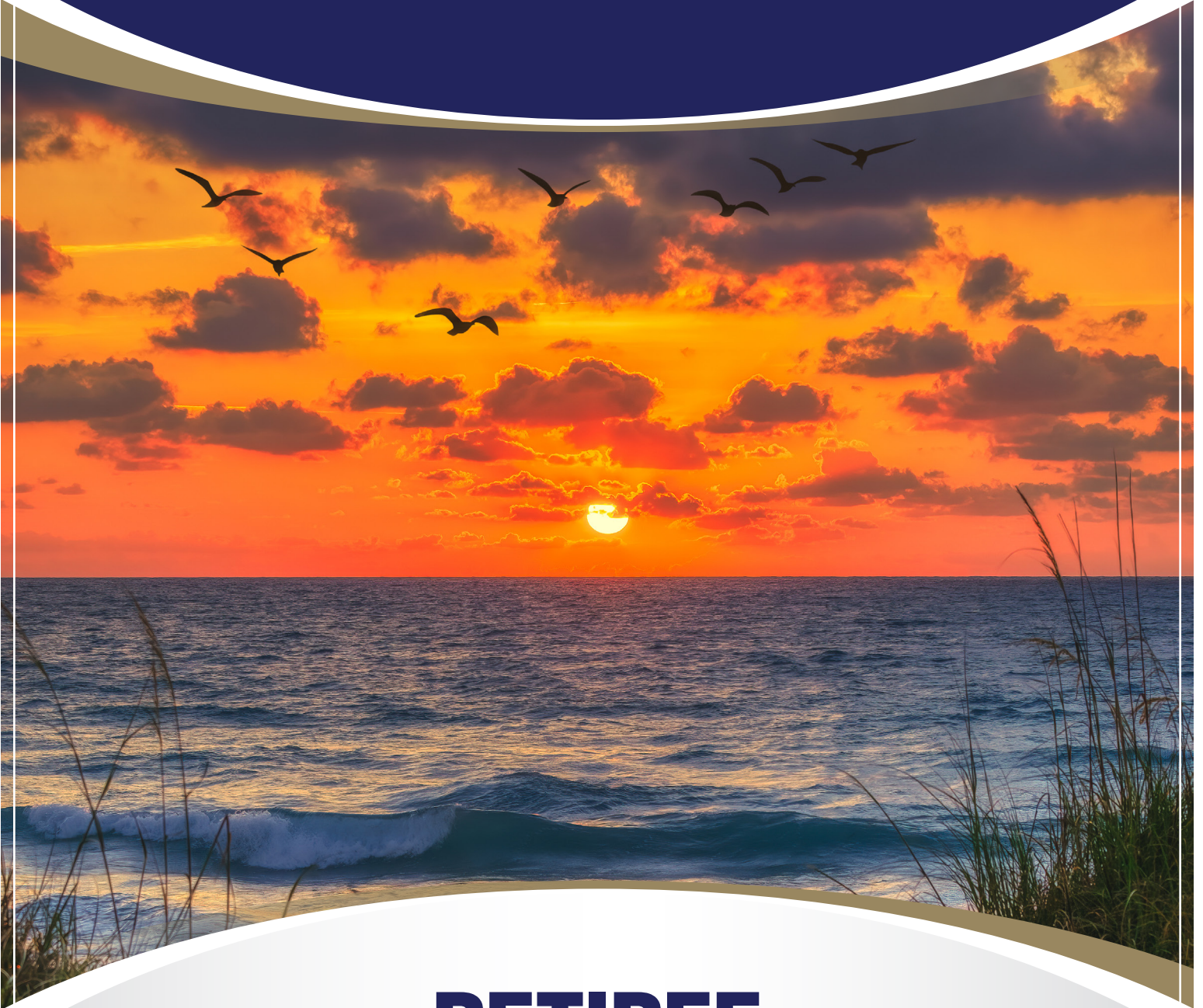


Martin County



BOARD OF COUNTY COMMISSIONERS



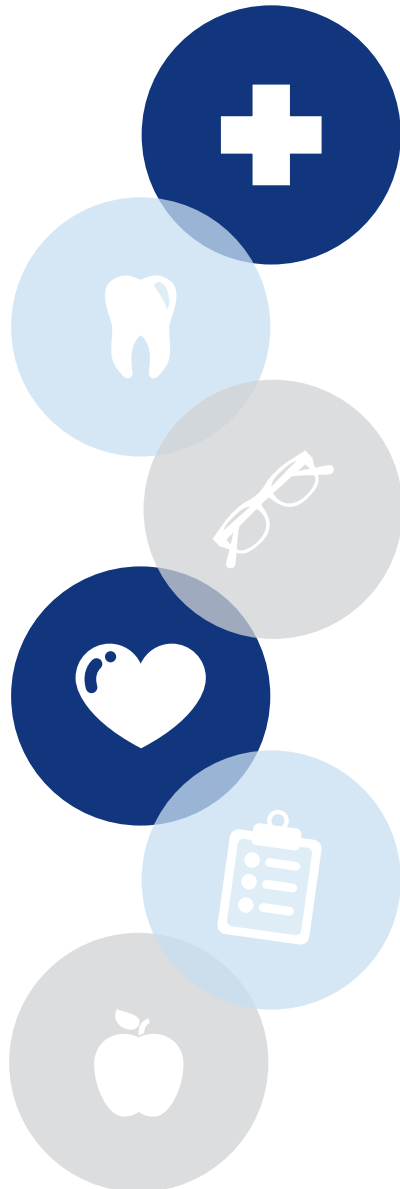
**RETIREE
BENEFIT HIGHLIGHTS**

Plan Year: January 1, 2024 - December 31, 2024



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This booklet is merely a summary of retiree benefits. For a full description, refer to the plan document. Where conflict exists between this summary and the plan document, the plan document controls. The Martin County Board of County Commissioners reserves the right to amend, modify or terminate the plan at any time. This booklet should not be construed as a guarantee of employment.



Contact Information

Board of County Commissioners	Heather Dayan	Phone: (772) 463-2885 Email: hdayan@martin.fl.us
	Tanyi Grimm	Phone: (772) 419-6968 Email: tgrimm@martin.fl.us
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Clerk and Comptroller	Stephanie Glasser	Phone: (772) 463-3264 Email: sglasser@martinclerk.com
Property Appraiser	Daina Takacs	Phone: (772) 288-5711 Email: daina.takacs@pa.martin.fl.us
Tax Collector	Judy Friend	Phone: (772) 223-7932 Email: jfriend@mctc.martin.fl.us
Florida Blue On-Site Service Representative	Melissa Wilson	Phone: (772) 265-3104 Email: melissa.wilson@bcbsfl.com
Martin County Employee Benefits	Brandie LaFave	Phone: (772) 320-3029 Email: blafave@martin.fl.us
Payroll (Board, Clerk & Supervisor of Elections)	Ana Portilla	Phone: (772) 320-3238 Email: aportilla@martinclerk.com
	Online Benefit Enrollment	Bentek Support Customer Service: (888) 5-Bentek (523-6835) www.mybentek.com/martincounty
	Medical Insurance	Florida Blue Group Number: 91221 Customer Service: (800) 664-5295 www.floridablue.com
	Prescription Drug Coverage	Prime Therapeutics Customer Service: (877) 794-3574 www.myprime.com
	Mail-Order Program	Amazon Pharmacy Customer Service: (855) 965-7539 www.amazon.com
	Telehealth	Teladoc Customer Service: (800) 835-2362 www.Teladoc.com
	Dental Insurance	Florida Combined Life Group Number: 247L66 Customer Service: (888) 223-4892 www.floridabluedental.com
	Health Reimbursement Account	BenefitsWorkshop Customer Service: (888) 537-3539 www.benefitsworkshop.com/martincounty
	Basic Life and AD&D Insurance	The Standard Group Number: 642407 Customer Service: (800) 247-6888 www.standard.com
	Employee Wellness Center	Martin County Wellness Center Customer Service: (772) 872-7304 www.employeewell.com



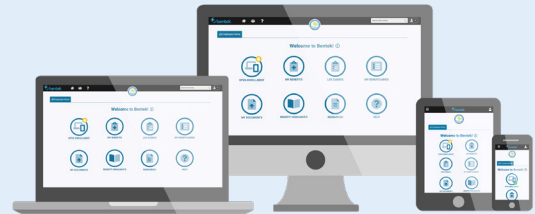
Introduction

The Martin County Board of County Commissioners provides group insurance benefits to eligible retirees. The Retiree Benefit Highlights Booklet provides a general summary of these options as a convenient reference. Please refer to the County's Personnel Policies, applicable Union Contracts and/or Certificates of Coverage for detailed descriptions of all available retiree benefit programs, and stipulations therein. If retiree requires further explanation or needs assistance regarding claims processing, please refer to the customer service phone numbers under each benefit description heading or contact Brandie LaFave.

Online Benefit Enrollment

The County provides retirees with an online benefits enrollment platform through Bentek's Employee Benefits Center (EBC). The EBC provides benefit-eligible retirees the ability to select or change insurance benefits online during the annual Open Enrollment Period. Accessible 24 hours a day, throughout the year, retirees may log in and review comprehensive information about benefit plans. On Bentek, retirees may:

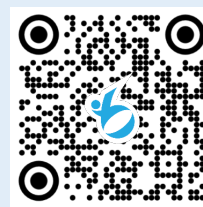
- ✓ View benefit plans and premiums
- ✓ View and print an outline of benefits elections
- ✓ View plan summaries and link to carrier websites
- ✓ Designate and/or make changes to Life insurance beneficiaries



To Access the Employee Benefits Center:

- ✓ Log on to www.mybentek.com/martincounty
Please Note: Link must be addressed exactly as written. Due to security reasons, the website cannot be accessed by Google or other search engines.
- ✓ Sign in using a previously created username and password or click "Create an Account" to set up a username and password.
- ✓ If retiree has forgotten username and/or password, click on the link "Forgot Username/Password" and follow the instructions.
- ✓ Once logged on, navigate using the Launchpad to review current enrollment, learn about benefit options, and make any benefit changes or update beneficiary designations.

For technical issues directly related to using the EBC, please call (888) 5-Bentek (523-6835) or email Bentek Support at support@mybentek.com, Monday through Friday during regular business hours 8:30am - 5:00pm.



To access Bentek using a mobile device, scan code.



Group Insurance Eligibility



The County's group insurance plan year is January 1 through December 31.

Retiree Eligibility

If retiree meets the following eligibility requirements defined by the Florida Retirement System (FRS) and Martin County, retiree is eligible to elect benefits upon retirement from the County.

Retiree:

- Must have met current FRS retirement eligibility requirements (age and/or years of service)
- Must have met requirements of Florida Statute 112.0801
- Must have been employed by Martin County and enrolled in Martin County's active employee health, dental and/or life insurance immediately preceding their retirement or separation date.
- Must be receiving/drawing from retirement benefits. This includes receiving FRS pension payments or having begun the process of taking a distribution from their FRS investment plan and/or taking a distribution from Martin County's 401a Local Annuity Plan in lieu of the Florida Retirement System Investment Plan.

In addition, retiree must elect retiree benefits within 30 days of retirement date. Retirees may only enroll at the same level of insurance coverage they carried as an active employee. Retirees are not eligible to add to or increase their insurance coverage but can elect to decrease their level of insurance.

After initial benefit election, retiree may change existing benefits annually during the Open Enrollment Period or cancel coverage at any time. **(However, once a benefit is canceled, it cannot be reinstated at a later date.)**

Dependent Eligibility

A dependent is defined as the legal spouse and/or dependent child(ren) of the participant or spouse. The term "child" includes any of the following:

- A natural child
- A stepchild
- A legally adopted child
- A newborn child (up to the age of 18 months) of a covered dependent (Florida State Statute)
- A child for whom legal guardianship has been awarded to the participant or the participant's spouse

*Please note: Dependents **not** covered on the County's insurance plan may not be added to the retiree insurance.*

Dependent Age Requirements

Medical, Dental, and Vision Coverage: A dependent child may be covered through the end of calendar year in which the child turns age 26.

Disabled Dependents

Coverage for a dependent child may be continued beyond age 26 if:

- The dependent is physically or mentally disabled and incapable of self-sustaining employment (prior to age 26); and
- Primarily dependent upon the retiree for support; and
- The dependent is otherwise eligible for coverage under the group's insurance plans; and
- The dependent has been continuously insured.

Proof of disability will be required upon request. Please contact Brandie LaFave if further clarification is needed.



Group Insurance Eligibility *(Continued)*

Dependent Documentation Requirements

All dependents must have an established legal relationship to the retiree to be covered under the benefit program. The types of documentation accepted are as stated in the table below.

Retiree with dependents enrolled in the group insurance plan are advised that they will be required to comply with this process or may jeopardize maintaining continued coverage for such dependents.

Dependent Relationship	Documentation Required
Spouse	<ul style="list-style-type: none"> • Copy of legal government issued marriage certificate, Social Security card.
Dependent Child(ren) Under Age 26	<ul style="list-style-type: none"> • Copy of State issued birth certificate(s) OR copy of legal guardianship court documents listing the retiree as legal guardian. • AND Social Security card.
Step-Child(ren) Under Age 26	<ul style="list-style-type: none"> • Copy of State issued birth certificate(s), Social Security card, • AND copy of State issued marriage certificate.
Child(ren) under Legal Guardianship, Custody or Foster Care Under Age 26	<ul style="list-style-type: none"> • Copy of court documents showing legal guardianship OR legal custody OR foster care placement. • AND Social Security card.
Child(ren) Adopted or in the process of Adoption Under Age 26	<ul style="list-style-type: none"> • Copy of court documents of the legal adoption showing relationship to and placement in the retiree's house OR Adoption Certificate. • AND Social Security card.

Allowable Changes

There are specific situations when a benefit can be changed due to a Qualifying Event. These situations include the annual Open Enrollment Period, becoming eligible for Medicare coverage, or becoming eligible for other group insurance coverage. If retiree experiences a Qualifying Event, **Brandie LaFave must be contacted within 30 days of the Qualifying Event** to make the appropriate changes to retiree's coverage.

Medical Insurance

The County offers medical insurance through Florida Blue to benefit-eligible retirees. The monthly cost for coverage may vary for retirees.

Eligible employees who were hired prior to October 13, 2009 and elect to retire may have a portion of their health insurance premium paid by Martin County. Once the retiree reaches age 65, the retiree will be responsible for the full cost of the health insurance premium. The County will not contribute to the cost of Retiree Life insurance or any dependent coverage. **The County's contribution to the retiree's health insurance premium is subject to change and is not guaranteed.**

Employees hired on or after October 13, 2009 will be responsible for the full cost of their retiree insurance premium(s), regardless of age.

Age Sixty-Five (65) and Over or Medicare Eligible

For retirees age sixty-five (65) and over or Medicare eligible that elect to keep the County's medical plan, Medicare will be the retiree's primary coverage and the County's medical plan will be secondary. If retiree or retiree's covered spouse is or will become Medicare eligible, please contact Brandie LaFave for details.

Florida Blue

Customer Service: (800) 664-5295 | www.floridablue.com
Group Number: 91221

Florida Blue On-Site Service Representative: Melissa Wilson
Phone: (772) 265-3104 | Email: melissa.wilson@bcbsfl.com

Dental Plan Premium

The County offers all benefit-eligible retirees medical and dental coverage as a "bundled" package. However, retiree may elect to opt-out of the dental plan and remain on the medical plan only. In order to opt-out of the dental coverage, retiree will be required to waive this election in Bentek.

Please Note: *if a participant elects to opt-out of the MCOCC's sponsored dental plan payroll deduction will remain the same. There will not be a decrease in premium.*



Medical Plan Resources

Florida Blue offers all enrolled retirees and dependents additional services and discounts through value added programs. For more details regarding other available medical plan resources, please log on to www.floridablue.com or contact Florida Blue's customer service.

Regenexx

The County covers Regenexx outpatient procedures for qualified members who participate in the County's medical plan. Regenexx uses the body's natural healing agents replacing the need of 70% of elective orthopedic surgeries for chronic and acute injuries. Regenexx is covered as an in-network benefit with a cost of 10% co-insurance. For qualifying information and additional details, please contact the County's Regenexx Patient Liaison at (866) 696-8804 or visit: www.regenexxbenefits.com/martin.

Summary of Benefits and Coverage

A Summary of Benefits & Coverage (SBC) for the Medical Plan is provided as a supplement to this booklet being distributed to retirees during the Open Enrollment Period. The summary is an important item in understanding retiree's benefit options. A free paper copy of the SBC document may be requested or is available as follows:

From: Brandie LaFave
Address: 2401 SE Monterey Rd.
 Stuart, FL 34996
Phone: (772) 320-3029
Email: blafave@martin.fl.us
Website: www.mybentek.com/martincounty

The SBC is only a summary of the plan's coverage. A copy of the plan document, policy, or certificate of coverage should be consulted to determine the governing contractual provisions of the coverage. A copy of the group certificate of coverage can be reviewed and obtained by contacting Brandie LaFave.

If retirees have any questions about the plan offerings or coverage options, please contact Brandie at (772) 320-3029.

Telehealth

The County provides access to telehealth services as part of the medical plan. Teladoc is a convenient phone and video consultation company that provides immediate assistance for many conditions.

Teladoc – Medical Health Care

The benefit is provided to all enrolled members. Registration is required and should be completed ahead of time. This program allows members 24 hours a day, seven (7) days a week on-demand access to affordable medical/behavioral health care via phone and online video consultations when needing immediate care for non-emergency medical issues. Telehealth should be considered when retiree's primary care doctor is unavailable, after-hours or on holidays for non-emergency needs. Many urgent care ailments can be treated with telehealth, such as:

- ✓ Sore Throat
- ✓ Headache
- ✓ Stomachache
- ✓ Fever
- ✓ Cold and Flu
- ✓ Allergies
- ✓ Rash
- ✓ Acne
- ✓ UTI's
- ✓ Behavioral Health

Telehealth doctors do not replace retiree's primary care physician but may be a convenient alternative for urgent care and ER visits. For further information, please contact Teladoc.

Teladoc – Mental Health Care

Mental health is an important part of overall well-being. Teladoc's Mental Health Care provides members, (age 18 and older) access to care for anxiety, depression, grief, family issues and more. Members can speak confidentially with board-certified psychiatrists, licensed psychologists/therapists by phone, video, or in app messaging.

- ✓ Anxiety
- ✓ Depression
- ✓ PTSD
- ✓ Stress
- ✓ Panic Disorder
- ✓ Family/Marriage Issues
- ✓ Grief
- ✓ Eating Disorders
- ✓ Substance Abuse
- ✓ Trauma Resolution
- ✓ Work Pressures
- ✓ ADHD

Teladoc does not offer a crisis hotline and appointments must be scheduled. Appointments can be made seven (7) days a week from 7am to 9pm and will be confirmed within 72 hours.

Teladoc

Customer Service: (800) 835-2362 | www.teladoc.com



Florida Blue – BlueOptions Plan At-A-Glance

Network	BlueOptions	
Calendar Year Deductible (CYD)*	In-Network	Out-of-Network**
Single	\$500	\$1,500
Family	\$1,500	\$4,500
Coinsurance		
Member Responsibility	20%	50%
Calendar Year Out-of-Pocket Limit***		
Single	\$3,000	\$6,000
Family	\$6,000	\$12,000
What Applies to the Out-of-Pocket Limit?	Deductible, Coinsurance, Copays and Rx	
Physician Services		
Primary Care Physician (PCP) Office Visit	\$25 Copay	50% After CYD
Specialist Office Visit	\$50 Copay	50% After CYD
Telehealth – Teladoc	No Charge	Not Covered
Non-Hospital Services; Freestanding Facility		
Clinical Lab (Bloodwork) [†]	No Charge	50% After CYD
X-rays	\$50 Copay	50% After CYD
Advanced Imaging (MRI, PET, CT)	\$175 Copay	50% After CYD
Outpatient Surgery in Surgical Center	20% After CYD	50% After CYD
Physician Services at Surgical Center	\$50 Copay	50% After CYD
Urgent Care (Per Visit)	\$65 Copay	\$65 Copay after CYD
Hospital Services		
Inpatient Hospital (Per Admission)	20% After CYD	50% After CYD
Outpatient Hospital (Per Visit)	20% After CYD	50% After CYD
Physician Services at Hospital	\$100 Copay	\$100 Copay
Emergency Room (Per Visit)	\$300 Copay	\$300 Copay
Mental Health/Alcohol & Substance Abuse		
Inpatient Hospital Services (Per Admission)	\$500 Copay	50% Coinsurance
Outpatient Services (Per Visit)	\$25 Copay	50% Coinsurance
Outpatient Office Visit	\$25 Copay	50% Coinsurance
Prescription Drugs (Rx)		
Generic	\$15 Copay	50% Coinsurance
Preferred Brand Name	\$30 Copay	50% Coinsurance
Non-Preferred Brand Name	\$50 Copay	50% Coinsurance
Mail Order Drug (90-Day Supply)	2x Retail Copay	50% Coinsurance



Locate a Provider

To search for a participating provider, contact Florida Blue's customer service or visit www.floridablue.com. When completing the necessary search criteria, select BlueOptions network.



Plan References

*The **Calendar Year Deductible (CYD)** is the amount a member pays in a calendar year for covered services before insurance coverage begins paying for services.

****Out-of-Network Balance Billing:** For information regarding out-of-network balance billing that may be charged by out-of-network providers, please refer to the Summary of Benefits and Coverage (SBC) document.

***The **Calendar Year Out-of-Pocket Limit** is the most a member pays in a calendar year before insurance covers 100% of a member's medical expenses.

[†]Quest Diagnostics is the preferred lab for bloodwork through Florida Blue. When using a lab other than Quest, please confirm they are contracted with Florida Blue's BlueOptions network prior to receiving services.



Dental Insurance

Florida Combined Life BlueDental Choice Plus PPO Plan

The County offers dental insurance through Florida Combined Life, a subsidiary of Florida Blue, to benefit-eligible retirees. A brief summary of benefits is provided on the following page. For more detailed information about the dental plan, please refer to the carrier's summary plan document or contact Florida Combined Life's customer service.

Dental Plan Premium

The County offers all benefit-eligible retirees, medical and dental coverage as a "bundled" package. However, retirees can elect to opt-out of the dental plan and remain on the medical plan only. In order to opt-out of the dental plan, retiree will be required to waive this election in Bentek.

Please Note: if a participant elects to opt-out of the MCBOCC's sponsored dental plan payroll deduction will remain the same. There will not be a decrease in premium.

In-Network Benefits

The BlueDental Choice Plus PPO plan provides benefits for services received from in-network and out-of-network providers. It is also an open-access plan which allows for services to be received from any dental provider without having to select a Primary Dental Provider (PDP) or obtain a referral to a specialist. The network of participating dental providers the plan utilizes is the Florida Combined Life BlueDental Choice Plus network. These participating dental providers have contractually agreed to accept Florida Combined Life's contracted fee or "allowed amount." This fee is the maximum amount a Florida Combined Life dental provider can charge a member for a service. The member is responsible for a Calendar Year Deductible (CYD) and then coinsurance based on the plan's charge limitations.

Out-of-Network Benefits

Out-of-network benefits are used when member receives services by a non-participating Florida Combined Life BlueDental Choice Plus PPO provider. Florida Combined Life reimburses out-of-network services based on what it determines as the Usual, Customary and Reasonable (UCR). The UCR is defined as the most common charge for a particular dental procedure performed in a specific geographic area. If services are received from an out-of-network dentist, the member may be responsible for balance billing. Balance billing is the difference between Florida Combined Life's UCR and the amount charged by the out-of-network dental provider. Balance billing is in addition to any applicable plan deductible or coinsurance responsibility.

Calendar Year Deductible

The BlueDental Choice Plus PPO plan requires a \$50 individual or a \$100 Family deductible to be met for in-network or out-of-network services before most benefits will begin. The deductible is waived for preventive services.

Calendar Year Benefit Maximum

The maximum benefit (coinsurance) the BlueDental Choice Plus PPO plan will pay for each covered member is \$1,000 for in-network and out-of-network services combined. All services, including preventive services, accumulate towards the benefit maximum. Once the plan's benefit maximum is met, the member will be responsible for future charges until next calendar year.

Florida Combined Life

Customer Service: (888) 223-4892 | www.floridabluedental.com

Group Number: 247L66



Florida Combined Life BlueDental Choice PPO Plus Plan At-A-Glance

Network	BlueDental Choice Plus	
Calendar Year Deductible (CYD)	In-Network	Out-of-Network*
Per Member		\$50
Per Family		\$100
Waived for Class I Services?		Yes
Calendar Year Benefit Maximum		
Per Member		\$1,000
Class I Services: Diagnostic & Preventive Care		
Routine Oral Exam (2 Per Calendar Year)	Plan Pays: 100% Deductible Waived	Plan Pays: 100% Deductible Waived (Subject to Balance Billing)
Routine Cleanings (2 Per Calendar Year)		
Bitewing X-rays (1 Per Calendar Year)		
Class II Services: Basic Restorative Care		
Complete X-rays	Plan Pays: 80% After CYD	Plan Pays: 80% After CYD (Subject to Balance Billing)
Fillings		
Simple Extractions		
Deep Cleaning		
Endodontics (Root Canal Therapy)		
Periodontics		
Oral Surgery		
Class III Services: Major Restorative Care		
Crowns	Plan Pays: 50% After CYD	Plan Pays: 50% After CYD (Subject to Balance Billing)
Bridges		
Dentures		
Implants		
Class IV Services: Orthodontia		
Lifetime Maximum		\$1,000
Benefit (Dependent Children Up to Age 26)	Plan Pays: 100% After CYD	Plan Pays: 100% After CYD (Subject to Balance Billing)



Locate a Provider

To search for a participating provider, contact Florida Combined Life's customer service or visit www.floridabluedental.com. When completing the necessary search criteria, select BlueDental Choice Plus network.



Plan References

***Out-of-Network Balance Billing:**
For information regarding out-of-network balance billing that may be charged by an out-of-network provider, please refer to the Out-of-Network Benefits section on the previous page.



Important Notes

- Each covered family member may receive up to two (2) routine cleanings per calendar year covered under the preventive benefit.
- For any dental work expected to cost \$200 or more, the plan will provide a "Pre-Treatment Review" upon the request of the dental provider. This will assist with determining approximate out-of-pocket costs should retiree have the dental work performed.
- Waiting periods and age limitations may apply.
- Benefit frequency limitations may apply to certain services.



Health Reimbursement Account

Retirees that have been insured under the County's Florida Blue medical plan for six (6) full plan years (January 1 to December 31), with a positive Health Reimbursement Account (HRA) balance are vested. This means that any unused HRA funds at the end of the calendar year can be rolled into a Retirement Health Savings (RHS) account administered by ICMA. This rollover is not automatic; please contact Brandie LaFave at the end of the calendar year if retiree has a remaining HRA balance to rollover.

Retirees that have not been insured under the County's Blue Options medical plan for six (6) full plan years and elect to continue coverage under the County's retiree medical/dental plan, will have access to the remaining HRA funds through the end of the plan year. Expenses incurred after the date of retirement and through the end of the plan year in which retirement occurred are eligible for reimbursement. Thereafter, beginning January 1, retiree will no longer be eligible to maintain a Health Reimbursement Account.

Basic Life Insurance

The County offers Basic Term Life insurance to eligible retirees through The Standard. The Basic Term Life insurance benefit will be paid in the event of the insured's natural death.

Retiree's life insurance beneficiary designation(s) may be made online during the Open Enrollment Period and any time during the plan year. To designate life insurance beneficiaries online, log on to www.mybentek.com/martincounty. A beneficiary designation confirmation statement may also be printed and retained for records.

Always remember to keep beneficiary information updated. Beneficiary information may be updated at anytime through Bentek.

The Standard

Customer Service: (800) 247-6888 | www.standard.com
Group Number: 642407

Additional County Benefits

The County also offers a variety of non-insurance related benefits. Retirees may convert certain group policies to individual plans. Please contact the organization directly to discuss benefit conversion options.

Aflac	Agent: Karen Zabaglo Phone: (772) 284-3210 Email: karen_zabaglo@us.aflac.com Agent: Loire Lucas Phone: (772) 708-5931 Email: loire_lucas@us.aflac.com
Boston Mutual	Customer Service: (877) 212-2950 www.bostonmutual.com
Humana Vision	Agent: Natasha Neita Phone (561) 323-1686 Customer Service: (877) 398-2980 www.humana.com
LegalShield	Agent: Steve Baker Phone: (321) 613-0037 Email: sb@legalshieldassociate.com
MetLife	Agent: Janet Froyen Phone: (561) 704-4378 jfroyen@madisonplanning.com
Credit Union - Gold Coast FCU	Customer Service: (772) 335-2083 www.gcfcu.org
Florida Retirement System (FRS)	Customer Service: (844) 377-1888 www.dms.myflorida.com/retirement
MY FRS Financial Guidance	Customer Service: (866) 446-9377 www.myfrs.com

Deferred Compensation

The County offers three (3) Deferred Compensation companies:

MissionSquare Retirement	(866) 731-1055	Agent: Steve Feigelis SFeigelis@icmarc.org
VALIC	(772) 521-2007	Agent: Tony Tringali Tony.tringali@aig.com
Nationwide Retirement	(772) 284-9660	Agent: Mark Schilling schillm@nationwide.com



3500 Kyoto Gardens Drive, Palm Beach Gardens, Florida 33410
Toll Free: (800) 244-3696 | Fax: (561) 626-6970 | www.gehringgroup.com

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