



# Annual Enrollment Guide

Plan Year January 1, 2023 - December 31, 2023

## **Manatee YourChoice Health Plan**

Employee Health Benefits

5213 4th Ave. Cir. E, Bradenton, FL 34208

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



### Participating Constitutional Offices/Agencies:

Board of County Commissioners (Plan Sponsor)

Manatee County Sheriff's Office

Manatee County Clerk of Circuit Court & Comptroller

Manatee County Tax Collector

Manatee County Property Appraiser's Office

Manatee County Housing Authority

Supervisor of Elections

Port Authority

# Annual Enrollment Guide

Plan Year January 1, 2023 - December 31, 2023

**Annual Enrollment Begins:**  
Friday, October 21, 2022

**Annual Enrollment Ends:**  
Friday, November 4, 2022

**Changes Effective:**  
January 1, 2023

**All benefit-eligible employees are required to complete annual enrollment** to confirm elections and plan levels, make changes, or waive coverage. This is your only opportunity this year to make changes without experiencing a life event (*marriage, birth, etc.*).

- CONFIRM benefit elections with no changes
- WAIVE coverage
- ADD or DROP Medical, Dental, Vision or Child Life Insurance
- ENROLL in a Flex Spending Account
- UPDATE beneficiary information
- CONFIRM medical plan level  
(email [katherine.pettitt@mymanatee.org](mailto:katherine.pettitt@mymanatee.org) if discrepancy)
- APPLY FOR, DROP, or CHANGE Employee or Spouse Life Insurance, Short-Term Disability (STD), or Long-Term Disability (LTD).

**If adding a spouse or dependent**, have social security number and date of birth available, as well as these required documents:

- SPOUSE - Marriage certificate
- ADOPTED OR LEGAL GUARDIANSHIP\* - Court order
- NATURAL CHILD UP TO AGE 26 - Birth certificate
- GRANDCHILD\* (Child of current dependent) - Birth certificate
- STEPCCHILD - Birth certificate & marriage certificate
- \***Grandchild** up to **18 months** living with employee/Legal guardianship up to 18 years

Insurance Coordinators are a great resource to answer questions about your benefits and annual enrollment

<b>DEPARTMENT/AGENCY</b>	<b>NAME</b>	<b>EXT</b>
<b>Board of Commissioners</b>	Leslie Kearns	3754
<b>Clerk of the Circuit Court</b>	Lisa Wooten	4009
<b>Clerk of the Circuit Court</b>	Bridget Haymond	4013
<b>Clerk of the Circuit Court</b>	Mercede Myers	4014
<b>Community and Veterans Services</b>	Janice Dunbar-Smith	3451
<b>Community and Veterans Services/Libraries</b>	Lorrie See	748-5555 ext 6303
<b>Convention &amp; Visitors</b>	Melinda McGann	722-3244 x3943
<b>County Administrator</b>	Leslie Kearns	3754
<b>County Attorney</b>	Nicole Bezdek	3750
<b>Court Administrator</b>	Katherine Pettitt	6404
<b>Development Services</b>	Tracy Trahan	3877
<b>Development Services</b>	Vanessa Mutchnik	6221
<b>EHB</b>	Katherine Pettitt	6404
<b>Financial Mgmt</b>	Elisa Goldberg	3792
<b>Housing Authority</b>	Lesa Livingston	756-3974, X.208
<b>Human Resources</b>	Katherine Pettitt	6404
<b>IT</b>	John Sharp	3076
<b>Metropolitan Planning Organization</b>	Ryan Brown	359-5772
<b>Metropolitan Planning Organization</b>	Rachel McClain	259-6045
<b>Neighborhood Services</b>	Sharon McClellan	3719
<b>Parks &amp; Natural R/ GT Bray</b>	Sharon Granberg	6043
<b>Parks &amp; Natural R/Ag &amp; Ext services</b>	Kelli Polanski	1807
<b>Parks &amp; Natural R/Ag &amp; Ext services</b>	Wendy Henry	1811
<b>Port Authority</b>	Denise Stufflebeam	722-6621
<b>Port Authority</b>	Sandi Arnold	721-2501
<b>Property Appraiser</b>	Barb Richardson	742-5654
<b>Property Management</b>	Caitlyn Deloach	3603
<b>Property Management</b>	Robin Dyer	8201
<b>Public Safety</b>	Candace Kelly	1667
<b>Public Safety</b>	Sherri Sweeny	1646
<b>Public Safety</b>	Theresa Kersey	7874
<b>Public Safety/Animal Services</b>	Lori Koutelis	8312
<b>Public Works</b>	Crystal Meyers	7442
<b>Public Works</b>	Danielle Riley	7441
<b>Public Works/Admin, Engineering</b>	Janice Haas	7462
<b>Public Works/Admin, Engineering</b>	Janette Girard	7391
<b>Public Works/Fleet</b>	Darlene Passio	7370
<b>Public Works/Highway</b>	Alyssa Howard	7258
<b>Public Works/Highway</b>	Leslie Swanson	7249

<b>Public Works/Infrastructure/ Project Mgmt</b>	Francisca Backenstross	7444
<b>Public Works/Stormwater</b>	Sonia Davis	7430
<b>Public Works/Traffic Op/Traffic Engineer</b>	Kristin Hall	7283
<b>Public Works/Transit</b>	Evelyn Dupuy	8113
<b>Public Works/Transit</b>	Melinda Waggoner	7629
<b>Sheriff's Office</b>	Julie Merritt	2135
<b>Supervisor of Elections</b>	Shannon Perry	6450
<b>Tax Collector</b>	Antonia Medina	941.741.4842
<b>Tax Collector</b>	Latoya Benton	941.741.4845
<b>Utilities Dept</b>	Theresa DuBois	5294
<b>Utilities Dept</b>	Sarah Metcalfe	8001
<b>Utilities Dept</b>	Roberta Johnson	5208
<b>Utilities Dept</b>	Suzanne Dunn	5242
<b>Utilities Dept</b>	Veronica Henry	5011
<b>Utilities Dept</b>	Danielle Brown	5282
<b>Utilities Dept /WW Lab/ WW Compliance</b>	Bobbijo Moore	5436
<b>Utilities Dept/Landfill/Scale House</b>	Debora Braziel-Jones	8004
<b>Utilities Dept/Lift Station</b>	Deb Julien	5374
<b>Utilities Dept/MARS Prog</b>	Aimie Johnson	5459
<b>Utilities Dept/North WW Plant</b>	Aimie Johnson	5459
<b>Utilities Dept/Records Div</b>	Peggy Hines	5271
<b>Utilities Dept/Sludge Dryer/WW</b>	Mindy Whalen	8029
<b>Utilities Dept/Water Distribution</b>	Diana Arthur	5268
<b>Utilities Dept/WW Collections</b>	Morgan Defisher	5403
<b>Utilities Dept/WW Collections</b>	Veronica Henry	5011
<b>Utilities Dept/Treatment Plant</b>	Sarah Findley	5032



Manatee YourChoice Health Plan  
Employee Health Benefits  
5213 4th Ave. Cir. E, Bradenton, FL 34208  
[www.manateeyourchoice.com](http://www.manateeyourchoice.com)



Katherine: (941) 748.4501 x6404 or Ingrida: (941) 748.4501 x6403

# Medical Manatee YourChoice Health Plan (utilizing Aetna Choice POSII Open Access Network)

2023 MEDICAL MONTHLY RATES		
	Employee Pays	Employer Pays
Employee Only	\$90.48	\$710.20
Employee + Spouse	\$340.88	\$1,298.00
Employee + Child(ren)	\$292.18	\$1,112.56
Employee + Family (spouse & children)	\$413.56	\$1,896.82
Dependent Child (age 26-30)	\$800.68	\$0

Medical benefits are presented with an 8% rate increase and an enhancement but with no changes to the plan design. Visit [www.manateeyourchoice.com/employee-benefits/medical](http://www.manateeyourchoice.com/employee-benefits/medical) for more information about the medical plan.

Pharmacy Benefit reminders: Most pharmacies are now in-network (Publix, Walgreens, CVS, Walmart, etc.), 90-day supply available at all in-network pharmacies, and copays remain the same.

# Dental Aetna Dental PPO/PDN Network

*\*Clerk employees should contact HR for information regarding dental options.*

2023 DENTAL MONTHLY RATES	
	Employee Pays
Employee Only	\$34
Employee + 1	\$55
Employee + 2 or more	\$75

We are pleased to offer dental benefits with no change to your premium or plan design. Visit [www.manateeyourchoice.com/employee-benefits/dental](http://www.manateeyourchoice.com/employee-benefits/dental) for more information about the dental plan.

# Vision Aetna Vision Preferred Network

2023 VISION MONTHLY RATES	
	Employee Pays
Employee Only	\$4.92
Employee + Spouse	\$9.36
Employee + Child(ren)	\$9.84
Employee + Family (spouse & children)	\$14.48

We are pleased to offer vision benefits with no change to your premium or plan design. Visit [www.manateeyourchoice.com/employee-benefits/vision](http://www.manateeyourchoice.com/employee-benefits/vision) for more information or [www.aetnavision.com](http://www.aetnavision.com) to find a provider.

# Flexible Spending Accounts (FSA) Must Re-enroll Every Year

Manatee County offers two reimbursement accounts to help you pay for eligible, out-of-pocket expenses such as deductibles, co-pays and childcare. The dollars you set aside come out of each paycheck, tax-free, helping you budget and save money. These Accounts do not renew - **a new election must be made each year**. An FSA can only be elected during Annual Enrollment, at time of hire, or with certain life events (marriage, divorce, birth, etc.).

Health Care Flexible Spending Account	Dependent <b>DAY</b> Care Flexible Spending Account
<p>You can enroll in a Health Care Flex Spending Account and elect up to \$3050 per year to use towards out-of-pocket medical expenses such as, but not limited to:</p> <ul style="list-style-type: none"> <li>Co-pays</li> <li>Deductibles</li> <li>Glasses</li> <li>Orthodontics</li> </ul> <p>You can pay for your health-related expenses at time of service with a <b>Payflex debit card</b> that is linked to your FSA account, or upload receipts through the Payflex website or app for reimbursement. Using the debit card does not eliminate the need to provide receipts when requested, so please keep receipts of all the expenses you place on the debit card.</p>	<p>You can enroll in a Dependent Care Flex Spending Account and elect up to \$5,000 to use toward child (age 12 and under) and adult <b>day care</b> expenses such as:</p> <ul style="list-style-type: none"> <li>Before and after school care</li> <li>Daycare, nursery school, and preschool</li> <li>Summer day camp</li> <li>Care for your spouse or relative who is physically or mentally incapable of self-care and lives in your home</li> </ul> <p><b>If money is available in your account, you can access your funds within a few days by submitting a receipt for the expenses on the Payflex website or app.</b> Unfortunately, the debit card option is not available with the Dependent Care Flex Spending Account.</p>
How the "Use it or Lose it" clause applies	How the "Use it or Lose it" clause applies
<p>Up to \$610 of unused funds can be rolled over to the following year. Any remaining balance at the end of that year will be forfeited.</p>	<p>The Dependent Care Flex Spending Account is "use it or lose it". This means that any funds you do not utilize by the end of the year will be forfeited. So, carefully consider your anticipated expenses.</p>
<p><b>Terminated employees will have access to submit claim reimbursement request(s) for IRS eligible expenses incurred up to their last day of employment. Any unused amounts remaining in the FSA account will be forfeited.</b></p>	

For more information visit [www.manateeyourchoice.com/employee-benefits/flexible-spending-account](http://www.manateeyourchoice.com/employee-benefits/flexible-spending-account) or call 1-844-PAYFLEX (729-3539) or 1-888-678-8242.

**How an FSA Saves Money**

Let's say you enroll and contribute \$2,500 per year into an FSA and pay the average tax rate of 29.8 percent. By putting that money aside before paying taxes on it rather than allowing the funds to be taxed, **you'd save nearly \$750 for the year!**

# Short Term Disability Hartford Insurance Group

**Short Term Disability (STD) Insurance** is designed to help protect your income if you are hurt or sick and cannot work. It is equal to 60% of your pre-disability earnings up to a maximum of \$1,000 per week.

2023 STD MONTHLY RATES		WORKSHEET FOR STD		
Rates are calculated automatically during Annual Enrollment		Calculate Estimated Monthly Premium		
Age	Rates Per \$10 of Weekly Benefit	1. Find your <b>weekly earnings</b> by dividing your annual earnings by 52.	Line 1: <u>\$576.92</u> (30,000/52)	
ALL	\$0.401	2. Calculate your <b>weekly benefit</b> by multiplying your weekly benefit by .60 (60% max benefit of weekly earnings <b>up to</b> \$1,000.00 per week).	Line 2: <u>\$346.15</u>	
The cost for STD is subject salary. Evidence of Insurability (EOI) is required unless elected at time of hire. Complete the steps in the enrollment system to calculate and view your premium. * Policy is subject to pre-existing conditions.		3. Divide rate by 10.	Line 3: <u>\$0.0401</u>	
		4. Multiply line 2 by the amount in line 3.	Line 4: <u>\$13.88</u>	
		_____		
		Line 2 (weekly benefit) X Line 3 (rate/10) = (Est. Monthly Premium)		

# Long Term Disability Hartford Insurance Group

**Long Term Disability (LTD) is provided to all eligible employees.** Core LTD is equal to 50% of an employee's base monthly salary up to \$3,000 per month after the disability exceeds 90 days and is provided at no cost to employees.

**Additional LTD** | Can be applied for **any time during the year.**

You can elect to enroll in Additional LTD and increase your benefit to 66 2/3% of base monthly salary, up to \$5,000 per month. The cost for Additional LTD is subject to age and salary. Evidence of Insurability (EOI) is required unless elected at time of hire. Complete the steps in the enrollment system to calculate and view your premium.

2023 ADDITIONAL LTD MONTHLY RATES		WORKSHEET FOR ADDITIONAL LTD	
EMPLOYEE Up to 66 2/3% Base Monthly Salary		Calculate Estimated Monthly Premium	
Age	Rates Per \$100 of Insured Earnings	1. Enter your monthly earnings, not to exceed \$7,500, on Line 1. Line 1: <u>\$5,000</u>	
<40	\$0.105	Select your rate from the rate table and divide this by 100. Line 2: <u>\$.00304</u> (.304 ÷ 100)	
40-49	\$0.304	Multiply Line 1 by the amount shown on Line 2. Line 3: <u>\$15.20</u>	
50-59	\$0.713		
60-64	\$0.732		
65+	\$0.760		
_____		Line 1 (Monthly Earnings) X Line 2 (Rate/100) = Est. Monthly Premium	

# Life Insurance Securian Life Insurance Company

**Term Life insurance is provided to all eligible employees.** Core Life and AD&D is equal to 1x base annual salary up to \$200,000 and is provided at no cost to employees.

**Additional Life Insurance** | Can be applied for *any time during the year*.

You can elect up to 6x base annual salary with a maximum coverage amount of \$750,000, subject to Evidence of Insurability (EOI). Complete the steps in the enrollment system to calculate and view your premium.

2023 ADDITIONAL TERM LIFE MONTHLY RATES								
EMPLOYEE Up to 6x salary (max: \$750,000)				SPOUSE 50% of EE election up to \$25,000 Coverage				CHILD(REN) \$10,000 Coverage
Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	Age	Rate per \$1000 benefit	Flat rate \$1/month  No matter how many children, the rate is still \$1/month. Each Child receives \$10,000 coverage.  *No EOI for children
<34	\$0.050	55-59	\$0.511	<34	\$0.051	55-59	\$0.518	
35-39	\$0.058	60-64	\$0.756	35-39	\$0.066	60-69	\$0.715	
40-44	\$0.122	65-69	\$0.994	40-44	\$0.139			
45-49	\$0.245	70+	\$1.310	45-49	\$0.263			
50-54	\$0.346			50-54	\$0.336			

Visit [www.manateeyourchoice.com/employee-benefits/life-ad-d](http://www.manateeyourchoice.com/employee-benefits/life-ad-d) for more information.

WORKSHEET FOR ADDITIONAL TERM LIFE	
Calculate Estimated Monthly Premium	
1. Enter the amount of additional term life, on Line 1. <u>Line 1: \$46,000</u>	
Select your rate from the rate table and divide this by 100. <u>Line 2: \$.000122</u> (.122 ÷ 1000)	
Multiply Line 1 by the amount shown on Line 2. <u>Line 3: \$5.61</u>	
Line 1 (Monthly Earnings) X Line 2 (Rate/100) = Est. Monthly Premium	

IRC section 79 provides an exclusion for the first \$50,000 of group-term life insurance coverage provided under a policy carried directly or indirectly by an employer. There are no tax consequences if the total amount of such policies does not exceed \$50,000. The imputed cost of coverage in excess of \$50,000 must be included in income, using the IRS Premium Table, and are subject to social security and Medicare taxes. This amount is shown on employee's check as Life Over 50.



# Aetna Navigator [www.aetnavigators.com](http://www.aetnavigators.com)

- Find a Doctor
- Download ID Cards
- View Claim Status and EOB(Explanation of Benefits)
- View Flexible Spending Account Balance
- Compare Costs for Office Visits, Tests & Procedures
- Research Prescription Drugs
- Online Wellness Programs/Tools and much more

## Login/Sign Up

ManateeYourChoice.com > Benefit Login > Aetna Navigator **OR** [www.aetnavigators.com](http://www.aetnavigators.com)

**Each enrolled member will create an individual username and password** and will need their Member ID Number or Social Security Number to sign up.

## Health Bucks

Health Buck award totals will **NOT** be in the 2023 annual enrollment platform. Notification of HiiP awards will be mailed to the participant’s home address. For questions, please contact:

**HiiP:** Vanessa Rene, (941) 748.4501 x6418, [vrene@manateeyourchoice.com](mailto:vrene@manateeyourchoice.com)

**Agility:** Larry Luh x1660 (For EMS only)

## Wellbeing Benefits [Learn more at www.manateeyourchoice.com](http://www.manateeyourchoice.com)

At Manatee County Government, we are committed to providing quality service with an emphasis on accountability, civility and ethics. We also 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.



Review the Beyond Compensation Booklet available at [www.manateeyourchoice.com](http://www.manateeyourchoice.com) to review all of the benefits that are available to Manatee County Government employees. (Note: Agency benefits may vary slightly. Consult with your HR department for agency-specific benefits).

## FREQUENTLY ASKED QUESTIONS

### Q. What if my address is wrong?

A. Contact your HR Liaison to update your address.

### Q. Who do I contact for a password re-set in Benefit Express?

A. Contact your Insurance Coordinator.

### Q. What do I need to print and submit to my Insurance Coordinator?

A. Annual Enrollment is paperless. There are no forms to submit to an insurance coordinator or to EHB. All documents are submitted through the system electronically. Keep a copy for your own records.

### Q. If I am adding a dependent to my coverage, what documents should I have ready to upload?

A. When adding dependents to the plan, you will need to upload applicable marriage and/or birth certificates:

**Adding spouse:** Verify coverage by uploading a copy of your marriage certificate.

**Adding child:** Verify coverage by uploading a copy of the child's birth certificate.

### Q. How do I update a beneficiary for my Life Insurance?

A. The enrollment system provides an opportunity to update or designate your beneficiaries.

### Q. How do I ADD a Flex Spending Account?

A. Flexible spending accounts elections do not roll over from one year to the next. If you wish to have an FSA for 2023, you must elect it as part of the annual enrollment process.

### Q. Will I get a new insurance card?

A. You will receive a new:

- Aetna may be mailing new ID cards to all members due to a recent update. Please verify your plan level.
- Medical/dental ID card if you have experienced a Plan Level change or are adding or dropping coverage.
- Vision card if you add vision coverage
- Payflex debit card if you add a Health Care Spending Account

### Q. How long before I receive STD benefits?

A. On the 15th day of your disability.

### Q. When will my STD benefits end?

A. Claims are individually analyzed by the carrier based on disability and physician notes to determine number of benefit weeks, up to 13 weeks, including the 14-day waiting period. Benefits end when you no longer satisfy the applicable eligibility conditions.

### Q. Does STD cover pre-existing conditions?

A. Must be treatment-free for 3 consecutive months before or after the date your plan begins. After your plan has been in effect for 12 months, no limitations on pre-existing conditions.

### Q. I don't have any changes. I want everything to stay the same. What do I need to do?

A. You must go into the system and engage in the Annual Enrollment process for the following critical reasons:

- This is your opportunity to **verify that the Medical Plan level** that you and your dependents elected by doing Qualifying Events is reflecting as you would expect in the system. If you identify sometime in 2023 that your plan level is not correct, **the change will be made the 1st of the month following notification**. If there is a discrepancy with your plan level, please email [Katherine.pettitt@mymanatee.org](mailto:Katherine.pettitt@mymanatee.org).
- You can make additions or deletions to your coverage that will become effective January 1<sup>st</sup>.
- You must **confirm and/or update your beneficiaries** for your Core and Additional Life Insurance. Every employee has at least core coverage and an updated beneficiary is very important to have on file.

# COMPLETING ANNUAL ENROLLMENT

## How to Complete Annual Enrollment:

The 2023 Annual Enrollment is an active enrollment. This means that even if you do not wish to make any changes to your current benefits, you are still required to complete annual enrollment. Please have all necessary items (social security number, marriage/birth certificates, and date of birth, if adding dependents, etc) available prior to beginning your enrollment session.

Go to [www.manateeyourchoice.com](http://www.manateeyourchoice.com) and click the blue benefits login box at the top of the page, then select "Enrollment System". Or, go directly to [www.manateeyourchoiceenrollment.com](http://www.manateeyourchoiceenrollment.com).

Follow the log in instructions on the screen. **\* ALL users will follow the initial login instructions and create a new password for annual enrollment, even if you have already established a password in Benefit Express.**

The screenshot shows a login form with two sections: "Username:" and "Password:". Each section has a text input field, a "Next" or "Login" button, and links for "Login Instructions" and "Forgot Password?". Blue lines connect callout boxes to the "Next" and "Login" buttons.

Your username will always be your **employee ID #**.

Your initial password is your **capitalized first name initial, lowercase last name initial + home zip code**.

(ex. John Smith living in zip code 34208 would be Js34208)

**\*For password re-set, contact your InsuranceCoordinator.**

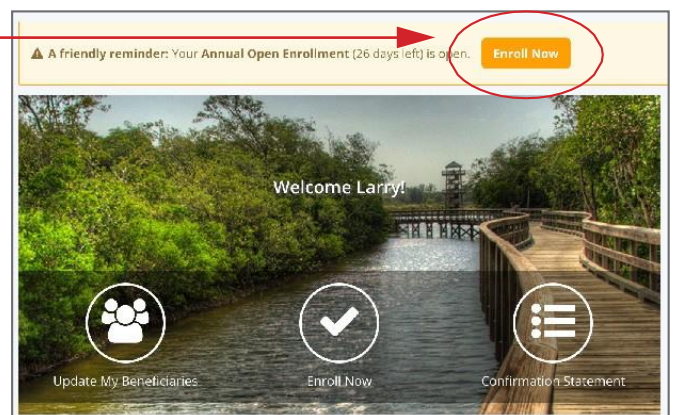
Create a permanent password and select 3 security questions.

Choose if you wish to receive your 1095c Form electronically instead of physically mailed to your home and update your personal email addresses if needed. *Remember, this form is not required for filing your taxes and will be retained electronically in Benefit Express.*

You will be directed to your homepage

Click the "Enroll Now" button.

A new screen will pop up. Click "Enroll" to begin the enrollment process.



The screenshot shows a pop-up titled "Available Enrollments" with a close button (x). It features a pencil icon and the text "Annual Open Enrollment". Below this, it says "You have not yet started your enrollment. Click the 'Enroll' button to get started now." To the right, it lists: "Enrollment Period Begins: 10/12/2022", "Enrollment Deadline: 11/11/2022 (24 days left)", and "Effective: 01/01/2023". A blue "Enroll" button is circled in red at the bottom.

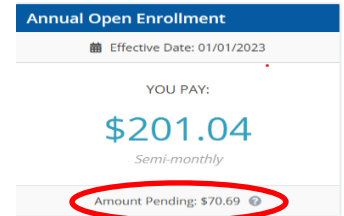
## How to Complete Annual Enrollment (continued):

Complete each step of the enrollment process. If adding a dependent (spouse or child), you must click "upload document" and upload the required documentation (marriage or birth certificate)



As you make changes, you will see the numbers at the right of the screen change.

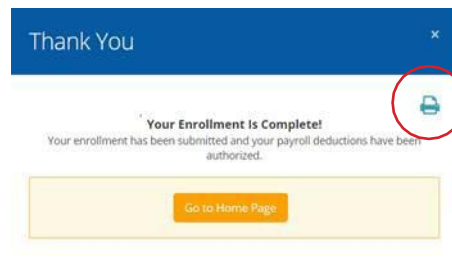
The total of your pay period deductions are pending approval. If you're adding a dependent or waiting for an EOI response, your total pay period deduction amount won't increase until those benefits are approved.



Review your 2023 elections on the confirmation page then select the **Finish Enrollment** button. Remember that the Total Cost (Semi-monthly and Monthly) shown represents deduction cost BEFORE any new benefits you have applied for. Review carefully and make any necessary corrections.



A new window will include a print button in top right corner. Members can print a copy of their confirmation for their records, but **it is not required** for submission to insurance coordinators or to EHB.



You can upload a verification document or make changes to your enrollment through Friday, November 4th by selecting the enroll button on your homepage then selecting "Change" on the pop-up screen.

### **NOTE:**

If you and/or your dependents receive a new insurance card this year, please double check the plan level you reflect on the card is the one you qualified for.



## 1095 C for 2022

### **Information on your option to elect to receive your form electronically**

Under federal law, Manatee County must provide information to the IRS about medical plan coverage in which you are enrolled.

This information helps you and the IRS to determine whether you have maintained health coverage required under the Individual Mandate as well as determining potential eligibility for a premium tax credit.

In addition to the information we provide to the IRS, we must provide you with a statement that includes the same information that we will provide to the IRS. This statement is referred to as 1095-C. The statement we must provide to you will be furnished on paper if you do not consent to receive it electronically. If you elect to consent to receive these statements electronically, your consent will continue to apply each year unless you withdraw your consent.

To properly access the electronic statement, you must have access to a PC or Mac computer, internet access, Wi-Fi or connected printer, Adobe Acrobat reader. You will receive an email from [noreply@mybenefitexpress.com](mailto:noreply@mybenefitexpress.com) containing a link. When the link is selected you will be required to provide certain identifying pieces of information to access the electronic form. Whether or not you opt to receive this link, the statement will be available within the benefits software (Benefit Express). Note: you may be required to print the statement and attach it to a Federal, State, or local income tax return.

Even if you elect to consent to receive the statement electronically, you can still obtain a paper copy of the statement by contacting Employee Health Benefits. Please note that your request for a paper statement will not be treated as a withdrawal of consent as to future statements.

You may withdraw your consent by logging into Benefit Express and selecting print on the communications page. Your withdrawal of consent does not apply to a statement that was furnished electronically before the date on which the withdrawal of consent takes effect.

Manatee County Government will stop furnishing your statement electronically if your email address is not valid or you are no longer eligible for benefits.

Changes to contact information for the purpose of receiving the electronic statement, should be made within the Benefit Express system or by contacting your insurance coordinator. During annual enrollment for 2023, you'll have the option to receive the statement (copy of Form 1095-C) electronically instead of a paper format.

If you have questions about this notice, please contact Lesli Strickland at Employee Health Benefits.

## Employee Health Benefits – Benefit Providers

Benefit	Provider	Link & phone number
Medical	Aetna	Aetna Choice POS II Open Access Network <a href="http://www.manateeyourchoice.com/employee-benefits/medical">www.manateeyourchoice.com/employee-benefits/medical</a> Claim questions 1-877-580-5019
Dental	Aetna	Aetna PPO/PDN Network <a href="http://www.manateeyourchoice.com/employee-benefits/dental">www.manateeyourchoice.com/employee-benefits/dental</a> Claim questions 1-877-238-6200
Vision	Aetna	<a href="http://www.manateeyourchoice.com/employee-benefits/vision">www.manateeyourchoice.com/employee-benefits/vision</a> Claim questions 1-877-973-3238
Quest Diagnostics		855-623-9355
Flexible Spending Account	PayFlex	<a href="http://www.manateeyourchoice.com/employee-benefits/flexible-spending-accounts">www.manateeyourchoice.com/employee-benefits/flexible-spending-accounts</a> Claim questions 1-844-PAYFLEX (729-3539)
Short Term Disability	Hartford	<a href="http://www.manateeyourchoice.com/employee-benefits/disability/short-term-disability">www.manateeyourchoice.com/employee-benefits/disability/short-term-disability</a> Claim questions 1-800-549-6514
Long Term Disability	Hartford	<a href="http://www.manateeyourchoice.com/employee-benefits/disability/long-term-disability">www.manateeyourchoice.com/employee-benefits/disability/long-term-disability</a>
Life Insurance	Securian	<a href="http://www.manateeyourchoice.com/employee-benefits/life-ad-d">www.manateeyourchoice.com/employee-benefits/life-ad-d</a>
Telemedicine	Teladoc	<a href="http://www.manateeyourchoice.com/teladoc">www.manateeyourchoice.com/teladoc</a>
LAMP		941-741-2995, ext 6495

**NOTE:** Your Choice Health Plan hires Aetna as a third-party administrator to process claims for medical, dental and vision, provide customer service and run the provider network.