



2018

DIVE
INTO BENEFITS



PORT
CANAVERAL



BENEFIT PLANS TO FIT YOUR BUDGET AND LIFE.

Carefully Designed with You in Mind

We're committed to making sure you get the benefits package that's right for both you and your family. Our package combines the peace of mind that comes with excellent medical care.

Annual Enrollment is your chance to ensure that your benefits package is right for you. Medical coverage, dental and vision care, and disability and life insurance options are built around you and created to keep you in great shape, physically and financially.

Please take the time to read through this booklet and understand all the options available to you. As a whole, we think we've created a benefit package that gives you outstanding support, whether you're at work, at home or even on vacation.

What's Here:

Enrollment and Eligibility	page 3
Medical Insurance	page 4
Dental Insurance	page 6
Vision Insurance	page 6
Your cost for Coverage	page 7
Flexible Spending Accounts	page 8
Life and AD&D Insurance	page 9
Disability Insurance	page 10
Resources and Assistance	page 11

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. 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.

ENROLLMENT AND ELIGIBILITY

Know when you can change your coverage



Nancy just got hired!

As a new hire, Nancy has **30 days** to choose her coverage in effect from the first of the month following her hire date until **December 31, 2018**.



Juan and his wife just had a baby!

Having a baby is a **qualifying life event**, so Juan must contact HR within **30 days** of birth to add his baby to coverage



During Annual Enrollment

Each Annual Enrollment, **all eligible employees** may make new coverage selections in effect **January 1 through December 31**.

Other qualifying events include marriage or divorce, adopting a child, custody status change of a child, a change in Medicare or Medicaid eligibility, or a change in your or your spouse's work affecting benefits eligibility.

Know who you can cover on your plans

	Spouse	Children	
Medical	✓	✓	through the end of the month in which they reach age 26.
Dental & Vision	✓	✓	through the end of the calendar year in which they reach age 25.
Life Insurance	✓	✓	through the end of the month in which they reach age 19 if unmarried or 25 if a full-time student.

Disabled dependents: children who became disabled before age 26 and rely on you for support are also eligible for health coverage. Please contact Human Resources if this applies to you.

Extended medical coverage: children ages 26-30 may be eligible for extended medical coverage; please contact Human Resources for details.



Check out our Health and Wellness Activities on page 5 including a **brand new program: PeerFit!**

Termination of Employment

Should your employment with the Port terminate, your coverage will end on the last day of the month when your employment ends. Following your termination, you will receive a letter providing you with information on how to sign up for COBRA benefits as well as instructions to review options available to you on the Marketplace.

MEDICAL INSURANCE

Be an educated health consumer

Both of our medical plans cover in-network preventive care 100%. Beyond that, your responsibility depends on the plan you choose, the services you need, and where you receive your care.

	IN-NETWORK PLAN	HIGH PLAN
Network Coverage	Coverage is available through the Cigna OAPIN network only.	Coverage is available both in- and out-of-network, though your costs will be significantly lower if you use a Cigna OAP network provider.
In-Network Coverage		
Deductible DED	\$400 per person; \$800 family maximum	\$400 per person; \$800 family maximum
Coinsurance (your share)	20% after DED	10% after DED
Out-of-Pocket Maximum	\$4,500 per person; \$9,000 family max	\$3,000 per person; \$6,000 family max
Preventive Care	100% Covered	100% Covered
Primary Doctor Visit	\$20	\$20
Specialist Doctor Visit	\$40	\$40
Independent Lab & X-Ray	100% Covered	100% Covered
Imaging: MRI / CT / PET	Office: DED then 20% Outpatient Facility: \$100	Office: DED then 10% Outpatient Facility: \$150
Urgent Care Center	\$30	\$50
Emergency Room	\$200	\$200
Inpatient Hospitalization	\$200 per day (first 5 days per cal. year)	\$250 per admission
Outpatient Surgery	\$250 per admission	\$250 per admission
Out-of-Network Coverage (plus balance billing)		
Deductible DED	Not covered except in a true emergency	\$1,500 / \$3,000
Coinsurance (your share)	Not covered except in a true emergency	20% after DED
Out-of-Pocket Maximum	Not covered except in a true emergency	\$5,000 / \$10,000

Pharmacy Coverage

	Retail (up to 30 days)	Mail Order (90 days)	Retail (up to 30 days)	Mail Order (90 days)
Generic	\$10	\$20	\$10	\$20
Preferred brand name	\$30	\$80	\$30	\$80
Non-preferred brand name	\$60	\$170	\$60	\$170

CIGNA

GROUP: 610014

WEBSITE: www.cigna.com

PHONE: 1-866-494-2111

Smart choices save money

Health care can be expensive, but you have the **power** to lessen the impact you feel on your wallet. With some simple steps, you can make smart health care choices that can not only save you money on care today, but can also help keep your cost for coverage down year over year

- **Use Urgent Care or Convenience Clinics instead of the Emergency Room.** Save the Emergency Room for serious life-threatening conditions or injuries. Urgent Care and Convenience Clinics (usually located inside a drugstore) are a cost-effective option to get you seen and on your way quickly.
- **Consider generic medications when appropriate.** Prescription drug costs are a big part of the insurance cost increase we're all hearing about. Generic medications work the same as brand names for a fraction of the cost.
- **Shop around for imaging.** When it comes to an MRI or CT scan, smaller buildings generally mean smaller bills. Make sure your doctor gives you a generic (not facility-specific) prescription for these scans.
- **Use in-network labs.** If you need labwork, use Quest or LabCorp for lower costs.

Helpful Insurance Terms

Copay – a flat fee you pay whenever you use certain medical services, like a doctor visit.

Deductible – the dollar amount you pay before your medical insurance begins paying deductible-eligible claims.

Coinsurance – the percentage of covered medical expenses you continue to pay after you've met your deductible and before you reach your out of pocket maximum.

Out of pocket maximum – the most you will pay during the **calendar year** for covered in-network expenses. This includes copays, deductibles, coinsurance, and prescription drugs.

In-Network - providers and facilities that contract with the insurance company. When you remain in the network, your cost for care is lower due to negotiated costs.

Balance billing – the amount you are billed to make up the difference between what your out-of-network provider charges and what insurance reimburses. **This amount is in addition to, and does not count toward your out-of-pocket maximum.**



We're excited to help you get ship shape through a variety of activities and programs designed to improve your overall health and wellbeing.

NEW Peerfit program

Peerfit is a digital platform that gives you access to fitness classes at the best local studios - a comprehensive studio offering that lets you find something that works for you, no matter your fitness level.

We pay for **eight** Peerfit credits each month for you to use throughout the studio network. Sign up anytime at peerfit.com/employer/canaval-port-authority and start working out!

Additional programs and challenges:

Get Water Logged Hydration Challenge

Challenge yourself to drink enough water each and every day. You're going to love how refreshed and energized you feel!

Loosen your moorings and get your sea legs

Enter a heart-healthy walk or run to get your blood flowing and your heart beating. Start slow and work your way up; you'll be surprised what you can accomplish!

Check your Gauges

Participate in the annual Biometric and Health Assessment events to know your numbers.

Inspect your Hull

The time to find and fix health issues is before they become issues. Get preventive check-ups each year (they're covered 100% under insurance!) to stay in top working order.

DENTAL & VISION INSURANCE

<i>Dental Insurance</i>	BASIC PLAN	ENHANCED PLAN
Annual Maximum Benefit	\$1,000 per person	\$1,500 per person
IN- AND OUT-OF NETWORK COVERAGE		
Deductible DED	\$50 per person, \$150 family maximum	\$50 per person, \$150 family maximum
Type 1: Preventive Care	100% Covered (no deductible)	100% Covered (no deductible)
Type 2: Basic Services	DED then 30%	DED
Type 3: Major Services	DED then 60%	DED then 40%
Orthodontic Care	Not Covered	50% (\$1,000 lifetime maximum)

You may use any dental provider for either plan. However, you will receive better benefits and pay less for care if you use providers in the Principal network. Locate a participating dentist in your area by visiting www.principal.com/dentist and choosing your state. Your network for both plans is the Dental Preferred Provider Organization (DPPO). **If you choose an out-of-network dentist, balance billing may apply. See page 5 for definitions.**

<i>Vision Insurance</i>	IN-NETWORK	OUT-OF-NETWORK
Vision Exam	\$10 Copay	Up to \$30 reimbursement
Materials Copay	\$15 (lenses and/or frames)	Not Applicable
Frames	\$130 retail allowance	Up to \$65 reimbursement
Lenses (Single/Bifocal/Trifocal)	Covered after copay	Up to: \$25 / \$40 / \$60 reimbursement
CONTACT LENSES		
Elective (in lieu of glasses)	\$130 Allowance	Up to \$104 reimbursement
Medically Necessary	\$0 Copay; paid in full	Up to \$200 reimbursement

All services are available once every 12 months except frames, which are available once every 24 months.

DENTAL: PRINCIPAL

GROUP: 1058961

WEBSITE: www.principal.com/dentist

PHONE: 1-800-832-4450

VISION: HUMANA

GROUP: 749033

WEBSITE: www.humanavisioncare.com

PHONE: 1-866-537-0229

YOUR COST FOR COVERAGE

Canaveral Port Authority contributes a significant portion of the premiums for medical, dental and vision insurance.

Medical Insurance		Monthly Premium	CPA Bi-Weekly Cost	Employee Bi-Weekly Cost	CPA %
OAPIN Low	Employee Only	\$821.15	\$378.99	\$0.00	100%
	Employee + 1	\$1,724.45	\$756.89	\$39.01	95%
	Family	\$2,545.49	\$1,105.78	\$69.11	94%
OAP High	Employee Only	\$925.67	\$389.53	\$37.70	91%
	Employee + 1	\$1,943.92	\$791.64	\$105.55	88%
	Family	\$2,869.59	\$1,155.63	\$168.79	87%
Medical Opt-Out Credit		If you waive medical insurance with Canaveral Port Authority, you will receive a \$75.00 monthly credit in your paycheck.			

Dental Insurance		Monthly Premium	CPA Bi-Weekly Cost	Employee Bi-Weekly Cost	CPA %
Low	Employee Only	\$19.89	\$9.18	\$0.00	100%
	Employee + 1	\$39.64	\$8.78	\$9.51	48%
	Family	\$64.27	\$8.90	\$20.76	30%
High	Employee Only	\$29.56	\$10.78	\$2.87	79%
	Employee + 1	\$59.70	\$13.23	\$14.33	48%
	Family	\$98.92	\$13.70	\$31.96	30%

Vision Insurance		Monthly Premium	CPA Bi-Weekly Cost	Employee Bi-Weekly Cost	CPA %
Vision	Employee Only	\$5.00	\$2.31	\$0.00	100%
	Employee + Spouse	\$9.99	\$2.36	\$2.25	51%
	Employee + Child(ren)	\$9.49	\$2.81	\$1.57	64%
	Family	\$14.92	\$3.34	\$3.54	49%

FLEXIBLE SPENDING ACCOUNTS (FSAs)

Tax-free funds for life's expenses

Pay for qualifying health care and dependent care expenses with tax-free money using a Flexible Spending Account (FSA). You may enroll in one or both accounts depending on your needs.

When you choose to enroll in an FSA, you choose the dollar amount that you want to contribute based on your estimated expenses for the upcoming plan year. Your contributions will be deducted in equal amounts from each paycheck.

You will receive a TASC debit card to pay for your eligible expenses. A Smartphone app for Apple and Android devices is available as well to help you manage your expenses.

Health Care FSA

Pay for qualifying medical, pharmacy, dental, and vision expenses using pre-tax funds with a Health Care FSA.

Contribution Maximum	\$2,650 (\$101.92 per paycheck)
Time period for claims	January through December
Time period to submit claims	through March 31, 2019

Dependent Care FSA

Pay for qualifying dependent care on behalf of an eligible individual with pre-tax funds. Eligible individuals are typically defined as a dependent child under the age of 13 or a spouse who is physically or mentally incapable of self-care

Contribution Maximum	\$5,000 (\$192.31 per paycheck) \$2,500 if married filing separately
Time period for claims	January through December

Good to know:

- To be reimbursable, eligible expenses must be necessary for you and your spouse (if applicable) to work, attend school, or look for work.
- Only the amount you've contributed year to date is available at any one time.

TASC

WEBSITE: www.TASOnline.com

PHONE: 1-800-422-4661

LIFE INSURANCE AND AD&D

Basic Life and AD&D

Canaveral Port Authority provides you with Basic Life and Accidental Death & Dismemberment (AD&D) insurance equal to your annual earnings (maximum **\$250,000**) at no cost to you.

Voluntary Life Insurance

You also have the opportunity to purchase additional, voluntary life insurance for you, your spouse and your eligible dependent child(ren). In order to cover your spouse and/or children, you must purchase additional coverage on yourself.

	Employee Coverage	Spouse Coverage	Child
Coverage Increments	\$10,000	\$5,000	Flat \$10,000 policy covers all eligible dependent children
Maximum Coverage	\$300,000 (to 5 times your income)	\$150,000 (to 50% of employee amount)	
Medical Question Limit ⓘ	\$150,000	\$30,000	
Annual Enrollment Increase	2 increments to \$150,000 total coverage	2 increments \$30,000 total coverage	

Coverage reduces by 35% at age 65; an additional 15% at age 70; additional 15% at age 75. Benefits terminate at retirement



As a **newly eligible employee**, you may elect up to the medical question limit with no medical questions required. Outside of the Annual Enrollment Increase opportunity, any requests to increase coverage or enroll at a later date will be subject to medical questions.

Bi-Weekly Cost Estimation

Find your age **as of January 1, 2018** on the table below and enter the corresponding rate into the formula. Child coverage is \$2.00 per month (\$0.92 bi-weekly) for all covered children.

Age	0-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
Rate Factor	\$0.0277	\$0.0323	\$0.0462	\$0.0646	\$0.0969	\$0.1477	\$0.2354	\$0.3138	\$0.5308	\$0.9415	\$1.8831

Employee Coverage	
$\left(\frac{\$ \text{ _____ ,000}}{\text{Your coverage election}} \div 1,000 \right) = \text{ _____ } \times \frac{\text{ _____ }}{\text{Rate Factor}} = \frac{\$ \text{ _____ }}{\text{Your estimated bi-weekly cost}}$	

Spouse Coverage (cost is based on employee age)	
$\left(\frac{\$ \text{ _____ ,000}}{\text{Your coverage election}} \div 1,000 \right) = \text{ _____ } \times \frac{\text{ _____ }}{\text{Rate Factor}} = \frac{\$ \text{ _____ }}{\text{Your estimated bi-weekly cost}}$	

Actual deductions may vary due to rounding

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WEBSITE: www.lfg.com

PHONE: 1-800-423-2765

DISABILITY INSURANCE

Canaveral Port Authority provides both Short-Term and Long-Term Disability insurance at no cost to you.

Short-Term Disability Insurance

Short-Term Disability Insurance (STD) provides immediate and short-term financial protection due to an illness or injury.

When benefits begin	After 14 days of inability to work
How much it pays	60% of your income to \$1,000 per week
How long benefits last	Up to 11 weeks if you are unable to work

Long-Term Disability Insurance

Long-Term Disability Insurance (LTD) can provide you and your family with continuing income protection if you remain unable to work once Short Term Disability ends.

When benefits begin	After 90 days of inability to work
How much it pays	60% of your income to \$6,000 per month
How long benefits last	To age 65 if you are unable to perform the duties of your occupation. Benefits expire at age 65 or your Social Security Normal Retirement Age (SSNRA)

This policy does have a pre-existing condition limitation, which means that you may not be eligible for benefits if you have received treatment for a condition within 3 months prior to your effective date under this policy until you have been covered under the policy for 12 months.

*There are additional features that may be available to you under your disability plan. If you receive disability payments, ask your claim specialist about **Family Care expense and partial disability benefits.***

Did you know?

Just over 1 in 4 of today's 20-year olds will become disabled before they retire.

Source: U.S. Social Security Administration,
Fact Sheet February 7, 2013

LINCOLN FINANCIAL GROUP

WEBSITE: www.lfg.com

PHONE: 1-800-423-2765

RESOURCES FOR ASSISTANCE

Whether you have a claim issue, are dealing with things like grief or stress or need help finding resources for an aging parent, Canaveral Port Authority provides you with resources to get the help you need.

BENEFITS AND CLAIMS ADVOCACY SERVICE

If you are enrolled in the benefit plans through Canaveral Port Authority, Donna can help you with things like:

- Claims you believe haven't been properly paid
- Further clarification on insurance matters or questions about your benefits
- Questions regarding a bill sent by a doctor, dentist, lab or hospital
- Solving a benefit-related problem

Donna is a confidential and discreet resource to help you get the most out of your benefit plan.

GALLAGHER: DONNA RUBOLINO

EMAIL: bac.canaveralportauthority@ajg.com

PHONE: 1-800-394-6111

EMPLOYEE ASSISTANCE PROGRAM (EAP)

As part of your life and disability insurance, Lincoln Financial offers EmployeeConnect services 24 hours a day, seven days a week, 365 days a year. Assistance is available for you or an immediate household member and can include up to **six** in-person sessions for short-term problem resolution.

If you need to continue services after your in-person sessions are exhausted, you may use your Cigna health plan. Network providers are available under "Mental Health" at www.mycigna.com.

EmployeeConnect offers assistance with:

- Parenting and childcare
- Eldercare
- Relationships
- Work and career
- Financial
- Legal issues
- Telephone access to legal counsel

Additionally, you receive a 25% discount on in-person consultations with network lawyers

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WEBSITE: www.guidanceresources.com
Web ID: Lincoln

PHONE: 1-855-327-4463



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