



BEYOND COMPENSATION



Table of Contents

Wellbeing Philosophy	4
-----------------------------------	----------

Pillars of Personal Wellbeing	5
--	----------

Physical Wellbeing.....	6
--------------------------------	----------

Advocate Consultations	6
Alternative Care.....	6
Weight Management Programs	6
Cancer Care and Support.....	7
Dental Plan.....	7
Diabetes Care and Education.....	7
Fitness	8
Flu Shots/Vaccines.....	8
Health Coaching	9
Medical Benefits (Health Plan)	10
Health Plan Nurses.....	10
Pharmacy	10
Registered Dietitian	10
Teladoc	11
Tobacco Cessation.....	11
Vision Plan	11

Emotional Wellbeing	13
----------------------------------	-----------

ComPsych.....	13
LAMP Behavioral Health.....	13
Worksite Classes	13

Financial Wellbeing	14
----------------------------------	-----------

County Discounts	14
Deferred Compensation.....	14
Disability Insurance.....	14
Financial Wellbeing Tools.....	14
Financial Wellness 360 by Securian.....	15
Flexible Spending Accounts	15
Life Insurance	15
Paid Time Off	16
Performance Evaluation Program.....	17
Retirement Benefits and Guidance	17
Student Loan Forgiveness	17
Tuition Reimbursement.....	17

Social/Community Wellbeing	18
---	-----------

Agriculture & Extension Service	18
Blood Drive	18
Fitness Fun Day.....	18
Green Team	18
Teams	18
United Way.....	19
Volunteer Opportunities.....	19

Career Wellbeing	21
-------------------------------	-----------

Employee Recognition Program	21
Leadership Training.....	21
Manatee Millennial Movement.....	21
Skill Development	21
Toastmasters.....	21

More Information	22
-------------------------------	-----------

Human Resources.....	22
Employee Health Benefits	22
Employee Intranet.....	22
Manatee County Website.....	22

Throughout this booklet, you will notice some items include a statement about **VALUE ADDED BENEFITS**. The services with this reference are unique to Manatee County and/or are reflective of our comprehensive approach to wellbeing. These calculations are based on maximum utilization of the available benefit and its associated cost. It should be noted that not every member of the plan will be in a position to utilize all of the value-add benefits, but they are intentional based on our wellbeing philosophy and contribute to the health and welfare of many of our members.

The most updated version of this booklet can be found at the bottom of the homepage on www.ManateeYourChoice.com

Wellbeing Philosophy

At Manatee County Government, we are committed to providing quality service with an emphasis on accountability, civility and ethics. And, we believe that this can only be accomplished through the leadership of our employees. At the heart of it all, our employees have a passion for public service. They form partnerships, drive innovation, and invest in people, and our community, every single day. That is why we invest in a holistic wellbeing approach and offer programs and services in the areas of physical, emotional, financial, community, and career health. When each of these areas are well, our employees are able to bring their best selves to work and help us make Manatee County a premier place in which to live and work and play.



Pillars of Personal Wellbeing

PHYSICAL

We offer benefits that help you ensure your physical self is healthy and that your goals related to your physical health are supported. This includes the medical, dental and vision plans along with fitness, nutrition, and disease management.

EMOTIONAL

Your mental health is critical to you and the work you do. We offer resources to help you manage stress, anxiety, depression, work-life balance, and larger issues such as addiction, thoughts of suicide, and dealing with grief.

FINANCIAL

When you feel financially secure, you are better able to enjoy life and focus on your work. We offer benefits to help you manage your money and plan for the future so you can feel secure knowing you are paying yourself first.

SOCIAL/ COMMUNITY

We know that social and community involvement supports overall wellbeing. We offer many opportunities to get involved with co-workers and the community.

CAREER

We want you to continue your career with Manatee County and continue serving our community. Therefore, we offer a variety of career-building benefits like leadership training and skill development.

Physical Wellbeing

Health and Wellbeing Support

Employees on the YourChoice Health Plan have access to support in the areas of behavioral and emotional health, diabetes care, fitness, nursing, nutrition, pharmacy, and tobacco cessation. Adult health plan members can make appointments with MYC representatives to discuss health concerns like:

- Finding a specialist
- Medication review
- Discuss diet or nutrition concerns
- Dealing with a cancer diagnosis
- Managing stress and anxiety
- What kind of exercises are best for specific goals
- Goal setting
- Understanding doctor-ordered tests

Visit <https://manateeyourchoice.com/contact> for a list of staff.

ALTERNATIVE CARE

The YourChoice Alternative Care benefit covers 20 visits per calendar year for each type of treatment, including:

- Acupuncture
- Chiropractor
- Massage Therapy
- Registered Dietitians

Members in the Ultimate plan pay a \$25 copay. Deductible and coinsurance apply for all other levels of coverage. In-Network Chiropractors, Acupuncture, Massage Therapy, and Registered Dietitian providers can be found at <https://manateeyourchoice.com/provider-directory>.

WEIGHT MANAGEMENT PROGRAMS

Manatee YourChoice Health Plan offers a holistic approach to weight management. The member has access to zero cost benefits, such as Registered Dietitian visits, Personal Training, Behavioral Health assistance, and Health Coaching. Additionally, the Medical Plan covers the cost of Bariatric surgery according to the level of Best or Ultimate) at the time of service, should the member meet certain requirements. Visit <https://manateeyourchoice.com/wellbeing-programs/weight-loss/bariatric-surgery> for more details



DENTAL PLAN

The Manatee YourChoice Dental Plan is a self-funded PPO plan. It has a \$2000 maximum per calendar year for Preventative, Basic and Major dental services, and a \$2000 lifetime maximum for orthodontic services. Visit <https://manateeyourchoice.com/employee-benefits/dental> for more information.

DIABETES CARE AND EDUCATION | ADDED VALUE: \$500

The Diabetes Care Program provides comprehensive diabetes care to YourChoice members and their families including the supplies, education, and expert help needed to stay healthy. Individual consultations, a glucometer, and testing strips are available to members at no cost and pen needles and sensors are available to those who take insulin. Additionally, discounts and co-pay cards for some medications, including insulin, are available. Learn more at <https://manateeyourchoice.com/wellbeing-programs/diabetes>.

FITNESS | ADDED VALUE: \$2,500

Fitness Center

YourChoice Fitness Center is located downtown next to the County Administration building and is available to all employees and adult Health Plan members at no cost to you, but registration is required. The fitness center offers cardio and strength training equipment as well as group fitness classes and personal training. YourChoice also manages fitness centers at several worksites. New to the Fitness Center? Get a tour of the facility, equipment orientations, an easy-to-follow workout routine and information about available programs and classes.

Visit <https://manateeyourchoice.com/fitness> for details regarding locations and hours, availability of services, or to sign up.

Group Fitness

The Manatee YourChoice Fitness Center offers group fitness classes at County Government worksites including Cycle, Zumba, Yoga, Core Blast and much more. These on-site group fitness classes are available to employees and YourChoice Health Plan members at no cost. Participants are asked to fill out the Fitness Center registration and waiver to access the facility. Classes are available throughout the day, including lunchtime and before or after work hours. Choose from multiple work site locations.

Visit <https://manateeyourchoice.com/fitness> for more information.

Personal Training

The YourChoice Health Plan offers adult Health Plan members 5 personal training sessions per calendar year at no cost to you. You can choose to work out one-on-one or with a small group. There are a variety of trainers with varying specialties and locations to choose from.

Visit <https://manateeyourchoice.com/wellbeing-programs/fitness/personal-training> for more information.

Gym Discounts

Many local fitness facilities offer discounted rates for Manatee County Government employees and Manatee YourChoice Health Plan members, including spouses/dependents. If you join a local gym be sure to check the YourChoice website to see if a discount is offered. Facilities are added regularly.

Visit <https://manateeyourchoice.com/wellbeing-programs/fitness/local-gym-discounts> for a current list of participating facilities.

FLU SHOTS/VACCINES

Health Plan members can always get flu shots and other vaccines at their doctor's office, the health department, or at any OptumRx network pharmacy world wide at no cost (note: Pharmacies will not give flu shots to children under age 18 unless there is a Physician's Assistant on staff, such as at CVS Minute Clinic).

Visit <https://manateeyourchoice.com/employee-benefits/pharmacy/vaccines> for more information.



HEALTH COACHING | ADDED VALUE: \$1,225

Health Coaching is one-on-one counseling to help you discover the health issues you want to improve, learn what resources are at your disposal, set specific health goals, discover the means to achieve them, make a plan, implement that plan, and monitor your progress step by step with the help of your coach. Health Coaching can help with:

- Behavior Change
- Weight Loss
- Menopause
- Cardiovascular Issues
- Osteoporosis
- And more!

Health coaching is offered to adult YourChoice Health Plan members. The first 5 visits are available at no cost to you, with an additional 15 visits available for a \$25 copay.

Visit <https://manateeyourchoice.com/wellbeing-programs/health-coaching> to learn more.

MEDICAL BENEFITS (HEALTH PLAN)

The Manatee YourChoice Medical Plan is a self-funded PPO plan. The plan covers routine office visits, alternative care such as chiropractor, physical therapy, and speech therapy, major services such as cancer treatment, hospitalizations and surgery, and covers routine vision and dental exams for children. The Ultimate plan is the most popular plan level, featuring a \$0 deductible and no coinsurance, with \$25 copays for Primary Care Physicians (PCP) and specialists. Further plan details can be found at <https://manateeyourchoice.com/employee-benefits/medical>.

NURSES

YourChoice Health Plan members have access to remote nurses working on your behalf to assist in pre-certification of hospital stays, medical services, and aides in coordination of care. Members can call a nurse with questions about pre-authorizations, understanding doctors orders, or for help in finding a provider.

Visit <https://manateeyourchoice.com/wellbeing-programs/nurse-advocates> for more information.

PHARMACY

Your pharmacy benefits are the same regardless of your medical plan level (Ultimate, Best, etc.). Pay a \$5 copay on a 30-day supply of generic medications at any OptumRx network retail pharmacy or mail order. Maximum of 90-day supply at any of these pharmacies for generic medications and 30-day supply on brand medications.

Members also have access to a Pharmacy Benefits Specialist to answer questions, suggest alternatives, offer ideas for managing side effects of medications, and help members find opportunities for cost savings. Learn more at <https://manateeyourchoice.com/pharmacy>.

REGISTERED DIETITIAN | ADDED VALUE: \$1,225

The YourChoice Health Plan provides its members with nutrition and weight loss guidance that support healthy lifestyle changes. Adult YourChoice Health Plan members can meet with a Registered Dietitian to discuss personal dietary needs and nutrition concerns. Registered Dietitians could also help with digestive issues, high cholesterol, high blood pressure, cancer, pregnancy and other conditions. The first five visits each calendar year are offered at no cost to the member. A full description of this benefit including a list of in-network providers can be found at <https://manateeyourchoice.com/wellbeing-programs/nutrition>.



TELADOC

Your Manatee YourChoice Medical Benefit includes Teladoc 24/7 access to U.S.-licensed doctors for non-emergency conditions like the flu, allergies, rashes, sinus issues and more. In addition, Teladoc Therapy can help you manage your mental health. Visit <https://manateeyourchoice.com/teladoc> for more information.

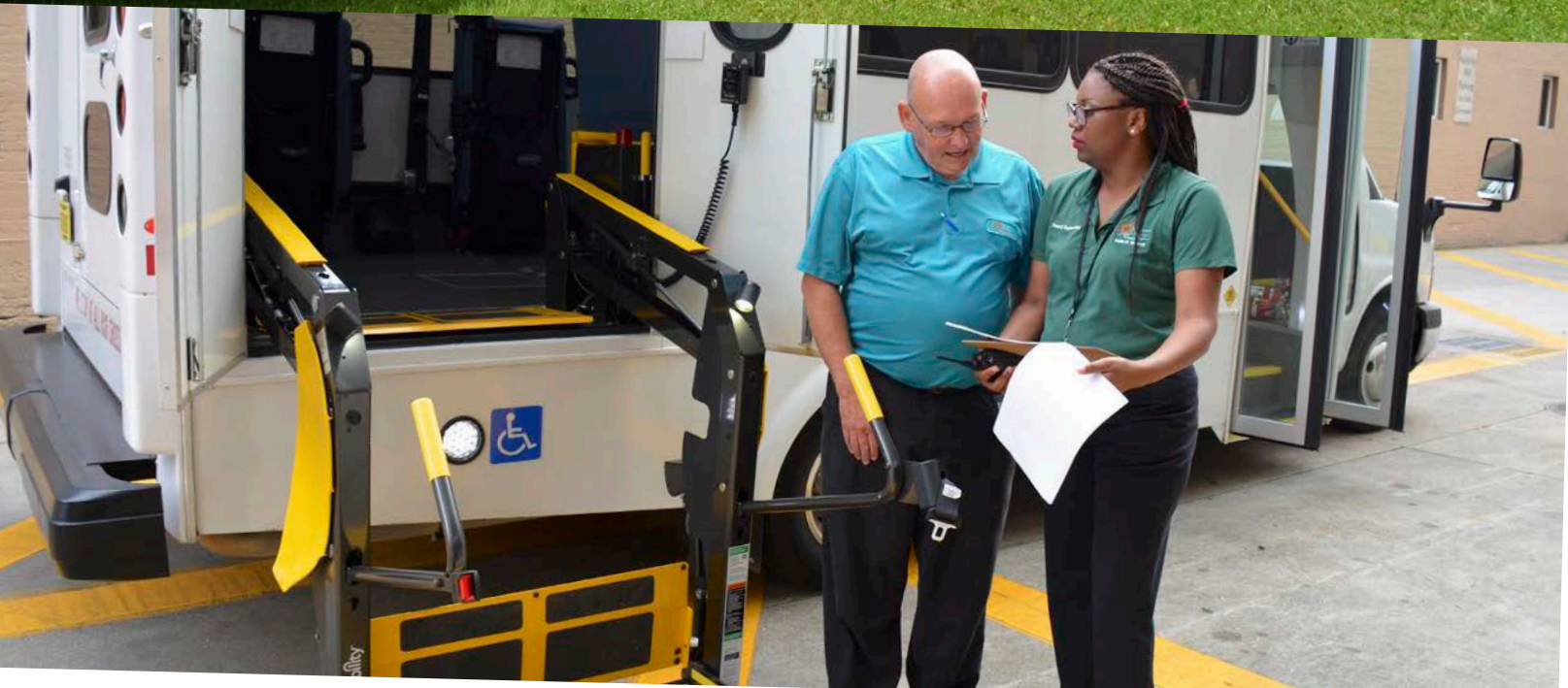
TOBACCO CESSATION | ADDED VALUE: \$600

The Manatee YourChoice Tobacco Cessation Program offers numerous FDA-approved tobacco cessation aids at no cost to assist members in their cessation efforts, as well as coaching support. Learn more about available resources to quit tobacco at <https://manateeyourchoice.com/wellbeing-programs/tobacco>.

VISION PLAN

The Aetna vision plan, offered through EyeMed, provides coverage for a routine eye exam every year with a \$10 copay when using a network physician. Other discounts include eyeglass frames and lenses, contacts, and Lasik surgery. For more information, or to search for network providers, visit aetnavision.com and <https://manateeyourchoice.com/employee-benefits/vision>.

Also note, the YourChoice Medical Plan provides coverage for an annual vision exam, subject to copay or coinsurance, depending on your plan level. This coverage does not apply to glasses, contacts or other vision concerns.



Emotional Wellbeing

ComPsych

Our Employee Assistance Program (EAP) offers counseling, legal and financial consultation, work-life assistance and crisis intervention services to all our employees and their household family members.

LAMP BEHAVIORAL HEALTH | ADDED VALUE: \$300

LAMP provides employees and their families assistance with addressing life's stressors. LAMP assists participants with making necessary lifestyle changes to lead to an improved quality of life at home and work. LAMP is a voluntary, confidential, solution-focused service.

Counseling Services

Services include individual and family counseling. Contact LAMP at 941-741-2995 to schedule an appointment with an in-house counselor or for a referral to a provider in the community. All Manatee County Government employees and Health Plan members receive five free sessions every calendar year.

Psychiatric Clinic

Manatee YourChoice Health Plan members have access to an on-site Psychiatric ANRP. The ANRP is available once a week to see members. The first session is offered at no cost to you, with a \$15 copay after the first visit. Contact LAMP at 941-741-2995 to schedule an appointment.

Worksite Support

LAMP counselors are available to provide worksite support upon request. If your worksite has identified a need for services, such as addressing compassion fatigue, dealing with the loss of a co-worker, or coping with a traumatic event at the worksite, call the LAMP LINE at 941-741-2995 to request support.

Visit <https://manateeyourchoice.com/LAMP> for more information.

WORKSITE CLASSES

Manatee YourChoice Health Plan and LAMP offer worksite classes to help educate and support employees and members about topics such as: stress management, emotional eating, mindfulness, etc. These classes are posted at worksites and on <https://manateeyourchoice.com>. To request a specific class at your worksite, please call the LAMP LINE at 941-741-2995.

Financial Wellbeing

COUNTY DISCOUNTS

As a Manatee County Government employee, you have access to special deals on dining, cell phones, auto insurance, banking, entertainment, and more! Find a list of deals on the Employee Intranet under “Employee Discounts”.

DEFERRED COMPENSATION

A 457b Deferred Compensation plan is a tax-favored supplemental retirement savings program that allows public service employees to contribute a portion of their salary to a retirement account. Any permanent employee who is interested in paying themselves first through a supplemental retirement program can participate. Board of County Commissioner employees can set up an account through VOYA Financial at any time. Other employees should see their employer's Insurance Coordinator.

Start supplementing your retirement today:

Go to enroll.voya.com

Enter plan number 664385

Enter verification number 025697

Enter location code 0001

Have a question about setting up your account online? Contact VOYA customer service at 1-800-584-6001. Have questions about how to allocate your funds to meet retirement goals or want to make sure you're on track? Make an appointment with a VOYA Financial Advisor. Get contact information and more details about VOYA and available plans at <https://manateeyourchoice.com/457b>.

DISABILITY INSURANCE

Long Term Disability (LTD) is offered to all eligible employees through Hartford Insurance Group. Manatee County provides Core LTD equal to 50% of the employee's base salary, up to \$3,000 per month, after a 90 day waiting period, at no cost to the employee. Employees can elect Additional LTD and increase their benefit to 66^{2/3}% of base monthly salary, up to \$5,000 per month, subject to age, salary, and Evidence of Insurability.

Short Term Disability (STD) is also offered to employees as an employee-paid benefit. Employees can elect coverage of 60% of their income (up to \$1,000 per week) to be paid out after a 14-day waiting period.

For more information, visit <https://manateeyourchoice.com/employee-benefits/disability>.

FINANCIAL WELLBEING TOOLS

Access tools and resources to help you become financially well. From budgeting and preparing for emergencies, to maximizing benefits and retirement planning, Manatee YourChoice offers classes and coaching to help members understand and achieve financial wellness at every stage of life.

Visit <https://manateeyourchoice.com/wellbeing-programs/financial-wellbeing> to learn more.

FINANCIAL WELLNESS 360 BY SECURIAN

Securian offers benefits to all Manatee County Government Employees at no cost to you. These include legal, financial, and grief resources, travel assistance, and legacy planning resources.

Visit <https://manateeyourchoice.com/wellbeing-programs/financial-wellbeing> to learn more.

FLEXIBLE SPENDING ACCOUNTS

Manatee County offers two reimbursement accounts to help you pay for eligible, out-of-pocket expenses such as deductibles, co-pays and child care. The dollars you set aside come out of each paycheck, tax-free, helping you budget and save money. Visit <https://manateeyourchoice.com/employee-benefits/flexible-spending-account> for more information.

LIFE INSURANCE

Term Life Insurance is offered to all eligible employees, through Securian Life Insurance company. Manatee County provides Core Life and AD&D equal to 1X base annual salary, up to \$200,000, at no cost to the employee.

Employees can elect additional Voluntary Life, up to 6X base salary, with a maximum coverage amount of \$750,000, subject to Evidence of Insurability(EOI).

For more information, visit <https://manateeyourchoice.com/employee-benefits/life-ad-d>.





PAID TIME OFF

Manatee County Government recognizes the following holidays annually:

1. New Year's Day - January 1
2. Martin Luther King's Birthday - Third Monday in January
3. President's Day - Third Monday in February
4. Memorial Day - The last Monday in May
5. Independence Day - July 4
6. Labor Day - First Monday in September
7. Veterans Day - November 11
8. Thanksgiving Day - Fourth Thursday in November
9. Friday After Thanksgiving Day
10. Christmas Day - December 25
11. Day before or after Christmas
12. Three additional personal days

All full- and part-time regular employees accrue vacation and sick leave hours based on their work schedule and length of service. Full time employees accrue no less than 130 hours of vacation and 100 hours of sick leave per year, and can roll over those hours to use at a later time.

Employees may also be eligible for bereavement, military leave, disability, and other types of time away from work. More information about vacation, sick time, FMLA and other leaves of absence can be found in the Personnel Policy Manual on the Employee Intranet.

PERFORMANCE EVALUATION PROGRAM

The Manatee County Government evaluates performance of all employees annually, including a mid-year check-in. "Pay for Performance" pay raises are based on employee's overall rating for the period and their position in the pay range. Pay for Performance raises are given in December each year. Please see the administrative guidelines for more specifics.

RETIREMENT BENEFITS AND GUIDANCE

Florida Retirement System (FRS) – All Manatee County Government employees pay into the Florida Retirement System. Your employer also pays a certain percentage on your behalf as a regular employee (currently 10%) and more for Special Risk employees like EMTs and Paramedics. If you are considering retirement and have questions regarding the available options, need assistance completing the FRS application, or would like to get more information on the retirement seminar held for employees within 5 years of retirement, contact Human Resources. For information and resources related to FRS, including professional advice on how to allocate investments through the GuidedChoice Advisor Service, visit www.myfrs.com.

Health Insurance Retiree Options – To continue participation in Manatee County healthcare coverages an employee must be employed by Manatee County Government or a participating agency and enrolled in a healthcare plan on his/her last day of work. For more information on retiree health plan options, visit <https://manateeyourchoice.com/employee-benefits/retirement-benefits>.

Deferred Compensation – Retirees who participate in the Manatee County Government deferred compensation 457b plan are encouraged to speak directly with the VOYA Financial Advisor to discuss transition options. Refer to the section on deferred compensation on page 14 for more information or visit <https://manateeyourchoice.com/457b>.

BENCOR Special Pay Plan - Contributions of "special pay" are based on your accumulated sick, vacation and comp time. All contributions permanently save up to 7.65% in Social Security and Medicare Taxes and federal income taxes are deferred on contributions to the plan until you withdraw the money. All Contributions are 100% vested to the retiring employee. As with any tax deferred shelter, there are IRS regulations that drive the use of the plan, so as you begin planning for your retirement, reach out to Human Resources for further information.

STUDENT LOAN FORGIVENESS

Many jobs at Manatee County Government qualify for the Public Service Loan Forgiveness Program. There are very specific requirements for this program. Contact Human Resources for more information and/or learn more at <https://studentaid.ed.gov/sa/repay-loans/forgiveness-cancellation/public-service>.

TUITION REIMBURSEMENT

Manatee County Government pays 80% of USF prevailing rates towards a degree course related to an Employee's current position. Reimbursement requires a grade of "C" or better (or "pass" in pass/fail courses). Employees seeking to develop their skills and further their education in the classroom can get more information on this program by contacting Human Resources.

Social/Community Wellbeing

AGRICULTURE & EXTENSION SERVICE

The Manatee County Extension Service is an educational program within county government which brings the resources of the University of Florida to Manatee County. They offer programming related to farms and crops, gardening, 4-H, couples education, and more. These learning opportunities help engage the community in solving local problems, promoting economic development and enhancement, and improving the quality of life for all of our citizens. Learn more at www.mymanatee.org under Government/Parks & Natural Resources/Agriculture & Extension Services.

BLOOD DRIVE

Several departments at Manatee County Government sponsor blood drives throughout the year to allow employees an opportunity to give back to the community through blood donation. Events are posted on the Employee Intranet and at the work site. Interested in hosting a blood drive at your work site?

Visit www.oneblood.org or www.scbb.org for information on hosting a blood drive.

FITNESS FUN DAY

YourChoice Fitness Fun Day is an annual day dedicated to making fitness fun. Each year, the Manatee YourChoice team sponsors a fun fitness event open to all Manatee County Government employees and Health Plan Members (age restrictions will be noted in the event information). The event may change each year, or popular events may be repeated, but they will always be FUN! Previous events included: Dragon Boat Races, Mud Endeavor, and Dance A Thon. Visit <https://manateeyourchoice.com/wellbeing-programs/fitness/fitness-events> for more information.

GREEN TEAM

Join a team of employees from all departments who work together to bring sustainable initiatives to the County, such as maintaining our Florida Green Building Coalition (FGBC) certification, promoting regional events, leading Earth Day events, and more. Meetings are bi-monthly and membership is required (with supervisor approval). Look for information on the Employee Intranet or search "Green Team" on SharePoint.

TEAMS

There are many teams, clubs, networking, and work groups throughout the County, such as Manatee Millennial Movement (M3), Toastmasters, Women in Government, and Green Team. If you're looking for ways to get involved and meet new people, check with your supervisor, contact Human Resources, or refer to the Employee Intranet for upcoming events.

UNITED WAY

Manatee County Government actively supports the United Way. The United Way fights for the education and financial stability of every person in the communities they serve. At Manatee County Government, Department captains are appointed each year in September to facilitate fundraisers within their department for the year. Contact your supervisor to learn more about how to get involved.

VOLUNTEER OPPORTUNITIES

Many of the departments within Manatee County Government offer volunteer opportunities to the public. This provides opportunities to engage the public with the work we do here at Manatee County Government. In addition, employees can view opportunities to lend a hand with other departments while utilizing their skills. For example, the libraries are always looking for help with re-shelving books and special events, animal services is looking for cat cuddlers, and the parks department needs volunteers for their youth basketball league. These are just a few of the volunteer options available. Find more at www.mymanatee.org, select "Volunteer Opportunities" under the Government/Human Resources section.





Career Wellbeing

EMPLOYEE RECOGNITION PROGRAM

The Manatee County Government employee recognition program allows current employees to nominate their peers for outstanding service and contributions. Awards include a plaque, certificate, monetary award, paid day off, or parking space, depending on the award. Learn more on the Employee Intranet under “PRIDE Recognition” or contact Human Resources.

LEADERSHIP TRAINING

Manatee County Government is committed to training leaders and offers leadership programs such as Supervisor Leadership Program and Emerging Leader program in addition to several other online and instructor-led leadership development courses. Training offerings are subject to change. Contact Human Resources for more information on available leadership training opportunities.

MANATEE MILLENNIAL MOVEMENT

The Manatee Millennial Movement (M3) group focuses on opportunities for government & constitutional office employees to positively impact our neighborhoods through peer-to-peer professional development, community engagement, breaking down silos, and the cultivation of new ideas. There’s plenty of opportunities to get involved. Learn more about Manatee Millennial Movement at www.mymanatee.org under the residents/get involved section or go to SharePoint and search for M3.

SKILL DEVELOPMENT

Courses are available in-person or online through the learning management system (LMS) to help employees improve their skills. Course offerings change, but previous topics have included Microsoft Excel, Word, and PowerPoint, employee coaching, conflict management, estate planning, and contract writing. View a full list of current topics on the Employee Intranet under Training - Learning Management System.

TOASTMASTERS

Manatee County Government hosts a local Toastmasters group, Power Speakers of MCG, in which members practice public speaking, improve their communication, build leadership skills, and network with people from other departments across the County. Plus, when employees join Power Speakers of MCG, they become an International member and can transfer their membership to any place in the world whether they travel, move or just want to be a member of more than one club. Learn more at <https://mcg.toastmastersclubs.org/>.

More Information

HUMAN RESOURCES

(941) 748-4501 ext. 3865
hr@mymanatee.org

EMPLOYEE HEALTH BENEFITS

(941) 748-4501 ext. 6419
info@manateeyourchoice.com
<https://manateeyourchoice.com>

EMPLOYEE INTRANET

mymanatee.sharepoint.com

MANATEE COUNTY WEBSITE

www.mymanatee.org

A special thanks to Aetna for covering the printing costs of this booklet.



