

Table of Contents

Eli\$ibility 3rd Enrollment



Important Information



Prescription Dru\$s

Prescription drug coverage provides a benefit that is important to your overall health, whether you need a prescription for a short-term health issue like bronchiti

Emergency Room

Emergency rooms are designed to treat serious, life-threatening incidents, like a head injury, heart attack, severe burn, choking, breathing problems, deep wound, injury to neck or spine, to name a few examples. If you visit the emergency room when you are not having an emergency, you'll have a 15' T57A0717' 6T4A2



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Free In-Network*
Preventive Care

The plan pays 100 percent of covered preventive services (no deductible), including preventive drugs, so you pay nothing.

100% of your pre-tax contributions

100% of your pre-tax contributions

Unused money rolls over

Out-of-Pocket Maximum

Once your eligible expenses reach the out-of-pocket maximum, the plan pays 100 percent of eligible expenses for the year.

You can use your HSA to help pay your deductible (coinsurance and other qualifying expenses)

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You can save your HSA dollars for the future

Deductible

You pay 100 percent of eligible expenses until you meet the deductible.

Coinurance

After you satisfy the in-network deductible, the plan pays 80 percent and you pay 20 percent in-network.

After
qualifying
expenses

Use to pay qualified expenses, including those not covered by medical insurance like Gasik.

Balance
rolls over
each year

The HSA balance rolls over each year, accruing interest tax-free, like a retirement account for health expenses.

After age 65

After age 65, use funds penalty-free for other expenses (you'll pay tax for non-health care use).



" dependent care flexible spending accounts ! " C SAs# enable you to set aside some of your pay, on a pre-tax basis, into an account to pay for eligible dependent care expenses. By setting aside money pre-tax, which you would normally be spending post-tax, you save between 6 percent and 16 percent on your everyday expenses.

The dependent care FSA covers child care expense while you are at work for children under age 13 or other dependents who are incapable of self-care.

Make contributions) You set aside pre-tax money through payroll deductions up to IRS limits. For a dependent care FSA, you must contribute no more than \$5,000. Please note, if you are married and file a separate income tax return, the maximum you can contribute is \$2,500. Dependent care FSA funds are available after they've been deducted from your paycheck.

Use your funds) This plan allows you to pay for eligible out-of-pocket dependent care expenses with pre-tax dollars. Eligible expenses may include daycare centers, in-home child care, and before or after school care for your dependent children under age 13. Other individuals may qualify if they are considered your tax dependent and are incapable of self-care.

Don't lose your funds) The money you set aside must be used during the plan year. It will not roll over into your account. Any money left in the account will be forfeited. You have until March 15 to turn in receipts for reimbursement.

Dental

:ife Insurance

4f you have loved ones who depend on your income for support, having life and accidental death and



Disability Insurance

Disability plans, offered through Lincoln Financial Group, are intended to replace a portion of your income if an illness or injury leaves you unable to work. Disability benefits are subject to applicable taxes and are offset by any other income or disability benefits you receive (or are eligible to receive), such as Social Security and workers' compensation.

Long-Term Disability

Long-Term Disability coverage pays you a certain percentage of your income if you can't work because an injury or illness prevents you from performing any of your job functions over a long period of time. It's important to know that benefits are reduced by income from other benefits you might receive while disabled, like workers' compensation and Social Security.

Monthly benefit: Plan pays 60-70% of covered monthly earnings

Maximum monthly benefit: 1,000 (max)

Benefits begin: After 90 days of disability

Maximum Payment Period: Social Security & Normal Retirement Age (changes based on disability date)

The age at which the disability begins may affect the duration of the benefits.

Additional Benefits

Accident Insurance

Accident coverage is designed to help meet the out-of-pocket expenses and extra bills that can follow an accidental injury. Indemnity lump sum benefits through Lincoln Financial Group are paid directly to you based on the amount of coverage listed in the schedule of benefits.

Critical Illness

Critical Illness insurance, available through Lincoln Financial Group, is designed to help you offset the financial effects of a catastrophic illness with a lump sum benefit if you or a covered dependent are diagnosed with a covered critical illness.

Hospital Indemnity

Hospital indemnity coverage, available through Lincoln Financial Group, pays a benefit when you are admitted to the hospital for a covered stay. This coverage can complement your health insurance to help you pay for the costs associated with a hospital stay. It can also provide funds which can be used to help pay the out-of-pocket expenses your medical plan may not cover, such as coinsurance, copays and deductibles.





Focus on Wellbeing? Tim's Story

CCPS Employee Wellness Center
Charlotte Technical Center Campus
18150 Murdock Circle, Building 1
Port Charlotte, Florida 34684
Phone: (813) 941-1111



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Cost of Coverage < Per Pay

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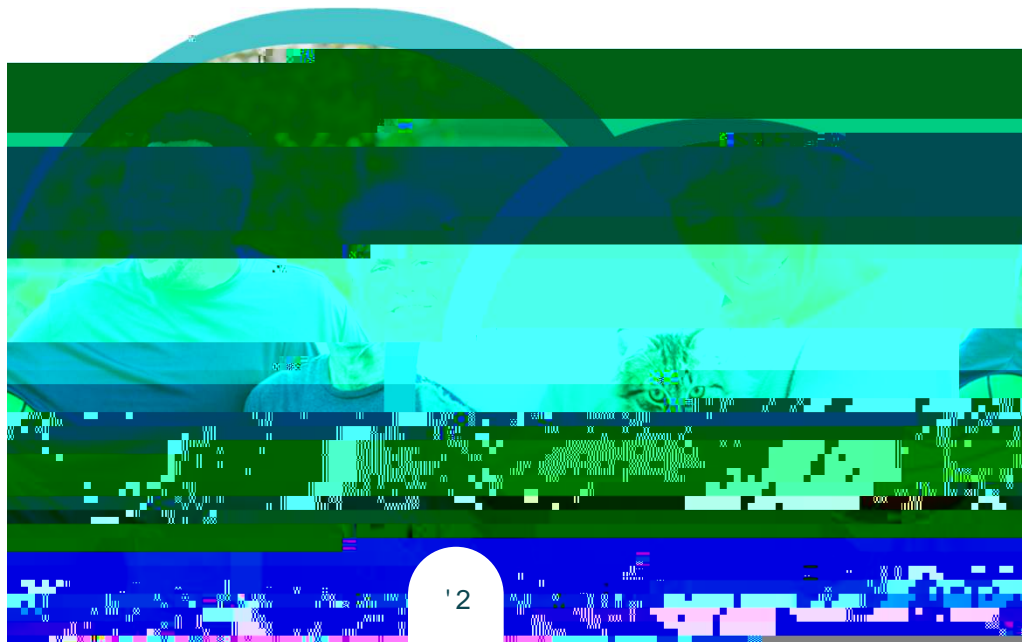
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Cost of Coverage A Monthly

| Lincoln Critical Illness - Monthly Rates | | | | | |
|--|----------|-------------|----------|-------------|----------|
| Employee Rates | | | | | |
| Employee Age Range | \$10,000 | | \$20,000 | | \$30,000 |
| | Tobacco | Non Tobacco | Tobacco | Non Tobacco | Tobacco |
| | | | | | |

Important Contacts

Insurance and Termination/5esi\$nation

Insurance and Termination/5esi\$nation of Employment Continued

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The criteria for continuing coverage after retirement is the employee's age at the retirement date.

If the employee is under ; (, they may have the option to pay for their medical insurance until age ; (. A certified letter will be sent to the employee informing them of their options. If continuing, premium payments will be sent to the CCPS main office. For those electing this option, you will receive notification in the mail that your CCPS insurance will be terminating a month prior to turning ; (.

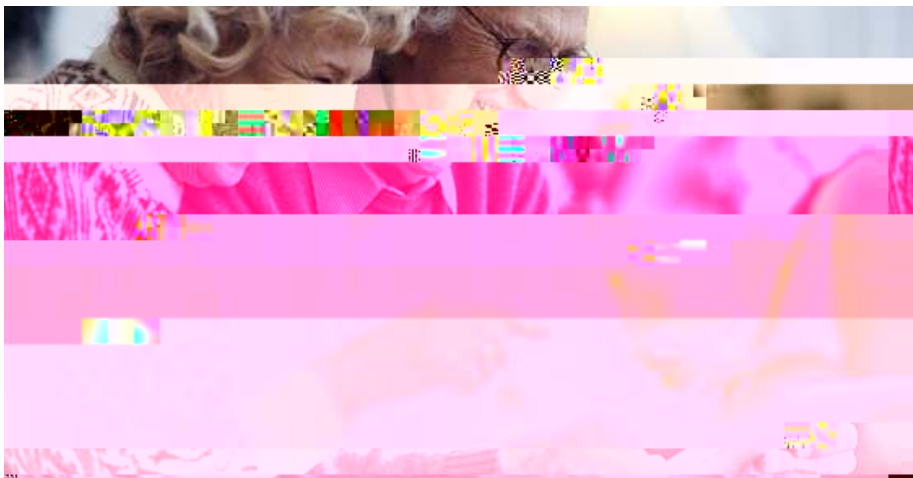
If the employee retires at age ; (, all insurances are automatically terminated.

If the employee has covered their spouse or dependents who are under ; (on their policies, the spouse or dependents may continue coverage under a C7 . 0A policy directly to the insurance vendors. A premium statement will be sent upon notification to the insurance vendors. Spouses and dependents can not continue coverage with the CCPS plan if the retiree is terminated.

Group Term Life Insurance and Life Insurance are automatically cancelled. Retirees do have the option to continue Life Insurance on a direct pay basis. The request for information must be made within *6 days of the termination date. For those electing to continue coverage until age ; (, you will receive notification in the mail that your CCPS insurance will be terminating.

All retirees who continue to carry insurance through CCPS will also participate in the 7pen , nrollment period.

Retirees at age ; (and older may elect the Florida State Retiree Benefits Consortium ! S0 . C#., which provides Medicare-eligible employees and their dependents with access to Medicare medical, dental, and vision benefits. For more information, please call S0 . C at ' -> * * - ; > ; -6=> * or visit their website at: www.myfsrbc.bswift.com

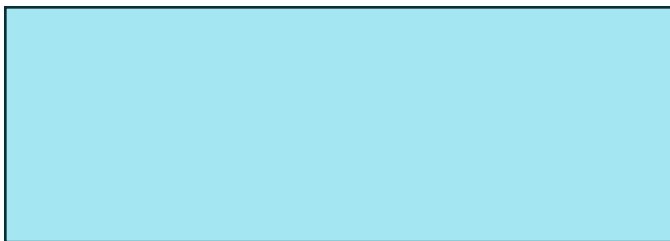


: e\$al Notices

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Contact the person listed below for further information. You will get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Charlotte County Public Schools changes. You also may request a copy of this notice at any time.

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



: e\$al Notices

Additional Notices

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Human Resources at (800) 424-6267, select 2.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

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

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

If you or your dependents are not currently

enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial (800) 22-VETS or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call (800) 368-5868. See [SA 1000](#).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 2014. Contact your State for more information on eligibility.

: e\$al Notices

ALABAMA – Medicaid

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

ALASKA – Medicaid

The AK Health Insurance Premium Payment Program | Website: <http://myaknipo.com/> | Phone: 1-866-251-4861

ARIZONA – Medicaid

Website: <http://www.azmedicaid.gov/> | Phone: 1-800-352-5437

ARKANSAS – Medicaid

Website: <http://www.arkmedicaid.gov/> | Phone: 1-800-368-6868

CALIFORNIA – Medicaid

Website: <http://www.cdm.ca.gov/> | Phone: 1-800-955-2839

CALIFORNIA – Medi-Cal

Website: <http://www.cdph.ca.gov/Programs/OPA/Pages/NR140001.aspx> | Phone: 1-800-955-2839

CALIFORNIA – State Incentive Pay Plan

Website: <http://www.cdph.ca.gov/Programs/OPA/Pages/NR140001.aspx> | Phone: 1-800-955-2839

CALIFORNIA – State Incentive Pay Plan

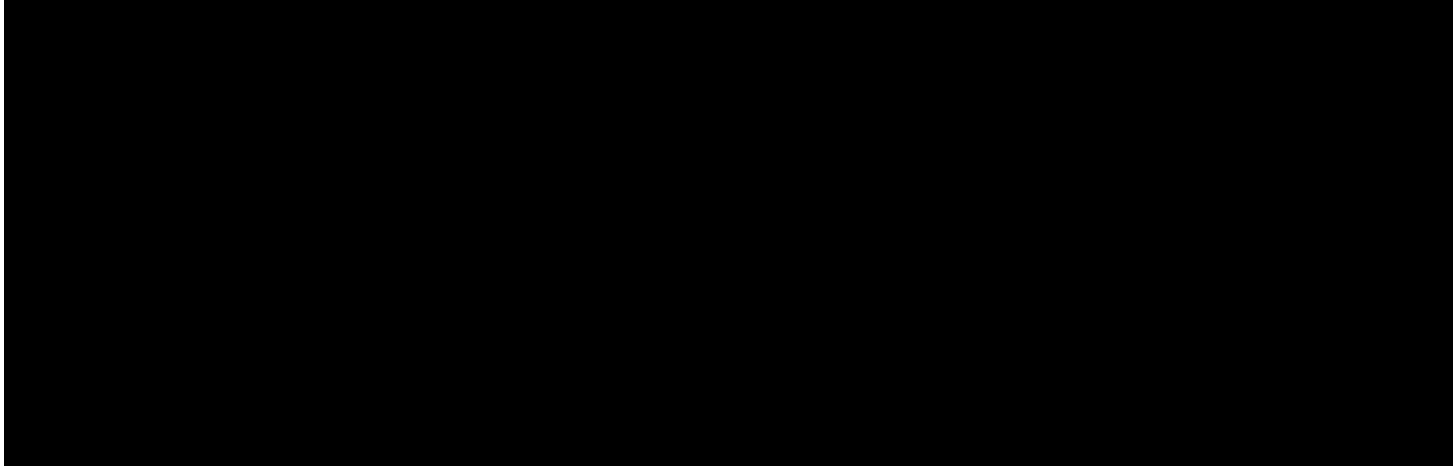
Website: <http://www.cdph.ca.gov/Programs/OPA/Pages/NR140001.aspx> | Phone: 1-800-955-2839

FLORIDA – Medicaid

Website: <http://www.floridamedicaid.com/> | Phone: 1-877-352-5242

GEORGIA – Medicaid

Website: <http://www.gahealthcare.com/> | Phone: 1-800-368-6868



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KENTUCKY – Medicaid

