Employee Benefits Guide

January 1, 2021

McIntyre Thanasides

Keeping Your Family Happy & Healthy

At McIntyre Thanasides, we appreciate your commitment to our business and to leading a healthy lifestyle. Our team members are essential to our future success, and we consider competitive benefits a crucial part of developing a loyal and productive team. The benefits package we provide includes a valuable set of programs and resources that reflect our commitment to support your professional and personal well-being.

Using This Benefits Guide

Information on your employee benefits package can be found in this interactive benefit guide. By clicking on the table of contents below, you will be able to access general information about your benefits. Please note, this guide is designed to provide an overview of the coverages available. It is not a Summary Plan Description (SPD). Official plan and insurance documents govern your rights and benefits, including covered benefits, exclusions, and limitations. If any discrepancy exists between this guide and the official documents, the official documents will prevail.

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What's New in 2021?
Great news - not much!

For 2021, McIntyre Thanasides will be using all of the same vendors we did in 2020. This means on January 1st, 2021 you won't have any changes to amen if you elected the same benefits as last year.

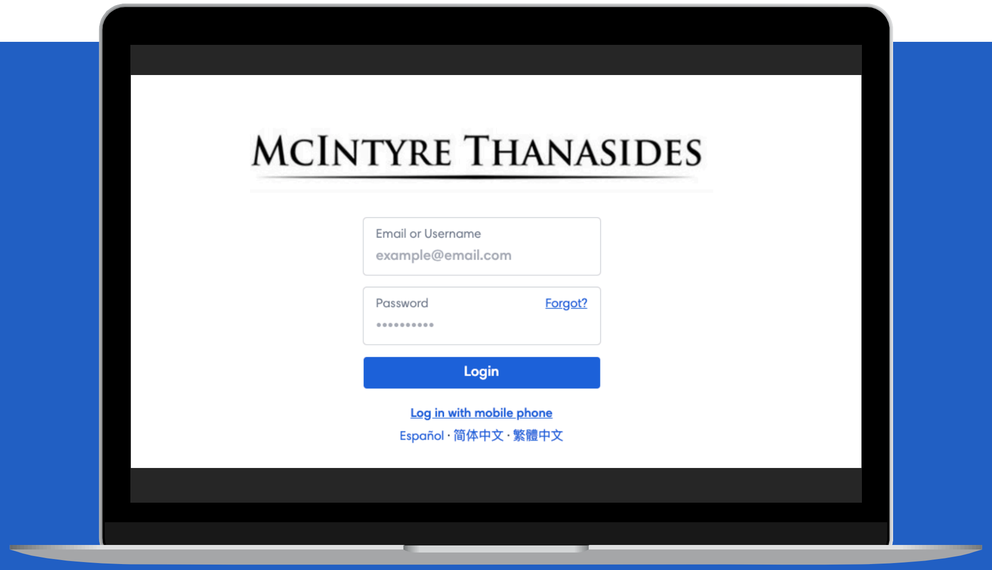
FLORIDA BLUE for medical and prescription drug benefits

METLIFE for dental and vision benefits

UNUM for enhance protection benefits

There will be a slight increase to your Florida Blue premium contribution for 2021. There is also an increase to the yearly amount you can contribute to your Health Savings Account (HSA).

Annual Enrollment



Enroll in Benefits Through Ease
https://mcintyrefirm.ease.com/

Enroll in Benefits with Ease

Ease is our online benefits enrollment platform that provides one convenient place for you to view, manage, and enroll in most of our benefits. You will be prompted to begin benefits enrollment after logging in.

Your annual enrollment period only happens once a year, unless you have a qualifying life event. If you do not enroll in benefits, you will not be eligible to enroll again until the end of 2021.

Your Deadline to Enroll for 2021 Benefits is December 3, 2020.

2021

Medical, Dental & Vision Benefits

Medical & Prescription Drug Plans

McIntyre Thanasides offers four medical and prescription drug plans from **FLORIDA BLUE.**

The most important thing to remember about these plans is that all of them protect you and your family's health. The difference between the plan options comes down to things like how much you pay when you get care, how much you pay in paycheck contributions, and how much flexibility you have in choosing providers and receiving care.

Florida Blue Medical & Prescription Drug Plans

	HDHP 122/123	HMO 71	HMO 48	PPO 03359
In-Network Coverage				
Provider Network	BlueCare (HMO)	BlueCare (HMO)	BlueCare (HMO)	BlueOptions (PPO)
Deductible - Single (Family)	$5,000 ($10,000)	$5,000 ($10,000)	$2,000 ($6,000)	$1,000 ($3,000)
Out-of-Pocket Maximum Single (Family)	$6,550 ($13,100)	$7,900 ($15,800)	$5,500 ($11,000)	$4,500 ($9,000)
Out-of-Network Coverage	Emergencies only	Emergencies only	Emergencies only	DED: $2,000 ($6,000) MAX: $6,000 ($12,000) COINSURANCE: 40%

SEARCH FOR PROVIDERS IN YOUR NETWORK

https://providersearch.floridablue.com/

For HDHP/HMO Plans: BlueCare
For PPO Plan: BlueOptions

Florida Blue Plan HDHP 122/123 is a High-Deductible Health Plan.

That means **all care**, including prescriptions, is subject to your deductible and coinsurance, except in certain instances like preventive care. Although you will receive discounted services by using in-network providers, you must meet the **entire deductible** before your coinsurance for services is applicable.

Benefits at a Glance

In-Network Benefits	HDHP 122/123	HMO 71	HMO 48	PPO 03359
Physician		MEMBER PAYS:		
Primary Care	10% after DED	$10 copay	$35 copay	$35 copay
Specialist	10% after DED	$100 copay	$65 copay	$60 copay
Virtual Visit	10% after DED	$10 copay	$10 copay	$10 copay
Inpatient Services				
Hospital Admission	10% after DED	20% after DED	$100 copay + 20% after DED	$500 copay per day (up to $1500 max)
Hospital Physician/Surgery Fees	10% after DED	20% after DED	20% after DED	20% after DED
Outpatient Services				
Hospital				
Facility Fee	10% after DED	20% after DED	20% after DED	$150 copay
Physician/Surgery Fees	10% after DED	20% after DED	20% after DED	20% after DED
Ambulatory Surgical Center				
Facility Fee	10% after DED	20% after DED	$250 copay	$100 copay
Physician/Surgery Fees	10% after DED	20% after DED	$65 copay	20% after DED
Diagnostic -- Lab	10% after DED	No charge	No charge	No charge
Diagnostic -- X-Ray	10% after DED	20% after DED	$50 copay	$50 copay
Advanced Imaging (MRI, PET)	10% after DED	20% after DED	$300 copay	$125 copay
Emergency				
Emergency Room	10% after DED	$250 copay + 20% after DED	$300 copay	$500 copay
Urgent Care	10% after DED	$75 copay	$70 copay	$65 copay
Prescription Drugs				
Rx Deductible	Medical Deductible	None	None	None
Retail Generic Copay	$10 copay	$10 copay	$10 copay	$10 copay
Retail Preferred Brand Copay	$50 copay	$50 copay	$50 copay	$30 copay
Retail Non-Pref Brand Copay	$80 copay	$80 copay	$80 copay	$50 copay
Mail Order (to 90 days)	2.5 x retail	2.5 x retail	2.5 x retail	2.5 x retail

Prescription Drug Mail-Order

allianceRx Walgreens + PRIME

Set up an account or manage refills 24/7 online or by phone:

alliancerxwp.com/home-delivery
888-849-7865

Save Time and Money!

Keep your medication on schedule with prescriptions shipped free and privately to your door every 90 days with **AllianceRx Walgreens Prime**. Order refills, manage family members' medications, get reminders and check the status of your orders easily!

Create an account online of by phone to transfer your current prescriptions. Please have your Florida Blue member ID card, prescription information and your doctor's contact information ready.

Once you've created an account, you can ask your doctor to send your prescription electronically to AllianceRx Walgreens Prime, or fax a prescription request.

Providers can fax prescriptions to 800-332-9581

Dental Plans

McIntyre Thanasides provides you with a choice between two dental plans from **METLIFE.**

With the **DHMO Plan** you are required to see an in-network dentist. With the **PPO/PDP Plan**, you are not required to see an in-network dentist. However, if you do visit an in-network dentist, you will see lower out-of-pocket costs because providers in the network agree to discounted fees.

MetLife Dental Plans

In-Network Benefits		DHMO Plan	PPO/PDP Plan
Calendar Year Deductible (Single/Family)		None	$50/$150
Annual Maximum		Unlimited	$2,000
Office Visit		$5 copay, then:	$0 copay
Preventive/Diagnostic	Code	Member Pays:	
Exam	D0120	$0	$0
Cleanings	D1110	$0	$0
X-Rays	D0247	$0	$0
Basic Services			
Fillings	D2140	$0	20% after deductible
Extractions	D7140	$0	20% after deductible
Major Services			
Root Canal	D3330	$210 copay	50% after deductible
Periodontics	D4260	$295 copay	50% after deductible
Crown	D2750	$225 copay	50% after deductible
Orthodontia			
Comprehensive Treatment	D8070	$1,695	50% after deductible
Lifetime Maximum		n/a	$1,000
Out-of-Network Benefits		**No coverage**	**Additional costs may apply.**

FIND A DENTIST IN YOUR NETWORK

www.metlife.com

Click 'Find a Dentist'

Choose Your Network:
Dental HMO or
PDP

Vision Plan

McIntyre Thanasides provides you with vision PPO plan from **METLIFE.**

With the **Vision PPO Plan** you are not required to see an in-network provider. However, if you do visit an in-network provider, you will see lower out-of-pocket costs because providers in the network agree to discounted fees. If you decide to go out-of-network, you will be required to submit your own claims for reimbursement.

MetLife Vision Plan

Vision PPO Benefits	In-Network	Out-of-Network
Vision Exam (every 12 months)	$10 copay	Up to $45
Materials Copay	$25 copay, then:	n/a (see allowance)
-Single Vision Eyeglass Lenses	Covered in full after materials copay.	Up to $30
-Bifocal Eyeglass Lenses		Up to $50
-Trifocal Eyeglass Lenses		Up to $65
-Lenticular Eyeglass Lenses		Up to $100
Eyeglass Frames (Every 24 months)	Up to $130, then 20% discount	Up to $70
Discounted Frames from Costco, Walmart and Sams Club.	Up to $70	Up to $70
Medically Necessary Contact Lenses	Max copay of $60	Up to $210
Elective Contact Lenses	Up to $130	Up to $105
Laser Eye Surgery	15% discount	n/a

FIND A PROVIDER IN YOUR NETWORK

www.metlife.com

Click 'Find a Vision Provider'

Choose Your Network:
MetLife Vision PPO

Employee Contributions

FLORIDA BLUE HDHP PLAN 122/123		
If you are paid:	**MONTHLY**	**BI-WEEKLY (26)**
Employee	$0	$0
Employee and Spouse	$384.72	$177.56
Employee and Children	$331.35	$152.93
Family	$699.68	$322.93

FLORIDA BLUE HMO 48		
If you are paid:	**MONTHLY**	**BI-WEEKLY (26)**
Employee	$188.02	$86.78
Employee and Spouse	$851.36	$392,93
Employee and Children	$760.14	$350.83
Family	$1,368.26	$631.50

FLORIDA BLUE HMO 71		
If you are paid:	**MONTHLY**	**BI-WEEKLY (26)**
Employee	$83.34	$38.46
Employee and Spouse	$609.30	$281.21
Employee and Children	$537.77	$248.20
Family	$1,019.94	$470.74

FLORIDA BLUE PPO 03359		
If you are paid:	**MONTHLY**	**BI-WEEKLY (26)**
Employee	$235.46	$108.67
Employee and Spouse	$969.95	$447.67
Employee and Children	$895.51	$413.31
Family	$1,569.09	$724.20

MET LIFE DHMO DENTAL PLAN		
If you are paid:	**MONTHLY**	**BI-WEEKLY (26)**
Employee	$0	$0
Employee and Spouse	$12.28	$5.67
Employee and Children	$18.02	$8.32
Family	$31.94	$14.74

MET LIFE PPO/PDP DENTAL PLAN		
If you are paid:	**MONTHLY**	**BI-WEEKLY (26)**
Employee	$18.28	$8.44
Employee and Spouse	$52.65	$24.30
Employee and Children	$62.61	$28.90
Family	$105.22	$48.56

MET LIFE PPO VISION PLAN		
If you are paid:	**MONTHLY**	**BI-WEEKLY (26)**
Employee	$6.64	$3.06
Employee and Spouse	$13.30	$6.14
Employee and Children	$11.27	$5.20
Family	$18.58	$8.58

2021

Additional Healthcare Benefits

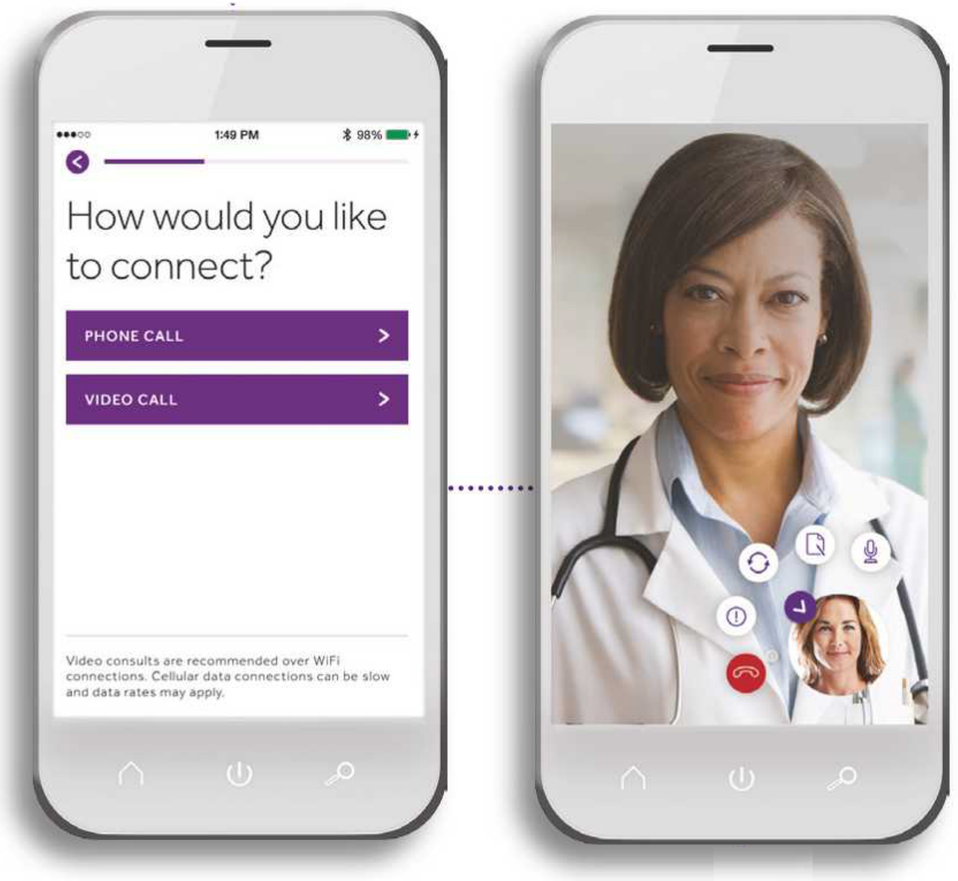
24/7 Care With Teladoc

24/7/365 Access

to U.S. board-certified doctors by web, phone or mobile app.

No Line, No Wait!

You can get care within minutes without leaving home or work.



Non-Emergencies Like:

Sinus infection, flu, sore throat, rash, allergies, upset stomach, nausea, and much more.

Sign Up Now!

Set up your account today—so when you need care, a doctor is just a call or click away.

1-800-Teladoc | Teladoc.com | Download on App Store/Google Play

When You Need Immediate Care

Teladoc

Teladoc doctors (including pediatricians) are available via phone or video **24/7**, **365** days a year. Use Teladoc for conditions like:

- Upper respiratory infection
- Sinus infection
- Urinary tract infection
- Common cold
- Cough
- Flu

Learn More

Download the Teladoc app from your app store or visit www.teladoc.com to register.

Urgent Care Centers

Urgent care centers are **less expensive than ERs** and often have **shorter wait times**. Visit an urgent care center for conditions like:

- Cold, flu and fever
- Strains, sprains and/or breaks
- Infections
- Mild burns

To find an urgent care center close to you visit **floridablue.com**. and select Find a Doctor.

Emergency Room

Going to an ER for an issue that is not life threatening often results in long wait times and high medical bills. Examples of symptoms that require emergency room care:

- Severe chest pain (a possible heart attack)
- Signs of a possible stroke
- Severe or sudden shortness of breath
- Sudden or unexplained loss of consciousness

If you do have a life-threatening emergency, call 911 right away.

Florida Blue

Florida Blue Care Services

Each person has their own health care needs. Florida Blue has expert care teams and personalized services to make it easier to manage your health and take full advantage of your plan benefits.

These services are available to you at no extra cost:

Health Advocacy:
The Care Consultant Team will explain how your Florida Blue benefits work. They can also find you helpful healthcare services and locate specialists.

Care Coordination:
You can get help managing chronic and long-term health conditions.

24/7 Nurseline:
If you or your family members have health concerns or general health questions, nurses are available 24/7.

Call 888-476-2227
for care assistance from Florida Blue.

Medical Bill Saver

If you get stuck with a large balance on a medical or dental bill not covered by your insurance plan, you can find yourself in a real financial bind. Medical Bill Saver from **HealthAdvocate** makes dealing with unexpected medical and dental bills easier.

Our experienced negotiators use fee benchmarking databases to help reduce non-covered medical and dental bills over $400, regardless of insurance or benefit status. They will contact your doctors, dentists, hospitals, surgery centers and other providers on your family's behalf to negotiate discounts on the balance due, as well as obtain provider signify on payment terms and conditions. This often results in significant savings.

If you receive a large medical or dental bill, please contact Health Advocate.

1-866-695-8622 | answers@healthadvocate.com

Pre-Tax Savings Accounts

Depending on which medical plan you enroll in, you have access to special tax-free accounts from **TASC** to support your expenses.

If you enroll in the HDHP 122/123 plan, you are eligible for a
HEALTH SAVINGS ACCOUNT (HSA)

With a HDHP HSA you can contribute up to **$3,600** (individual) and **$7,200** (family) per year in pre-tax contributions. If you are over the age of 55, you can contribute up to $1,000 in catch-up contributions.

There is not a "use-it-or-lose-it" rule with an HSA, so you can save more for future medical and retiree health care expenses, even if you leave the company or retire.

If you enroll in any other medical plan, you are eligible for a
HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

With a Healthcare Flexible Spending Account (FSA) you can contribute up to **$2,750** per year in pre-tax contributions to cover eligible medical expenses such as doctor visits, prescription drugs, and some over the counter items.

There is a "use-it-or-lose-it" rule with a Healthcare FSA. You are only allowed to carry over up to $500 each year with your Healthcare FSA.

All employees are eligible to contribute to a
DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (FSA)

You can contribute up to **$5,000** per year in pre-tax contributions to cover expenses for child care or elder care.

There is a "use-it-or-lose-it" rule with a Dependent Care FSA. Plan carefully when deciding how much to contribute, so you don't forfeit any money in your account at the end of the year.

TASC MASTERCARD

The TASC card provides a convenient method to pay for eligible healthcare and dependent care expenses.

Access your account online or through the TASC app.

www.tasconline.com/mytasc
www.tasconline.com/mobile

2021

Enhanced Protection Benefits

Life Insurance and AD&D

Basic Life with Accidental Death & Dismemberment (AD&D) Insurance

McIntyre Thanasides provides Basic Life with Accidental Death & Dismemberment (AD&D) Insurance from Unum at no cost for employees who work 30 hours or more per week. This can provide money for your family if you die or are diagnosed with a terminal illness. That money can help your family pay for basic living expenses, final arrangements, tuition and more.

Employees are eligible to receive 1 times their annual earnings, up to a maximum of $400,000.

Additional Voluntary Life Insurance

If you would like to purchase additional life insurance for you and/or your family, you may apply for the following coverage:

You can choose from $10,000 to $500,000 in $1,000 increments, up to 5 times your annual earnings. When initially eligible for benefits, you can get up to $200,000 with no health questions. This is your guaranteed issue amount. If you have at least $10,000 in coverage today, you can increase coverage up to $200,000 during this open enrollment with no health questions. If you did not elect this coverage when first eligible, or increase coverage to more than $200,000, you will need to complete an evidence of insurability form.

Your spouse can get up to $500,000 of coverage in $1,000 increments, but cannot exceed 100% of the coverage amount you purchase for yourself. When initially eligible for benefits, you can elect spouse coverage of up to $50,000 with no health questions. This is the spouse guaranteed issue amount. If your spouse has at least $10,000 in coverage today, you can elect coverage up to $50,000 during this open enrollment with no health questions. If you did not elect spouse coverage when first eligible, or choose to increase coverage to more than $50,000, you will need to complete an evidence of insurability form.

You children can get up up to $10,000 of coverage in $1,000 increments if eligible. One policy covers all of your children until their 19th birthday – or until their 26th birthday if they are full-time students. The maximum benefit for children live birth to 6 months is $1,000.

Disability Insurance

McIntyre Thanasides provides Short-Term Disability (STD) and Long-Term Disability (LTD) insurance through **Unum** at no cost for employees who work 30 hours or more per week.

Short-Term Disability (STD)

If a covered illness or injury keeps you from working, this employer-paid STD insurance replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 26 weeks. You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result. Your benefits begin after you become disabled for 7 days and last for 180 days.

Short-Term Disability

Your STD coverage will pay 60% of your weekly income, up to a maximum benefit of $1,500 per week.

Long-Term Disability (STD)

Long-Term Disability insurance replaces part of your income if a disability keeps you out of work for a long period of time. You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result. Your benefits begin after you have been disabled for 180 days. You can receive benefits up to the Social Security normal retirement age.

Long-Term Disability

Your LTD coverage will pay 60% of your monthly income, up to a maximum payment of $10,000.

Accident Insurance

McIntyre Thanasides offers Accident Insurance from **Unum**.

Accident Insurance provides for a set benefit amount based on the type of injury you might incur while covered, and the type of treatment that is needed. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events.

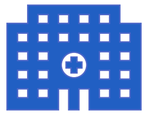
Why is this coverage so valuable?

- It will pay a lump sum for out-of-pocket costs, like co-pays and deductibles. You can also use this money for personal bills and other costs not covered by your medical plan.
- Guaranteed base coverage, without answering health questions.
- The cost is conveniently deducted from your paycheck.
- You can keep your coverage if you change jobs or retire.

Who is eligible for coverage?

- You
- Your spouse
- Dependent children from birth until their 26th birthday, regardless of marital or student status.

One trip to the emergency room might look like this:



Dislocated Ankle	Reimbursement
ER visit	$150
Ankle dislocation - closed reduction	$1,200
Two follow up visits to doctor	$150
Estimated reimbursement	$1,500

Critical Illness Insurance

McIntyre Thanasides offers Critical Illness Insurance from **Unum**. Critical Illness Insurance can pay money directly to you when you're diagnosed with certain serious illnesses. You can receive a benefit payment in one lump sum, and can use the money however you want.

Examples of covered conditions:

Heart attack
Cancer
Blindness
Major organ failure
End-stage kidney failure
Benign brain tumor
Coronary bypass surgery
Coma
Stroke
Occupational HIV
Permanent paralysis

Why is this coverage so valuable?

- The money can help you pay out-of-pocket medical expenses, like co-pays and deductibles. You can also use this money this money for personal bills and other costs not covered by your medical plan.

- You can use this coverage more than once. Even after you receive payout for one illness, you're still covered for the remaining conditions. This insurance pays you once for each eligible illness. However, the diagnoses must be at least 90 days apart, and the conditions can't be related to each other.

Who can get coverage?

You can choose $5,000 or $10,000 of coverage. When you are first eligible for benefits, coverage is guaranteed up to $10,000. If you do not elect this coverage when first eligible but decide to apply at a later date, you may have to answer medical questions.

Your spouse can get $5,000 or $10,000 of coverage during enrollment. When first eligible for benefits, spouse coverage is guaranteed up to $10,000 as long as you have purchase coverage for yourself. If you do not elect spouse coverage when first eligible but decide to apply at a later date, you may have to answer medical questions.

Your dependent children from newborns to age 26 are automatically covered at no extra cost. The coverage amount is 50% of yours. They are covered for the same illnesses, plus specific childhood conditions. The diagnosis must occur after the child's coverage effective date.

2021

Wellbeing Benefits

Peerfit

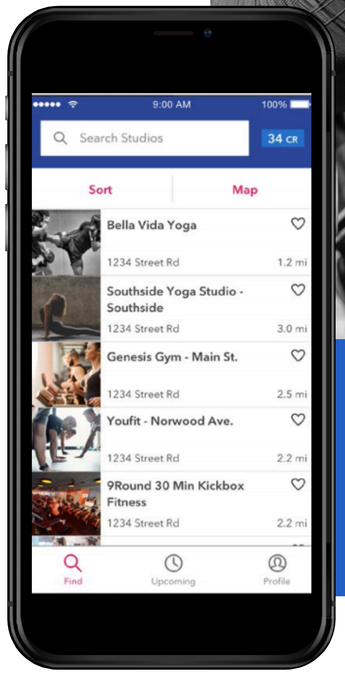
Peerfit is a fitness program offered by McIntyre Thanasides that allows you to receive a monthly allotment of fitness credits to be used towards fitness classes or monthly facility memberships.

Each month, 24 Peerfit Credits are available through your Peerfit account. You choose where you spend your credits at studios and gyms in the Peerfit Network. Use your credits to check out a new studio or continue going to your favorite places. The choice is yours.

You can access your Peerfit Network to search studios, gyms, and more by going online or downloading the Peerfit App from the App Store or Google Play.

Sign up:
www.peerfit.com/login

Find a studio near you:
https://peerfit.com/explore/



Studios in the Tampa Bay Area average
4 credits per class.

You can also use your credits towards a gym membership in the Peerfit Network.

Better You Strides

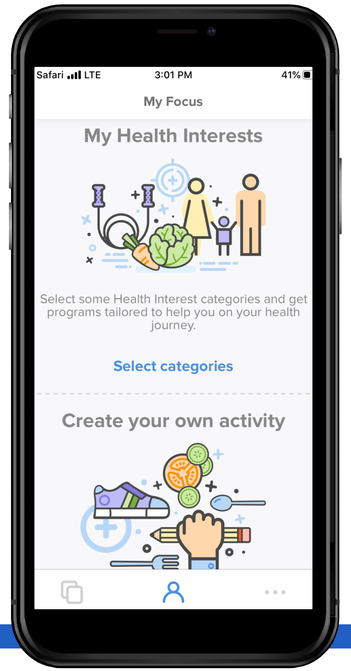
Better You Strides powered by CafeWell is a free online wellness program from **Florida Blue**.

You can create a personal health itinerary that is custom made with recommended actions to reach your health and wellness goals. Activities cover healthy eating, tips to move more, and ways to feel happier.

Discover the fun of building healthy habits through activities, games, puzzles and quizzes. Track your progress and get support anytime. Many other fitness apps and devices (such as Fitbit) connect to Better You Strides, so tracking things like steps and progress is easy!

Sign up online:
www.floridablue.com
Find 'Your Guide To Better Health'

Or, download the CafeWell mobile app.
Sponsor code: betteryoustrides



Employee Assistance Program

Your Employee Assistance Program (EAP) from **Unum** provides professional guidance for workplace and personal issues that you might be facing. Concerns that affect your life, whether it's a major life event or on a day-to-day basis, are important to you and your family. Things like:

- Stress
- Depression and anxiety
- Relationship issues and divorce
- Family problems
- Grief and loss
- Child and elder care
- Identity theft and debt services
- Financial and legal resources

You have unlimited use of the Work/Life Balance website, and unlimited free 24/7 telephone consultations with a licensed professional counselor. You can also receive a referral for a local counselor in your area, and receive up to 3 sessions free of charge.

These services are completely confidential and available for employees and their family.

1-800-854-1446. | www.unum.com/lifebalance

Emergency Travel Assistance

Unum offers travel assistance services provided by Assist America, Inc.

Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your worldwide emergency travel assistance phone number! Whether you travel for work of pleasure, just one phone call connects you and your family to medical and other important services 24 hours a day.

Use Emergency Travel Assistance for:

- Emergency medical evacuation
- Hospital admission assistance
- Prescription replacement
- Crisis and trauma counseling
- Emergency messenger service
- English-speaking legal referrals
- Passport replacement

If you need travel assistance anywhere in the world, contact Assist America. Have your reference number handy.

http://clients.assistamerica.com/
Email: medservices@assistamerica.com

Within United States: 1-800-872-1414
Outside United States: +609-986-1234

Transit & Parking Reimbursement Account

Together with **TASC**, McIntyre Thanasides offers a Transit & Parking Reimbursement Account that allows you to use pre-tax dollars to pay for qualified work-related commuting and/or parking expenses.

- **Eligible commuter expenses must be work-related.**
  - ✳Public Transportation expenses (mass transit, bus, train, ferry, subway)
  - ✳Ride Sharing Services (UberPOOL, Lyft Line, van pools - cannot be used for regular Lyft or Uber rides.)
- **Eligible parking expenses must take place at or near your place of employment, or at a location from which you commute to work.**

Access your account online or through the TASC app.

www.tasconline.com/mytasc
www.tasconline.com/mobile

TASC MASTERCARD

The TASC card provides a convenient method to pay for eligible parking and commuter expenses.

2020 Pre-Tax Contribution Limits:

Parking: $270/month
Commuter: $270/month

You elect a pre-tax contribution when you enroll in benefits.

2021

Information

Visit Your Benefits Website

Our new benefits website will allow you and your family a new way to navigate your benefits - all year long, whenever you need them. You can access your benefits website from anywhere and any device.

www.hellobenefit.com/mcintyrefirm

Resources

ALLIANCE RX WALGREENS PRIME
Prescription Drug Home Delivery
Refills: 888-849-7865
Web: alliancerxwp.com/home-delivery

FLORIDA BLUE
Member Services: 1-800-352-2583
Care Services: 1-888-476-2227
Member Website: floridablue.com
Find a Provider: providersearch.floridablue.com
Your Network: Page 6
Florida Blue App: webapps.bcbsfl.com/wl/flblue-apps

METLIFE
Dental Services: 1-800-942-0854
Vision Services: 1-855-638-3931
Member Website: MetLife.com
Find a Provider: MetLife.com
Your Network: Page 9 & 10
MetLife App: metlife.com/metlife-app/

PEERFIT
Email: support@peerfit.com
Sign up: peerfit.com/login
Find a Location: peerfit.com/explore
Peerfit App: https://peerfit.com/app

TASC
Tax-Free Accounts (HSA, FSA, Parking & Transit)
Member Services: 1-800-422-4661
Member Website: www.tasconline.com/mytasc
TASC App: www.tasconline.com/mobile

TELADOC
Talk to a Doctor: 1-800-835-2362
Website: teladoc.com
Teladoc App: www.teladoc.com/mobile

UNUM (INSURANCE - LIFE/DISABILITY/ACCIDENT/CRITICAL)
Member Questions/Claims: 1-866-679-3054
Member Website: services.unum.com
Unum App: Available on App Store and Google Play

UNUM (ASSIST AMERICA TRAVAL ASSISTANCE)
Within United States: 1-800-872-1414
Outside United States: +609-986-1234
http://clients.assistamerica.com/
Email: medservices@assistamerica.com

UNUM (HEALTH ADVOCATE)
Employee Assistance Program (EAP): 1-800-854-1446
EAP Website: unum.com/lifebalance
Medical Bill Saver: 1-866-695-8622
Email: answers@healthadvocate.com

ENROLL IN BENEFITS
Website: https://mcintyrefirm.ease.com
Questions: service@groomsbenefits.com

Notices

Social Security Numbers

As of January 1, 2010 it is required by legislation that the Social Security number for all covered dependents be provided to insurance carriers. Please enter this information for any dependents you wish to cover; it is necessary to assist in the coordination of Medicare coverage.

CHIP-Special Open Enrollment Rights

CHIP (Children's Health Insurance Program) offers a new 60 day special enrollment period for dependents that are eligible but are not enrolled for coverage in our group health plan under two scenarios. (1) If you have a dependent that gains or loses coverage you can enroll or remove that person in our employer-sponsored health plan within 60 days of their eligibility change; or (2) if the employee's or dependent's Medicaid or CHIP coverage is terminated because of loss of eligibility, the employee or dependent will become eligible for a premium assistance subsidy under Medicaid or CHIP. Please visit www.insurekidsnow.gov to learn more about health insurance for infants, children and teens in your state or make a toll free call to 1-877-KIDS-NOW (1-877-543-7669).

Initial HIPAA Rights

The HIPAA Privacy Rule gives individuals a fundamental right to be informed of the privacy practices of their health plans and of most of their health care providers, as well as to be informed of their privacy rights regarding their personal health information. Health plans and covered health care providers must develop and distribute a notice that explains these rights and practices.

Continuation of Health Coverage - COBRA

Federal Law requires that most group health plans (including this plan) give employees and their families the opportunity to continue their health care coverage when there is a "qualifying event" that would result in a loss of coverage under an employer's plan. Depending on the qualifying event, "qualified beneficiaries" can include the employee covered under the group health plan, the covered employee's spouse, and the covered dependent children of the covered employee. Continuation coverage is the same coverage that the Plan offers to other participants or beneficiaries under the Plan who are not receiving continuation coverage. Each qualified beneficiary who elects continuation coverage will have the same rights under the Plan as other participants or beneficiaries covered under the Plan.

Women's Health and Cancer Rights Act

The Women's Health and Cancer Rights Act (WHCRA) includes protections for individuals who elect breast reconstruction in connection with a mastectomy. WHCRA provides that group health plans and health insurance issuers who provide coverage for medical and surgical benefits with respect to mastectomies must also cover certain post-mastectomy benefits, including reconstructive surgery and the treatment of complications (such as lymphedema).

Michelle's Law

A group health plan may not terminate a college student's health coverage on the basis of the child taking a medically necessary leave of absence from school as certified by a physician. This also applies to students who change from full-time to part-time enrollment due to a medically necessary leave of absence. Students who lose eligibility may continue on the group plan for up to one year.

Qualified Medical Child Support Order

A "QMCSO" is a medical child support order (from a court or administrative agency) that creates or recognizes the right of an "alternate recipient" to receive benefits for which a participant or beneficiary is eligible under a group health plan. It is recognized by the group health plan as "qualified" because it includes certain information and meets other requirements.