http://www.dss.mo.gov/mhd/participants/pages/hipp.htm>
Phone: 573-751-2005

MONTANA – Medicaid

Website: <http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP>
Phone: 1-800-694-3084 Email: HHSHIPPProgram@mt.gov

NEBRASKA – Medicaid

Website: <http://www.ACCESSNebraska.ne.gov>
Phone: 1-855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA – Medicaid

Medicaid Website: <http://dhcfp.nv.gov>
Medicaid Phone: 1-800-992-0900

NEW HAMPSHIRE – Medicaid

Website: <https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program>
Phone: 603-271-5218
Toll free number for the HIPP program: 1-800-852-3345, ext. 15218
Email: DHHS.ThirdPartyLiabi@dhhs.nh.gov

NEW JERSEY – Medicaid and CHIP

Medicaid Website: <http://www.state.nj.us/humanservices/dmahs/clients/medicaid/>
Medicaid Phone: 1-800-356-1561
CHIP Premium Assistance Phone: 609-631-2392
CHIP Website: <http://www.njfamilycare.org/index.html>
CHIP Phone: 1-800-701-0710 (TTY: 711)

NEW YORK – Medicaid

Website: https://www.health.ny.gov/health_care/medicaid/
Phone: 1-800-541-2831

NORTH CAROLINA – Medicaid

Website: <https://medicaid.ncdhhs.gov/>
Phone: 919-855-4100

NORTH DAKOTA – Medicaid

Website: <http://www.hhs.nd.gov/healthcare>
Phone: 1-844-854-4825

OKLAHOMA – Medicaid and CHIP

Website: <http://www.insureoklahoma.org>
Phone: 1-888-365-3742

OREGON – Medicaid and CHIP

Website: <http://healthcare.oregon.gov/Pages/index.aspx>
Phone: 1-800-699-9075

PENNSYLVANIA – Medicaid and CHIP

Website: <https://www.pa.gov/en/services/dhs/apply-for-medicaid-health-insurance-premium-payment-program-hipp.html>
Phone: 1-800-692-7462
CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov)
CHIP Phone: 1-800-986-KIDS (5347)

RHODE ISLAND – Medicaid and CHIP

Website: <http://www.eohhs.ri.gov/>
Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlte Share Line)

SOUTH CAROLINA – Medicaid

Website: <https://www.scdhhs.gov>
Phone: 1-888-549-0820

SOUTH DAKOTA – Medicaid

Website: <http://dss.sd.gov>
Phone: 1-888-828-0059

TEXAS – Medicaid

Website: Health Insurance Premium Payment (HIPP) Program | Texas Health and Human Services
Phone: 1-800-440-0493

UTAH – Medicaid and CHIP

Utah's Premium Partnership for Health Insurance (UPP) Website: <https://medicaid.utah.gov/upp/>
Email: upp@utah.gov
Phone: 1-888-222-2542
Adult Expansion Website: <https://medicaid.utah.gov/expansion/>
Utah Medicaid Buyout Program Website: <https://medicaid.utah.gov/buyout-program/>
CHIP Website: <https://chip.utah.gov/>

VERMONT– Medicaid

Website: [Health Insurance Premium Payment \(HIPP\) Program | Department of Vermont Health Access](https://www.vermont.gov/health/vermont-premium-payment-program)
Phone: 1-800-250-8427

VIRGINIA – Medicaid and CHIP

Website: <https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select>
<https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs>
Medicaid/CHIP Phone: 1-800-432-5924

WASHINGTON – Medicaid

Website: <https://www.hca.wa.gov/>
Phone: 1-800-562-3022

WEST VIRGINIA – Medicaid and CHIP

Website: <https://dhhr.wv.gov/bms/http://mywvhipp.com/>
Medicaid Phone: 304-558-1700
CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

WISCONSIN – Medicaid and CHIP

Website: <https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm>
Phone: 1-800-362-3002

WYOMING – Medicaid

Website: <https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/>
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2025, or for more information on special enrollment rights, contact either:

- U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272)
- U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollments within 30 days after you or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, you may be able to enroll yourself and your dependents if you have a new dependent as a result of marriage, birth, adoption or placement for adoption, if your dependents lose eligibility for coverage under Medicaid or the Children's Health Insurance Program (CHIP) or become eligible for a premium assistance subsidy under Medicaid or CHIP. However, you must request enrollment within 30 days after the marriage, birth, adoption or placement for adoption or within 60 days of the date of loss of CHIP coverage. To request special enrollment or obtain more information, contact your Benefits Administrator.

SECTION 125 QUALIFYING EVENTS

Under IRC § 125, you are allowed to pay for certain group insurance premiums with tax-free dollars. This means your premium deductions are taken out of your paycheck before federal income and Social Security taxes are calculated. You must make your benefit elections carefully, including the choice to waive coverage. Your pretax elections will remain in effect until the next Open Enrollment period, unless you experience an IRS-approved qualifying event. A qualifying event, also known as a "Family Status Change," is a change in your personal life that may impact you or your dependents' eligibility for benefits under the employer group medical plan.

Qualifying events include but are not limited to: Marriage or divorce, death of spouse or other dependent, birth or adoption of a child, a spouse's employment begins or ends, a dependent's eligibility status changes due to age, student status, marital status or employment status and you or your spouse experience a change in work hours that affects benefit eligibility. Note: Your qualified status change must be consistent with the event. You must notify your Benefits Team within thirty (30) days of your qualifying event.

IMPORTANT NOTICE FROM CLAY COUNTY ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Clay County and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- Clay County has determined that the prescription drug coverage offered by your employer's group medical plan is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, your coverage is considered Creditable Coverage. You can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When can you join a Medicare drug plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a 2-month Special Enrollment Period (SEP) to join a Medicare drug plan.

What happens to your current coverage if you decide to join a Medicare drug plan?

If you decide to join a Medicare drug plan, your current coverage with Clay County may be affected. See pages 9-11 of the CMS Disclosure of Creditable Coverage To Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions/options that Medicare eligible individuals may have available to them when they become eligible for Medicare Part D.

If you do decide to join a Medicare drug plan and drop your current Clay County coverage, be aware that you and your dependents will only be able to get this coverage back only during a qualified life event or during the annual enrollment period.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Clay County and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later. If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen (19) months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For more information about this notice or your current prescription drug coverage...

Contact your Benefit Administrator (contact below). NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan and if this coverage through Clay County changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare prescription drug coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and therefore, whether or not you are required to pay a higher premium (a penalty).

Date: 01/01/2026
Name of Entity: Clay County Board of County Commissioners
Contact-Position: Personnel
Address: 477 Houston Street; Green Cove Springs, FL 32043
Phone Number: (904) 793-5413
Email: benefitsandwellness@claycountygov.com

Key Contacts

CONTACT	PHONE	EMAIL / WEBSITE
Medical Florida Blue	1.800.322.2808 1.888.476.2227 (Care Consultant)	www.FloridaBlue.com
Pharmacy Express Scripts, Inc. (ESI)	1.877.817.4044	www.express-scripts.com
Health Savings Account (HSA) Fidelity	1.800.544.3716	www.netbenefits.com
Dental MetLife	1.800.942.0854	www.MetLife.com
Vision SuperiorVision- MetLife	1.800.507.3800	www.SuperiorVision.com
Life and Disability Standard	1.904.793.5413	benefitsandwellness@claycountygov.com
Voluntary Benefits Aflac – Michele Haskell Allstate – Jammie Saunders Colonial Life – Tatiana Mac Dougall Liberty National – Johnny Grace Legal Shield – Rebecca Smith	1.904.386.3442 1.904.215.2088 1.904.755.2373 1.334.441.5674 1.904.262.2311	Michele_haskell@us.Aflac.com JSaunders@Allstate.com Tatiana.MacDougall@Coloniallifesales.com johnnygrace.gj@gmail.com RjSmith@SmithTerry.com
Deferred Compensation Nationwide Empower	1.352.682.2342 1.866.816.4400	mckinns6@nationwide.com www.empower.com
Benefits Team	1.904.793.5413	benefitsandwellness@claycountygov.com
The Bailey Group Benefits Consultants Teresa Anderson	1.904.417.9127	tanderson@mbaileygroup.com

Notes

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Clay County BoCC
2026 Benefits

The information in this Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. The benefit options selected during Open Enrollment will be binding. The terms and provisions will govern you and restrictions of the plans in which you enroll. Generally, unless you experience a qualifying life event, your elections will remain in effect for the entire plan year. By completing your enrollment, you authorize Clay County BoCC to deduct contributions from your paycheck, now and in the future, as required under each of the plans. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact your Benefits Team. Clay County BoCC reserves the right to change, amend or cease these benefits at any time.