



**November 28, 2018, 12:00 PM  
Via Conference Call**

Conference Dial: 1-844-815-8411

Conference Code: 268-750#

## **Compensation Committee Agenda**

- I. **Welcome and Introductions**..... Karla Leavelle, Chair
  
- II. **Action/Discussion Items**
  - 1. Approval of Minutes – October 31, 2018 Meeting ..... Page 2
  - 2. Annual Performance Evaluation Stipend ..... Page 3
  - 3. Employee Health Benefits and Stipend ..... Page 4
  
- III. **Other Administrative Matters**  
*(Items of urgency not meeting the seven-day guideline for review)*
  
- IV. **Public Comments**
  
- V. **Committee Members Comments**
  
- VI. **Adjournment**

Executive Committee—December 5, 2018  
Compensation Committee – December 5, 2018 (Following Exec.)  
Board of Directors – December 12, 2018



**CareerSource Pinellas  
Compensation Committee Meeting Minutes**

**Date:** October 31, 2018 at 11:00 a.m.  
**Location:** 13805 58<sup>th</sup> Street North, Clearwater, FL, 33760

**Call to Order**

Chairman Karla Leavelle called the meeting to order at 11:00 a.m. There was a quorum present with the following Compensation Committee members participating.

**Committee Members in attendance :** Jack Geller, Karla Leavelle, Michael Gliner

**Committee Members Absent:** Candida Duff

**Board Counsel—**Charles Harris

**Staff Present:** Luna Clarke, Steven Blakey.

**Action Items**

**Action Item 1 – Approval of Minutes**

The minutes October 23, 2018 Compensation Committee meeting was presented for approval.

Motion:	Jack Geller
Second:	Michael Gliner

***The minutes were approved as presented. The motion carried unanimously.***

**Action Item 2 –Employment Contract- Jennifer Brackney**

At the last meeting, the committee discussed the contents of a 1-year employment contract with Jennifer Brackney, as the new CEO of CareerSource Pinellas.

The committee voted on the following three recommendations:

1. Compensate Jennifer Brackney a salary of \$175,000 for a one-year contract, termination for cause only.
2. Grant six (6) weeks of severance pay in the instance of job loss for reasons, other than cause.
3. Offer Jennifer Brackney a “sign-on” bonus of \$12,000 to be paid as a lump sum.

Board Counsel formulated further details within the written contract, as was discussed at the meeting.

The terms of agreement provide for 45 days notification to the employee, on whether or not the contract will be renewed by the employer. A copy of the contract was included in the packet.

Motion:	Jack Geller
Second:	Michael Gliner

***The Compensation Committee recommended approval of the one-year CEO employment contract for Jennifer Brackney. The motion carried unanimously.***

**Other Administrative Matters**

None

**Public Comments**

None

**Adjournment**

The meeting was adjourned at 11:07 a.m.



## **Action Item 2**

### **Annual Performance Evaluation Stipend**

#### **Background**

An annual performance evaluation is completed for each staff on a calendar year basis and is based on the employee's performance during the entire year. The evaluation procedure in place establishes a cost of living adjustment as the basis for any salary increase or one time performance stipend that may be awarded as a result of the performance evaluation.

The Board has established in the past that staff may be provided a cost of living adjustment after taking into consideration the economic conditions in the area and the overall organization budget. The Consumer Price Index (CPI) has been the tool used by the Board for determining these economic conditions.

Below is the CPI information from the Bureau of Labor Statistics website for the Tampa Bay area through the second half of 2017:

"The Consumer Price Index for All Urban Consumers (CPI-U) in the Tampa-St. Petersburg-Clearwater area rose 2.2 percent from the second half of 2016 to the second half of 2017, the U.S. Bureau of Labor Statistics reported today. Regional Commissioner Janet S. Rankin noted that the all items less food and energy index was up 2.0 percent compared to its second half 2016 level as price increases were noted for several categories, most notably shelter. Food prices increased 2.4 percent over the year and energy prices advanced 5.1 percent."

For the past three years, after reviewing the CPI and the organization budget, management has recommended, and the Board has approved, a performance stipend payable in one lump sum in lieu of base salary increases.

#### **Recommendation**

Management recommends that in lieu of base salary increases, staff be provided a performance stipend, payable in one lump sum following the completion of all annual performance evaluations around mid-December. The range for the one-time stipend would be from 0% to 5% of the employee's base salary determined by the individual's overall rating on his/her annual performance evaluation.



## **Discussion Item 3 Employee Health Benefits and Stipend**

### **Background**

In 2013, the Board of Directors approved for WorkNet Pinellas to (1) create a cafeteria style plan that offers full time employees the flexibility to select the benefits that best meet their needs and (2) provide a 28% benefit stipend for each employee to use to select from the various benefit options offered in the plan, including health insurance. It is the employee's choice whether to select a benefit or not and, if a benefit is selected, the level of coverage desired, including family coverage. If the cost of benefits selected exceeds the 28% stipend, the remaining premium cost is deducted from the employee's paycheck. In accordance with IRS guidelines, WorkNet Pinellas must include the entire 28% benefit stipend as wages on the employee's W-2.

In addition to the increasing cost of health insurance coverage which impacts affordability under the ACA, providing a benefit stipend which must be included in the gross wages figure and not separately identified on the W-2 does not give WorkNet the ability to prove that it pays the cost of health insurance as is required under the ACA. Because of these two factors, WorkNet is now facing the possibility of significant fines as we cannot document and report that we offered health insurance coverage that meets the IRS definition of affordability.

On Dec. 16, 2015 the IRS issued Notice 2015-87, which provides lengthy and complex guidance on how various provisions of the Affordable Care Act (ACA) apply to employer-provided health coverage. The Notice provides new guidance on the "employer mandate" rules (aka employer shared responsibility or "play-or-pay") and on employer flex credits.

Included within this IRS notice was the clarification that employer flex credits (such as our benefit stipend) to a cafeteria plan that may be used either for health coverage, for other types of benefits (such as life insurance or dental care) or may be cashed out do NOT count toward the employee's share of the premium for employer-provided coverage, thus they do NOT reduce the dollar amount of the required contribution.

As a result of this IRS notice, we have determined that our current benefit stipend arrangement does not meet the affordability requirement under Section 4980(b) of the Affordable Care Act thus creating potential exposure to fines/penalties from the IRS.

IRS Notice 2015-87 also notes that since regulatory guidance has been less than clear on the above types of payments, transition relief will apply for plan years 2015 and 2016 for flex credit arrangements that were adopted no later than December 16, 2015. This transition relief states that all flex credits for plan years 2015 and 2016 will count toward reducing the employee's required contribution, even if they may be used for non-health benefits or taken as cash.

Staff met with the benefits consultant, Arthur Gallagher & Company, several times to discuss the benefit stipend and process, how the benefit stipend (employer flex credits) is impacted by the ACA, and potential options to bring the organization into compliance with the ACA.

An action was presented to the Compensation Committee on June 1, 2016 recommending that effective July 1, 2016, WorkNet Pinellas should begin directly paying for the lowest cost minimal coverage health insurance (currently at \$5,175/year) for all full time eligible employees and reduce the 28% benefit stipend by the cost of that health insurance coverage. If an employee waives this offer of health insurance coverage, they will not be compensated for the cost of the coverage. It would also be necessary to conduct an open enrollment in June as a result of this qualified change.

The Compensation Committee recommended and approved the following motion. *“The compensation committee recommends to continue communicating with subject matter experts to prepare and alleviate any potential financial ramifications presented under the current IRS reporting regulations, prepare a one page explanation with matrix for the board, send a notice to all eligible staff notifying them of this situation and requiring them to advise us if they are receiving a health insurance premium tax credit/subsidy, creation of an Affordable Care Act Policy and to revisit this issue prior to benefit open enrollment in late fall 2016.”* (See attachments)

## **Recommendation:**

Based on review by counsel, the current 28% of compensation benefit stipend fits within the IRS guidance regarding ACA’s applicable “affordability” limits on employee payments for healthcare, if it is divided into two parts, as follows:

### Part 1 – Cost of Basic Health Coverage for Employee

Part 1 would be the EXACT COST, for a single employee, of the basic (bronze level) coverage that CareerSource offers its employees. This basic coverage must meet all the ACA requirements applicable to CareerSource, including its being “minimum essential coverage” and its having “minimum value.” Employees would be offered Part 1 on an all or nothing basis. Those who elected the coverage would get the coverage, and those who waived it would get the dollar amount that the coverage would have cost, but ONLY if they demonstrated proof that they had actual alternative coverage.

### Part 2 – Balance of 28% of Compensation Amount

Part 2 for a participant would be 28% of that participant’s compensation minus the amount of Part 1. The dollar amount resulting from this formula would need to be computed for each participant. The participant can use the Part 2 amount for anything other than Basic Health Coverage – dental, vision, the upgrade cost for the Platinum Health coverage, coverage for the participant’s spouse and/or children, a health FSA, whatever the cafeteria plan offers. Since Part 1 fully covers the cost of the Basic coverage, which is the only coverage to which the affordability rules apply, there should be no concern about fitting Part 2 to the affordability rules.

All the above must operate under CareerSource’s Section 125 cafeteria plan. The operation of these choices must be clearly set forth in CareerSource’s cafeteria plan documents. Also, if there is a “wrap” plan for your health plans, it must be clearly set forth in those documents. It

seems likely that amendments may be needed to both documents to make these choices clear.

The 125 cafeteria plan discrimination tests will have to be done and passed in order to get the full tax benefit from the above arrangement. An issue to be addressed, if it is needed, would be the question of whether 125 discrimination testing can be done based on an equal percentage of compensation rather than being limited to an equal dollar amount for each individual. The consequence of failing the 125 discrimination tests would be taxation of some or all benefits provided to certain highly paid employees. We will work with Gallagher to help apply the tests.



**Issuance Date:** May 2016  
**Effective Date:** Immediately upon issuance  
**To:** All CareerSource staff  
**Subject:** Affordable Care Act

**PURPOSE:**

The purpose of this policy is to establish CareerSource Pinellas and CareerSource Tampa Bay's procedures on managing the employer mandate under the Affordable Care Act (ACA).

Note, even though all CareerSource Pinellas and CareerSource Tampa Bay staff are employed by WorkNet Pinellas, throughout this policy those employees shall be referred to as staff of CareerSource.

**BACKGROUND:**

Under the Affordable Care Act (ACA) employers must offer minimum essential health insurance coverage that is affordable and provides minimum value to 95% of their full-time employees or the employer is subject to significant fines from the IRS. These fines are levied by the IRS if a single employee receives a premium tax credit or subsidy for their health insurance they purchased on the open marketplace. This is known as the employer mandate and it applies to employers with 50 or more full-time employees. Currently WorkNet Pinellas, the employer of record for all regular CareerSource Pinellas and CareerSource Tampa Bay staff, has more than 240 full-time regular employees so this organization is subject to this employer mandate.

On July 24, 2015, CareerSource employees were provided the USDOL model employee notice on the Affordable Care Act. Included in that notice was the following information:

- "If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan."
- The coverage offered by WorkNet Pinellas "meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages."

For 2015 and 2016, WorkNet Pinellas' lowest-cost health insurance plan, called the Bronze plan, was one of the options offered to every full time regular (not temporary) employee. This Bronze plan meets all of the ACA requirements. Specifically,

- The Cigna Bronze health insurance plan, as well as the other Cigna health insurance plans offered by WorkNet Pinellas, meets the minimum essential coverage requirements;
- The Cigna Bronze health insurance plan, as well as the other Cigna health insurance plans offered by WorkNet Pinellas, meets the minimum value requirements of health insurance coverage; and
- The Cigna Bronze health insurance plan offered by WorkNet Pinellas meets the ACA's affordability requirements. WorkNet Pinellas provides every full time regular employee a 28% benefit stipend to pay for health insurance coverage as well as other benefits

offered. In every case this benefit stipend is enough to pay for 100% of the cost of the Bronze health insurance plan offered to all full time regular WorkNet Pinellas employees.

Due to the fact that WorkNet Pinellas offered every full time regular employee a health insurance plan that meets these Affordable Care Act requirements, employees are not eligible for a health insurance premium tax credit or subsidy through the marketplace. If a full time regular employee declined the health insurance coverage offered by WorkNet Pinellas and received a health insurance premium tax credit or subsidy through the marketplace while working at WorkNet Pinellas, the employee is at risk of receiving a tax penalty from the IRS and WorkNet Pinellas will be fined by the IRS.

**POLICY:**

It is the policy of CareerSource that this organization will continue to comply with the Affordable Car Act, including managing the employer mandate provisions of the Act, to the extent possible and practical.

**APPLICABILITY:**

This policy applies to all full time regular (not temporary) CareerSource staff.

**RESULTS OF FAILURE TO COMPLY WITH POLICY:**

Failure of any full time regular (not temporary) CareerSource staff to comply with this policy may result in disciplinary action in accordance with the Personnel Handbook.

**KEY DEFINITIONS:**

- Full-time: employees who regularly work 30 or more hours per week are considered full-time.
- Minimum essential coverage: employer sponsored major medical health insurance coverage that is not limited to a certain type of care such as only vision coverage, only dental coverage, etc.
- Minimum Value: a health plan provides minimum value if it pays at least 60% of the cost of covered services (considering deductibles, co-pays, and coinsurance).
- Affordable: If an employee's share of the premium for employer-provided coverage would cost the employee less than 9.66% (2016 level) of that employee's annual household income; the coverage is considered affordable for that employee. The affordability test applies to the lowest-cost employee-only option available to the employee.

**DETAILS:**

Following are details and processes/procedures that pertain to this policy and are incorporated into this policy.

- Human Resources shall be responsible, in consultation with the President and CEO and the contracted Benefits Consultant, to ensure that this organization stays in compliance with the Affordable Car Act, including managing the employer mandate provisions of the Act, to the extent possible and practical.



- Detailed information of the health coverage benefit offered by WorkNet Pinellas is to be found in the plan documents, which are the governing documents in the event of inconsistency between them and this policy or the employee handbook. Copies of plan documents may be found under “Resources” in the ADP portal.
- Human Resources shall
  - a. Ensure that all health insurance coverage solicited from the market and selected meets the Affordable Care Act requirements of minimum essential coverage and minimum value and at least one of the plans meets the ACA affordability requirements.
  - b. Ensure that 100% of full time regular employees are offered health insurance coverage at the point when they become eligible for benefits. This coverage shall meet the ACA requirements for minimum essential coverage and minimum value and at least one of the plans offered meets the ACA affordability requirements.
  - c. Issue and track receipt of an ACA quarterly notice to all full time regular employees which they shall be required to sign to acknowledge receipt and understanding of the notice, attest that each has health insurance, and attest that he/she is not receiving a tax credit or subsidy. See attached initial notice.
  - d. Issue all employee informational notices received on the ACA to all full time regular employees in a timely manner.

**ACTION STEPS REQUIRED:**

Following are the action steps that must be taken by each full time regular (not temporary) CareerSource employee.

1. Each individual must review this policy directive. If the individual has a question about anything contained herein, it is his/her responsibility to immediately bring the question to the attention of the individual named under “Inquiries” below.
2. It is the responsibility of each individual to immediately report any breach of this policy to the attention of the person named under “Inquiries” below.
3. Each supervisor, manager, and director is responsible for informing employees of this policy.
4. If an employee received or is receiving a tax subsidy or credit for health insurance that the employee applied for through the open marketplace while working as a CareerSource full time regular employee, the employee should immediately seek assistance from his/her personal tax advisor as the employee may be subject to a tax penalty.
5. If an employee received or is receiving a tax subsidy or credit for health insurance through the open marketplace while working as a WorkNet Pinellas full time regular employee, the employee must immediately notify the Special Projects Director in charge of HR. This Director will gather information from the employee so WorkNet Pinellas can attempt to protect the company from the IRS fine that will result from the employee receiving this tax subsidy or credit.
6. Each full time regular employee is required to respond to the HR quarterly ACA notice.

**POLICY AMENDMENTS OR REVOCATION:**

Notwithstanding any of the foregoing, CareerSource reserves the right to revise or revoke this policy at any time.

This policy is written to establish local procedures and is not intended to supersede any applicable laws or regulations. Failure by CareerSource to adhere strictly to the steps outlined within this policy shall not be construed as a violation of any rights or administrative procedures.

**INQUIRIES:**

Any question about this policy should be directed to the Special Projects Director in charge of Human Resources.

# AFFORDABLE CARE ACT – Statement of Coverage

## Overview

Under the Affordable Care Act (ACA) employers, such as WorkNet Pinellas, must offer minimum essential health insurance coverage that is affordable and provides minimum value to 95% of their full-time employees or the employer is subject to significant fines from the IRS. This is known as the employer mandate and it applies to employers with 50 or more full-time employees. Currently WorkNet Pinellas has more than 200 full-time regular employees so we are subject to this employer mandate.

## Key Definitions within the ACA

- **Full-time:** employees who regularly work 30 or more hours per week are considered full-time.
- **Minimum essential coverage:** employer sponsored major medical health insurance coverage that is *not limited* to a certain type of care such as only vision coverage, only dental coverage, etc.
- **Minimum Value:** a health plan provides minimum value if it pays at least 60% of the cost of covered services (considering deductibles, co-pays, and coinsurance).
- **Affordable:** In 2016, if an employee's share of the premium for employer-provided coverage would cost the employee less than 9.66% of that employee's annual household income; the coverage is considered affordable for that employee. The affordability test applies to the lowest-cost employee-only option available to the employee.

## Statement of Coverage

For 2015 and 2016, WorkNet Pinellas' lowest-cost health insurance plan, called the Bronze plan, was one of the options offered to every full time regular (not temporary) employee. This Bronze plan meets all of the ACA requirements identified above. Specifically,

- The Cigna Bronze health insurance plan, as well as the other Cigna health insurance plans offered by WorkNet Pinellas, meets the minimum essential coverage requirements;
- The Cigna Bronze health insurance plan, as well as the other Cigna health insurance plans offered by WorkNet Pinellas, meets the minimum value requirements of health insurance coverage; and
- The Cigna Bronze health insurance plan offered by WorkNet Pinellas meets the ACA's affordability requirements. WorkNet Pinellas provides every full time regular employee a 28% benefit stipend to pay for this coverage as well as other benefits offered. In every case, this 28% benefit stipend is enough to pay for 100% of the cost of the Bronze health insurance plan offered to all full time regular WorkNet Pinellas employees.

## Potential Impact

Due to the fact that WorkNet Pinellas offered every full time regular employee a health insurance plan that meets the Affordable Care Act requirements, employees are not eligible for a health insurance premium tax credit or subsidy through the open marketplace. If a full time regular employee declined the health insurance coverage offered by WorkNet Pinellas and received a health insurance tax credit or subsidy through the open marketplace while working at WorkNet Pinellas, the employee is at risk of receiving a tax penalty and WorkNet Pinellas will be fined by the IRS.

## Next Steps

The following steps must be taken by every full time regular (not temporary) WorkNet Pinellas employee:

7. If you received or you are receiving a tax subsidy or credit for health insurance that you applied for through the open marketplace while working as a WorkNet Pinellas full time regular employee, you should immediately seek assistance from your personal tax advisor. As a reminder, as part of our Life Assistance Program, every employee is entitled to a 30 minute no-charge, completely confidential telephone conversation with a professional counselor, including financial planning services.
8. If you received or you are receiving a tax subsidy or credit for health insurance through the open marketplace while working as a WorkNet Pinellas full time regular employee, you must immediately notify Alice Cobb in HR. She will gather information from you so WorkNet Pinellas can attempt to protect the company from the IRS fine that will result from you receiving this tax subsidy or credit. If you do not notify Alice Cobb within 10 business days of receipt of this notice and WorkNet Pinellas is notified by the IRS or the open marketplace that you are receiving a tax subsidy or credit, you will be subject to disciplinary action in accordance with our personnel handbook.

By my signature below I confirm and acknowledge my receipt and understanding of this notice and I attest that I have health insurance and I am not receiving a tax credit or subsidy.

Staff Signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Staff Printed Name: \_\_\_\_\_

# AFFORDABLE CARE ACT – Statement of Coverage

## Overview

Effective January 1, 2017, WorkNet Pinellas was required by federal law to provide all benefit eligible employees with employee-only health insurance coverage. ***An employee can no longer waive health insurance coverage unless the employee meets one of the waivers shown below.***

If you can document that you have health insurance as a result of one of the IRS approved waivers, WorkNet Pinellas will be allowed to waive the federal Affordable Care Act (ACA) requirement and you will not have to participate in one of our health insurance plans. Those IRS approved waivers include the following:

- If you have health insurance coverage through your spouse's employer sponsored medical plan,
- If you have health insurance coverage through a medical plan offered by a company from which your spouse or you have retired,
- If you have health insurance coverage through a government sponsored program including Medicare, Medicaid, Tricare, CHIP or Veterans Health Care (including CHAMPVA and the VA Spina Bifida program),
- If you have health insurance coverage through your parent's employer sponsored medical plan and you are age 26 or younger.

If you are a benefit eligible employee and you meet and provide appropriate documentation of one of the IRS waivers identified above, we will continue to provide you access to the cafeteria plan of benefits. Your benefit stipend can continue to be used to purchase some or all of these other benefits from the cafeteria plan (such as vision, dental, short term disability, etc.) or your benefit stipend or any remaining benefit stipend can be paid to you as additional wages in your paycheck.

## Next Steps

The following steps must be taken by every benefit eligible employee who wishes to claim one of the IRS approved waivers to the employer mandate under ACA and thus eliminate their requirement to choose one of the WorkNet offered health insurance plans.

9. Select the IRS approved waiver for which you qualify and you wish to claim by placing an "x" in the appropriate box:
  - I have health insurance coverage through my spouse's employer sponsored medical plan.
  - I have health insurance coverage through a medical plan offered by a company from which my spouse or I have retired.
  - I have health insurance coverage through a government sponsored program. Name of program: \_\_\_\_\_
  - I have health insurance coverage through my parent's employer sponsored medical plan and I am and will be age 26 or younger on January 1, 2017.
10. Answer the following questions:
  - a) Will your health insurance coverage under this IRS approved waiver be in effect on January 1, 2018 and remain in effect throughout 2018?  Yes  No
  - b) Have you attached documentation that clearly shows your name, the effective date of the insurance, the name of the insurance carrier, the policy number/group number, and the fact that this insurance is for health coverage?  
 Yes  No
  - c) Will you notify HR immediately if this insurance coverage should change during 2018?  Yes  No

By my signature below I confirm and acknowledge my receipt and understanding of this Statement of Coverage and I attest that I have answered these questions accurately and provided true and correct documentation supporting my claim for a waiver. I also authorize WorkNet Pinellas to contact the insurance company shown on the attached documentation and I authorize the insurance company to release specific and limited information to confirm my medical insurance coverage and dates of coverage.

Staff Signature: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Staff Printed Name: \_\_\_\_\_

## 2019 Medical Coverage Current & Renewal for CareerSource Pinellas

Carrier Name	Cigna - Final Negotiated Renewal							
Effective Date	January 1, 2019							
Plan Name & Type	OAP Net Only Gold		OAP HDHP		OAP Bronze		OAP Silver	
Network Access	In-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	
PCP Election	No		No		No		No	
Specialists	Open Access		Open Access		Open Access		Open Access	
Calendar Year Deductible (CYD)	Embedded							
Individual	\$500	\$6,350	\$10,000	\$5,000	\$10,000	\$2,000	\$4,000	
Family	\$1,000	\$12,700	\$20,000	\$10,000	\$20,000	\$4,000	\$8,000	
Coinsurance (member pays)	20%	0%	20%	30%	50%	20%	40%	
Annual Out of Pocket	CYD, Copay, Coins & Rx							
Includes (CYD, Copay, Coins or RX)	CYD, Copay, Coins & Rx		CYD, Copay, Coins & Rx		CYD, Copay, Coins & Rx		CYD, Copay, Coins & Rx	
Individual	\$3,000	\$6,350	\$12,700	\$6,350	\$15,000	\$5,000	\$10,000	
Family	\$6,000	\$12,700	\$25,400	\$12,700	\$30,000	\$10,000	\$20,000	
Professional Services	CYD, Copay, Coins & Rx							
PCP Office Visit	\$20	No charge after CYD	20% after CYD	\$50	50% after CYD	\$40	40% after CYD	
Specialists Office Visit	\$35	No charge after CYD	20% after CYD	\$70	50% after CYD	\$60	40% after CYD	
Physician Services at Hospital	20% after CYD	No charge after CYD	20% after CYD	30% after CYD	50% after CYD	20% after CYD	40% after CYD	
Preventative Care Visits	No charge	No charge	Limited Benefits	No charge	Limited Benefits	No charge	Limited Benefits	
Hospital / Facility Services	CYD, Copay, Coins & Rx							
In-Patient Hospitalization	20% after CYD	No charge after CYD	20% after CYD	30% after CYD	50% after CYD	20% after CYD	40% after CYD	
Out-Patient Hospital	20% after CYD	No charge after CYD	20% after CYD	30% after CYD	50% after CYD	20% after CYD	40% after CYD	
Surgical Facility	20% after CYD	No charge after CYD	20% after CYD	30% after CYD	50% after CYD	20% after CYD	40% after CYD	
Urgent Care Center	\$50	No charge after CYD	20% after CYD	\$75	50% after CYD	\$75	40% after CYD	
Emergency Care (waived if admitted)	\$100	No charge after CYD		\$200		\$200		
In-Patient Mental Health / Substance Abuse	20% after CYD	No charge after CYD	20% after CYD	30% after CYD	50% after CYD	20% after CYD	40% after CYD	
Out-Patient Mental Health / Substance Abuse	\$35	No charge after CYD	20% after CYD	\$70	50% after CYD	\$60	40% after CYD	
Diagnostic Services	CYD, Copay, Coins & Rx							
Laboratory	No charge	No charge after CYD	20% after CYD	No charge	50% after CYD	No charge	40% after CYD	
X-Ray	No charge	No charge after CYD	20% after CYD	No charge	50% after CYD	No charge	40% after CYD	
MRI, MRA, CT & PET Scans	\$100	No charge after CYD	20% after CYD	30% after CYD	50% after CYD	20% after CYD	40% after CYD	
Pharmacy	CYD, Copay, Coins & Rx							
Tier 1	\$15	No charge after CYD	50% after CYD	\$20	40%	\$15	40%	
Tier 2	\$35	No charge after CYD		\$40		\$35		
Tier 3	\$50	No charge after CYD		\$70		\$60		
Specialty Drugs	Applicable copay	No charge after CYD		Applicable copay		Applicable copay		
Mail Order Drugs	3 X Retail less \$10	No charge after CYD		3 X Retail less \$10		3 X Retail less \$10		
Mix	CYD, Copay, Coins & Rx							
Employee	18	7		7		8		
Employee + Spouse	1	0		0		0		
Employee + Child(ren)	0	0		1		0		
Family	0	0		0		0		
Rates	CYD, Copay, Coins & Rx							
Employee	\$842.80	\$524.99		\$692.23		\$743.46		
Employee + Spouse	\$2,013.46	\$1,254.21		\$1,653.73		\$1,776.10		
Employee + Child(ren)	\$1,593.75	\$992.77		\$1,309.01		\$1,405.86		
Family	\$2,549.47	\$1,588.12		\$2,094.00		\$2,248.93		
<b>Monthly Total</b>	<b>\$17,183.86</b>	<b>\$3,674.93</b>		<b>\$6,154.62</b>		<b>\$5,947.68</b>		
<b>Annual Total</b>	<b>\$206,206.32</b>	<b>\$44,099.16</b>		<b>\$73,855.44</b>		<b>\$71,372.16</b>		
% Over / Under Current Each Plan	4.9%	4.9%		4.9%		4.9%		
Combined Monthly Total	\$32,961.09							
Combined Annual Total	\$395,533.08							
% Over / Under Current Rates	4.9%							
Annual Premium Increase / Decrease	\$18,339.12							
Notes								

## 2019 Dental Coverage Current & Renewal for CareerSource Pinellas

Carrier Name	Cigna - Renewal			
Effective Date	January 1, 2019			
Plan Name & Type	DPPO Low		DPPO High	
Network Access	In-Network	Out-of-Network	In-Network	Out-of-Network
Benefit Maximum / Calendar Year	\$1,000		\$1,500	
Individual Deductible	\$50		\$25	
Family Deductible	\$150		\$75	
Dental Description	No charge	No charge	No charge	No charge
Preventative Services	20% after CYD	30% after CYD	20% after CYD	30% after CYD
Basic Services	50% after CYD	60% after CYD	50% after CYD	60% after CYD
Major Services	No charge	No charge	No charge	No charge
Procedures	No charge	No charge	No charge	No charge
Routine Office Visits - 9430	No charge	No charge	No charge	No charge
Teeth Cleaning - 1110	No charge	No charge	No charge	No charge
Full Mouth / Panoramic x-rays - 0330	20% after CYD	30% after CYD	20% after CYD	30% after CYD
Amalgam Fillings - 2140	20% after CYD	30% after CYD	20% after CYD	30% after CYD
Extraction - simple per tooth - 7140	20% after CYD	30% after CYD	20% after CYD	30% after CYD
Endodontics - 3330	20% after CYD	30% after CYD	20% after CYD	30% after CYD
Periodontal scaling - 4341	20% after CYD	30% after CYD	20% after CYD	30% after CYD
Full or partial dentures - 5110	50% after CYD	60% after CYD	50% after CYD	60% after CYD
Crowns - 2752	50% after CYD	60% after CYD	50% after CYD	60% after CYD
Orthodontia	Child Only			
Benefit	Not covered		50%	60%
Lifetime Maximum			\$1,500	\$1,500
Participation	Remain current			
Reimbursement UCR or MAC	Negotiated Fee	90th UCR	Negotiated Fee	90th UCR
Waiting period - Late Entrants	50% coverage on major & ortho for 12 months			
Rate Guarantee	12 months			
Mix	24		12	
Employee	1		2	
Employee + Spouse	3		2	
Employee + Child	1		1	
Family				
Rates	\$25.04		\$35.04	
Employee	\$56.03		\$78.40	
Employee + Spouse	\$50.07		\$75.01	
Employee + Child	\$82.27		\$122.51	
Family	<b>\$889.47</b>		<b>\$849.81</b>	
Monthly Total	<b>\$10,673.64</b>		<b>\$10,197.72</b>	
Annual Total	0.0%		0.0%	
% Over / Under Current Each Plan	\$1,739.28			
Combined Monthly Total	\$20,871.36			
Combined Annual Total	0.0%			
% Over / Under Current Rates	\$0.00			
Annual Premium Increase / Decrease				
Notes:				

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## 2019 Vision Coverage Current & Renewal for CareerSource Pinellas

Carrier Name	Cigna - Renewal	
Effective Date	January 1, 2019	
Plan Name & Type	Vision	
Network Access	In-Network	Out-of-Network
Eye Care Wellness Copay	\$5	--
Eye Exam	No charge after copay	Reimbursed up to \$45
Frequency	12 Months	
Materials Copay	\$10	--
Lenses	No charge after copay	Reimbursed up to \$32
Single Vision	No charge after copay	Reimbursed up to \$55
Bifocals	No charge after copay	Reimbursed up to \$65
Trifocals	12 Months	
Frequency	12 Months	
Frames	\$150 retail allowance + 20% off additional	Reimbursed up to \$83
Selected Frames	12 Months	
Frequency	12 Months	
Contacts Copay	In lieu of any other eyewear benefits	
Elective	\$150 retail allowance	Reimbursed up to \$120
Medically Necessary Contacts	Covered in full	Reimbursed up to \$210
Frequency	12 Months	
Value Added Discounts	Min. 20% savings	--
Eyewear	12 Months	
Lasik	Discounts available	--
Participation	Remain current	
Rate Guarantee	12 months	
Mix		
Employee	33	
Employee + Spouse	6	
Employee + Child(ren)	5	
Family	2	
Rates		
Employee	\$7.78	
Employee + Spouse	\$14.97	
Employee + Child(ren)	\$15.80	
Family	\$24.20	
<b>Monthly Total</b>	<b>\$473.96</b>	
<b>Annual Total</b>	<b>\$5,687.52</b>	
% Over / Under Current Rates	0.0%	
Annual Premium Increase / Decrease	\$0.00	
Notes		

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## 2019 Basic Life with AD&D Coverage Current for CareerSource Pinellas

Carrier Name	Cigna - Current
Effective Date	January 1, 2019
Class Description	All Full-Time Employees
Basic Life with Accidental Death & Dismemberment Benefit	1x Salary
Maximum Benefit	\$200,000
Guarantee Issue	\$200,000
Reduction Formula	
At Age 65	65%
At Age 70	42%
At Age 75	27%
At Age 80	--
At Age 85	--
Waiver of Premium	Included
Rate Guarantee	12 months remainig
Premium	
Active Employee Volume	\$9,891,550
Life Rate Per \$1,000	\$0.100
AD & D Rate	\$0.020
<b>Total rate</b>	<b>\$0.120</b>
<b>Monthly Total</b>	<b>\$1,186.99</b>
<b>Annual Total</b>	<b>\$14,243.83</b>
% Over / Under Current Rates	--
Annual Premium Increase / Decrease	--
Notes	

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## 2019 Supplemental Life Coverage Current for CareerSource Pinellas

Carrier Name	Cigna - Current																				
Effective Date	January 1, 2019																				
Class Description	Employees	Spouse	Child(ren)																		
Supplemental Life Benefit	\$20,000 up to the lesser of 5x salary or \$300,000	Not to exceed 50% of employee amount or \$50,000, terms at age 70	Birth to 6 months - \$250, 6 months to 26: \$5,000 max																		
Guarantee Issue	\$50,000	\$25,000	\$5,000																		
Increments of Coverage	\$10,000	\$5,000	\$5,000																		
Accidental Death & Dismemberment	Not included																				
Age Reduction Formula	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 40%;">At Age 65</td> <td style="width: 30%; text-align: center;">65%</td> <td style="width: 30%;"></td> </tr> <tr> <td>At Age 70</td> <td style="text-align: center;">42%</td> <td></td> </tr> <tr> <td>At Age 75</td> <td style="text-align: center;">27%</td> <td style="text-align: center;">N / A</td> </tr> <tr> <td>At Age 80</td> <td style="text-align: center;">--</td> <td></td> </tr> <tr> <td>At Age 85</td> <td style="text-align: center;">--</td> <td></td> </tr> <tr> <td>Portability</td> <td colspan="2" style="text-align: center;">Included. Rates may change.</td> </tr> </table>			At Age 65	65%		At Age 70	42%		At Age 75	27%	N / A	At Age 80	--		At Age 85	--		Portability	Included. Rates may change.	
At Age 65	65%																				
At Age 70	42%																				
At Age 75	27%	N / A																			
At Age 80	--																				
At Age 85	--																				
Portability	Included. Rates may change.																				
Participation	Current																				
Rate Guarantee	12 months remaining																				
Premium - per \$1000	Non-Smoker	Smoker	Child(ren)																		
0 - 19	\$0.100	\$0.170																			
20 - 24	\$0.100	\$0.170																			
25 - 29	\$0.100	\$0.170																			
30 - 34	\$0.130	\$0.230																			
35 - 39	\$0.150	\$0.300																			
40 - 44	\$0.200	\$0.410																			
45 - 49	\$0.320	\$0.700																			
50 - 54	\$0.500	\$1.110	\$0.900																		
55 - 59	\$0.850	\$1.880																			
60 - 64	\$1.430	\$2.620																			
65 - 69	\$2.320	\$4.160																			
70 - 74	\$3.350	\$5.180																			
75 - 79	\$6.270	\$8.690																			
80 - 84	\$10.640	\$13.270																			
85+	\$17.760	\$19.690																			
AD & D Rate (per \$1,000)	N / A	N / A	N / A																		
Notes:																					

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## 2019 Short Term Disability Coverage Current for CareerSource Pinellas

Carrier Name	Cigna - Current
Effective Date	January 1, 2019
Class Description	All Full-Time Employees
Elimination Period	
Accident	0 days
Illness	7 days
Benefit Begins	1st day / 7th day
Benefits	
Percentage	60%
Maximum Weekly	\$1,000
Minimum Weekly	\$25
Benefit Duration	12 weeks Illness, 13 weeks Accident
Pre-existing conditions	3 / 12
Participation	Current
Rate Guarantee	12 months remaining
Premium	
Active Employee Volume	\$77,402
Rate per \$10 of benefit	\$0.470
<b>Monthly Total</b>	<b>\$3,637.89</b>
<b>Annual Total</b>	<b>\$43,654.73</b>
% Over / Under Current Rates	--
Annual Premium Increase / Decrease	--
Notes:	

## 2019 Long Term Disability Coverage Current for CareerSource Pinellas

Carrier Name	Cigna - Current
Effective Date	January 1, 2019
Class Description	All Full-Time Employees
Benefit Percentage	60%
Maximum Benefit	\$5,000
Benefits	
Elimination Period	90 days
Earnings Test	80% / 60%
Own Occupation	24 months
Zero Day Residual	Included
Max Payment Period	SSNRA
Mental & Nervous	24 months lifetime
Drug & Alcohol	24 months lifetime
Survivor Income	3 months
Minimum Benefit	Greater of \$100 or 10%
Pre-ex	3 / 12
Return to Work Incentive	24 months
Trial Work Days	Unlimited
Participation	Current
Rate Guarantee	12 months remaining
Premium	
Active Employee Volume	\$454,487
Rate per \$100 of payroll	\$0.430
Monthly Total	\$1,954.29
Annual Total	\$23,451.53
% Over / Under Current Rates	--
Annual Premium Increase / Decrease	--
Notes	