



Hillsborough  
County Florida



# VIRTUAL BENEFITS RESOURCE GUIDE



*Great People, **Great Place**, Unlimited Possibilities!*

2025



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# Introduction

Hillsborough County BOCC (HCB OCC) and Clerk of Court & Comptroller (CCC) understands that your benefits are important to you and your family. Helping you understand the benefits available to you is essential. This Benefits Guide provides a description of our benefit program.

This guide is not an employee/employer contract. It is not intended to cover all provisions of all plans, but rather a quick reference to help answer most of your questions. Please see the carrier benefit summaries for more details.

Included in this guide are summary explanations of the benefits, as well as contact information for each provider. It is important to remember that only those benefit programs for which you are eligible and have enrolled apply to you.

We encourage you to review each section and to discuss your benefits with your family members. Be sure to pay close attention to applicable copayments and deductibles, how to file claims, preauthorization requirements, participating networks and services that may be limited or not covered (exclusions). We hope this guide will give you an overview of your benefits and help you be better prepared for the enrollment process.

## Cafeteria Plan

The County's cafeteria plan provides you with a **per pay period benefit of \$96.92**, which may be used to offset the purchase of health, dental, vision, life, or to invest in a deferred compensation plan. You can also receive the amount as additional compensation.

With the County's cafeteria plan, you choose the benefits you want or opt out of our plan if you don't need the coverage.

If you do not use the cafeteria plan to offset your benefits, please be aware that the amount you receive is taxable income.





# Enrolling In Benefits

## Employee Eligibility

Benefit eligible employees are provided an opportunity to participate in the HCBOCC sponsored benefits program upon initial hire and annually during Open Enrollment. You are eligible for benefits on the first day of the month following 30 days of employment if you are a permanent employee regularly scheduled to work 30 or more hours per week.

(The waiting period for disability insurance is 6 months.)

**New employees must enroll in their benefits within 30 days of their date of hire.**

## Dependent Eligibility

A dependent is defined as a covered employee's legal spouse, a domestic partner (certain rules apply, see [Domestic Partner Benefits Guidelines](#)), or a dependent child of the employee or employee's spouse. Dependent children will be covered up until the last day of the month in which they turn 26. Please [click here](#) to review guidelines regarding eligibility and election changes.

Full names and social security numbers for all covered dependents must be added on Oracle Employee Self Service under "**Personal Information**" or "**Benefits Enrollment**."

FL Statute 627.6562 Dependent Coverage: A continuation of Health insurance coverage is available for over-age dependents between the ages of 26 to 30. Please contact Human Resources for more information.



## Making Changes to Your Benefits — Qualifying Events

Coverage elections made at Open Enrollment CANNOT be changed until the next Open Enrollment period. The only exception to this IRS Section 125 Rule is if you experience a "Qualifying Event." A Qualifying Event allows you to make a change to your benefit elections within 30 days of the event.

[Click here](#) to view examples of Qualifying Events.

If you experience a Qualifying Event, [contact Human Resources](#) and submit all required documentation within 30 days of the event.

## YOUR Enrollment Responsibility

- Before you enroll, make sure you understand the plans and ask questions if you do not.
- After you enroll, you should always check your paycheck stub to make sure that the correct amount is being deducted and all of the benefits you elected are included.
- Print or save your Oracle Benefits Enrollment Confirmation Statement as proof of enrollment.
- Any corrections must be made within the first 30 days of enrollment.
- You should also verify that all beneficiary information is up to date.



# Health Plans

Effective January 1, 2025 HCBOCC will continue to provide two plan options through Cigna. The plans offered are the “Modern Plan,” and the “Traditional Plan.”

Both plans are open access. This means you do not need to obtain referrals for specialist visits nor are you required to select a Primary Care Physician (PCP). Both plans have In and Out-of-Network benefits. By using In-Network providers, you may have a higher level of benefits and lower out-of-pocket expenses.

[Click here](#) to view a comparison of medical plan highlights

## Cigna Tools and Benefits

The Cigna health plans include a number of easy-to-use technology tools to help you manage and customize your health care and plan information. These tools make accessing and managing your health care simple and convenient from wherever you are.

- [MyCigna.com](#)
- [MyCigna Mobile App](#)
- [Telehealth](#)
- [Cigna One Guide](#)

Bi-weekly Payroll Deductions	Cigna Modern Plan With HSA		CIGNA Traditional Plan	
	Biweekly Cost	County Contribution	Biweekly Cost	County Contribution
Employee Only	\$71.00	\$363.00	\$132.00	\$354.00
Employee + Spouse/DP	\$96.00	\$849.00	\$213.00	\$871.00
Employee + Child(ren)	\$94.00	\$759.00	\$202.00	\$770.00
Employee + Family	\$132.00	\$1,073.00	\$231.00	\$1,144.00



## Video Playlist: Develop a Comprehensive Understanding of Your Health Plan

Now, all the content you need to quickly develop a comprehensive understanding of your Health plan election are in one place. The Benefits team is proud to present the [Making the Best of Your Health Plan Election](#) playlist, which provides employees with the important facts, concepts and applications for navigating our Health Plan. Compare health plan similarities and differences, where to go for care and what it will cost all in one playlist. Videos can be watched on any device at any time.





## About the Health Savings Account

### What is a Health Savings Account?

A health savings account is a savings mechanism that can be paired with a qualified high deductible health plan. The savings account is funded by pre-tax payroll contributions or it can be funded by after-tax dollars and then deducted on Form 1040. The funds that you accumulate in the account belong to you and rollover year after year. Watch [this video](#) to learn how to build your Health Savings Account balance to over \$10,000 in a short period of time. The account can be used for qualified medical expenses such as deductibles, copayments, prescriptions, dental expenses, vision expenses and more. Certain IRS rules apply to Health Savings Accounts and covered domestic partners and the children of domestic partners, please review [IRS Publication 969](#).

### County Contribution to your Health Savings Account

If you enroll in the Modern Plan effective January 2025 the County will contribute \$750 for single coverage and \$1,500 for family coverage into your Health Savings Account! Keep in mind that the maximums allowed, as determined by IRS for 2025 are combined amounts. In total you cannot exceed \$4,300 for single coverage or \$8,550 for family coverage. If you are age 55 or over, you can add catch up contributions of \$1,000 to the 2025 maximums.

### Employer HSA Contribution Pro-Rated

The employer HSA contribution will be pro-rated based on effective date in accordance with the following schedule:

Effective Date	Percentage of Employer HSA Contributions Paid
January 1 – June 30	100%
July 1 – September 30	50%
October 1 – December 31	25%

### Employer HSA Contribution Not Impacted by Life Events

For Plan Year 2025 and subsequent years, the employer HSA contribution will be made based on the plan tier at the start of the plan year (January 1) for existing employees and the commencement of benefits for new hires. It will not be adjusted for life events.

The health savings account is portable and belongs to you, even if you leave the County.

Once your account with HSA Bank has been created, you will receive a welcome packet that contains important information about the account and a debit card. You may be required to verify your identity with HSA bank before the card will be activated. You can use the debit card to pay for out-of-pocket expenses at point of service or to [reimburse yourself for qualified expenses](#) that you may have paid separately. You are responsible for any and all account activity and must be sure that you can justify withdrawals to the IRS if necessary. A physical address, not a P.O. Box, is required to set up your account at HSA Bank. As long as you elect and contribute to an HSA account you will be able to monitor all your HSA activity on [mycigna.com](#).

### Investment Options

HSA Bank provides unique opportunities to invest Health Savings Account (HSA) funds in self-directed investment options. It's a great way to potentially grow HSA funds for healthcare expenses, or save funds as a nest egg for retirement. Please click on the link for further information: [HSA Self Directed Investment Options](#).



### Video Playlist: Saving Money with Your Spending Accounts is Easy

The Health Savings Account (HSA) or Flexible Spending Account (FSA) have unique tax-advantages that you need to know. Watch the [Saving Money with Your Spending Accounts](#) to learn all of the advantages of the HSA and FSA, how to plan, save, and spend the money you put into your account. Videos can be watched on any device at any time.





## Employee Medical Center

Hillsborough employees with current Cigna medical coverage have access to the Employee Medical Center. The Center is designed to connect you to the tools you need for better health. Convenient appointments make it easier to access quality health care on a schedule that works for you. You can access a range of [services and resources](#), including primary care, urgent care and wellness programs—right where you work.

The Center is located at **319 N Pierce St** (directly across from County Center at the corner of Pierce St and Jackson St).

To make an appointment, you must first sign up for the [MyChart Patient Portal](#), which gives you 24/7 access to schedule appointments, communicate with your provider, access test results, request prescriptions refills and more!



### How to Access the Employee Medical Center

- Tours and appointments are available Monday - Friday from 8:00 am - 4:00 pm
- Email: [HCEMC@evernorth.com](mailto:HCEMC@evernorth.com)
- Phone: 813.274.6791



# Dental Plans

Cigna is our exclusive dental carrier and provides you with a choice of three different dental plan options. You can locate participating in-network dental providers by visiting Cigna’s website at [www.mycigna.com](http://www.mycigna.com).

## DHMO Plans

With both DHMO plans, you choose an in-network dentist for each family member to access services. Any care you seek from out-of-network dentists will not be covered. A DHMO plan offers you comprehensive dental coverage at an affordable payroll deduction. All benefits are subject to a schedule outlining copays and service charges. Please refer to the Cigna Dental benefit summary for a complete summary of copays by procedure and by plan.

## PPO Plan

The PPO plan allows you to access care from any dentist you wish. When you seek care from in-network dentists, your coverage is higher, and you minimize out-of-pocket expenses.

[Click here](#) to view a comparison of dental plan highlights

Bi-weekly Payroll Deductions	Dental Care DHMO Standard Plan	Dental Care DHMO Premier Plan	CIGNA Dental PPO
Employee Only	\$9.51	\$12.56	\$16.01
Employee + 1 Dependent	\$17.78	\$24.78	\$31.58
Family	\$23.20	\$37.69	\$55.88



## Video Playlist: Learn More About Your Dental Plans

Hillsborough County offers three different Dental Plans – which one is best for you and your family? [Learn More about Your Dental Plans](#) is a video playlist that will help you determine which plan is best for you, how to find in-network dentists and what dental procedures will cost before accessing care.

# Vision Plan

The Humana vision plan is being offered as a part of Hillsborough County’s commitment to your well-being. Did you know that diabetes and high blood pressure can be detected through regular vision tests?

The Humana program provides affordable, quality vision care. Through the Humana provider network, you can obtain a comprehensive vision examination, as well as eyeglasses (lenses and frames) or contact lenses, in lieu of eyeglasses.

You can call Humana’s Customer Service Center at [800.865.3676](tel:800.865.3676) for any questions you may have regarding contracted providers or coverage. Please contact your Humana custom website to find participating vision providers: [www.myhumana.com](http://www.myhumana.com).

Bi-weekly Payroll Deductions	Humana VisionCare Plan
Employee Only	\$2.13
Employee + 1 Dependent	\$6.30
Family	\$8.42

[Click here](#) to view vision plan highlights



# Flexible Spending Accounts

The County offers all eligible employees flexible spending accounts (FSAs) which allow you to use pre-tax dollars to pay for certain health and dependent care expenses. Enrolling in an FSA can save you money by reducing your taxable income. Your total savings will depend upon your family income, tax status and expected amount of health and dependent care costs.

Each year, you decide how much to contribute on a pre-tax basis during Open Enrollment. The annual amount you elect is deducted from your paycheck in equal amounts each pay period.

## Health Care FSA

Pre-tax contributions can be used to pay for qualified out-of-pocket medical, dental, vision and prescription drug expenses plan for you and your dependents. Eligible expenses can include deductibles, copays, and coinsurance, qualified health expenses not covered by your health plan, over-the-counter medications, COVID-19 PPE, and menstrual supplies. Your entire plan year election is available to you on January 1.

Once enrolled in a Health Care FSA you will receive a benefit debit card for use when paying for approved medical expenses at the point of service. Please save your receipts as the FSA administrator may request them for verification. If you do not wish to use the debit card, you can pay for qualified expenses out-of-pocket and then request reimbursement from your Health Care FSA.

For a full list of qualified expenses, please see [IRS Publication 502](#).

## Dependent Care FSA

Dependent Care FSAs may be used to pay for work-related child care expenses or adult dependent care with pre-tax dollars. Expenses may be incurred for care of dependent children under age 13 or any disabled dependent who lives with you and who you claim on your taxes.

This is a reimbursement program, meaning you will need to submit claims with receipts. There is no debit card available for this account.

Up to \$5,000 can be set aside for this purpose if you are single or married and file a joint tax return. If you are married and you and your spouse file separate tax returns, the maximum that each of you can contribute is \$2,500.

## Important FSA Rules

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

### Health Care FSA

You are able to rollover up to \$610 of unused funds into each following plan year. **Any amount remaining in the account over \$610 at the end of the plan year will be forfeited according to IRS regulations.**

### Important Note for HSA Medical Participants:

If you enroll in the Cigna Modern Plan With HSA and contribute to your HSA account, you may only participate in the Health Care FSA to cover out-of-pocket Dental and Vision expenses through the **Limited Purpose Plan**.

### Dependent Care FSA

Unused funds will NOT be returned to you or carried over to the following year. You must incur claims by December 31 of each plan year, and have until March 31 of the following year to file claims.

### Estimating Expenses

If you are unable to estimate your health care and dependent care expenses accurately, it is better to be conservative and underestimate rather than overestimate your expenses.



## Video Playlist: Learn how to use your Benefits to Spend Wisely

Did you know, money not spent, is money saved? Watch the [Spend Wisely](#) video playlist to learn where to go for the care you need, the best ways to shop for care and how much money to put into your tax-advantaged Health Savings Account or Flexible Spending Account. Be ready to save money no matter what health expenses may come. Videos can be watched on any device at any time.



# Employee Assistance Program

From time to time, many of us face issues at work or at home that we are not sure how to resolve. These can range from employer problems to marital problems or even substance abuse. That's why Hillsborough County offers its employees a confidential Employee Assistance Program administered by Cigna.

This program offers you professional assistance in dealing with almost any life issue. From stress or depression to legal or financial issues, the Hillsborough County EAP can help!

These services are available to you and your dependents by calling a toll-free phone line open 24 hours a day/7 days a week. All conversations are confidential and private. In addition to telephonic support, each employee and family member can receive up to 6 sessions with a counselor per occurrence each plan year.

## Types of issues for which you can obtain support:

- **Core Services**, such as general counseling for stress, depression, family issues, substance abuse, child care, work/ life services, educational resources, marriage counseling, and elder care resources.
- **Financial Services**, when it comes to finances, most of us need a little help now and then. If you would like to talk with one of our qualified financial specialists, Cigna will provide you with a free 30-minute consultation. In addition, you can get 25% off on tax preparation when you take advantage of this service.
- **Legal Services**, including referrals and discounts for services, such as creating or modifying a will, consumer issues, criminal matters, living wills, power of attorney, separation and divorce, and traffic matters.
- **Online Resources**, information on health and well being, senior care, pet care, drug and alcohol awareness, relocation services, daycare referrals and more!

## How to Access your EAP Benefits

- Web Address: [mycigna.com](http://mycigna.com)
- Member Services: 877.622.4327
- Employer ID: hillsboroughcounty

## Employee Assistance Program Resources for First Responders

The EAP offers resources dedicated to the unique challenges faced by first responders. [Click here](#) to learn more.





# Well4Life

The total well-being of you and your family are important to Hillsborough County. Well4Life was created to provide you with education and resources on topics that cover four wellness dimensions: physical, social, emotional, and financial health. Here are a few of the offerings you have available to you at no cost!

- [Wellbeats](#) –Virtual full fitness and nutrition program
  - On-site Total Well-being Center – (Opening soon!)
  - Challenges – Whether it’s moving your body more, hydrating in a healthy way, or selecting a personal challenge, you’ll have some fun while improving your health
  - Nutrition workshops – Live virtual cooking demonstrations and workshops
  - Health Coaching – Meet one-on-one with a Registered Dietitian to set personal goals
  - Health Education – Our dedicated Registered Nurse brings education directly to you
  - Financial workshops – Learn how your finances align with your health
  - Diabetes education through [Omada](#) – No cost testing supplies for diabetics included
- [Tickets at Work](#) – Discount program for you and your family

## Earn Real Money!

Well4Life offers a Rewards and Rebate program to give employees the ability to earn up to \$850 annually for completing an annual physical, getting a cancer screening, working with a health coach, or participating in Well4Life programs. For more information, [click here](#).

You can always check your progress on [Navigate](#).

## Your Emotional Health Matters

Mental health is an essential part of total well-being and the Well4Life program offers education and tools, starting on day one of your career with Hillsborough County, to help you with your total well-being journey such as:

- Employee Assistance Program
- Mental Health Workshops and Resources
- Virtual Mental Health Counseling
- Team/Department Sessions
- Free Mental Health Apps

More information on our mental health programs is available [here](#).





# Life Insurance

## Basic Life Insurance

Hillsborough County provides all classified employees with a Basic Life insurance benefit in the amount of \$20,000 at no cost to you. For unclassified employees, your benefit is equal to \$20,000 plus 1x your annual earnings not to exceed \$200,000. Basic Life insurance reduces by half when an employee reaches age 70.

The plan will also match your Basic Life Insurance benefit for Accidental Death & Dismemberment (AD&D). The AD&D benefit will provide your beneficiary with an additional amount equal to the life insurance in force if death is due to an accident. If the employee is dismembered (such as loss of an eye or limb), benefits will be paid to the employee as a percentage of the AD&D amount.

## Beneficiaries

Please make sure that your beneficiary information is up to date and correct. Please log into [Oracle Cloud](#) to designate your beneficiaries.

## Supplemental Life Insurance

You can purchase supplemental life insurance for yourself and your eligible dependents through Minnesota Life. Employee rates vary depending on age and benefit amount. [Click here](#) to view the rates along with a calculation worksheet.

Note: If your spouse and/or child is eligible for coverage as an employee, they cannot be covered as a dependent. A child may only be covered by one parent, if both parents are employees.

## Classified Employees

- You can elect coverage in increments of \$10,000 up to a combined Basic Life and Supplemental Life maximum of \$120,000.
- For your spouse, you can elect \$10,000.
- For your children, you can elect \$5,000.

All amounts are guaranteed issue (no health questions asked) as long as you enroll in the plan when you are initially eligible. If you enroll later, you will be required to answer health questions which must be approved by Minnesota Life.

## Unclassified Employees

- You can elect additional coverage in the amounts of one to five times your annual earnings up to a combined Basic Life and Supplemental Life maximum of \$750,000.
- For your spouse, you can elect \$20,000.
- For your children, you can elect \$10,000.

If you are electing supplemental life insurance over \$200,000 or you did not enroll when you were initially eligible, you will be required to complete an evidence of insurability form (health questions) and submit the form to Minnesota Life for approval.

## Voluntary Accidental Death & Dismemberment Insurance

You can purchase additional accidental death and dismemberment coverage for yourself and your eligible dependents.

- **Employee** – Choose an amount in increments of \$25,000 not to exceed six times your annual earnings or \$500,000.
- **Spouse and Children** – Spouse 40% of the amount you elected for yourself and for each child 10% of the amount elected for yourself.
- **Spouse Only** – 50% of the amount elected for yourself
- **Children Only** – 15% of the amount elected for yourself.

The maximum amount of coverage for your spouse is \$250,000. The maximum amount for each child is \$50,000. Coverage terminates at age 75.

[Click here](#) for an informative video on Group Accidental Death & Dismemberment Insurance.



# Disability Insurance

## Short-Term Disability (STD) Benefits

Hillsborough County provides a Short-Term Disability benefit for employees hired on or after February 2, 1997 and for employees who elected to participate in the Paid Time Off Program (PTO). Sick Plan A members are not eligible for Short-Term Disability.

In the event you become disabled due to either illness or off-the-job injury and are unable to perform the duties of your job, STD benefits provide income that supplements your lost wages.

- After 14 calendar days of your inability to work due to sickness or personal injury, the plan will provide 75% of your weekly earnings up to \$2,500 per week.
- The maximum benefit period is 26 weeks.

## Long-Term Disability (LTD) Benefits

Hillsborough County also provides eligible employees with a Long-Term Disability benefit. LTD Insurance helps to replace your income if you are sick or injured and cannot work. Coverage is provided through The Standard. You are eligible to participate in the LTD Plan after 180 days of continuous service. LTD benefits begin after you have been disabled for a pre-determined waiting period. Benefits are as follows:

### Class 1

Employees hired on or after February 2, 1997 and for employees who elected to participate in the PTO Program:

- The plan is provided at no cost to you.
- The benefit is equal to 66 2/3% of your pre-disability earnings up to a maximum of \$12,000 per month.

### Class 2

Employees who are in Sick Plan A (not a PTO participant):

- The plan is provided at no cost to you.
- The benefit is equal to 50% of your pre-disability earnings up to a maximum of \$12,000 per month.
- Buy-up Option available at a cost. Evidence of Insurability required. If approved, total Long-Term Disability coverage increases to 66 2/3%.





# Retirement Options

## Florida Retirement System (FRS)

The Florida Retirement System offers you the option of participating in one of two FRS retirement plans: the FRS Investment Plan and the FRS Pension Plan. Employees contribute 3% of salary toward their retirement benefit under FRS. New hires are provided eight months to make their initial election in an FRS plan, either Pension or Investment. If no election is made, you will be defaulted into the FRS Investment Plan.

### FRS Pension Plan

The FRS Pension Plan is a defined benefit plan, in which you are **guaranteed a benefit at retirement if you meet certain criteria**. The amount of your future benefit is determined by a formula, based on your earnings, length of service, and membership class. Your benefit is pre-funded by contributions paid by you and your employer. You are fully vested in 8 years.

### FRS Investment Plan

The FRS Investment Plan is a defined contribution plan in which employer and employee contributions are defined by law, but your **ultimate benefit depends in part on the performance of your investment funds**. The FRS Investment Plan is funded by employer and employee contributions that are based on your salary and FRS membership class. The Investment Plan directs contributions to individual member accounts, and you allocate your contributions and account balance among various investment funds. Under the Investment Plan you are fully vested in one year.

## Learn More About FRS Plans

You can get more information at [www.myfrs.com](http://www.myfrs.com). Make sure to register for an account, take advantage of the videos, workshops and other information available to you.

## Deferred Compensation

In addition to the FRS, employees have the option to participate in Deferred Compensation (457) retirement plans. These tax-deferred, employee-funded plans allow you to have a set amount deducted each paycheck and invested in select funds. The County will contribute an amount equivalent to 1% of your salary (1½% for unclassified employees) into a deferred compensation plan of your choice. Enrollment is required to receive this benefit. Maximum annual contributions are determined by the most current IRS Guidelines.

### Deferred Compensation Providers

#### HCBOCC

##### Nationwide

Seth Freeman | [Schedule an appointment](#)

Phone: 813-696-7194

Email: [frees13@nationwide.com](mailto:frees13@nationwide.com)

##### MissionSquare

[Sharyn Hyla](#) | [Schedule an appointment](#)

Phone: 202-759-7219

Email: [shyla@missionsq.org](mailto:shyla@missionsq.org)

##### Empower

[Christina Constantine](#) | [Schedule an appointment](#)

Phone: 727-282-7048

Email: [christina.constantine@empower.com](mailto:christina.constantine@empower.com)

#### CCC

##### Nationwide

Seth Freeman | [Schedule an appointment](#)

Phone: 813-696-7194

Email: [frees13@nationwide.com](mailto:frees13@nationwide.com)

## Videos for Successful Retirement Strategy

- [Make Deferred Compensation Work for You](#)
- [Retire a Millionaire](#)



# Other County-Provided Programs

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**Tuition Reimbursement** – Employees may be reimbursed for classes at an accredited college or university for courses that enhance your ability to perform your current job duties.

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**Direct Deposit** – Employees are eligible to have their payroll check deposited directly to the financial institution of their choice.

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**Holidays**– Employees receive paid holidays every year. This benefit is prorated for those employees regularly scheduled to work 20-39 hours per week.

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**Paid Time Off** – Varies with length of service. This benefit is pro-rated for employees regularly scheduled to work 20-39 hours per week.

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**Civil Leave** – Employees may request leave with pay for an absence to serve jury duty and attend court as a witness under subpoena.

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**Bereavement Leave** – Employees may be granted up to 40 hours of paid leave in the event of the death of a member of the immediate family. This is prorated for those employee regularly scheduled to work 20-39 hours per week.

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**Medical Leave** – In case of extended illness or injury, an employee must request a medical leave of absence. Once accumulated sick leave and vacation have been exhausted, the employee will be responsible for their portion of the premium for the health insurance while they are on a medical leave of absence.

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**Family & Medical Leave** – In accordance with the Family & Medical Leave Act of 1993 (FMLA), any eligible employee shall be granted up to 12 weeks of Family & Medical Leave during a 12-month period. Employees are eligible for FMLA after working at least 1,250 hours in a 12 consecutive month period.

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**Military Leave** – Employees may be granted paid leave days for the purpose of military, reserve, or Guard active service or training per calendar year.

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**Paid Parental Leave** – Employees may be granted up to six weeks of paid leave for the birth of the employee’s child, the employee’s foster, or adoption of a child under the age of eighteen.

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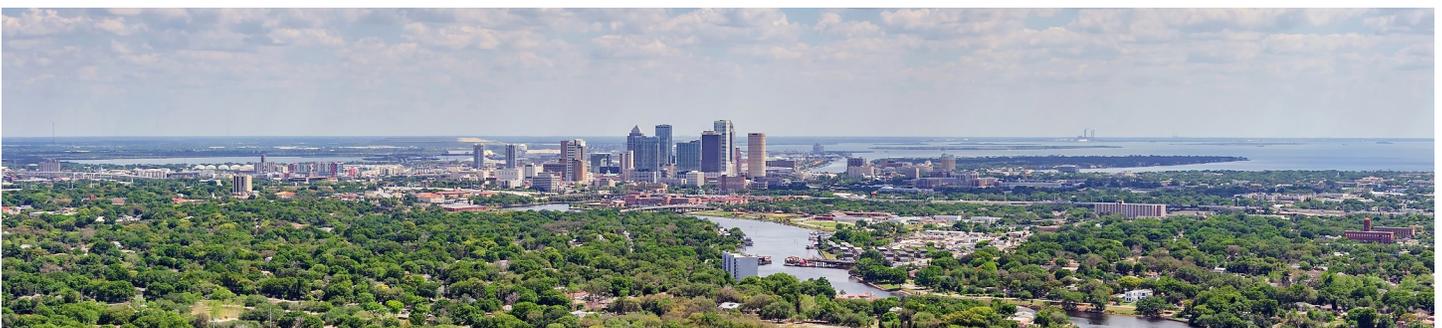
## View Details on All HCBOCC County-Provided Benefits

[Click here](#) for more information on the County-provided benefits available to HCBOCC employees.

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## View Details on All Clerk of Court Comptroller (CCC) County-Provided Benefits

[Click here](#) for more information on the County-provided benefits available to CCC employees.





# Voluntary Benefits

## HCBOCC Voluntary Benefit Options

[Universal Life Insurance](#) A permanent life insurance policy that offers long-term care support through a rider. It includes an accelerated death benefit at no cost and optional dependent benefits. The policy has additional riders available and can be tailored to meet various coverage needs.

[Critical Health Events](#) Provides expanded critical illness benefits. In addition, it includes preventive care, early disease detection, and caregiver support to offer comprehensive coverage.

[Accident Insurance](#) Provides around-the-clock coverage on and off the job. It offers a health screening benefit and does not exclude pre-existing conditions.

[Hospital Indemnity Insurance](#) Provides benefits upon hospital admission. You can choose between two plans with employee and family options available. The plan offers rich benefits, providing either \$1,000 or \$2,000 on the first day of hospitalization and additional "per-day" benefits. It also includes benefits for observation and a wellness/preventive benefit with affordable rates.

[Legal Club Services](#) Offers unlimited legal care at a discounted rate. It includes identity theft monitoring, restoration, and recovery services. Additionally, it offers up to \$1 Million identity theft insurance (Employee only) to protect you from financial losses.

[Pet Insurance Plan](#) Fetch the best health coverage for your pet through this benefit. Plan options feature two budget-friendly plans and the ability to use any vet anywhere with no networks or pre-approvals.

## CCC Voluntary Benefit Options

[Aflac Dental](#) This plan provides benefits for preventive checkups and cleanings, X-rays, fillings, crowns, and other dental procedures. You have the flexibility to choose any dentist, and the plan pays benefits even if you already have other dental coverage.

[Short Term Disability](#) This plan offers flexible coverage options that are tailored to your financial needs and income. With guaranteed-issue coverage, you can get peace of mind without the need for a medical questionnaire. This plan stays with you, even if you change or leave your job, and you receive cash benefits for each day you are disabled.

[Group Accident](#) This policy pays out cash benefits for covered occurrences such as fractures, hospital stays, ambulance services and more. Cash from this policy can also be used to pay for deductibles, treatment, rent and other expenses. Coverage is Guaranteed Issue, meaning there are no medical questions to answer.

[Cancer & Disease Insurance](#) This policy offers the flexibility to choose coverage that suits you and your family. It provides cash benefits for cancer and 29 specified diseases, which can be used to cover treatment and incurred expenses as they happen.

[Critical Care](#) This coverage offers financial support for those diagnosed with a covered critical illness. It provides a cash benefit based on the percentage payable for the condition to help cover the expenses of treatment. It has Guaranteed Issue enrollment with no medical questionnaire, coverage available for dependents, and affordable premiums. All benefits are paid regardless of any other medical or disability plan coverage, and the policy may be continued.

[Hospital Insurance](#) This policy pays you a lump sum benefit for hospitalization, surgery, outpatient, nursing, and transportation. Coverage is also available for your spouse and child(ren).

[Term Life to Age 100 Life Insurance](#) This Term Life Insurance policy offers the flexibility to choose coverage that suits your needs and your family's. You choose the death benefit amount and have the option to add coverage for your spouse and child(ren). The premium is affordable, level to age 100, and can be conveniently payroll deducted.

[US Legal Services](#) Offers a legal benefit that pays your attorney's fees for all covered legal matters. This plan covers you, your spouse, and your dependent child(ren) up to age 26.



# Contact Information

Resource/Service Provider	Phone	Website/Email
Cigna Medical and Dental Plans, and Flexible Spending Accounts	800.244.6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Humana Vision Plan	866.537.0243	<a href="http://www.myhumana.com">www.myhumana.com</a>
Cigna Employee Assistance Program	888.259.6279	<a href="http://www.mycigna.com">www.mycigna.com</a>
Minnesota Life – Life and AD&D Insurance	855.651.3500	<a href="http://www.minnesotalife.com">www.minnesotalife.com</a>
The Standard Short and Long Term Disability	STD - 800.368.2859 LTD - 800.368.1135	<a href="http://www.standard.com">www.standard.com</a>
Employee Family Protection (EFP) (For HCBOCC only)	860.918.1505	<a href="mailto:jbowers@efpnow.com">jbowers@efpnow.com</a>
BeneCom Corporation (For CCC only)	813.996.2525	<a href="mailto:brad@benecom.com">brad@benecom.com</a> <a href="mailto:amber@mybenecom.com">amber@mybenecom.com</a>
HR Benefits (General Benefit Information)	N/A	BOCC – <a href="mailto:Benefits@hcf.gov">Benefits@hcf.gov</a> CCC – <a href="mailto:Benefits@hillsclerk.com">Benefits@hillsclerk.com</a>





# Important Information

## Annual Notices Access

Various state and federal laws require that employers provide disclosure and annual notices to their plan participants. The County posts all federally required annual notices [here](#) for you to download and read at your convenience. The County distributes all federally required annual notices upon hire and during each annual open enrollment period. Annual notices include the following:

- Medicare Part D Notice of Creditable Coverage
- HIPAA Notice of Privacy Practices
- Women's Health and Cancer Rights Act (WHCRA)
- Newborns' and Mothers' Health Protection Act
- Special Enrollment Rights
- Medicaid & Children's Health Insurance Program

## Summary of Benefits and Coverage (SBC)

Health insurance issuers and group health plans are required to provide you with an easy-to-understand summary about your health plan's benefits and coverage, referred to as a Summary of Benefits and Coverage (SBC). This guide is designed to help you understand the medical plan options offered to you by the County. Please refer to the SBCs and carrier contracts provided by our health plan carriers for additional plan details. The SBCs are available [here](#).



## Disclaimer

This Employee Benefits Guide provides an overview of some of your benefit plan choices. It is for informational purposes only. It is not intended to be an agreement for continued employment. Neither is it a legal plan document. If there is a disagreement between this guide and the plan documents, the plan documents will govern.

In addition, the plans described in this guide are subject to change without notice. Continuation of any benefit plan or coverage is at the company's discretion and in accordance with federal and state laws. If you need additional information or have any questions about the benefit program, please contact the Human Resources Department.

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