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City of Tampa, FL

# Benefits Guide



More detailed benefits  
information is available at:

[www.tampagov.net/benefits](http://www.tampagov.net/benefits)

*From the Office of the Mayor*  
**Jane Castor, Mayor**



**To All Our City of Tampa  
Employees, Retirees and Your Families,**

This year's budget theme, "Community Values" reflects the shared beliefs of our residents in building a Tampa of tomorrow that is prosperous, sustainable, and affordable. When we continue to work together and stand together our community values flourish with a high quality of life, safe neighborhoods and a solid foundation built on resilient infrastructure. The City of Tampa is flourishing 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. I want to personally thank you for providing the services that our residents rely on every day.

Your health and the health and well-being of your family are very important. Each year, our Human Resources Team works to ensure that our benefits offered continue to meet your varied needs while effectively managing the costs.

Our successful partnership with United Healthcare, the Wellness Centers operated by Care ATC, and all of you have 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. In fiscal year 2024, we opened a third location at the Hanna City Center, to serve 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 2025 Benefits Guide provides a benefits summary; full details can be found on your My Benefits website at [tampagov.net/benefits](https://tampagov.net/benefits). I encourage you to review this information carefully as you make your 2025 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,

A handwritten signature of Jane Castor in white ink.

Jane Castor  
Mayor





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# 2025 Benefits Open Enrollment

Your annual benefits enrollment offers you the chance to review your current coverages, make new elections, and add or delete any dependents for the plan year beginning January 1, 2025.

Benefits Specialist from Employee Family Protection (EFP) will be on site at various locations November 1st through November 15th to meet one on one. Benefits Specialists can also assist with your enrollment during this time by calling the EFP Call Center at [844-231-1623](tel:844-231-1623).

- The deadline for you to complete activities for HRA Incentives for 2025 is **November 30th**.
- **Flexible Spending Accounts enrollment is required every year during open enrollment.**
- 2025 Enrollment will be accomplished using Oracle Cloud.
- Health premiums for 2025 will increase by 7% for employees and the City.
- Dental PPO premiums will increase by 4%. DHMO and Vision premiums will remain the same in 2025.

Although you are encouraged to review your benefits every year during annual enrollment, there is no action required for you to remain enrolled in your current elections for health, dental, vision, and elective benefits (i.e., Trustmark, Legal Club) for the 2025 plan year.

		Biweekly Employee	Biweekly City	Monthly Retiree Rate
City Plan	Single	\$0.00	\$523.96	\$1,135.25
	Family	\$238.37	\$801.18	\$2,252.36
Simple Wellness	Single	\$21.25	\$523.96	\$1,181.29
	Family	\$280.86	\$801.18	\$2,344.42

November 1st -  
November 15th, 2024

## Reminder

**Enrollment in 457 Deferred Compensation is not an open enrollment event. You can enroll/review/update your 457 deferrals anytime during the calendar year. Please keep in mind any change you make is effective for the pay period that you make the election.**



# 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](http://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 co-payments and deductibles, how to file claims, pre-authorization 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](http://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](tel:8132745757) or [Benefits@tampagov.net](mailto: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 deductions are being made and for the benefits you elected.

Any corrections must be made by January 17, 2025.

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 [www.Tampagov.net/Benefits](http://www.Tampagov.net/Benefits).

# Medical Insurance

Administered by UnitedHealthcare



## Administered by UnitedHealthcare

All eligible City employees and their dependents qualify to enroll. For 2025, employees will continue to have a choice of the two current medical plans, which will be unchanged for 2025. 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](http://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](http://www.tampagov.net/benefits).

## 2025 Bi-Weekly Medical Insurance Payroll Deductions

		Biweekly Employee	Biweekly City	Monthly Retiree Rate
City Plan	Single	\$0.00	\$523.96	\$1,133.25
	Family	\$238.37	\$801.18	\$2,252.36
Simple Wellness	Single	\$21.25	\$523.96	\$1,181.29
	Family	\$280.86	\$801.18	\$2,344.42



# 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
Retail/Mail-Order Pharmacy 90-Day Supply	2x copay	Not covered

	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
Retail/Mail-Order Pharmacy 90-Day Supply	2x copay	Not covered



# HRA

## 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 2024 is placed in your HRA account for 2025.
- 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.

## HRA and Dollar First Funds

HRA and Dollar First funds are automatically applied to medical claims sent to UHC by your provider(s). Claims are paid in the order in which they are received.

HRA and Dollar First funds cannot be "saved" by the member for a specific use. Example: if you're planning a procedure in 2025, you cannot save up your incentive dollars to be applied towards that specific treatment.

## City Plan with HRA

Wellness Incentives can be earned by both a covered employee and spouse or domestic partner and are placed in the HRA, which can be used to cover out-of-pocket medical 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.

## Simple Wellness

Wellness Incentives can be earned by the employee only and are available for use by each covered family member. For example, if an employee earns \$500, each enrolled family member will have \$500 available. 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 out-of-pocket expenses such as physician visits, hospital services, lab tests and x-rays. This allowance cannot be used to pay your deductible.

Your HRA is  
funded by the  
City of Tampa

# Wellness Incentives

Administered by Rally



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

Incentive	Reward
Rally Health Survey	\$100
Annual Preventive Care, Cancer Screening or Prenatal Exam	\$200
Biometric Screening (On-site, MD Form)	\$200
Maternity Support Program	\$200
Tobacco Free Attestation	\$200
Real Appeal	\$200
Engage with Health Coach for three sessions	\$200
Attest to completing Annual Dental Exam	\$100
Complete or attest to completing Annual Vision Exam	\$100
Virtual Visit through UnitedHealthcare	\$100
Complete Three Rally Missions	\$100
Attend a Wellness Onsite Class or Webinar (Repeatable Quarterly)	\$100
Receive or Attest to receiving your Flu Shot	\$50
Receive or Attest to receiving your COVID-19 Booster	\$50

Below is the incentive structure for the Simple Wellness Plan. Incentives can be earned through various activities as listed in the incentive activities and rewards chart. Depending on how much wellness incentive you earn, that will determine your First Dollar Benefit amount. In order to receive

any First Dollar Benefit, you must earn at least \$250 in incentives. For example, if you earn \$600 of in wellness incentives, you will be placed into the \$500 Simple Wellness Plan. If you earn \$50 in wellness incentives, you will not have any incentive and will be placed in the \$0 Simple Wellness Plan.

**\$0 - \$249 = \$0 incentive Simple Wellness Plan**

**\$250 - \$499 = \$250 incentive Simple Wellness Plan**

**\$500 - \$749 = \$500 incentive Simple Wellness Plan**

**\$750 - \$999 = \$750 incentive Simple Wellness Plan**

**\$1,000 or more = \$1,000 incentive Simple Wellness Plan**

# 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](http://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](http://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)	\$30 Copay	Not Covered
Contact Lens Fitting (Specialty)	\$30 Copay then covered up to \$50	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	

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

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

## 2025 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



# 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](http://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](http://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.

## 2025 Dental Insurance Payroll Deductions

Dental Coverage (Bi-Weekly Deduction)	DHMO	PPO
Single	\$6.29	\$14.88
Individual +1	\$12.45	\$27.84
Family	\$22.13	\$46.08

Retiree Dental Coverage (Monthly Premium)	DHMO	PPO
Single	\$13.62	\$32.24
Individual +1	\$26.97	\$60.32
Family	\$47.94	\$99.84

# 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](mailto:cotcoach@uhc.com)  
[\(813\) 535-0482](tel:(813)535-0482)

Scan this QR code to schedule an appointment



[bit.ly/UHC-Appointment](https://bit.ly/UHC-Appointment)



### 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](mailto:cotnurse@uhc.com)  
[\(813\) 482-4856](tel:(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](mailto:cotonsiterep@uhc.com)  
[\(813\) 274-8279](tel:(813)274-8279)



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.

# 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](tel:8009938244) or visit CareATC's patient portal at [www.careatc.com](http://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

Wellness Center Extended Hours, evening and Saturday are offered at both Himes and Brandon to better serve our City of Tampa families.

## Meet our team of providers who are ready to assist you!



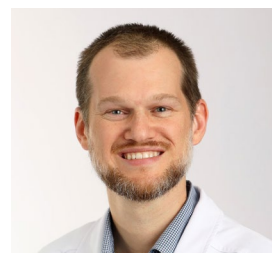
Cary Pilet, MSN, ARNP-BC



Brittany Moore, MD



Sergei Popov, DO



Jibril Skaden, MD



Anil Patel, MD



Jamie Marville, MSN, APRN-BC



Sanaz Rykwald, MD

## 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

## Hanna Wellness Center

2515 East Hanna Ave  
Tampa, FL 33511

**Monday – Friday**  
8:00 am to 5:00 pm



# 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](http://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



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.

# Real Appeal

## Weight Loss Support



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](https://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.

# Enrolling in Your Benefits

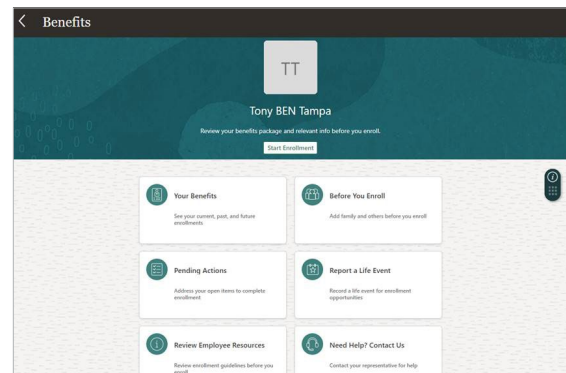
## How to log on to Oracle to select your benefits:

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](tel:813-274-8067).
4. From the Oracle Applications Home Page, click Make Changes to update your benefits for 2025.
5. Click Make Changes to update your benefits for 2025.
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 01/01/2025, click the Print button on right for a PDF summary of your elections.

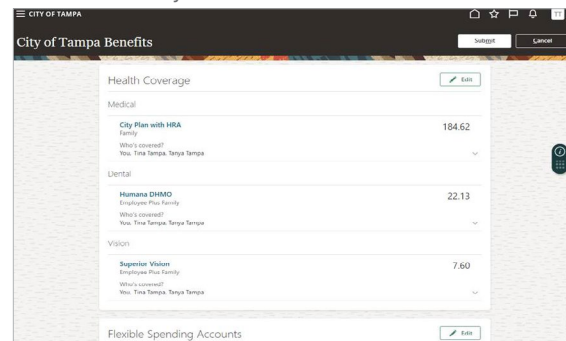
If you need additional assistance with on-line enrollment, visit the City's Intranet and click on Employee Benefits on the City Intranet or [tampagov.net/benefits](http://tampagov.net/benefits). This will take you to the Human Resources Employee Benefits web page where all Open Enrollment information is posted including step-by-step Oracle Procedures for Benefits Enrollment.

## Screenshots from the Enrollment

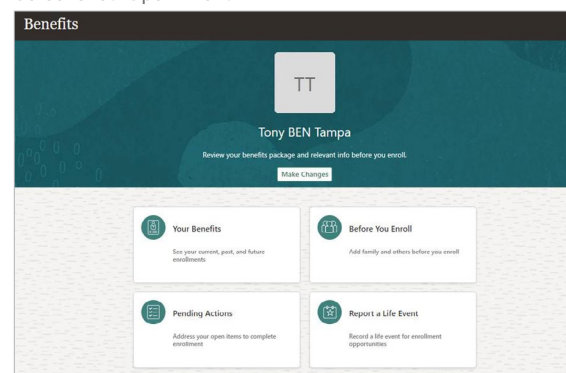
Screenshot: Start Enrollment



Screenshot: After you click “Submit”



Screenshot: Open Event





# Flexible Spending Account (FSA)



Administered by UnitedHealthcare  
FOR ACTIVE EMPLOYEES ONLY

UnitedHealthcare will continue to be the Flexible Spending Account administrator for 2025. 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 under age 13 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 \$3,200 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](https://www.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!



# Employee Assistance Program (EAP)

Administered by Wood & Associates, and UnitedHealthcare Live and Work  
FOR ACTIVE EMPLOYEES ONLY

## Employee Assistance Program

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](tel:(813)870-0392)  
In Pinellas: [\(727\) 576-5164](tel:(727)576-5164)  
Out-of-Area: [\(800\) 343-4670](tel:(800)343-4670)  
[www.woodassociates.net](http://www.woodassociates.net)

## Optum EAP UnitedHealthcare

[\(866\) 248-4096](tel:(866)248-4096)  
[Liveandworkwell.com](http://Liveandworkwell.com)  
Access code: Tampa



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.

# Elective Benefits

FOR ACTIVE EMPLOYEES ONLY

Elective benefits are available to eligible employees by meeting with an Employee Family Protection (EFP) Benefit Counselor.

Sign up to enroll by calling [\(844\) 231-1623](tel:8442311623) or by going online at: [www.efpnow.com/cotappointments](http://www.efpnow.com/cotappointments).

## Benefits available through EFP are:

### Critical Illness with Cancer Insurance (Critical Health Events) -

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.

**Short-Term Disability (Paycheck Protect)** - 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

**Cancer Guardian(Genomic Life)** - 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.

**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



# Basic Term Life Insurance

Administered by The Standard

FOR ACTIVE EMPLOYEES ONLY



The City of Tampa provides you with Basic Term Life Insurance at no cost through The Standard. 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 \$200,000 without answering any health questions. If you request an amount above \$200,000, 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 up to age 25, 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 [www.tampa.gov/human-resources/info/term-life](http://www.tampa.gov/human-resources/info/term-life) to download forms.

# Long-Term Disability Insurance

Administered by New York Life

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](tel:8132745757).



## 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 2024, you are able to defer up to \$23,000 plus \$7,500 catch up subject to IRS revision (ages 50 and up) or 100% of your income, whichever is less. **The deferral limits are subject to change annually.**

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.



# Deferred Compensation

Administered by Florida Municipal Pension Trust Fund



**Rodney Walton**

Account Executive

[rwalton@flcities.com](mailto:rwalton@flcities.com)

(813) 340-7545

Serving Tampa employees since 2015



**Jeremy Button**

Senior Analyst

[jbutton@flcities.com](mailto:jbutton@flcities.com)

(850) 701-3625

Serving Tampa employees since 2011

## Why Participate In The 457(b) Deferred Compensation Plan?

It's automatic and easy. You choose pre-tax or after-tax (Roth) contributions. Individuals can no longer count on the federal government and their employers to provide a secure retirement for them. Investing a little money each month now can grow into a large amount of money when you retire. With pre-tax money invested, participants can enjoy the effects of compound growth without the worry of paying taxes until after they begin to withdraw funds. With Roth after-tax money invested, participants pay taxes upfront then withdraw funds later without paying additional taxes.

## Who Are The FLC And The FMPTF?

The Florida League of Cities (FLC) was created in 1922 to meet and serve the needs of Florida's municipalities. Administered by the FLC, the Florida Municipal Pension Trust Fund (FMPTF) was established in 1983 for the purpose of collectively managing employee retirement programs of participating Florida governments.

The FMPTF is a nonprofit, member-owned trust providing professional and cost-effective investment and administrative service. This structure means we not only have lower expenses, but also are able to look out for our participants' best interests.

## Low Expenses And Fees, Clearly Disclosed

The FMPTF charges participants a 0.20% annual administrative fee. Participants also pay investment expenses to the mutual fund companies in which they invest. Participants pay an average of 0.22% in expenses. See our full brochure or visit [FLCretirement.com](http://FLCretirement.com) for other fees that may apply.

## Contact

Participating in your FMPTF 457(b) Deferred Compensation retirement plan is easier than you might think!

Contact Jeremy Button or Rodney Walton at [888.945.7401](tel:888.945.7401) or [retirement@flcities.com](mailto:retirement@flcities.com) if you are interested in receiving more information or visit our website at [flc Retirement.com](http://flc Retirement.com). Start contributions through your Oracle employee portal, then sign up for an online account at [bit.ly/tampa457](http://bit.ly/tampa457).

# Deferred Compensation

Administered by Nationwide



## Plan Now For A Comfortable Retirement

You might be thinking that you have a lot of time before you need to think about retirement. You're right. But you may need to put that time to work.

Here's why:

- Your pension might not cover all your living expenses in retirement
- You want to save more so you can enjoy your time in retirement
- The more time you have, the easier it is to fill a potential income gap

The sooner you start, the easier it can be.

If you wait, it could take much more per pay period to achieve the same goal.

## It's time to get started!

### Deferred Compensation Makes it Easy

Through your employers 457(b) deferred compensation plan, you:

- Contribute to your account each pay period
- Invest that money so it can potentially grow into a lot more
- Use tools to monitor your account and make adjustments as needed

This material is not a recommendation to buy or sell a financial product or to adopt an investment strategy. Investors should discuss their specific situation with their financial professional.

## Your Deferred Compensation Team



Seth D. Freeman, MBA

[\(813\) 696-7194](tel:(813)696-7194)

[frees13@nationwide.com](mailto:frees13@nationwide.com)

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To Enroll or Schedule An Appointment visit:

[www.tampadeferredcomp.com/rsc-web-preauth](http://www.tampadeferredcomp.com/rsc-web-preauth)



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Information provided by Retirement Specialists is for educational purposes only and not intended as investment advice. Nationwide Retirement Specialists and plan representatives are Registered Representatives of Nationwide Investment Services Corporation, member FINRA, Columbus, Ohio.

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# Contact Information

Benefit	Administrator	Phone	Website / Email / Name
<b>Benefits</b>	City of Tampa Benefits & Wellness	(813) 274-5757	Benefits@tampagov.net
<b>Dental Insurance</b> Group: #773466	Humana	(800) 233-4013	www.humana.com
<b>Elective Benefits</b>	Employee Family Protection	(844) 231-1623	www.efpnow.com/cotappointments
<b>Employee Assistance Programs (EAP)</b>	UnitedHealthcare	(866) 248-4096	Liveandworkwell.com Access code: Tampa
<b>Employee Assistance Programs (EAP)</b>	Wood & Associates	(800) 343-4670	woodassociates.net
<b>Flexible Spending Accounts</b>	UnitedHealthcare	(813) 274-8279	COTonsiteRep@uhc.com
<b>Life Insurance</b>	The Standard	(800)-628-8600	www.standard.com
<b>Long-Term Disability</b>	New York Life	(800) 362-4462	benefits@tampagov.net
<b>Medical Insurance</b> Group: #730334	UnitedHealthcare	(813) 274-8279 (833) 760-7892	Savio Crasto COTonsiteRep@uhc.com www.myuhc.com
<b>Nurse Liaison</b>	UnitedHealthcare	(813) 482-4856	Debbie Johns, RN COTnurse@uhc.com
<b>Onsite Health Coach</b>	UnitedHealthcare	(813) 535-0482	Stef Olstad COTcoach@uhc.com
<b>Rally Support</b>	Rally Health	877-818-5826	www.rallyhealth.com
<b>Retirement Benefits/ Deferred Compensation</b>	Florida League of Cities	(813) 340-7545 (800) 342-8112	Rodney Walton rwalton@flcities.com
<b>Retirement Benefits/ Deferred Compensation</b>	Nationwide	(813) 696-71944 or (877) 677-3678	Seth D. Freeman, MBA frees13@nationwide.com
<b>Vision Benefits</b>	Superior Vision Group #DM1301190001	(844) 549-2603	www.superiorvision.com
<b>Wellness Centers</b>	CareATC	(800) 993-8244	www.careatc.com

# January 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1 New Year's Day Holiday	2	3	4 Pay Period End
5	6	7	8	9	10 Pay Day	11
12	13	14	15	16	17	18 Pay Period End
19	20 Martin Luther King, Jr. Day Holiday	21	22	23	24 Pay Day	25
26	27	28	29	30	31	

Notes: \_\_\_\_\_

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# February 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 Pay Period End
2	3	4	5	6	7 Pay Day	8
9	10	11	12	13	14	15 Pay Period End
16	17	18	19	20	21 Pay Day	22
23	24	25	26	27	28	

Notes: \_\_\_\_\_

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# March 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 Pay Period End
2	3	4	5	6	7 Pay Day	8
9	10	11	12	13	14	15 Pay Period End
16	17	18	19	20	21 Pay Day	22
23	24	25	26	27	28	29 Pay Period End
30	31					

Notes: \_\_\_\_\_

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# April 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4 Pay Day	5
6	7	8	9	10	11	12 Pay Period End
13	14	15	16	17	18 Pay Day Spring Day Holiday	19
20	21	22	23	24	25	26 Pay Period End
27	28	29	30			

Notes: \_\_\_\_\_

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# May 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1	2 Pay Day	3
4	5	6	7	8	9	10 Pay Period End
11	12	13	14	15	16 Pay Day	17
18	19	20	21	22	23	24 Pay Period End
25	26 Memorial Day Holiday	27	28	29	30 Pay Day	31

Notes: \_\_\_\_\_

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# June 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5	6	7 Pay Period End
8	9	10	11	12	13 Pay Day	14
15	16	17	18	19 Juneteenth Holiday	20	21 Pay Period End
22	23	24	25	26	27 Pay Day	28
29	30					

Notes: \_\_\_\_\_

\_\_\_\_\_

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# July 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4 Independence Day Holiday	5 Pay Period End
6	7	8	8	10	11 Pay Day	12
13	14	15	16	17	18	19 Pay Period End
20	21	22	23	24	25 Pay Day	26
27	28	29	30	31		

Notes: \_\_\_\_\_

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# August 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2 Pay Period End
3	4	5	6	7	8 Pay Day	9
10	11	12	13	14	15	16 Pay Period End
17	18	19	20	21	22 Pay Day	23
24	25	26	27	28	29	30 Pay Period End
31						

Notes: \_\_\_\_\_

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# September 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1 Labor Day Holiday	2	3	4	5 Pay Day	6
7	8	9	10	11	12	13 Pay Period End
14	15	16	17	18	19 Pay Day	20
21	22	23	24	25	26	27 Pay Period End
28	29	30				

Notes: \_\_\_\_\_

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# October 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2	3 Pay Day	4
5	6	7	8	9	10	11 Pay Period End
12	13	14	15	16	17 Pay Day	18
19	20	21	22	23	24	25 Pay Period End
26	27	28	29	30	31 Pay Day	

Notes: \_\_\_\_\_

\_\_\_\_\_

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# November 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8 Pay Period End
9	10	11 Veterans Day Holiday	12	13	14 Pay Day	15
16	17	18	19	20	21	22 Pay Period End
23	24	25	26	27 Thanksgiving Day Holiday	28 Thanksgiving Day Holiday Pay Day	29
30						

Notes: \_\_\_\_\_

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\_\_\_\_\_

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# December 2025

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6 Pay Period End
7	8	9	10	11	12 Pay Day	13
14	15	16	17	18	19	20 Pay Period End
21	22	23	24 Christmas Holiday	25 Christmas Holiday	26 Pay Day	27
28	29	30	31			

Notes: \_\_\_\_\_

\_\_\_\_\_

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\_\_\_\_\_

# 2025 Yearly Calendar

January						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

February						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	

March						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

April						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30			

May						
S	M	T	W	T	F	S
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

June						
S	M	T	W	T	F	S
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30					

July						
S	M	T	W	T	F	S
		1	2	3	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22	23	24	25	26
27	28	29	30	31		

August						
S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

September						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30				

October						
S	M	T	W	T	F	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

November						
S	M	T	W	T	F	S
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30						

December						
S	M	T	W	T	F	S
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

**Notes:** \_\_\_\_\_

This image shows a single sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

**Notes:** \_\_\_\_\_

## 2025 Benefits Guide





**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.

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More detailed benefits  
information is available at:  
[www.tampagov.net/benefits](http://www.tampagov.net/benefits)