



Employee Health Benefits

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

ANNUAL ENROLLMENT GUIDE

PLAN YEAR: JANUARY 1, 2025 - DECEMBER 31, 2025

*Enrollment period begins November 1st
and ends November 22nd!*

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
Manatee County Supervisor of Elections
Manatee County Port Authority

*Need help? Email
benefits@mymanatee.org
or call
(941) 748-4501 x3865*

*Enroll online at:
manateeyourchoice.com*







ANNUAL ENROLLMENT GUIDE

Plan Year: January 1, 2025 — December 31, 2025

Annual Enrollment Begins:
Friday, November 1, 2024

Annual Enrollment Ends:
Friday, November 22, 2024

Benefits Changes Effective:
Wednesday, January 1, 2025

All benefits-eligible employees should 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, divorce, loss or gain of outside coverage, etc.).

In Annual Enrollment, you can complete the following for you and your qualified dependents:

- **CONFIRM** benefit elections with no changes
- **UPDATE** beneficiary information (for your life insurance policies)
- **WAIVE** coverage
- **REVIEW** medical plan level (*Ultimate* — not exposed to nicotine; *Best* — exposed to nicotine or failed to complete required labs)
- **ADD** or **DROP** medical, dental, vision or child life insurance
- **ENROLL** in a Healthcare or Dependent Care Flexible Spending Account (FSA) **** If currently enrolled in an FSA, you must confirm this election every year during Annual Enrollment!**
- **APPLY, DROP, or CHANGE** employee or spouse life insurance, short-term disability (STD), or additional long-term disability (Additional LTD)

If adding a spouse or dependent, please have their Social Security Number and date of birth available when enrolling. You will also be required to upload the required documents listed below:

- **SPOUSE** — Marriage Certificate
- **NATURAL CHILD** — Birth Certificate
- **STEPCHILD** — Birth certificate with spouse listed as parent and a Marriage Certificate identifying spouse
- **ADOPTED CHILD or CHILD IN LEGAL GUARDIANSHIP STATUS** — Birth Certificate and legal document affirming the adoption or guardianship
- **DISABLED CHILD OVER AGE 26** — Birth Certificate and medical paperwork from a physician indicating disability
- **GRANDCHILD** (parent of the grandchild must also be a current dependent on your insurance; parent of grandchild and the grandchild must both live in your home) — Birth Certificate of the grandchild and Birth Certificate of the covered dependent parent
- **DEPENDENT CHILD, AGE 26 TO 30** — Birth Certificate and Over-age Dependent Affidavit



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- Natural child, adopted child, and stepchild dependents can be covered through the end of the month they reach 26 years of age.
- Dependents under legal guardianship can be covered until the end of the month they reach 18 years of age.
- Child dependents age 26 to 30 can be on a separate “over-age dependent” policy for medical and dental insurance only. This policy has a premium (per over-age dependent) that is in addition to any other medical insurance premiums you are paying. Over-age dependents must meet the following criteria: The child is a resident of the State of Florida, or is a student (full- or part-time), **AND**; the child is unmarried with no dependents, **AND**; the child does not have any other private insurance coverage and is not entitled to benefits under the Social Security Act, **AND**; the child is not on active military duty.
- If your child over age 26 is permanently disabled (incapable of self-support), they may remain as a dependent for all applicable plans, as long as proper documentation of the disability is supplied.
- Grandchild dependents can be covered through the end of the month in which they reach 18 months of age.

HAVE QUESTIONS OR NEED ASSISTANCE?

Contact your Benefits Specialist (BCC) or agency HR office:

Board of County Commissioners (BCC)

Utilities, Property Management, Community and Veterans Services, Convention & Visitor Bureau, and County Attorney

Theresa DuBois — (941) 748-4501, ext. 6404
theresa.dubois@mymanatee.org

Public Safety, Public Works, Development Services, Information Technology, and Sports and Leisure Services

Michael Horgan — (941) 748-4501, ext. 6416
michael.horgan@mymanatee.org

Human Resources, Financial Management, County Administration, Court Administration, Guardian Ad Litem, Natural Resources, and Agriculture and Extension Service

Rosalia Zoino — (941) 748-4501, ext. 6410
rosalia.zoino@mymanatee.org

Manatee County Sheriff's Office

Michelle Ross — (941) 748-4501, ext. 2138
Melissa Decker — (941) 748-4501, ext. 2135

Manatee County Clerk of Circuit Court & Comptroller

Lisa Wooten — (941) 748-4501, ext. 4009

Manatee County Tax Collector

Antonia Medina — (941) 741-4842
LaToya Benton — (941) 741-4845

Manatee County Property Appraiser's Office

Barb Richardson — (941) 742-5654

Manatee County Housing Authority

Lesa Livingston — (941) 756-3974, ext. 208

Manatee County Supervisor of Elections

Shannon Perry — (941) 748-4501, ext. 6450

Manatee County Port Authority

Sandi Arnold — (941) 721-2501

Metropolitan Planning Organization (MPO)

David Machado — (941) 259-6044

MEDICAL INSURANCE (including prescription drugs)

Aetna Choice POS II Open Access Network

Due to significantly rising health care costs, the premium costs of the medical plans (Ultimate and Best plan levels) will increase by 1% for the 2025 plan year. The premium costs are as follows:

Tier	Employee Pays (bi-weekly)	Employer Pays (bi-weekly)
Employee Only	\$46.15	\$362.24
Employee + Spouse	\$173.87	\$662.05
Employee + Child(ren)	\$149.03	\$567.47
Employee + Family (Spouse & Children)	\$210.94	\$967.48
Over-age Dependent (age 26-30)	\$408.39 <i>*per over-age child*</i>	\$0

Please visit our website at <http://www.manateeyourchoice.com/employee-benefits/medical> for more information about the medical plans. Select co-pays/deductibles/co-insurance payments are listed in the following chart:

Plan Feature	Cost in Ultimate Plan	Cost in Best Plan
Office Visit (primary or specialist)	\$30	\$30
Urgent Care	\$30	20% co-insurance after deductible is met
Emergency Room	\$150	\$200 co-pay plus deductible and co-insurance
Generic Prescription Drug (30-day supply)	\$10	\$10

DENTAL INSURANCE

Aetna Dental PPO/PDN with PPO II Network

We are pleased to offer dental benefits with no changes to your premium or plan design for 2025. Please visit <http://www.manateeyourchoice.com/employee-benefits/dental> for more information:

Tier	Employee Pays (bi-weekly)
Employee Only	\$17.00
Employee + 1 Dependent	\$27.50
Employee + 2 or more dependents	\$37.50

**** Note: Manatee Clerk of Circuit Court and Comptroller employees should contact their HR office for information regarding dental options.**

VISION INSURANCE

Aetna Vision Preferred Network

We are pleased to offer vision benefits with no changes to your premium or plan design for 2025. Please visit <http://www.manateeyourchoice.com/employee-benefits/vision> for more information:

Tier	Employee Pays (bi-weekly)
Employee Only	\$2.46
Employee + Spouse	\$4.68
Employee + Child(ren)	\$4.92
Employee + Family (Spouse & Children)	\$7.24

FLEXIBLE SPENDING ACCOUNTS (FSA)

**** Note: Participants must re-enroll every year to remain FSA plans!**

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 automatically 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.).

For more information, visit <http://manateeyourchoice.com/employee-benefits/flexible-spending-account> or call Inspira Financial (formerly PAYFLEX) at 1-888-678-8242.

Health Care Flexible Spending Account	Dependent Day Care Flexible Spending Account
<p>You can enroll in a Health Care Flexible Spending Account and elect up to \$3,200 per year to use towards out-of-pocket medical expenses such as, but not limited to: co-pays, deductibles, glasses, prescription drugs, and orthodontics.</p> <p>You can pay for your health-related expenses at time of service with an Inspira Debit Card that is linked to your FSA account, or upload receipts through the Inspira 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 day care expenses such as: before-and-after-school care, daycare, nursery school, pre-school, summer day camp, and care for your spouse or relative who is physically or mentally incapable of self-care and lives in your home.</p> <p>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 Inspira website or app. Unfortunately, the debit card option is not available with the Dependent Care Flexible Spending Account.</p>
How the "use it or lose it" clause applies:	How the "use it or lose it" clause applies:
Up to \$640 of unused funds can be rolled over to the following year. Any remaining balance at the end of that year will be forfeited.	Any funds not used by the end of the year will be forfeited; so carefully consider your anticipated expenses when enrolling.

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 will be forfeited.

SHORT TERM DISABILITY

The Hartford

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

Short Term Disability (STD) Rates	
Age	Rates per \$10 of weekly benefit
ALL AGES	\$0.401
The cost of STD insurance is based on salary. Evidence of Insurability (EOI) is required unless elected at the time of hire. Policy is subject to pre-existing condition exclusions.	

LONG TERM DISABILITY

The Hartford

Core Long Term Disability (LTD) insurance 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. This benefit is provided at no cost to the employee.

Additional Long Term Disability (LTD) is offered as an optional benefit. You can elect to enroll in Additional LTD and increase your existing Core LTD benefit to 66 2/3% of base monthly salary, up to \$5,000 per month. For more information, visit <http://manateeyourchoice.com/employee-benefits/disability>.

Additional Long Term Disability (STD) Rates	
Age	Rates per \$100 of insured earnings
Less than 40	\$0.105
40 to 49	\$0.304
50 to 59	\$0.713
60 to 64	\$0.732
65 or over	\$0.760
The cost of Additional LTD insurance is based on salary. Evidence of Insurability (EOI) is required unless elected at the time of hire.	

TERM LIFE INSURANCE

Securian

Core Term Life Insurance is provided to all eligible employees. This product includes an Accidental Death and Dismemberment (AD&D) policy. Core Term Life has a benefit value equal to one times (1x) the employee's base annual salary (maximum coverage amount of \$200,000). This is provided by Manatee County Government at no cost to the employee.

Additional Term Life Insurance is offered as an optional benefit. You can elect to enroll in Additional Term up to six times (6x) your base annual salary (maximum coverage amount of \$750,000). You may enroll during Annual Enrollment or at any time throughout the year. Approval for coverage is subject to Evidence of Insurability (EOI). The premium cost of Additional Term is based on your salary and age.

If you are enrolled in Additional Term Life Insurance, at any coverage amount, you have the option to enroll in a **Spouse Term Life Insurance** policy. This policy has a value equal to 50% of your Additional Term Life policy, with a maximum coverage amount of \$25,000. The premium cost of Spouse Term is based on the benefit amount (determined by your Additional Term policy) and your spouse's age. Spouses age 70 and over are not eligible.

Child Term Life Insurance is available for child dependents up to age 26. The cost of the Child Term Life is a flat rate of \$0.50 per paycheck. For that cost, you can insure all of your eligible children and each child will have their own policy with a coverage amount of \$10,000. Evidence of Insurability (EOI) is not required to qualify.

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 and is subject to Social Security and Medicare taxes. The imputed taxed amount is shown on the employee's paycheck stub as "Life Over 50."

For more information about Term Life insurance, please visit <http://manateeyourchoice.com/employee-benefits/life-ad-d>.

Term Life Insurance Rates				
Additional Term Life (Employee)		Spouse Term Life		Child Term Life
Age	Rates per \$1,000 of benefit	Age	Rates per \$1,000 of benefit	
Less than 35	\$0.040	Less than 35	\$0.051	
35 to 39	\$0.046	35 to 39	\$0.066	
40 to 44	\$0.098	40 to 44	\$0.139	
45 to 49	\$0.196	45 to 49	\$0.263	
50 to 54	\$0.277	50 to 54	\$0.336	
55 to 59	\$0.409	55 to 59	\$0.518	
60 to 64	\$0.605	60 to 69	\$0.715	
65 to 69	\$0.795			
70 or over	\$1.048			
Evidence of Insurability (EOI) is required for Additional Term and Spouse Term unless elected at the time of hire.				

AETNA NAVIGATOR (member website and app)

On or after the effective date of your medical and/or dental insurance coverage, you can register for an online account at aetnavigators.com. This online access allows you to find doctors and facilities that are in-network for our plan, download and print ID cards, view claims statuses and file new claims, research costs and prescription drugs, and much more.

When enrolling, you will need either your Aetna Member ID or your Social Security Number to access their system.

Plan members can download and install the Aetna Health mobile app on their Apple or Android devices. The app is available through the App Store (Apple) or Google Play Store (Android) by searching for “Aetna Health.” More information about the app can be found at <http://aetna.com/individuals-families/using-your-aetna-benefits/aetna-mobile.html>.

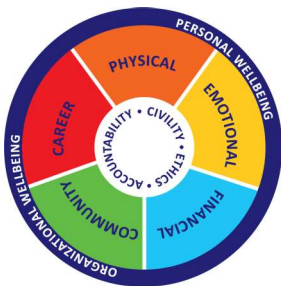
IMPORTANT NOTE ABOUT AETNA INSURANCE PLANS AND DEPENDENT COVERAGE:

Each member (employee or dependent) who is enrolled in medical and/or dental insurance will receive **their own** Aetna card, containing their own unique Aetna Member ID. Unlike many other insurance plans, dependents on our medical/dental are **not** listed as dependents under the employee’s insurance ID number.

Vision plan information (if enrolled) will not appear on the member’s insurance card. To access Vision Plan information, please register online at <http://aetnavision.com>.

WELLBEING BENEFITS

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. To learn more, visit our website at <http://manateeyourchoice.com>.

FREQUENTLY ASKED QUESTIONS

What do I do if my address is wrong?

Contact your Benefits Specialist or agency HR office to update your address. Contact information can be found on page 2 of this guide.

Who do I contact for a password reset in Benefit Express?

Contact Employee Health Benefits at (941) 784-4501, x3865, or email benefits@mymanatee.org to request a password reset. Contact information can be found on page 2 of this guide.

What do I need to print and submit for Annual Enrollment?

Annual Enrollment is paperless. There are no forms to submit to an HR office, Benefits Specialist, or to Employee Health Benefits. All documents are submitted through the Benefit Express portal electronically. Please print and retain a copy of your Confirmation Page for your own records.

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

When adding dependents to the plan, you will need to upload applicable marriage certificates, birth certificates, or other legal documents. Please see the information on page 1 of this guide for details.

My child dependent is turning 26 years old soon. When will their insurance coverage end?

Coverage stops at the end of the calendar month of their 26th birthday.

How do I update a beneficiary for my Term Life Insurance?

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

How do I add a Flexible Spending Account (FSA)?

Flexible Spending Account (FSA) elections do not roll over from one year to the next. If you wish to have an FSA for 2025, you **must** elect it as part of the Annual Enrollment process.

Will I get a new insurance card?

You and/or your dependent will receive a new Aetna insurance card if you add or drop medical and/or dental coverage. You will also receive an Inspira Financial debit card if you are a new enrollee in a Health Care Flexible Spending Account (FSA).

How long before I receive Short Term Disability (STD) benefits? When will they end?

STD benefits start on the 15th day of your approved disability. Claims are individually analyzed by the carrier based on disability and physician notes to determine number of benefit weeks (maximum of 13 weeks, including the 14-day waiting period). Benefits end when you no longer satisfy the applicable eligibility conditions.

Does Short Term Disability (STD) cover pre-existing conditions?

To qualify for an STD benefit for a particular disability event, you 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, there is no limitations on pre-existing conditions.

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

You must go into the system and step through the online Annual Enrollment process for the following reasons:

- This is your opportunity to verify the Medical Plan level (Ultimate or Best) for you and your dependents that are enrolled in the Medical insurance. If the plan level is incorrect, please email EHB **immediately** at benefits@mymanatee.org.
- This is your one guaranteed annual opportunity to make additions or deletions to your coverage that will become effective January 1, 2025.
- If you have an existing Flexible Spending Account (FSA) and want it to continue in 2025, you must re-enroll in Annual Enrollment. Failure to re-enroll will end your FSA on December 31, 2024.
- You should confirm and/or update your beneficiaries for your Life Insurance to ensure the information is accurate.

BENEFIT PROVIDER INFORMATION

The Manatee 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.

Benefit	Provider Name	Contact information
Medical **When inquiring about Medical coverage; remember each insured person has their own unique member ID and card. Use that particular member's identifying information (Social Security number) when speaking with member services.	Aetna	Aetna Choice POS II Open Access Network http://manateeyourchoice.com/employee-benefits/medical Member Services: 1-877-580-5019
Prescription Drugs	Optum Rx	Customer Support: 1-800-359-3477
Dental **When inquiring about Dental coverage; remember each insured person has their own unique member ID and card. Use that particular member's identifying information (Social Security number) when speaking with member services.	Aetna	Aetna PPO/PDN with PPO II Network http://manateeyourchoice.com/employee-benefits/dental Member Services: 1-877-238-6200
Vision	Aetna Vision	Aetna Choice POS II Open Access Network http://manateeyourchoice.com/employee-benefits/vision Member Services: 1-877-973-3238
Flexible Spending Accounts (FSA)	Inspira Financial (formerly PAYFLEX)	http://manateeyourchoice.com/employee-benefits/flexible-spending-accounts Customer Support: 1-844-729-3539
Short Term Disability	The Hartford	http://manateeyourchoice.com/employee-benefits/disability/short-term-disability Customer Support: 1-800-549-6514
Long Term Disability	The Hartford	http://manateeyourchoice.com/employee-benefits/disability/long-term-disability Customer Support: 1-800-549-6514
Life Insurance	Securian	http://manateeyourchoice.com/employee-benefits/life-ad-d
Telemedicine	Teladoc	http://manateeyourchoice.com/teladoc
LAMP (Behavioral Health Services)		1-941-741-2995 or extension 6495
Quest Diagnostics (Blueprint for Wellness)		1-941-741-2995 http://my.questforhealth.com/mobile/welcome/home

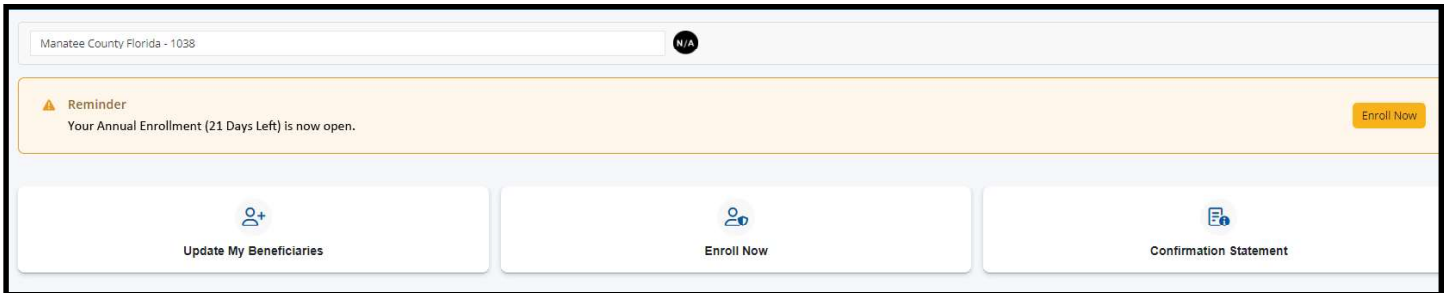
HOW TO ENROLL

The 2025 Plan Year Annual Enrollment is a passive enrollment. This means that all insurance election in place for 2024 — with the exception of Flexible Spending Accounts (FSA) — will automatically carry over to 2025. **FSA participants must re-enroll during this Annual Enrollment to have an FSA in 2025.** Even if you do not have any changes to make for next year, we still strongly encourage you to complete the Annual Enrollment process online to ensure that your benefits and life insurance beneficiary information is correct.

If enrolling or making changes, please make sure to have all necessary items/information (Social Security Numbers and dates of birth for yourself and any dependents, marriage/birth certificates, etc.) available prior to beginning your enrollment session online.

To start, go to <http://manateeyourchoice.com> and click on the blue “Benefits Login” button at the top of the page. Then, select “Benefits Express Enrollment System Login.” Your user name will be your employee ID#. If you are a new/recent hire and this is your first-time logging into the system, your initial password is your capitalized first name initial, lowercase last name initial, and your five-digit home zip code. For example: John Smith, living in zip code 34208, would be Js34208

If you need a password reset, please contact Employee Health Benefits at (941) 748-4501, x3865, or email benefits@mymanatee.org.



After setting up your own unique password (write this down so you don’t forget it!), you will be directed to your home page. On this home page, click on the yellow “Enroll Now” button to proceed.

When prompted, select if you wish to receive your 1095c tax forms electronically (to your email address) instead of physically mailed to your home address, and update your personal email address, if needed. Remember: This form is not required for filing your taxes and will be retained electronically in Benefit Express. This form is sent to you as a courtesy, for your records.



Follow through the screens and complete each step of the enrollment process. If adding a dependent (spouse or child), you must click “Upload document” and upload the required documentation. Please see page 1 of this guide for comprehensive information about dependent documentation. As you make your elections/changes, you will see the monthly premium amount at the right of the screen change. The total of your pay period deductions are merely an estimate, pending final approval. If adding a dependent or waiting for an Evidence of Insurability (EOI) response, your total pay period amount will not increase appropriately until those benefits are finalized/approved.

Review your 2025 Plan Year elections on the confirmation page, then select the “Finish Enrollment” button.

Finally, a new window will pop up, indicating that your Annual Enrollment is complete. You can print a copy of your confirmation, for your own records, by clicking on the printer icon. Should you need to, you can make changes or upload other documents at any time through November 22nd by selecting the “Enroll” button on your home page, then selecting “Change” on the pop-up screen.





