

Town of Highland Beach



Open Enrollment Benefit Guide Plan Year 2025-2026

The information in this Benefits Guide is presented for illustrative purposes only. The text contained in this Guide was taken from various plan documents and/or benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Benefits Guide and the actual plan documents the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this guide, contact Human Resources.

Town of Highland Beach, strives to provide you and your family with a comprehensive and valuable benefits package that continues to meet you and your family's evolving needs. As a healthcare consumer, consider your benefit options, take an active role in understanding any changes to your needs and seize this opportunity to make the necessary updates. We encourage you to use this guide as a reference throughout the year. Please reference the contacts page in this guide if you have any questions or require additional information. All benefit summaries and related services are documented in the Employee Navigator online portal.

Open Enrollment 2025-2026

Great news: The Town of Highland Beach will remain with **Blue Cross Blue Shield** this year. In addition, you will receive the HRA account for all employees that are enrolled in the medical plans. You will receive \$500 for Employee only, \$750 for Employee plus one, \$1,000 for Family. Please see details on the HRA letter under Helpful Resources within the Employee Navigator portal.

BCBS offers many different benefits that are included in your medical plan. We have attached different flyers in the Employee Navigator portal that may be of interest to you like earning rewards for wellness. Please register for your member portal at www.floridablue.com. You will find many other flyers that may interest you and your family.

We will also remain with **Guardian** for our Dental, Vision, Life, Voluntary Life, STD and LTD benefits and offer the **Allstate Voluntary Products** again this year.



WHO IS ELIGIBLE



Full-time employees working 30 + hours per week, qualified part-time employees, a retiree or an eligible dependent are eligible to enroll in the benefits outlined in this guide.



New hires are eligible for benefits on the 31st day of employment.



Family members eligible for dependent coverage include:
Legal spouse, Domestic partner, Natural or adopted, foster or stepchild(ren)
Child(ren) for whom court appointed or legal guardianship has been awarded



Eligible dependent children may be covered until:



Medical & Supplemental
Medical: end of the calendar
year they turn age 30



Dental: end of the
calendar year they
turn age 26



Vision: end of
the calendar year
they turn age 26

A handicapped dependent child may continue coverage beyond the age limit if determined to meet plan requirements.

MID-YEAR PLAN CHANGES (QUALIFYING EVENTS)

Once your benefits are effective you may not make changes to your benefits until the next open enrollment period unless you experience a qualifying event. Qualifying events that permit mid-year changes include:



Marriage, divorce,
legal separation



Death of spouse, child or
other qualified dependent



Birth or adoption of child



Loss/gain of other
group coverage



Change in employment
status (employee, spouse
or dependent)



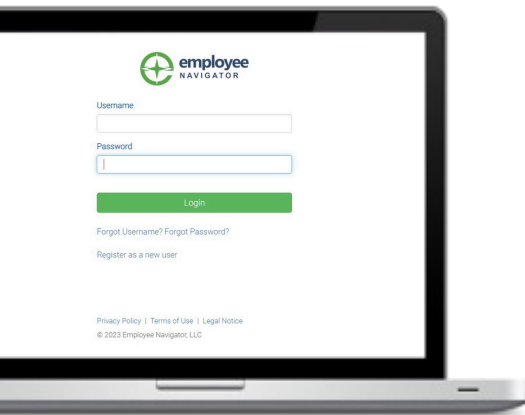
Change of dependent status

If you do not make changes within 30 days of the 'qualifying event,' you must wait until the following open enrollment period. It is your responsibility to notify Human Resources within 30 days of the qualifying event.

HOW TO ENROLL

Employees will be required to complete and submit an on-line enrollment by following the steps on the next 2 pages. If you are adding dependents, please make sure you have all of the necessary information handy such as dependent social security numbers and dates of birth.

HOW TO ENROLL: Online enrollment guide



Step 1: Log In



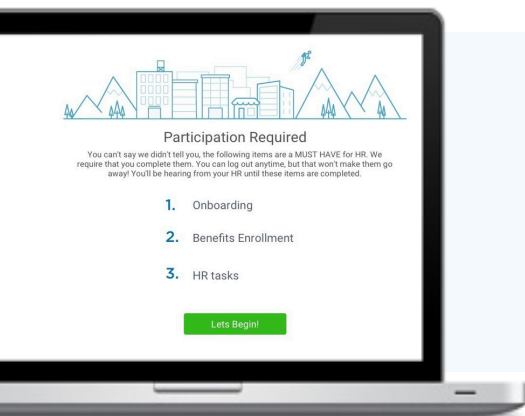
Returning users: Log in with the username and password you selected. Click Reset a forgotten password.



First time users: Click on your Registration Link in the email sent to you by your admin or Register as a new user. Create an account and create your own username and password. You will need the following.

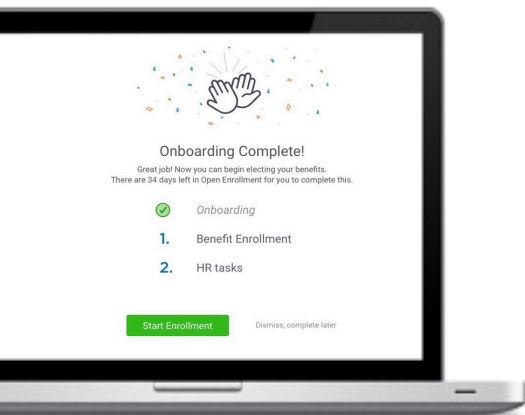
Company Identifier: **TownHighland20**

***Identifier is case sensitive**



Step 2: Welcome!

After you login click Let's Begin to complete your required tasks.



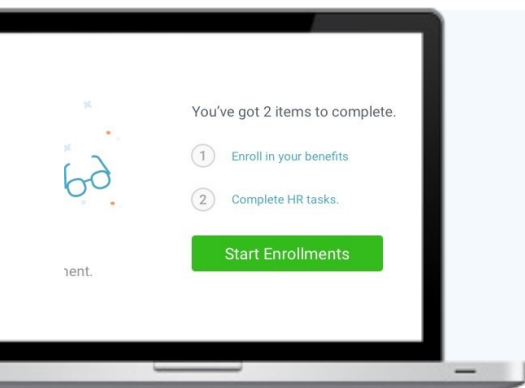
Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click Start Enrollment to begin your enrollments.



TIP

If you hit “dismiss, complete later” you’ll be taken to your home page. You’ll still be able to start enrollments again by clicking “start enrollment”



Step 4: Start Enrollments

After clicking [Start Enrollment](#), you’ll need to complete some personal & dependent information before moving to your benefit elections.



TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.

HOW TO ENROLL: Online enrollment guide

Step 5: BENEFIT ELECTIONS

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

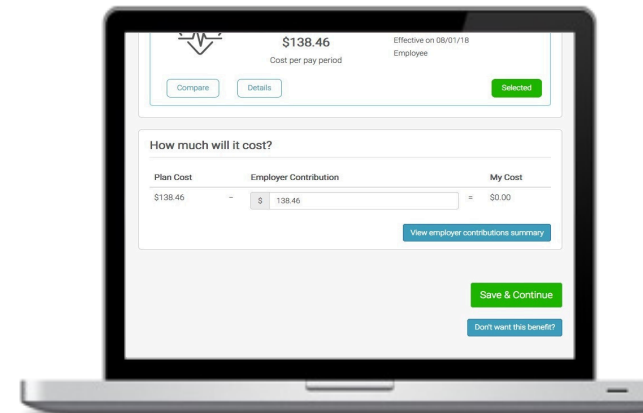
Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Who am I enrolling?

- ☒ Myself
- ☐ Elizabeth Reynolds (Spouse)
- ☐ Gwen Reynolds (Child)



Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details

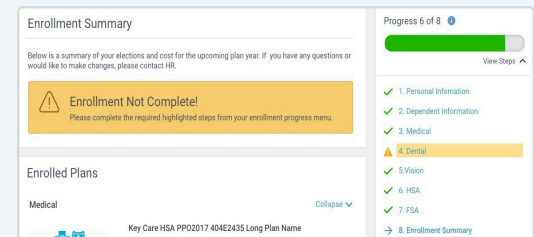
Step 7: Review & Confirm Elections

Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.



TIP

If you miss a step, you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.

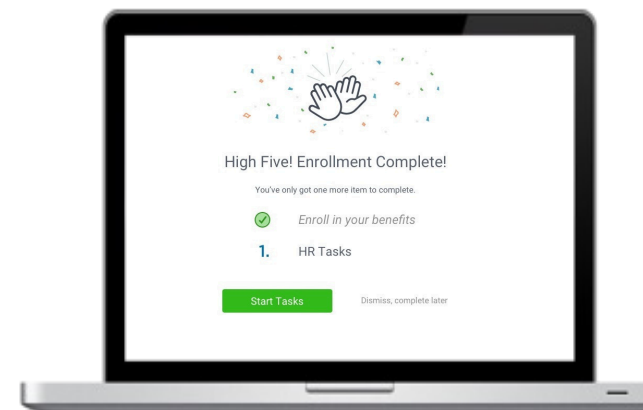


Step 8: HR Tasks (if applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your benefits 24/7



MEDICAL INSURANCE

Florida Blue

This year we are offering the same two Florida Blue plans, a Base Plan and a Buy-up Plan. Both plans are Point of Service (POS) plans, which do not require a Primary Care Physician selection and they are Open Access.



Town of Highland Beach

Medical Plan Designs

October 1, 2025

Carrier

Florida Blue Base Plan

Florida Blue Buy-Up

Plan Name

BlueOptions 3768

BlueOptions 3748

	POS In-Network	POS In-Network
Calendar Year Deductible Single/Family	\$250 / \$750	No Deductible
Coinsurance Member Pays	0%	0%
Calendar Year Out-of-Pocket Maximum Single/Family	\$3,000 / \$6,000	\$1,500 / \$3,000
Physician Services Primary Care Physician Specialist Physician Preventive Services	\$20 Co-Payment \$45 Co-Payment No Charge	\$10 Co-Payment \$25 Co-Payment No Charge
Labs, X-Rays, Diagnostics (non-hospital) Independent Lab (blood work) Outpatient X-Rays & Diagnostics Major Diagnostics (MRI,MRA,PET,CT)	No Charge \$50 Co-Payment \$200 Co-Payment	No Charge \$50 Co-Payment \$125 Co-Payment
Immediate Medical Services Emergency Room Urgent Care (per visit)	\$200 Co-Payment (waived if admitted) \$50 Co-Payment	\$100 Co-Payment (waived if admitted) \$30 Co-Payment
Hospital Services Inpatient Facility Ambulatory Surgery Centers / Hospital Physician Services - ASC / Hospital	\$700 Co-Payment \$200 / \$300 Co-Payment \$45 / \$50 Co-Payment	\$250 Co-Payment \$50 / \$150 Co-Payment \$25 / \$10 Co-Payment
Pharmacy Preferred Generic Preferred Brand Non-Preferred Drugs Specialty Drugs	\$10 Co-Payment \$30 Co-Payment \$50 Co-Payment Cost based on drug tier	\$10 Co-Payment \$30 Co-Payment \$50 Co-Payment Cost based on drug tier
	Out of Network	Out of Network
Calendar Year Deductible: Single/Family	\$1,000 / \$3,000	\$500 / \$1,500
Coinsurance Member Pays	50%	40%
Calendar Year Out-of-Pocket Maximum - Single/Family	\$6,000 / \$12,000	\$3,000 / \$6,000

Health Reimbursement Account

The Town of Highland Beach has implemented a Health Reimbursement Account (HRA) administered by Upswing.

Who is eligible to participate?

Employees and their dependents that are covered by medical insurance are eligible to participate in the HRA benefits.

Amounts covered:

Employee Coverage: \$500

Employee + 1: \$750

Family: \$1,000

What expenses are eligible?

Expenses are eligible for reimbursement if they meet the following criteria:

- Expenses must be necessary for the diagnosis, treatment, cure, mitigation or prevention of a specific medical condition.
- Expenses must be incurred during the plan year, or the plan year's grace period, to be considered eligible.
- Expenses must be incurred by you or your qualified dependents.
- Eligible expenses include the out-of-pocket expenses associated with your medical plan, such as co-payments and deductibles, as well as other expenses that may not be covered by your medical insurance, such as dental care, orthodontia, hearing aids, prescription drugs, psychiatric services and vision.
- Ineligible expenses include over the counter medications and supplies, cosmetic procedures, teeth whitening, supplements or vitamins, among others.

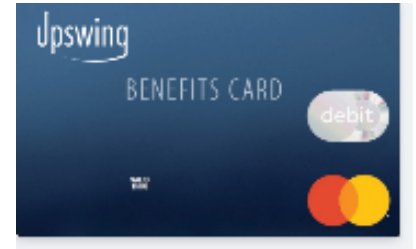
How do I access my HRA?

There are two ways to use the funds in your Medical HRA. Your Benefits Workshop Debit Card automatically deducts from your Medical HRA balance, or you can pay for expenses out-of-pocket and submit a claim to be reimbursed. Once your Benefit Workshop debit card expires, you will receive a new Upswing Debit card in the mail. Our Health Expense Documentation form is available at upswing.com/highlandbeach.

What happens to the money at the end of the plan year?

Funds for the plan year **must be used by early September 30, 2026**, or the date your participation in the HRA ends. Request for Reimbursement for expenses paid out of pocket during this plan year must be filed by December 30, 2026. Unused funds will roll to the next year if you remain a participant.

Using your Upswing Debit Card



It is already active!

First, when you receive your Upswing Debit Card, and the effective date for your benefits starts, the card is already active. You do not need to contact someone to start using it.

It is a debit card, but...

There is no PIN number. You should use it as a credit card, meaning that in most settings you will simply have to sign a paper charge slip or electronic screen. The card can also be used for certain online purchases at approved providers. Simply follow the instructions given to you by the vendor's website.

You can use the debit card for the expenses of anyone on your medical plan

Employees automatically receive a debit card, and you can order additional cards for adult dependents (spouse and children) if they are covered with you on the SWA medical plan, however, any card in your name or one of your family members can be used for any other eligible person. Expenses associated with dependents covered elsewhere are not eligible. Here is an example:

Mary is the employee, and has a spouse (John) and three children (Bob, Carol and Alice). Bob is a 19-year-old college student living in another city. Carol is 16 years old and lives at home. Alice is Mary's step-child (John's daughter) and has medical coverage through her biological mother's employer.

Mary automatically gets a debit card. John sometimes has his own expenses and often takes Carol to the doctor so he should probably have his own debit card. Since Bob is an adult living away from home, he should also have a debit card. Carol is not old enough to have her own debit card since she is not an adult. Alice's expenses are not eligible so the debit cards should not be used for her.

The debit card is only for...

The debit card is only for **medical expenses associated with your employer's medical plan**, for the eligible employee and his or her qualified dependents also on the plan. It is not for dental, vision, or medical expenses not covered by the medical plan such as cosmetic procedures. The debit card will only work at places that are registered with MasterCard as medical facilities, or at stores that have systems that can verify eligibility of the expense at the cash register such as CVS, Walgreens, Publix, Target, Walmart, etc.



DENTAL INSURANCE

Guardian

The PPO plan provides coverage both In-Network and Out-of-Network (non-contracted Dentist) coverage. You will maximize your benefits and minimize your out-of-pocket expenses when you seek care from a contracted PPO Dentist. The PPO plan does not require a Primary Dentist assignment.



Town of Highland Beach

Dental PPO

October 1, 2025

Carrier

Guardian

Plan Type

PPO

	In-Network Only	Out-of-Network Only
Deductible Single/Family	\$50 / \$150	\$50 / \$150
Services		
Preventive	100%	100%
Basic	100%	80%
Major	50%	50%
Preventive Services Oral evaluations Intraoral Series, X-rays Fluoride Treatment Prophylaxes Sealants	Preventive Preventive Preventive Preventive Preventive	Preventive Preventive Preventive Preventive Preventive
Basic Services Restorations (Amalgam/Composite) Endodontics Periodontics	Basic Basic Basic	Basic Basic Basic
Major Services Crowns Dentures/Bridges	Major Major	Major Major
Orthodontia Adult / Child	50% (\$1,000 Life Time Max)	
Calendar Year Maximums	\$2,000 plus Maximum Rollover	

VISION INSURANCE

Guardian

This plan includes benefits for eye exams, eye glasses, and contact contact lenses. to maximize your benefits, please visit a doctor within the Davis National Network.



Town of Highland Beach

Vision PPO Plan

October 1, 2025

Carrier
Network
Frequency

Guardian
Davis
12 / 12 / 12

	In-Network	Out- of-Network
Examinations (12 months)		
Comprehensive Exam	\$10 Co-Payment	Up to \$40
Standard Contact Lenses- Fitting	\$25 Co-Payment	Not Covered
Lenses (12 months)		
Single Vision	Covered in Full After \$25 Co-Payment	\$48 max
Bifocal		\$67 max
Trifocal		\$86 max
Lenticular		\$126 max
Frames (12 months)		
Any Frame Allowance, Including Frames for Prescriptions Sunglasses	Up to \$200 Retail Allowance + 20% Off Balance	\$48 max
Contact Lenses		
Elective	\$200 Retail Allowance + 15% off Balance	\$105 max
Necessary	Covered 100%	Up to \$210
Additional Service		
LASIK Discount	Ranging Between 40-50% Discount	Not Covered



Your Cost Per Pay Period (bi-weekly)

Your bi-weekly payroll deductions for medical, dental, and vision coverage are shown below.



TOWN OF HIGHLAND BEACH

**BCBS Florida Blue
Base Plan
NPOS 3768**

**BCBS Florida Blue
Buy Up Plan
NPOS 3748**

**Guardian
Dental
PPO**

**Guardian
Vision
PPO**

Biweekly Payroll Deductions October 1st, 2025

Employee Only	No Cost	\$15.49	No Cost	No Cost
Employee and Spouse	No Cost	\$35.31	\$17.54	\$2.31
Employee and Child(ren)	No Cost	\$30.97	\$24.46	\$2.77
Employee and Family	No Cost	\$49.56	\$45.69	\$4.15



Employer Paid & Voluntary Benefits

Town of Highland Beach provides **Basic Life and Accidental Death and Dismemberment (AD&D)**, and **Short Term Disability (STD)**, and **Long Term Disability (LTD)** through **Guardian**, at no cost to the employee.

Since everyone's needs are different, you may also purchase additional **Voluntary Life and AD&D** coverage at your expense from Guardian. Please note that should you decline voluntary Life and AD&D insurance when first eligible, or if you elect coverage and wish to increase your benefit amount at a later date, an evidence of insurability (EOI) and completion of a medical questionnaire will be required as well as approval by Guardian.

Basic Life and Accidental Death & Dismemberment (AD&D)

Town of Highland Beach provides all eligible employees with a \$50,000 Basic Life policy at no cost to you.

Voluntary Term Life and Accidental Death & Dismemberment (AD&D)

You purchase additional life insurance for you and your family through Guardian.

For employee coverage you can purchase \$10,000 increments to a maximum of \$500,000 with a \$100,000 Guarantee Issue. For Spouse, you can purchase in \$5,000 increments to a maximum of \$500,000 with a \$25,000 Guarantee Issue. For Child coverage up to the age of 26 years, you can purchase up to \$10,000 of life insurance in \$1,000 increments. Guarantee Issue for Child coverage is \$10,000.

Short Term Disability (STD)

STD insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work. STD will pay you up to 60% of your salary up to \$750 a week for up to 26 weeks. A disability due to an accident begins paying on day 1, and day 8 for an illness.

Long Term Disability (LTD)

LTD insurance covers a part of your income, so you can pay your bills if you're injured or sick and can't work for a longer period of time. LTD will pay you up to 60% of your monthly salary, but the maximum monthly amount will depend on your job description. The maximum payment period for the LTD benefit may be up to Social Security normal retirement age. The benefit starts paying out on the 181st day after the disability began.



PLEASE VISIT EMPLOYEE NAVIGATOR FOR RATES A FULL BENEFIT DESCRIPTION

Worksite Voluntary Benefits

Allstate

Employees of Town of Highland Beach may purchase supplemental insurance on a voluntary basis through Allstate Life. Descriptions of the variety of coverage options are provided below. For complete detail of benefits, please visit EmployeeNavigator.com.

Why Chose Allstate Supplemental Coverages?

Supplemental insurance is additional insurance you can purchase to help pay for services and out-of-pocket expenses that your regular major medical health insurance doesn't cover.

A broken leg. A life-altering diagnosis. A catastrophic illness. It is hard to plan for these things, but we know that they happen to people everyday. And when they do, they can really disrupt your life - and your finances.

Through Allstate Life you can buy the following supplemental coverages:

Accident Insurance

Complements health insurance by providing benefits for covered accidental injuries requiring treatment, urgent care, or hospitalization. Adults with active recreational lifestyles (hikers, bikers, etc.) or sports participants, as well as families with children who often get injured playing with friends or during organized sporting events, should consider getting this coverage.

Specified Critical Illness

Complements health and disability insurance by providing a lump-sum cash payout for the diagnosis of major, chronic and debilitating illnesses such as heart attack, diabetes, stroke, Alzheimer's disease, and Parkinson's disease. It can sometimes come with a cancer rider for supplemental coverage. Critical illness insurance can be a good choice for older adults and those with a family history of serious illnesses.

Hospital Confinement

If you're admitted to the hospital because of an accident or sickness, it's important to focus on your recovery – not your finances. That's easier said than done if you have costly co-payments, deductibles and other expenses coming your way. Hospital confinement indemnity insurance from Allstate Life can help you pay for medical expenses that your health insurance may not cover.



Allstate®

PLEASE VISIT EMPLOYEE NAVIGATOR FOR A FULL BENEFIT DESCRIPTION

CONTACTS



Medical

Customer Service Phone Number
1-800-352-2583
Online Support: floridablue.com



Dental | Vision | Life Insurance
Short and Long Term Disability

Customer Service Phone Number
1-888-600-1600
Online Support: guardianlife.com



Health Reimbursement Account

Customer Service Phone Number
1-866-676-3665
Email: Info@upswing-tech.com
Member Website:
upswing.wealthcareportal.com



Employee Assistance Program

Customer Service Phone Number
1-800-386-7055
Online Support: worklife.uprisehealth.com
Access Code: worklife
Will Preparation: willprep.uprisehealth.com



Worksite Products

Customer Service Phone Number
1-800-521-3535
Online Support:
allstatebenefits.com/mybenefits



Marc Rheingold & Associates, Inc. Broker Support

Tina Davis: 954-368-2067
Tina@marcheingold.com
Marc Rheingold: 954-368-2143
Marc@marcheingold.com

The information in this benefit guide is presented for illustrative purposes only. Please refer to the plan document for complete details.

Presented By:



The information in this Guide is a summary of the benefits available to you and should not be intended to take place of the official carriers Member Certificates or the carriers official plan documents. This guide contains a general description of the benefits to which you and your eligible dependents may be entitled as an employee.

This Guide does not change or otherwise interpret the terms of the official plan documents. To the extent that any of the information contained in this Guide is inconsistent with the official documents will govern in all cases and the plan documents and carrier certificates will prevail.

Town of Highland Beach reserves the right in its sole and absolute discretion to amend, modify or terminate in whole or in part any or all of the provisions of the benefit plans.