2023

City of Tampa, FL

Benefits Guide

More detailed benefits information is available at:

www.tampagov.net/benefits

From the Office of the Mayor

Jane Castor, Mayor

To All Our City of Tampa Employees and Your Families,

This year's budget theme, "Resilient Tampa" reflects the amazing sustainability and resiliency of this City in the wake of the pandemic our nation has experienced the last few years. When we continue to work together and stand together, Tampa will thrive! The City of Tampa is thriving in large part due to you, the men and women who serve our citizens.

As Mayor, I see every day the great contributions our dedicated City employees make delivering essential services and improving the quality of life for the citizens of our great city. Your tenacity and commitment this past year, as the COVID-19 pandemic continued far longer than any of us hoped, contributed to our ability not only to meet demands, but to exceed them.

In fiscal year 2023, we will focus on staff recruitment ensuring a pipeline of diverse, qualified candidates to fill the opportunities available to serve our community. Our Human Resources team strives to ensure the benefits offered provide the security your family has grown accustomed to as well as attract and retain the very best workforce possible. We are working together to make a difference in employees' lives and the lives of their families. It is important to our quality of life and serves Tampa's citizens by ensuring a healthy, productive team.

Our successful partnership with the United Healthcare, the Wellness Centers operated by Care ATC, and all of you has resulted in cost avoidance and improved health for our City family. The Wellness Centers deliver high quality medical care and convenience at no cost to you and your family.

Along with the other options available to you in the booklet, the City's leave benefits (including parental leave), retirement programs, life, disability, and flexible spending account options provide a rich, comprehensive program to meet your family's needs.

This 2023 Benefits Guide provides a benefits summary; full details can be found on your My Benefits website on the iNet homepage and at tampagov.net/benefits. I encourage you to review this information carefully as you make your 2023 benefit selections, either as a new employee joining the City or during the annual open enrollment

Thank you for being a valued member of our City of Tampa team!

Sincerely,

Jane Castor

Jane Castor
Mayor

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

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Introduction

The City of Tampa understands that your benefits are important to you and your family. This Benefits guide provides a description of the City's benefits program. More detailed information about all of your benefits can be found on the City's Human Resources Department Employee Benefits page located on the City's website www.tampagov.net/benefits. Included in this guide are summary explanations of the benefits and costs, as well as contact information for each provider. It is important to remember that only those benefit programs for which you are eligible and have enrolled, apply to you.

We encourage you to review each section and to discuss your benefits with your family members. Be sure to pay close attention to applicable copayments and deductibles, how to file claims, preauthorization requirements, participating networks, and services that may be limited or not covered (exclusions).

This guide is not an employee/employer contract. It is not intended to cover all provisions of your plans, but rather a quick reference to help answer most of your questions. Please see your Summary Plan Description and/or carrier certificates for complete details. We hope this benefits guide will give you an overview of your benefits and help you be better prepared for the enrollment process.

Enrolling in Benefits

If you are an eligible employee, regularly scheduled to work 30 or more hours per week, a qualified part-time employee, a retiree or an eligible dependent, you can enroll in benefits on the date of a qualifying event. You can also enroll or change benefits during our annual Open Enrollment period each year.

Benefits Eligibility

Employee Eligibility

Benefit eligible employees are provided the opportunity to participate in the City of Tampa sponsored health benefits program on the first full payroll cycle after the date of hire and annually during Open Enrollment.

Dependent Eligibility*

A dependent is defined as a covered employee's legal spouse, domestic partner and dependent children of the employee or employee's spouse or domestic partner.

Dependent children will be covered until the end of the calendar year in which they reach age 26. A dependent child is defined as:

- A natural child
- A step-child
- A legally adopted child
- A child for whom legal guardianship has been awarded to the covered employee or the employee's spouse or domestic partner
- Unmarried children of any age who become mentally or physically disabled before reaching the age limit

FL Statute 627.6562 Dependent Coverage: Health insurance coverage is available for dependents age 26 to 30. Please visit the employee benefits website at www.tampagov.net/benefits for more information.

FL Statute 627.641 Coverage for Newborn Children: Newborn children of a covered family member other than the spouse of the insured or subscriber, will be covered until they reach 18 months of age. Example: Grandchildren

* Proof of dependent eligibility may be requested. Domestic Partner enrollment will require completion of the City of Tampa Declaration of Domestic Partnership.

Qualifying Event

Coverage elections made at Open Enrollment cannot be changed until the next annual Open Enrollment period. The only exception to this IRS Section 125 Rule is if you experience a "Qualifying Event." A Qualifying Event allows you to make a change to your benefit elections within thirty days of the event.

Examples of Qualifying Events include, but are not limited to:

- Marriage
- Divorce or legal separation
- Birth, adoption, or legal custody of a dependent child
- Involuntary loss of other group health insurance coverage
- Death
- Electing coverage under another group health plan

If you experience a Qualifying Event, you must contact HR Employee Benefits at (813) 274-5757 or Benefits@tampagov.net within 30 days of the event to make changes to your benefit elections.

> A Qualifying Event allows you to make a change to your benefit elections.

Your Responsibility

Before you enroll, make sure you understand the plans and ask questions. In January, check your first payroll stub to make sure that the correct payroll deduction is being made and that all the benefits you elected are included.

Any corrections must be made by January 30, 2023. You should also verify that all beneficiary information is current during Open Enrollment.

Additional information on all the benefits can be found on-line by visiting the City's Intranet and clicking the Growing Healthy Every Step of the Way tree logo. This will link you to the Human Resources Department Employee Benefits page.

www.tampagov.net/benefits

Medical Insurance

Administered by UnitedHealthcare

Administered by UnitedHealthcare

All eligible City employees and their dependents qualify to enroll. For 2023, employees will continue to have a choice of the two current medical plans, which will be unchanged for 2023. Both plans will provide the same covered benefits and the same network of medical providers; however the way you share in out-of-pocket costs differs, as does how incentive rewards are applied.

Wellness incentive rewards earned by an employee and a covered spouse or domestic partner are placed in the HRA, which can then be used to cover out-of-pocket costs which apply to the deductible. The City Plan with HRA covers 90% of the cost of medical services (except those subject to copayment) after meeting the deductible. Members will pay 10% coinsurance until meeting the out-of-pocket maximum.

Employees also have the choice of the Simple Wellness Plan at a higher premium than the City Plan with HRA. In this plan an employee's wellness incentive dollars are used to fund the Dollar First Benefit Allowance to lower the out-of-pocket costs. This allowance helps you and your dependents pay for eligible services such as physician visits, hospital services, lab tests and x-rays. The allowance is applied before you begin to pay your deductible while you are utilizing your Dollar First Benefit Allowance, copayments will still apply.

You can locate a physician or other medical provider by contacting UnitedHealthcare Member Services, or go to UnitedHealthcare's website at www.myuhc.com.

Calendar Year Deductible and Out-of-Pocket Maximum

Calendar Year Deductible is a specified dollar amount that you must pay for certain covered services per calendar year after your HRA Account or Dollar First Benefit Allowance has been exhausted, depending which plan you enroll in. There are individual and family deductibles. Once an individual or a family deductible has been satisfied, you will only be required to make coinsurance payments or copayments until your out-of-pocket maximum has been met.

The Calendar Year Out-of-Pocket Maximum is the amount of covered expenses (including deductible and copayments) that must be paid by you, either individually or combined as a covered family. Once this maximum has been met the plan will pay 100% of covered services for the remainder of the calendar year.

Prescription Drugs

If your physician chooses a brand name drug to treat your condition, ask if a generic is available in the same class of drugs. As long as your physician approves, you will be getting an effective drug that is proven to address your condition, and you will be saving money. Because generic drugs are significantly less expensive and chemically equivalent to their brand name counterparts, it makes sense to save money by asking your doctor to prescribe generic medications.

The City of Tampa's prescription drug plan (both retail and mail order) includes a generic program. Under this program, the plan will pay the cost for the generic option only. You will be responsible for any remaining difference in cost.

The information above is a summary and not a full representation of the plan provisions. Employees should view the Summary Plan Descriptions, Benefit Summaries and other information which is available on the Human Resources Employee Benefits website on the intranet or at www.tampagov.net/benefits.

2023 Medical Insurance Payroll Deductions

		Employee Bi-weekly Rate	City Bi-weekly Rate	Monthly Retiree Rate
City Plan	Single	$0.00	$452.77	$981.00
	Family	$212.31	$693.23	$1,962.00
Simple Wellness	Single	$18.92	$452.77	$1,022.00
	Family	$250.15	$693.23	$2,044.00

Medical Plan Highlights

Administered by UnitedHealthcare

	City Plan with HRA	
	In-Network	**Out-of-Network**
Provider Network Name	Choice Plus	
Wellness Incentives	Wellness Incentive Amount Earned by Employee and Spouse/ Partner placed in a Health Reimbursement Account	
Deductibles		
Individual	$2,000	$4,000
Family	$4,000	$8,000
Out-of-Pocket Maximum		
Individual Out-Of-Pocket Maximum	$4,000	$8,000
Family Out-Of-Pocket Maximum	$8,000	$16,000
Lifetime Maximum	Unlimited	Unlimited
Physician Office Services		
Virtual Visits	$15	N/A
Primary Care Physician (PCP) Office Visits	$30	30% after deductible
Specialist Office Visits	$30 for Tier 1 / $50 all others	30% after deductible
Preventive Care / Colonoscopy / Mammogram	No charge	30% after deductible
Urgent Care and Emergency Room		
Urgent Care Facility	$50	30% after deductible
Emergency Room Facility Services	$300	$300
Diagnostic Services		
Independent Lab / Independent Ray X-Ray	10% after deductible	30% after deductible
MRI, MRA Scans , CT Scans & PET Scans	10% after deductible	30% after deductible
Hospital / Facility Services		
Inpatient Hospital (per admit)	10% after deductible	30% after deductible
Outpatient Surgery Free Standing/Hospital	10% after deductible	30% after deductible
Pharmacy Services		
Tier 1	$30	Network Copay plus difference
Tier 2	$60	Network Copay plus difference
Tier 3	$90	Network Copay plus difference
Tier 4	25%	25% plus difference
Mail-Order Pharmacy 90-Day Supply	2x copay	Not covered

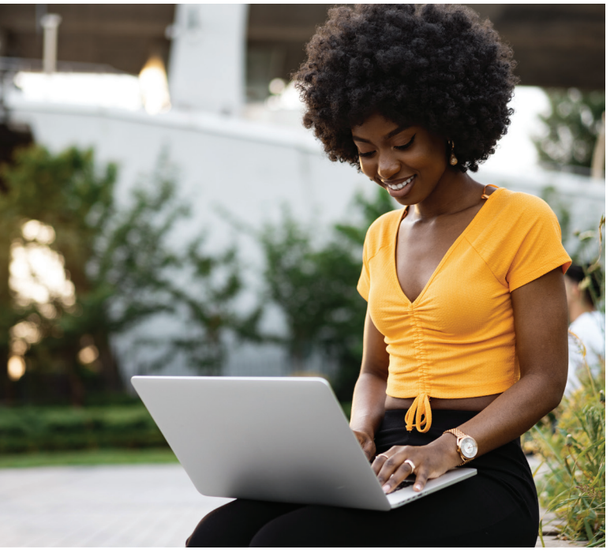
United Healthcare

	Simple Wellness Plan	
	In-Network	**Out-of-Network**
Provider Network Name	Choice Plus	
Wellness Incentives	Wellness Incentive Amount Earned by Employee is available for each covered family member and payable by Dollar First Benefit Allowance.	
Deductibles		
Individual	$2,000	$4,000
Family	$4,000	$8,000
Out-of-Pocket Maximum		
Individual Out-Of-Pocket Maximum	$4,000	$8,000
Family Out-Of-Pocket Maximum	$8,000	$16,000
Lifetime Maximum	Unlimited	Unlimited
Physician Office Services		
Virtual Visits	$15	N/A
Primary Care Physician (PCP) Office Visits	$30	30% after deductible
Specialist Office Visits	$30 for Tier 1 / $50 all others	30% after deductible
Preventive Care / Colonoscopy / Mammogram	No charge	30% after deductible
Urgent Care and Emergency Room		
Urgent Care Facility	$50	30% after deductible
Emergency Room Facility Services	$300 after deductible	$300 after deductible
Diagnostic Services		
Independent Lab / Independent Ray X-Ray	No Charge after deductible	30% after deductible
MRI, MRA Scans , CT Scans & PET Scans	$200 after deductible	30% after deductible
Hospital / Facility Services		
Inpatient Hospital (per admit)	$400 a day up to 5 days after deductible	30% after deductible
Outpatient Surgery Free Standing/Hospital	$100 - Free Standing $250 after deductible - Hospital	30% after deductible
Pharmacy Services		
Tier 1	$30	Network Copay plus difference
Tier 2	$60	Network Copay plus difference
Tier 3	$90	Network Copay plus difference
Tier 4	25%	25% plus difference
Mail-Order Pharmacy 90-Day Supply	2x copay	Not covered

Ways You Can Control Costs

You and your family members can be active in controlling the overall health care cost paid by you and the City. Below are just a few ways in which lower cost effective treatment can be accessed.

- Utilize the UnitedHealthcare Treatment Cost Estimator at www.myuhc.com to compare cost and outcomes among medical providers
- Engage the UnitedHealthcare disease management or case management, if you qualify
- Seek primary care services at the City's Wellness Centers, operated by CareATC
- Use lower cost UnitedHealthcare's Tier 1 medications when available in accordance with physician approval



Choose Where You Seek Medical Services Carefully

City Wellness Center
NO COST

Primary Care Physician Office
$

Specialist Physician Office
Tier 1 **$** / Tier 2 **$$**

Urgent Care
$$$

Hospital Emergency Room
$$$$$

Free Standing Emergency Room
$$$$$

Many times we don't need immediate medical care, and in those instances where you go to get that care can have an impact on costs, both yours and the City health plan! Of course, you should always go to the emergency room for very serious illness or injury. However, for services that are not urgent or of an emergency nature you should try to use the City Wellness Center or another physician. Urgent Care centers are higher priced but often offer services not usually found in a physician's office and see patients without appointments. However, free standing emergency rooms have popped up in many areas, and at casual glance appear no different than an urgent care center. In fact, in advertising they brag about the convenience they offer. However, they are emergency rooms and you will pay the higher emergency room copay, and the City will pay emergency room rates on the services. But, of course, if you need the emergency room then, by all means go, regardless of the cost.

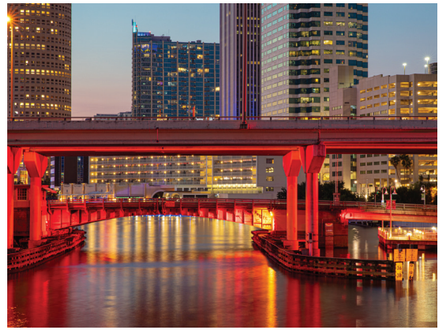
HRA/FSA

Health Reimbursement Account (HRA)

Your Health Reimbursement Account (HRA) is an account funded by the City of Tampa.

- The incentive amount earned through participation in City's wellness initiatives in 2022 is placed in your HRA account for 2023.
- Your HRA will help you pay for covered services. This includes paying for services other than copayments that apply to your deductible, such as inpatient hospitalization, outpatient treatment and diagnostic services.
- Any unused HRA balance reverts to zero at year end.

> Your HRA is funded by the City of Tampa



UHC Health Care Flexible Spending Account (FSA)

For active employees only.

- Employees enrolled will receive a debit card
- Funded by Employee's pre-tax contributions
- May be used to pay for any unreimbursed health care expenses including medical copays and pharmacy copays.
- May also be used for out of pocket expenses on Dental and Vision care.
- Any unused FSA balance does not roll-over from year to year.

How HRA and Health Care FSA Work Together

- HRA funded with wellness incentives amount earned by employee and spouse/partner.
- HRA used to pay for unreimbursed medical expenses that count towards the deductible, while the FSA pays for medical and pharmacy copays.
- FSA can fund additional health care expenses ONLY after the HRA fund is exhausted
- FSA may also be used for out of pocket expenses on Dental and Vision care.
- Any unused balance does not roll-over from year to year.

Flexible Spending Account (FSA)

Administered by UnitedHealthcare

FOR ACTIVE EMPLOYEES ONLY

UnitedHealthcare will continue to be the Flexible Spending Account administrator for 2023. There are two types of Flexible Spending Accounts: Health Care and Dependent Care. Flexible Spending Accounts (FSA) help you save money by providing a way to pay for certain types of health care and dependent care on a pre-tax basis. FSA dependent care covers child care expenses for dependents 13 years or younger, and elder care expenses for adults who are unable to support themselves.

How FSA Works

During Open Enrollment, you decide how much money you want to contribute for the year - up to $2,850 per family for healthcare FSA and up to $5,000 per family for dependent care FSA. You have only one opportunity a year to enroll, unless you experience a qualifying event. The amount you designate for the year is divided in equal installments each pay period and placed in a FSA account.

How the Debit Card Works

The debit card has an automatic payment feature that allows eligible medical and prescription claims, when you are responsible for a portion of the costs, to automatically pay from your FSA account. This will automatically reduce the available funds in your FSA. The FSA debit card cannot be used for dependent care expenses.

Estimate Expenses Carefully

To receive the greatest savings, you must carefully estimate the amount of eligible out-of-pocket expenses you will have for the year. Once you have estimated the total annual amount, that amount is what will be deducted from your gross pay (before taxes) each pay period to be used to fund your Flexible Spending Account. The City of Tampa has 26 pay periods per year. To get a complete listing of what is considered an eligible expense please refer to IRS.gov and refer to publication 502.

Active employees have until March 15th of the following plan year to incur medical expenses and until March 30th to submit claims. If an employee terminates employment before the end of the calendar year and has an account balance, the employee has 90 days from the date of termination to file claims for medical expenses incurred while still an active employee. You may have rights to claim medical expenses on your FSA if you elect COBRA upon terminating employment. If you elect COBRA, contact the UnitedHealthcare onsite representative for more information.

Do Not Over Estimate

Be conservative in your calculations. If you do not incur eligible expenses for the full amount you elected to put in your FSA, the remaining balance in your account will be forfeited according to IRS regulations. Use it or lose it!

City of Tampa Wellness Centers

The City of Tampa Wellness Centers, operated by CareATC, are available to employees, Non-Medicare, retirees and their dependents enrolled in the City's Group Medical Plan. The centers are managed by physicians and staff who provide easy and cost-free access to the highest quality medical services.

CareATC has expanded services to include virtual visits for acute medical needs. This allows our providers to provide medical care while reducing exposure to illness for other patients. Virtual visits are convenient, cost-free, and help reduce exposure to COVID-19.

Come to the Wellness Center for your Primary Healthcare needs including:

- Allergies
- Ear Pain
- Flu
- Asthma
- Congestion
- Diabetes
- Cold & Sinus
- High Cholesterol
- Physicals
- Headache
- Congestion
- Lab Work
- Sore Throat
- High Blood Pressure
- Tobacco Cessation

How to Schedule an Appointment

To schedule your appointment call (800) 993-8244 or visit CareATC's patient portal at https://www.careatc.com.

The first time that you log into the system at the CareATC website, you will be asked to complete the registration process and assign your own unique password. Follow the prompts to schedule your appointment.

Please note: You can also schedule an appointment through the CareATC mobile app. You will use the same username and password that you use for the patient portal.

Meet your Wellness Center Providers

The City of Tampa and CareATC are pleased to announce the addition of Brittany Moore, MD to our Brandon center, joining our other 5 providers. Wellness Center Extended Hours, evening and Saturday are offered at both Himes and Brandon to better serve our City of Tampa families.

Cary Pilet, MSN, ARNP-BC

Brittany Moore, MD

Sergei Popov, DO

Keith Goldstein, MD

Anil Patel, MD

Jamie Marville, MSN, APRN-BC

Brandon Wellness Center

413 W. Robertson St., Suite A
Brandon, FL 33511

Monday - Friday
8:00 am to 5:00 pm

Saturday
8:00 am to 12:00 pm

Himes Wellness Center

4107 N. Himes Ave., Suite 101
Tampa, FL 33607

Monday - Wednesday
7:00 am to 7:00 pm

Thursday
7:00 am to 6:30 pm

Friday
7:00 am to 5:00 pm

Saturday
8:00 am to 12:00 pm

The City of Tampa UnitedHealthcare Onsite Team

Your Health Coach can help you with the following:

- Coach you to reach personal and healthy lifestyle goals
- Assist you to understand your modifiable health risks
- Identify and recommend appropriate wellness programs
- Partner with you in your wellness journey

Stef Olstad, BSW
cotcoach@uhc.com
(813) 535-0482

Your Nurse Liaison can help you with the following:

- Managing chronic health conditions
- Identify medical condition-specific programs
- Help you find a network provider or facility
- Understanding medical terminology/treatment info

Debbie Johns, RN
cotnurse@uhc.com
(813) 482-4856

Your Onsite Representative can help you with the following:

- Understanding your health benefits
- Find doctors and providers in your area
- Answer questions about bills and coverage
- Navigating the UHC digital tools/website

Savio Crasto
cotonsiterep@uhc.com
(813) 274-8279

City of Tampa Florida | United Healthcare

All information shared with the UHC team is strictly confidential and will not be shared with the City of Tampa.

Your dedicated UnitedHealthcare Team is available to employees, retirees, and dependents covered under the City's Group Health Plan.

Real Appeal

Weight Loss Support

Real Appeal®

Have you previously signed up for Real Appeal® but found it just wasn't the right time for you? We get it — life is busy. If you do find yourself ready to give it another go, our coaches will be there to help you stay focused on your health and create new, lasting habits.

Helping You Get (and Stay) on Track

Real Appeal is a program on Rally Coach™ available to you and eligible family members at no additional cost as part of your health plan benefits.

Personalized Guidance
Chat 1:1 with an online coach who is there to guide you and offer the support you need to stay on track.

Online Support — All in One Place
Take control of your goals, track meals and exercise, view your progress, and reach out to your coach for support — all from your own device.

Motivational Resources
Access a digital library of health-focused content to stay informed and inspired. You'll also receive a Success Kit — delivered right to your door.

We're here when you're ready.

Log in and get back on track.

enroll.realappeal.com

Haven't enrolled in Real Appeal?
Visit the URL above to get started.

Get up and move
It's important to have breaks throughout your day.

Check In
Check in often with people at work, even if it's not about work, and know when to log off.

Develop a Routine
Have a dedicated workspace, set daily goals, and schedule time for breaks.

Real Appeal is provided at no additional cost to eligible members as part of their covered health insurance plan. ©2020 Real Appeal, Inc. All rights reserved.

Dental Plan Highlights

Administered by Humana

You have the choice between a DHMO and a PPO plan. The first option is a pre-paid DHMO plan with In-Network benefits only. All benefits are subject to a comprehensive fee schedule that outlines copays and charges for services. For a complete summary of copays by procedure please refer to the Humana Schedule of Benefits. The PPO plan provides coverage for both In-Network and Out-of-Network (non-contracted dentist) coverage. You will maximize your benefits and minimize your out of pocket expenses when you seek care from a contracted Humana PPO dentist.

You must select a Primary Care Dentist for the DHMO Plan

To search for a provider, do the following:

1. Go to www.humana.com
2. Enter Zip Code, select "Look Up" to choose network
3. Select the coverage type, click DHMO Network, and in drop-down box choose HS195 DHMO/Pre-Paid, click Select (for PPO, select Traditional/Preferred).

Plan	DHMO HS195	PPO Plan	
Network Access	In-Network	In-Network	Out-of-Network*
Calendar Year Maximum	N/A	Unlimited	
	Your Responsibility	Your Responsibility	
Deductible			
Individual / Family	N/A	$50 / $150 (waived for Preventive)	
Dental Description			
Routine Office Visits - 9430	$0	$0	20%
Teeth Cleaning - 1110**	$0	$0	20%
Full Mouth/Panoramic X-rays - 0330	$0	$0	20%
Resin based posterior one surface (white filling) -2391	$30	20% after deductible	40% after deductible
Extractions - 7140	$5	20% after deductible	40% after deductible
Endodontics - 3330	$210	20% after deductible	40% after deductible
Periodontal scaling - 4341	$50 per quadrant	50% after deductible	50% after deductible
Full or partial dentures- 5110***	$325 + Lab Cost	50% after deductible	50% after deductible
Crowns - 2752***	$245 + Lab Cost	50% after deductible	50% after deductible
Orthodontia			
Treatment Plan & Records	$250	Children only through age 18 50% up to $2,000 per lifetime	
Child Orthodontia	$1,850		
Adult Orthodontia	$1,850		

* Out-of-Network Benefits are subject to additional billing by provider. Register on Humana.com to find the full benefits schedule and/or certificate of coverage, claim information and ID cards.

** Adult fluoride is not covered. Humana's PPO Plan includes a 3rd oral examination and a 3rd routine cleaning per year.

*** Amount shown is co-payment and does not include Lab costs.

2023 Dental Insurance Payroll Deductions

Dental Coverage (Bi-Weekly Deduction)	DHMO	PPO
Single	$6.29	$14.31
Individual +1	$12.45	$26.77
Family	$22.13	$44.31

Retiree Dental Coverage (Monthly Premium)	DHMO	PPO
Single	$13.62	$31.00
Individual +1	$26.97	$58.00
Family	$47.94	$96.00

Vision Plan Highlights

Administered by Superior Vision

Superior Vision provides affordable quality vision care nationwide. Through Superior's provider network, you can obtain a comprehensive vision examination, as well as eyeglasses (lenses and frames), or contact lenses.

Carefully review the vision care program summary and take advantage of this very important benefit. You can call Superior's Customer Service Center at (844) 549-2603 for any questions about your coverage or contracted providers or you may visit their website at www.superiorvision.com.

If you elect not to enroll in the Superior vision plan but you are enrolled in the group medical plan, you have access to a basic discount vision program through UnitedHealth. You can get one routine eye exam per year at no cost.

Visit www.myuhc.com for more information.

Network Access	In-Network	Out-of-Network
Eye Exam (Ophthalmologist)	Covered in Full	Reimbursed up to $33
Eye Exam (Optometrist)	Covered in Full	Reimbursed up to $28
Frequency	1 per Plan Year	
Contact Lens Fitting (Standard & Specialty)	$30 Copay	Not Covered
Frequency	1 per Plan Year	
Materials		
Lenses (Standard Plastic)		
Single Vision	Covered in Full after $15 Copay	Reimbursed up to $28
Bifocals	Covered in Full after $15 Copay	Reimbursed up to $40
Trifocals	Covered in Full after $15 Copay	Reimbursed up to $53
Standard Progressives*	Covered in Full after $15 Copay	Reimbursed up to $40
Polycarbonate (Up to age 19)	Covered in Full after $15 Copay	Not Covered
Tints	Covered in Full after $15 Copay	Not Covered
Frequency	1 per Plan Year	
Frames		
Frames	$150 Allowance	Up to $70 Reimbursement
Frequency	1 per Plan Year	
Contacts		
Contact Lenses**	$150 Allowance	Reimbursed up to $100
Medically Necessary Contacts	Covered in Full	Reimbursed up to $210
Frequency	1 per Plan Year	

* Contact lenses are in lieu of eyeglass lenses and frames benefit

** If premium progressive lenses are selected, members receive an allowance based on the providers charges for standard progressives

2023 Vision Insurance Payroll Deductions

Active Employee Bi-Weekly Deduction	
Single	$2.27
Individual +1	$4.55
Family	$7.60

Retiree Quarterly Cost	
Single	$14.76
Individual +1	$29.58
Family	$49.41

Enrolling in Your Benefits

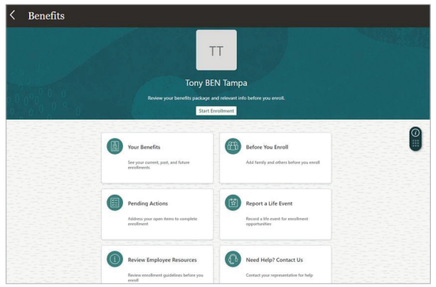
How to log on to Oracle EBS self service to select your benefits:

1. Click the Oracle icon on your computer desktop.
2. Enter your User Name. Type a period between your first and last name. Example: james.smith.
3. Enter your password. Click the button. If you have forgotten your password then click the "forgot password click here to reset" button. If this is your first time logging on to Oracle then contact the T&I help desk at (813) 274-8067.
4. From the Oracle Applications Home Page, click Make Changes to update your benefits for 2023.
5. Click Make Changes to update your benefits for 2023.
6. Click the Confirmation Statement button to print a copy of your enrollment for your records.
7. Click the submit button.
8. Click the Your Benefits tile, choose the drop down next to Today, choose specific date and enter 01/01/2023, click the Print button on right for a PDF summary of your elections.

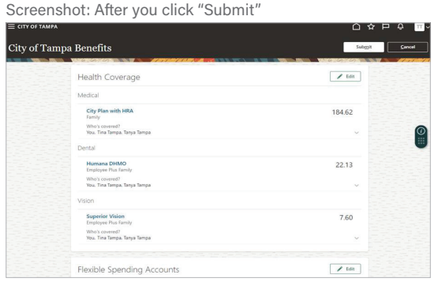
If you need additional assistance with on-line enrollment, visit the City's Intranet and click on Employee Benefits on the City Intranet or tampagov.net/benefits. This will link you to the Human Resources Department Employee Benefits page where all of the Open Enrollment information is posted. Complete Step-by-Step Instructions for Oracle showing how to select your benefits are located there.

Screenshots from the Enrollment

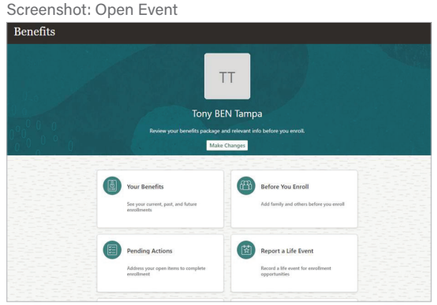
Screenshot: Start Enrollment



Screenshot: After you click "Submit"



Screenshot: Open Event



Employee Assistance Program (EAP)

Administered by Wood & Associates, and UnitedHealthcare Live and Work

Employee Assistance Program

For active employees only.

From time to time many of us will face problems at work or at home that we are not sure how to solve. These can range from employer problems to marital problems or even substance abuse. That's why the City of Tampa is pleased to offer its employees two confidential Employee Assistance Programs. The People First EAP, is administered locally by Wood & Associates. The second program is available if you are covered under the UnitedHealthcare medical plan and is referred to as Live and Work Well.

These programs offer you professional assistance in dealing with almost any life issue. From stress or depression to legal or financial issues, EAP can help!

These services are available to you and your dependents by calling a toll free phone line open 24 hours a day - 7 days a week. All conversations are confidential. These EAP programs differ slightly, however, free telephonic and face-to-face sessions are available. Contact the EAP provider for specific details.

People First EAP Wood & Associates

In Hillsborough: (813) 870-0392
In Pinellas: (727) 576-5164
Out-of-Area: (800) 343-4670
www.woodassociates.net

Optum EAP UnitedHealthcare

(866) 248-4096
Liveandworkwell.com
Access code: Tampa

Wood&Associates
Caring for the people who take care of your company

United Healthcare

> From stress or depression to legal or financial issues, EAP can help!

Types of issues for Which you Can Obtain Support

- **Core Services**
  General counseling for stress, depression, family issues, substance abuse, child care, work life services, educational resources, marriage counseling and elder care resources.
- **Financial Planning**
  Resources for investment plans, estate planning, debt reduction, retirement planning, bankruptcy, tax support, college funding, and budget management.
- **Legal Services**
  Referrals and discounts for services such as creating or modifying a will, consumer issues, criminal matters, traffic citations, living wills, power of attorney, separation and divorce.
- **Mediation Referrals**
  For divorce, child custody, estate settlement, family disputes, real estate matters, financial collections, and contractual disputes.

Basic Term Life Insurance

Administered by Voya

FOR ACTIVE EMPLOYEES ONLY

For Active Employees Only

The City of Tampa provides you with Basic Term Life Insurance at no cost through Voya. The amount of insurance is specified in the applicable union contract or the Personnel Manual for non-union employees. Special benefits for law enforcement officers and firefighters are also included.

The Plan will also match your Basic Life Insurance benefits for Accidental Death and Dismemberment (AD&D). The AD&D benefit will provide your beneficiary with an additional amount equal to the basic term life insurance in force, if death is due to an accident. If the employee is dismembered (such as loss of an eye or limb), benefits will be paid to the employee as a percentage of the basic life amount.

Beneficiary Information - Please make sure that your beneficiary information is up to date in Oracle Self Service.

Supplemental Coverage

In addition to the Basic Term Life coverage provided by the City you can also purchase supplemental life insurance for yourself and your eligible dependents.

Employee - Purchase in increments of $10,000 up to a maximum of $500,000. If you are a newly eligible employee you can purchase up to $150,000 without answering any health questions. If you request an amount above $150,000, or you did not enroll when initially eligible, or you are increasing your insurance during open enrollment, you will be required to answer health questions.

Spouse/Domestic Partner - Purchase in increments of $10,000 up to a maximum of $500,000. If your spouse is newly eligible you can purchase up to $50,000 without answering any health questions. If you request an amount above $50,000, or you did not enroll when initially eligible, or you are increasing your insurance during open enrollment, you will be required to answer health questions.

Children - For dependent children that are at least 14 days old and under the age of 19, or 25 if a full-time student, you can purchase life insurance in the amount of $5,000 or $10,000.

Portability: If you retire, leave the City or take a leave of absence, you may continue your supplemental term life coverage and make premium payments directly to the insurance company.

Visit https://www.tampa.gov/human-resources/info/term-life to download forms.

Long-Term Disability Insurance

Administered by New York Life

FOR ACTIVE EMPLOYEES ONLY

For Active Employees Only

This coverage is provided by New York Life and replaces part of your income if you meet the policy's definition of disabled and are unable to work. All full-time employees automatically receive the City-paid base plan that replaces 30% of income up to a maximum of $10,000 per month. This coverage is effective on the first day of the month following 180 days of continuous employment. You may elect to increase the coverage from the 30% plan to the 50% plan or the 60% plan the first time you enroll as a new employee. Thereafter, you may increase your coverage by only one level during the annual open enrollment period but no more than 60%. You will be required to satisfy an additional pre-existing condition period associated with the increase in coverage. See your certificate booklet for details.

The cost of coverage depends on your age and salary, and it will be automatically reviewed and adjusted on January 1st of each year. Disability benefits will be coordinated with other sources of income such as Social Security, retirement and workers compensation incomes which ultimately reduce your disability benefit. For more information regarding long-term disability benefits or to file a claim, call the benefit's question line at (813) 274-5757.

Retirement Benefits

Deferred Compensation

Deferred Compensation is a program that allows you to contribute part of your salary to a retirement account before taxes are taken out. For 2022 you are able to defer up to $20,500 plus $6,500 catch up subject to IRS revision (ages 50 and up) or 100% of your income, whichever is less.

To calculate your payroll deduction, take your total annual contribution and divide it by 26 payroll periods. For more information on Deferred Compensation, visit the City's Employee Benefits page. The minimum monthly contribution is $20.00 OR $9.23 per pay period.

Employees have the option of enrolling in a pre-tax deferred compensation plan and/or a ROTH after tax plan. Employees can use Nationwide Retirement Solutions or Florida League of Cities as their Deferred Compensation administrator, but may not have deductions go to both providers at the same time. The City makes theses available to employees as a service, but does not contribute to the funding of these plans. As is the case with any investment, careful consideration regarding the costs and benefits of each plan should be evaluated by the employee prior to making a selection.

Nationwide Retirement Services

(813) 462-0434 or (877) 677-3678
www.tampadeferredcomp.com

The Florida Municipal Pension Trust Fund

(813) 340-7545 or (800) 342-8112
www.FLCretirement.com

Elective Benefits

FOR ACTIVE EMPLOYEES ONLY

Trustmark provides the elective benefits that are available to eligible employees by meeting with an Employee Family Protection (EFP) Benefit Counselor. Sign up to enroll by calling (844) 231-1623 or by going online at: www.efpnow.com/cotappointments.

Benefits available through EFP are:

Cancer Guardian - Cancer Guardian will empower you (and your covered family members) to identify your individual genetic risk and arm you with resources that can improve prevention and survival of a cancer diagnosis. Cancer Guardian provides access to the support services, DNA Testing, and technology needed to manage and navigate the confusing cancer landscape more effectively. Cancer Guardian provides day one benefits that can be utilized immediately, as well as valuable features that are made available if a cancer diagnosis occurs in the future.

Short-Term Disability - If you find yourself unable to work due to a non-occupational illness or injury, short term disability can help you protect your paycheck. Please note that there is a pre-existing condition limitation included with this plan. If you have a pre-existing condition and become disabled due to that condition within the first 12 months of coverage, no benefits will be payable.

Accident Insurance - Covers unexpected expenses that can result from all kinds of accidents, even sports related injuries. It pays you a cash benefit to help you offset what your medical plan may not pay (deductibles, copayments etc.)

> Protect your paycheck when the unexpected occurs

Critical Illness with Cancer Insurance - Provides immediate financial relief from the overwhelming expenses of a serious illness such as a heart attack, stroke or cancer. It pays you a lump sum cash benefit which can be used any way that you wish. This policy contains a pre-existing condition limitation.

Universal Life Insurance - This life policy offers the flexibility of whole life insurance and offers a built in Long-Term Care Accelerated benefit. This policy contains a pre-existing condition limitation.

Legal Services* - Offers a large network of providers for many legal services. It also includes identity theft restoration, free simple tax return preparation and a free simple will. Legal services are provided at a discounted fee for your entire family.

If you have any questions or want to enroll in any of these elective benefits, please contact EFP.

* Provided by Legal Club of America

Contact Information

Benefit	Administrator	Phone	Website / Email / Name
Benefits Questions	City of Tampa Benefits & Wellness	(813) 274-5757	Benefits@tampagov.net
Dental Insurance Group: #773466	Humana	(800) 233-4013	www.humanadental.com
Elective Benefits	Employee Family Protection	(844) 231-1623	www.efpnow.com/cotappointments
Employee Assistance Programs (EAP)	Wood & Associates	(800) 343-4670	woodassociates.net
Employee Assistance Programs (EAP)	UnitedHealthcare	(866) 248-4096	Liveandworkwell.com Access code: Tampa
Flexible Spending Accounts	UnitedHealthcare	(813) 274-8279	COTonsiteRep@uhc.com
Life Insurance	ReliaStar/Voya	(877) 886-5050	www.voya.com
Long-Term Disability	New York Life	(800) 362-4462	Disability Specialist
Medical Insurance Group: #730334	UnitedHealthcare	(813) 274-8279 (833) 760-7892	Savio Crasto COTonsiteRep@uhc.com www.myuhc.com
Nurse Liaison	UnitedHealthcare	(813) 482-4856	Debbie Johns, RN COTnurse@uhc.com
Onsite Health Coach	UnitedHealthcare	(813) 535-0482	Stef Olstad COTcoach@uhc.com
Retirement Benefits/ Deferred Compensation	Nationwide	(813) 462-0434 or (877) 677-3678	Sharyn Garner garnes3@nationwide.com
Retirement Benefits/ Deferred Compensation	Florida League of Cities	(813) 340-7545 (800) 342-8112	Rodney Walton rwalton@flcities.com
Wellness Centers	CareATC	(800) 993-8244	www.careatc.com

Notes

Gallagher

Insurance | Risk Management | Consulting

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

More detailed benefits information is available at:

www.tampagov.net/benefits