

2016–2017
Benefit
Summary

MIAMIBEACH



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Dear Employees,

Throughout the year we have shared information of value to everyone who works with us: the Wellness Plan; health fairs; veterans' recognitions, holiday parties, etc.

At this time of the year we are reporting on our open enrollment period through this booklet which contains information regarding your health care and other benefits which run through our benefit year October 1, 2016 through September 30, 2017. There are changes to the benefit plans, with the most significant being that, after many years of working with Humana, and later AvMed, Cigna Health Insurance was selected to administer our health, dental and pharmacy coverage. One of the most useful attributes of our relationship with Cigna is that they will have a full-time, on-site representative at City Hall available to assist us with issues such as claims resolution.

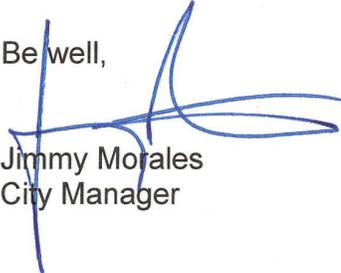
Please do take the time to read this booklet and visit vendors at the City's Health & Wellness Fairs on Friday, August 12th at the Miami Beach Convention Center or Thursday, September 1st at the Scott Rakow Youth Center. All coverage providers will be present and available to answer questions.

Open Enrollment begins August 15 and ends September 2 at 5:00 pm. We will have competent staff to assist you with your benefit selections, which will be captured in the Eden Payroll System, via the Employee Self Service Link. We will be scheduling appointment enrollment sessions designed for you to learn more about your benefits and get answers to your questions. If you are not able to attend due to absence from work during the open enrollment period, please email the Human Resources Department Benefits Division at openenrollment@miamibeachfl.gov.

This calendar year we launched the City's Wellness Program with HumanaVitality, and thus far it has been a great success. We have seen positive support and participation in the wellness initiatives. We encourage everyone to take an active role in managing their health and continue to make decisions that will positively affect your lifestyles in a meaningful way.

Let's make this 2016/17 open enrollment period a success!

Be well,


Jimmy Morales
City Manager

Annual Benefits Enrollment Process

Know Your Benefits and Complete Your Enrollment

During open enrollment, it is important to understand and familiarize yourself with the benefits which are available for the upcoming plan year. Your first priority should be to thoroughly review this benefit summary and to attend one of the Health and Wellness Fairs which are scheduled on August 12th at the Convention Center (Hall D) and September 1st at the Scott Rakow Youth Center. The Health and Wellness Fairs will provide you with an opportunity to learn about the City's benefit offerings directly from plan representatives who can answer questions about health, dental, vision, life, disability, legal, pet insurance, life lock identity theft protection and other supportive plans such as accident, critical illness and hospital confinement. In addition, you are highly encouraged to call Cigna's open enrollment hotline for any questions relating to your medical and dental plan elections. The hotline is available 24 hours a day, seven days a week. The phone number for the hotline is 1.800.564.7642.

Beginning August 15th through September 2nd, you will be scheduled for an appointment to complete your enrollment choices at the IT Large Training Room on the third floor of 1755 Meridian Avenue. Please contact your payroll coordinator to obtain the date and time of your appointment. Be on time to your appointment and bring your Current Benefit Election Statement which is being provided along with this benefit summary. All benefit-eligible employees are required to participate in Open Enrollment.

If you will be newly enrolling any dependents in your medical and/or dental plan, please bring copies of those documents which are needed in order to prove dependent eligibility (i.e. marriage certificate for a spouse and birth certificate for a child). In the IT Large Training Room, you will be required to log into Employee Self Service to complete your selections. Prior to your scheduled appointment, please take the time to log into the Employee Self Service to ensure that your username and password are up to date. If you plan on selecting the DHMO as your dental plan, you will need to select a provider from Cigna's DHMO provider directory by visiting www.cigna.com. Once you locate your provider of choice online, write down and bring the DHMO Office Number to the IT Large Training Room so that it may be submitted along with your elections. In the training room, plan representatives from Cigna and UNUM will be available to answer questions regarding plan benefits and the City's enrollment counselors will be available to answer questions regarding the enrollment process which is being facilitated through the Employee Self Service site.

All of your benefit elections will take effect on October 1, 2016 with the exception of health care flexible spending accounts and dependent care flexible spending accounts. Any enrollments or changes made to your flexible spending account will be implemented on January 1, 2017.

Your benefits enrollment runs
August 12–September 2, 2016

Available benefits this year:

- » Medical
- » Dental
- » Vision
- » Disability
- » Basic & Supplemental Life
- » Pet Insurance
- » Employee Assistance
- » Preferred Legal
- » Identity Theft
- » Voluntary Benefits



Open Enrollment Summary Instructions

Please help us provide you with excellent customer service by following the instructions above. Here is a summary of the steps you need to take to be ready:

- » Know your benefits. Review this benefit summary and contact Cigna's open enrollment hotline with any questions relating to your medical and dental plan elections. The number is 1.800.564.7642.
- » Be on time to your appointment. Contact your departmental payroll coordinator to obtain the date and time of your appointment.
- » Bring your documentation. All employees should bring their Current Benefit Election Statement. If any dependents will be newly enrolled, bring those documents which are needed in order to prove dependent eligibility.
- » Bring your DHMO provider ID: If you've elected the DHMO dental plan, please log onto www.cigna.com to locate and bring the required DHMO Office Number.
- » Log into Employee Self Service. Please ensure that your username and password are up to date.



Medical Benefits

Administered by Cigna | 1.800.244.6224

Medical Benefits					
	Open Access	Open Access Standard PPO		Open Access Premium PPO	
	In-Network ONLY	In-Network	Out-of-Network	In-Network	Out-of-Network
PCP Office Visit	\$20	\$25	60% after BYD	\$10	70% after BYD
Specialist Office Visit	\$35	\$30	60% after BYD	\$15	70% after BYD
PCP Referral Required	No	No	No	No	No
Rx Deductible	None	None	None	None	None
Rx (Tier 1/2/3)—30 DAYS	\$7 / \$40 / \$60 Member pays difference between generic and brand	\$10/\$40/\$60	Plan pays 60% Member pays difference between generic and brand	\$10 /\$10 /\$10 Member pays difference between generic and brand	Not covered
Benefit Year Deductible (BYD) (Individual / Family)	\$0 /\$0	\$500 / \$1,500	\$500 / \$1,500	\$200 / \$600	\$200 / \$600
Coinsurance	N/A	80% after BYD	60% after BYD	90% after BYD	70% after BYD
Rx Out-of-Pocket Max (Individual / Family)	\$2,500 / \$5,000	\$2,500 / \$5,000	\$7,000 / \$14,000	\$2,500 / \$5,000	N/A
Medical Copay Maximum (Individual / Family)	\$1,500 / \$3,000	N/A	N/A	N/A	N/A
Out-of-Pocket Max (Individual / Family)	Included in Medical Copay out-of-pocket maximum above	\$3,500 / \$7,000	\$7,000 / \$14,000	\$1,000 / \$3,000	\$1,000 / \$3,000
Emergency (Service Area/Outside)	\$200 copay waived if admitted	80% after \$200 copay waived if admitted		90% after \$25 copay waived if admitted	
Urgent Care Facility	\$40 copay	\$35	60% after BYD	\$10	70% after BYD
Outpatient Diagnostics	\$200 copay	80% after BYD	60% after BYD	90% after \$100 per admission copay	90% after \$100 per admission copay
Outpatient Surgery	\$200 copay	80% after BYD	60% after BYD	90% after \$100 per admission copay	70% after BYD, \$500 per admission copay
Inpatient Care	\$250 copay per day, plan pays 100% after copay out-of-pocket maximum is met	80% after BYD	60% after BYD	90% after \$100 per admission copay	70% after BYD, \$500 per admission copay
Medical Rates	Employee	Employee		Employee	
Employee Only	\$73.85	\$267.14		\$361.49	
Employee + 1	\$155.08	\$561.00		\$759.14	
Family	\$266.07	\$655.59		\$897.11	
	City	City		City	
Employee Only	\$233.27	\$267.14		\$361.49	
Employee + 1	\$489.87	\$561.00		\$759.14	
Family	\$624.58	\$655.59		\$897.11	

Dental Benefits

Administered by Cigna | 1.800.244.6224

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with the City of Miami Beach dental benefit plan.

Dental (Not available to IAFF bargaining unit and part-time employees)			
	Cigna DHMO	Cigna DPPO	
	In-Network	In-Network	Out-of-Network
Benefit Description	Must use participating providers. Plan pays 100% after fixed copayment for service.	Must use participating providers. Plan payment is based on provider's reduced contracted fees.	Your choice of licensed dental healthcare providers. Plan payment is based on reasonable and customary allowances.
Calendar Year Maximum Benefit	None	\$2,500 per participant	\$2,500 per participant
Annual Deductible (individual/family)	None	\$50 / \$150	\$50 / \$150
Preventive Care (no deductible)	Covered at 100%	Covered at 100%	Covered at 100%
Basic Services	Copay schedule	80% after deductible	80% after deductible
Fillings	Fixed copay—schedule	80% after deductible	80% after deductible
Periodontia	Fixed copay—schedule	80% after deductible	80% after deductible
Endodontia	Fixed copay—schedule	80% after deductible	80% after deductible
Major Services	Fixed copay—schedule	50% after deductible	50% after deductible
Orthodontia (adults/children)	Fixed copay—schedule	50%*	50%
Carrier Website (DHMO)	www.mycigna.com / 1.800.244.6224		
Carrier Website (PPO)	www.mycigna.com / 1.800.244.6224		

*Orthodontia covered for children up to age 26



Dental Plan						
	Employee Only		Employee + 1		Family	
	Employee	City	Employee	City	Employee	City
Cigna DPPO	\$10.97	\$10.97	\$21.14	\$21.14	\$32.41	\$32.41
Cigna DHMO	\$4.23	\$4.23	\$7.41	\$7.41	\$11.65	\$11.65

Vision Insurance

Administered by EyeMed | 866.299.1358

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Your coverage from an EyeMed Provider

Vision—Must Participate in One of the City’s Medical Plans		
	EyeMed Select Vision	
	In-Network	Out-of-Network
Eye Exam (with dilation as necessary)	\$0 (limited to one examination per year)	Up to \$28
Contact Lens Fit & Follow-Up		
Standard	\$0	Up to \$40
Premium	10% off retail, then apply \$40 allowance	
Frames (limit one per year)	\$150 allowance, then 20% discount	Up to \$38
Lenses — once every 12 months		
Standard Plastic Lenses		
Single Vision Lenses	\$10	Up to \$18
Bifocal Lenses	\$10	Up to \$38
Trifocal Lenses	\$10	Up to \$56
Standard Progressives	\$10	Up to \$77
Premium Progressive	\$10 then 80% of charge—less \$120 allowance	Up to \$77
Lenticular	\$10	Up to \$66
Contact Lenses	once every 12 months	once every 12 months
Conventional	\$150 allowance, 15% off remaining balance	Up to \$120
Disposables	\$150 allowance	Up to \$120
Medically Necessary	\$0	Up to \$200
Carrier Website	www.eyemedvisioncare.com	
Carrier Toll-Free Number	1.866.299.1358	



Disability Insurance

Administered by Unum | 1.800.421.0344

To prepare for the unexpected, the City offers the options of purchasing disability coverage. An increase in coverage is subject to underwriting, which means that it is subject to insurance carrier approval.

Short-Term Disability (not available to part-time employees)

Short-term disability insurance replaces a portion of your weekly income based on your base earnings. Should you be unable to perform the duties of your position due to an illness or injury that is not work related, the plan replaces 60% of your earnings to a maximum weekly benefit of \$1,500 for an approved disability. Payments begin after you have been disabled for 14 consecutive calendar days and continue to a maximum of 26 weeks.

You are considered disabled if you have an illness, injury or pregnancy that prevents you from performing the duties of your position. You must be receiving appropriate care from a physician on a continuing basis. Your physician must certify you are unable to work and your claim must be approved by Unum, the plan carrier, in order to receive payment. The plan has a 12-month pre-existing condition exclusion for any illness or injury for which you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs in the 3 months prior to coverage.

Long-Term Disability (not available to part-time employees)

This plan replaces 60% of your earnings to a maximum monthly benefit of \$10,000 for an approved disability. If you have been unable to work for 26 weeks or longer, the long term disability coverage helps replace some of your income if you are still unable to work. You must be receiving appropriate care from a physician on a continuing basis and your physician must certify you are unable to work.

Coverage continues until you return to work, reach age 65, or are no longer eligible. The long-term disability plan also provides training and job placement assistance. The plan has a 12-month pre-existing condition exclusion for any illness or injury for which you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs in the 3 months prior to coverage.

Monthly premium rates (after taxes)

Short-Term Disability	
Cost per each \$10 of weekly earnings (annual salary divided by 52)	
Age	Cost
Under 25	\$0.37
25–29	\$0.40
30–34	\$0.37
35–39	\$0.35
40–44	\$0.38
45–49	\$0.43
50–54	\$0.46
55–59	\$0.68
60–64	\$0.87
65 and over	\$0.99

Short-Term Disability Premium Example:

If your weekly earnings are \$1,000 and you are 29 years old, the calculation would be $\$1,000 / \$10 = 100 \times \$0.40 / 2 = \20 bi-weekly premium amounts deducted with the exception of the two (2) premium holiday payroll cycles each year.

Long-Term Disability	
Cost per each \$100 of monthly earnings (annual salary divided by 12)	
Age	Cost
Under 25	\$0.09
25–29	\$0.12
30–34	\$0.19
35–39	\$0.30
40–44	\$0.41
45–49	\$0.62
50–54	\$0.85
55–59	\$1.09
60–64	\$1.10
65–69	\$1.43
70–74	\$1.71

Long-Term Disability Premium Example:

If your monthly earnings are \$4,000 and you are 29 years old, the calculation would be $\$4,000 / \$100 = 40 \times \$0.12 / 2 = \2.40 bi-weekly premium amounts deducted with the exception of the two (2) premium holiday payroll cycles each year.

Life Insurance

Administered by Unum | 1.800.421.0344

Basic Life and AD&D:

(Not available to employees covered under the FOP bargaining unit and part-time employees)

Basic term life: To ensure everyone has a basic level of life insurance protection, all employees are required to carry basic life insurance and are automatically enrolled as soon as they are eligible. The plan provides a benefit equal to your annual salary rounded to the next highest thousand dollars. The City and the employee each pay 50% of the premium for this coverage.

Accidental death and dismemberment: This is a plan that pays additional benefits if you die as the result of a non work-related accident. The coverage provided is in addition to that of the basic life insurance and all employees are automatically enrolled as soon as they are eligible with the City paying the entire premium. In case of a non-work-related accidental death, your beneficiary will receive \$20,000 or 50% of your basic life insurance coverage, whichever is lower.

Supplemental Life and AD&D:

(not available to part-time employees)

Employee coverage: You may choose to purchase additional coverage and this plan provides term life and AD&D up to five times your annual base pay, rounded to the next highest thousand dollars. The cost of supplemental insurance depends upon the amount of coverage you select, your annual salary and your age. Coverage is subject to underwriting, which means that it is subject to insurance carrier approval. You are responsible for the entire premium which is deducted from your pay check after taxes.

Dependent coverage: Term life insurance is available for your spouse and dependent children and coverage is bundled, which means that the coverage you select for your spouse automatically includes coverage of \$10,000 for each dependent child. Coverage for your spouse is limited to 50% of your supplemental life insurance selection. Coverage is subject to underwriting. You are responsible for the entire premium which is deducted from your pay check after taxes.

How much life insurance do you need?

Many financial experts recommend that you have at least five to eight times your household income in life insurance. To calculate what is sufficient to cover your needs, you must know what it costs to maintain your current standard of living and anticipate your family's future needs. Example:

Current Expenses

- » Mortgage
- » Car payments
- » Credit card debt
- » Other debt

Future Needs

- » Child Care
- » College tuition
- » Retirement
- » Routine household expenses

Dependent Life Insurance		
Employees elect coverage for spouse which includes \$10,000 benefit for each child. Biweekly deduction (after taxes).		
Spouse Life Insurance Election	Each Child	Biweekly Premium
\$20,000	\$10,000	\$1.00
\$30,000	\$10,000	\$1.50
\$40,000	\$10,000	\$2.00
\$50,000	\$10,000	\$2.50

Supplemental Life Insurance	
Monthly rates per \$1,000 coverage	
Age	Cost
Under 25	\$0.091
25-29	\$0.086
30-34	\$0.100
35-39	\$0.130
40-44	\$0.190
45-49	\$0.295
50-54	\$0.480
55-59	\$0.765
60-64	\$1.014
65-69	\$1.583
70 and over	\$2.750

Supplemental Life Premium Example:

If an employee age 52 has an age-banded rate of \$0.48 per \$1,000 of volume with a salary of \$50,000 and elects 2x times their salary in Supplemental coverage, the premium calculation would be $\$50,000 \times 2 = \$100,000 / \$1,000 = 100 \times \$0.48 / 2 = \$24$ bi-weekly premium amounts deducted with the exception of the two (2) premium holiday payroll cycles each year.

Get a special
discount on
pet insurance*



In the Nation, pets are covered—just like everyone else in the family.

Nationwide® offers the #1 veterinarian-recommended pet insurance† for dogs, cats, birds and exotic pets.

City of Miami Beach employees receive a 5% discount*

Learn more about plans for your pet.

Enroll on-site with a Nationwide Representative on

August 12th, 2016 or September 1st, 2016

Go to: www.petinsurance.com/miamibeachfl

Or call: 877-738-7874 to speak with a Nationwide Agent

(Benefit is available to employees year-round)



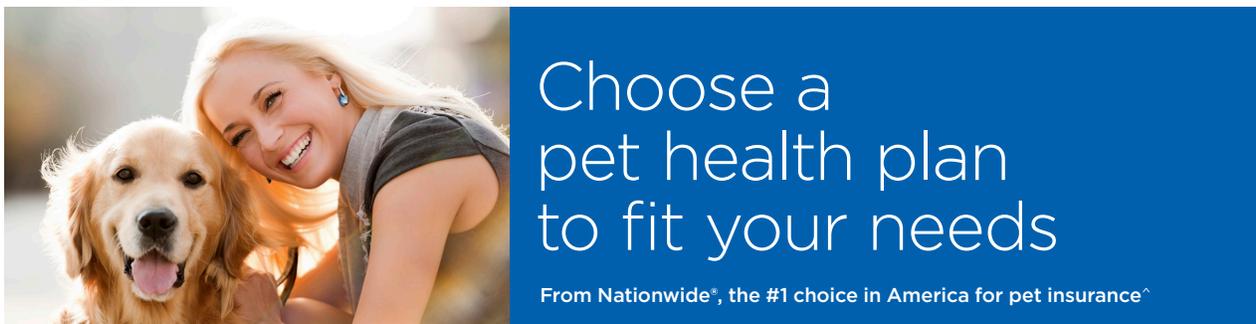
*Discount applies to base medical or wellness plan only.

†2013 Veterinary AAU

Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2016 Nationwide. 16GRP3784A

Pet Insurance

Administered by Nationwide | 877.738.7874



Prices include **5% discount!****

Major Medical Plan comprehensive[†]
+ wellness coverage[‡]
\$19/paycheck*
or
\$41/month*

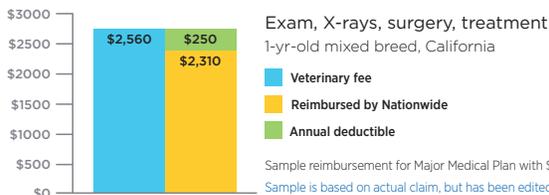
Major Medical Plan comprehensive[†]
\$13/paycheck*
or
\$29/month*

Pet Wellness Basics[‡] everyday care[‡]
\$9/paycheck*
or
\$18/month*

Use any vet	✓	✓	✓
Accidents , including poisonings, cuts and broken bones	✓	✓	
Common illnesses , including ear infections, rashes, vomiting and diarrhea	✓	✓	
Serious/chronic illnesses[§] , including cancer, diabetes and allergies	✓	✓	
Hereditary conditions[¶]	✓	✓	
Procedures/services , including surgeries, Rx meds and hospitalization	✓	✓	
Wellness services , including exams, vaccinations and flea/heartworm preventives	✓		✓
Annual deductible	\$250 for medical claims \$0 for wellness claims	\$250	\$0

Sample reimbursement

When Biscuit needed emergency surgery after eating a handful of pebbles, the Major Medical plan reimbursed 100% of her vet bill (less the deductible).



Sample reimbursement for Major Medical Plan with \$250 annual deductible. Sample is based on actual claim, but has been edited for clarity.

vethelpline[™] Members have **free, 24/7 access** to a veterinary professional through vethelpline (\$170 value) for any pet question. Only from Nationwide.

Enroll now and receive your discount.

www.petinsurance.com/miamibeachfl • 877-738-7874

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*2012 Veterinary AAU. *Premiums vary based on the age of the pet, species, size (as an adult), plan type and state of residence. Per-paycheck pricing is based on a 26 pay period per year cycle. Your pricing may vary based on your employer's payment schedule. **Discount applies to base medical plan only. †New illnesses only. Does not include conditions pre-existing to enrollment. ‡Limited hereditary condition coverage after the first year of enrollment. ‡Wellness plans are not available in all states.

Insurance terms, definitions and explanations are intended for informational purposes only and do not in any way replace or modify the definitions and information contained in individual insurance contracts, policies or declaration pages, which are controlling. Such terms and availability may vary by state and exclusions may apply. Insurance plans are offered and administered by Veterinary Pet Insurance Company in California and DVM Insurance Agency in all other states. Underwritten by Veterinary Pet Insurance Company (CA), Brea, CA, an A.M. Best A rated company (2013); National Casualty Company (all other states), Madison, WI, an A.M. Best A+ rated company (2014). Nationwide, the Nationwide N and Eagle, and Nationwide Is On Your Side are service marks of Nationwide Mutual Insurance Company. ©2016 Nationwide. 16GRP3763_Static



Employee Assistance and Work-Life Program (EAP)

Administered by Cigna | 877.622.4327

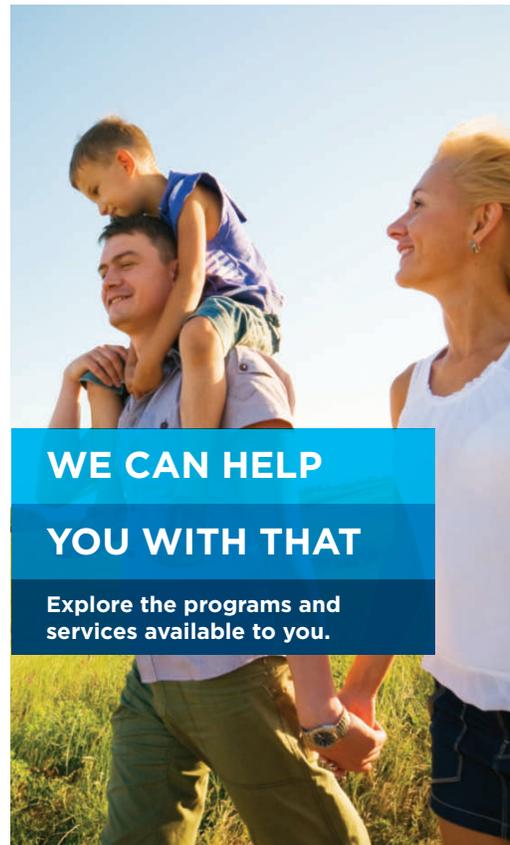


Employee
Assistance &
Work/Life
Support Program
24/7

Employee
Assistance &
Work/Life
Support Program
24/7

Have questions? Don't see what you're looking for? Contact us to get the assistance you need.

Call **1.877.622.4327**
Log in to **CignaBehavioral.com**
and enter your Employer ID: miamibeachfl



WE CAN HELP

YOU WITH THAT

Explore the programs and services available to you.



*Some Healthy Rewards programs are not available in all states, and programs may be discontinued at any time. If your health plan includes coverage for any of these services, this program is in addition to, not instead of, your plan coverage. **A discount program is NOT insurance, and you must pay the entire discounted charge.**

**Legal consultations related to employment matters are not available under this program.

All Cigna products and services are provided exclusively by or through operating subsidiaries of Cigna Corporation, including Cigna Behavioral Health, Inc. The Cigna name, logo, and other Cigna marks are owned by Cigna Intellectual Property, Inc.

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818480 c 12/15 SR #

TAKE A DEEP BREATH. WE'RE HERE TO HELP.

The enclosed listing is just a small sampling of the support available to you at no additional cost with your Employee Assistance & Work/Life Support Program.

If you can't seem to find exactly what you're looking for, remember: we're always just a call or click away.

Call us anytime, any day.

We're here to listen to your needs, get you the information you need and guide you toward the right solution.

We can also direct you to a variety of helpful resources in your community.

Get the support you need conveniently online.

- › Read educational materials on work or life topics.
- › Access various interactive tools related to health and wellness.
- › Explore our stress toolkit, which includes assessment tools, articles and stress management techniques.
- › Take advantage of your Healthy Rewards* discount program* for savings on many health and wellness products and services.

Visit an Employee Assistance Program (EAP) provider.

1-5 sessions are available to you and your household members. Call us or go online, search the provider directory and request an authorization.

A well-balanced offering to help you live a well-balanced life.

Give us a call or go online to locate referrals for support services, such as:



Financial Services & Referral: Take advantage of a free 30-minute financial consultation by phone and 25% off on tax preparation.



Legal Consulting:** Get a free 30-minute consultation and up to 25% off select fees.



Identity Theft: Learn how to protect yourself from and respond correctly to identity theft with a free 60-minute expert consultation by phone.



Child Care: Whether you need care all day, before/after school, during the summer or just want a back-up plan for unplanned events, we'll help you find a place, program or person that's right for your family.



Senior Care: Learn about challenges and solutions related to caring for an aging loved one.



Pet Care: From vets to dog walkers, we'll help connect you with the right people and places to ensure your pets are well taken care of.

Employee Assistance & Work/Life Support Program 24/7



Get in touch. Call
1.877.622.4327 or visit
CignaBehavioral.com
and enter your
Employer ID:
miamibeachfl



Get in touch. Call
1.877.622.4327 or visit
CignaBehavioral.com
and enter your
Employer ID:
miamibeachfl

Legal Services

Administered by Preferred Legal Plan | 888.577.3476

Have your own Attorney on retainer for less than the cost of a cup of coffee a day!

The Preferred Legal Plan, a Miami-based plan, is a licensed legal expense organization providing its members with full service and representation on all types of legal services.

- » Access to hundreds of attorneys in Miami-Dade and Broward Counties
- » Provides assistance with all types of legal issues
- » 24/7 service for entire household
- » Free notary services
- » Free simple Wills for member and spouse
- » 40%-70% reduced legal fees for attorney representation
- » Tri-lingual attorneys
- » Unlimited, immediate use of membership. All pre-existing issues covered.
- » No long-term contracts. You may cancel at any time. Membership is portable.
- » All communications are strictly confidential.
- » Free legal forms available through PLP Form Library
- » Free face-to-face consultations with attorneys
- » Free letters and phone calls to third parties on our behalf



Identity Theft Protection

Administered by LifeLock | 866.917.2555



The relevant
employee
benefit

LIFELock BENEFIT SOLUTIONS

Enroll in LifeLock Identity Theft Protection



WHAT IS IDENTITY THEFT

Thieves pretend to be you to take over or open new accounts, file fake tax returns, rent or buy properties, or do other criminal things in your name.



HOW LIFELOCK WORKS

LifeLock protection alerts you to suspicious activity¹ and helps fix ID theft issues with dedicated US-based specialists. We'll spend up to \$1M to help make things right.[‡]



WHY LIFELOCK

Free credit monitoring services alone aren't enough. DIY identity monitoring isn't realistic. Your bank only monitors transactions on existing accounts. These are just a few reasons to choose LifeLock Identity Theft Protection.

QUESTIONS TO CONSIDER

- **Do I really need to worry about identity theft?**
Yes. Identity theft is America's fastest growing crime.¹ Simply put, it's when someone uses your personal information for their gain and your loss.
- **Why is restoring my identity so difficult?**
Proving that 'you are you' can be time-consuming and expensive. Filing paperwork, disputes, and insurance claims can take weeks, months and even years. LifeLock's team of specialists will work with you to help clear your name, retain lawyers and other experts if needed, and pay court fees.
- **Doesn't my bank's credit card service have me covered?**
Your bank monitors transactions on your existing account. They may not see accounts opened using your identity at another bank – or an application for a student loan, welfare check, or cellular plan in another state either.
- **Can't I just wait for identity theft before getting LifeLock® protection?**
Your identity is exposed every day. If your personal information is stolen, it may show up on the dark web months before you're notified of a data breach. Plus, thieves may wait years before using your personal info.



When a threat is detected, LifeLock notifies members by phone, text or email.[§]

No one can prevent all identity theft. §Phone alerts made during normal local business hours.

† LifeLock does not monitor all transactions at all businesses. Fastest alerts require member's current email address. Phone alerts made during normal local business hours.

‡ Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

¹ Whitehouse.gov. (2016). 'FACT SHEET: Cybersecurity National Action Plan', (accessed March 29, 2016)



The relevant
employee
benefit

LIFELOCK BENEFIT SOLUTIONS

CHOOSE THE LIFELOCK SERVICE THAT'S RIGHT FOR YOU.

LIFELOCK BENEFIT ELITE™ service searches over a trillion data points every day for potential threats to your identity. We start by looking for suspicious uses of your name, address, phone number, birth date and Social Security number to get loans, credit and services in your name. Then we help protect what might be your biggest financial assets – your 401(k) and investments accounts.†

LIFELOCK ADVANTAGE™ service provides enhanced identity theft protection including important notifications beyond financial and credit fraud.† Extra protection includes bank account activity alerts.

LIFELOCK ULTIMATE PLUS™ service provides peace of mind knowing you have the most comprehensive identity theft protection available. Enhanced services include bank account application and takeover alerts, online credit reports and credit scores.†

HOW TO ENROLL:

Enroll through your employee benefits program one of the following ways:

1. Visit the LifeLock booth at the health fair on August 12th.
2. Enroll online at: <http://cityofmiamibeach.excelsiorenroll.com>
3. Call 866-917-2555 and mention you are an employee.

Your LifeLock membership will begin on your benefit effective date and you will receive welcome information via email at that time.

Please be prepared to provide the following information for enrollment: Name, Birth Date, Social Security Number, Address, Phone Number, Email and Employee ID. Dependent enrollments require Name, Birth Date and Social Security Number.

SPECIAL EMPLOYEE BENEFIT PRICING (24 Deductions)		LifeLock Benefit Elite	LifeLock Advantage	LifeLock Ultimate Plus
	Employee Only [18 and over]	\$4.25	\$8.50	\$12.75
	Employee + Spouse/Domestic	\$8.50	\$16.99	\$25.49
	Partner Employee + Children**	\$7.43	\$12.75	\$18.06
	Employee + Family**	\$11.68	\$21.24	\$30.81

SERVICE FEATURES	LifeLock Benefit Elite	LifeLock Advantage	LifeLock Ultimate Plus
LifeLock Identity Alert® System*	✓	✓	✓
Lost Wallet Protection	✓	✓	✓
Address Change Verification	✓	✓	✓
Black Market Website Surveillance	✓	✓	✓
LifeLock Privacy Monitor	✓	✓	✓
Reduced Pre-Approved Credit Card Offers	✓	✓	✓
Live Member Service Support	✓	✓	✓
Identity Restoration Support	✓	✓	✓
Fictitious Identity Monitoring	✓	✓	✓
Court Records Scanning	✓	✓	✓
Data Breach Notifications	✓	✓	✓
Investment Account Activity Alerts*	✓		✓
\$1 Million Total Service Guarantee†	✓	✓	✓
Credit Card, Checking & Savings with Account Activity Alerts*		✓	✓
Online Annual Credit Report		✓	✓
Online Annual Credit Score		✓	✓
Checking and Savings Account Application Alerts*			✓
Bank Account Takeover Alerts*			✓
Credit Inquiry Alerts*			✓
Online Annual Tri-Bureau Credit Reports & Scores			✓
Monthly Credit Score Tracking			✓
File-Sharing Network Searches			✓
Sex Offender Registry Reports			✓
Priority Live Member Service Support			✓

No one can prevent all identity theft.

* LifeLock does not monitor all transactions at all businesses.

† Must agree to the terms and conditions at LifeLock.com/terms.

** Service Guarantee benefits for State of New York members are provided under a Master Insurance Policy issued by State National Insurance Company. Benefits for all other members are provided under a Master Insurance Policy underwritten by United Specialty Insurance Company. Under the Service Guarantee LifeLock will spend up to \$1 million to hire experts to help your recovery. Please see the policy for terms, conditions and exclusions at LifeLock.com/legal.

Colonial Life Voluntary Benefits

Administered by Colonial Life | 803.845.7330

You work hard for your family...and we work hard to protect your way of life

Choose options your way:

- » Coverage is available for your spouse and eligible dependents with most products.
- » Benefits are paid directly to you, unless you specify otherwise.
- » With most plans, you can continue coverage when you retire or change jobs, with no increase in premiums.
- » With most plans, you receive benefits regardless of any insurance you may have with other companies.

To learn more about the benefits available to you, please speak with a Colonial Representative during the Health Fairs on either August 12th or September 1st and ask for a copy of the benefits informational flier.

Help protect what you've worked so hard to build. Your Colonial Life benefits counselor can help you determine what voluntary benefits are right for your life.

- » **Accident Insurance** helps offset unexpected medical expenses, such as emergency room fees, deductibles and copayments, that can result from a fracture, dislocation or other covered accidental injury.
- » **Life Insurance** enables you to tailor coverage for your individual needs and helps provide financial security for your family members.
- » **Cancer Insurance** helps offset the out-of-pocket medical and indirect, non-medical expenses related to cancer that most plans don't cover. This coverage also provides a benefit for specified cancer-screening tests.
- » **Critical Illness Insurance** supplements your major medical coverage by providing a lump-sum, benefit that you can use to pay the direct and indirect costs related to a covered critical illness.
- » **Hospital Confinement Indemnity Insurance** provides a lump-sum benefit for a covered hospital confinement or a covered outpatient surgery to help cover copayments and deductibles that aren't paid for by most major medical plans.

To learn more, talk with your Colonial Life benefits counselor during your scheduled enrollment session and visit the Youville website.

These coverages may not be available in all states; product benefits vary by state. Policies have exclusions and limitations that may affect benefits payable. For cost and complete details, please see your Colonial Life benefits counselor.



Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local human resources department.

Benefit	Plan	Phone	Website/Email	Salary Group(s)
Medical, Rx	Cigna	800.244.6224	www.mycigna.com	General & Unclassified
Medical, Vision	FOP HealthTrust	954.663.3796	gary.kluger@miamibeachfop.org	FOP
Medical, Dental, Vision	IAFF HealthTrust	954.683.3866	www.ffitf.com	IAFF
Dental Plan	Cigna DPPO & DHMO Dental	800.244.6224	www.mycigna.com	General, Unclassified, FOP
Vision	EyeMed Vision Plan	866.299.1358	www.eyemedvisioncare.com	General & Unclassified
Basic/Supplemental/Dependent Life Insurance	Unum	800.421.0344	www.unum.com	General, Unclassified, FOP & IAFF
Short-Term/Long-Term Disability	Unum	800.421.0344	www.unum.com	General, Unclassified, FOP & IAFF
ID Theft Protection	LifeLock	866.917.2555	http://cityofmiamibeach.excelsiorenroll.com	General, Unclassified, FOP & IAFF
Preferred Legal	Discount Legal Services	888.577.3476	www.preferredlegal.com	General, Unclassified, FOP & IAFF
Employee Assistance Plan (EAP)	Cigna Behavioral	877.622.4327	www.CignaBehavioral.com Employer ID: miamibeachfl	General, Unclassified, FOP & IAFF
Discount Pet Insurance	Nationwide	877.738.7874	www.petinsurance.com/miamibeachfl	General, Unclassified, FOP & IAFF
Voluntary Benefits	Colonial Life	803.845.7330	www.coloniallife.com	General, Unclassified, FOP & IAFF

Retirement Solutions	Plan	Phone	Website/Email	Salary Group(s)
Nationwide Retirement Solutions				
457 Deferred Compensation Plan (plan code 0036817)	Retirement Plans	877.677.3678	www.nrsforu.com	General, Unclassified, FOP & IAFF
401(a) Retirement Plan (plan code 013-02677)		800.772.2182		
OBRA (plan code 0036817002)		954.683.3866		
ICMA-RC				
457 Deferred Compensation Plan (plan code 303294)	Retirement Plans	800.326.7272	www.icmarc.com	General, Unclassified, FOP & IAFF
401(a) Retirement Plan (plan code 109219)				
Roth 401 (plan code 705588)				
General & Unclassified Pension	Retirement Plan	305.673.7437	www.mberp.com	General & Unclassified
Fire & Police Pension	Retirement Plan	305.673.7039	web.miamibeachfl.gov/fppension/scroll.aspx?id=76808	FOP & IAFF

Human Resources Department
 1700 Convention Center Drive, Miami Beach, FL 33139
 Tel: 305.673.7524 / Fax: 305.673.7023
 openenrollment@miamibeachfl.gov



MIAMI BEACH

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This benefit summary prepared by



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