



DIVE INTO YOUR BENEFITS 2024

Benefits designed to fit your
budget and your life



Human Resources Department

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WELCOME



What's new for 2024?

First, we will continue with Cigna Group Insurance to provide Medical, Dental & Vision care.

Second, Cigna has changed their provider for Vision Insurance, going from a VSP plan to EyeMed, same great network of providers.

Third, IRS announced that the maximum Health FSA contribution limit for 2024 will increase to \$3,200.00 and the maximum carryover will increase to \$640.

As a reminder, you can get your Total Rewards Statement through ADP.
Go To: >Myself>Pay>Total Rewards

Disclosure: *Your specific rights to benefits under this program are governed by official plan documents and not the information contained with this benefits guidebook.*

If there are any discrepancies between the descriptions of the program elements contained within this benefits guidebook and the official plan documents, the language of the official plan documents shall prevail. Please refer to the plan-specific documents published by each of the respective carriers for detailed plan information.

Plan Year

The CPA benefits plan year begins on January 1st and ends December 31st. The Benefits Guidebook outlines the benefits that apply for the 2024 plan year.

Annual Open Enrollment

November 1st through November 31st is when may:

- Enroll in benefits you do not currently have;
- Switch medical/RX or dental plan;
- Increase your Voluntary Life Insurance coverage (maybe subject to carrier review and approval);
- Cancel or discontinue benefits you currently have; and/or;
- Enroll/re-enroll in Flexible Spending Accounts

Eligibility

Full -time employees regularly working 35 hours per week are eligible to participate in the Canaveral Port Authority Benefits Program. Coverage will begin on the first day of the month following the date of employment. If you do not enroll in benefits when you are first eligible, your next chance to enroll will be during the next annual open enrollment period or if you have a qualifying event.

Program Elements

The benefits provided through the Canaveral Port Authority Benefits Program are divided into two categories:

- 1) those in which you are automatically enrolled and
- 2) those in which you have the option of enrolling.

When you meet the eligibility requirements, you will automatically be enrolled in Basic Life and Accidental Death and Dismemberment (AD&D) Insurance, 401(a) retirement plan as well as Short (STD) and Long-Term (LTD) Disability coverage. You will also be provided access to the Employee Assistance Program (EAP). These benefits are offered by Canaveral Port Authority at no cost to you.

You are also given the option of enrolling in the following benefits: Medical (including Prescription Drug), Dental, Vision, Flexible Spending Accounts (FSA's) and Voluntary Life Insurance. When you enroll in these optional benefits, you either share a portion of the cost with Canaveral Port Authority or pay 100% of the cost.

Keep this guidebook as a handy tool to refer to throughout the year. Keep in mind, however, that your Summary Plan Description (SPD) contains full details of all the plans

Qualifying Life Events



Dependent Eligibility Verification

All Employees who become Benefits Eligible and wish to enroll dependents for coverage **MUST** provide proof of eligibility for those individuals.

Proof of dependent eligibility can be a copy of:

- Marriage Certificate
- Birth Certificates
- Adoption Certificate or Decree
- Legal Guardianship Decree

If proof of dependent eligibility is not provided by your benefits effective date, your dependent(s) will not have coverage.



Changing your Benefits

It is important to choose your benefits carefully. Your benefit choices are binding and will remain in effect through the end of the plan year. The following "Qualifying Life Events" are examples of reasons that may allow you to change your benefits during the plan year:

- ❖ Marriage, Birth, adoption, or placement for adoption of an eligible child, Divorce or annulment, a significant change of loss of health coverage due to a change in your spouse's employment status, Spouse's enrollment period, A change in your Employment status
- ❖ Gain or loss of eligibility for Medicaid or a Childrens Health Insurance Program (CHIP) / gain or loss of eligibility for a premium assistance subsidy under Medicaid or CHIP (60-day special election period)

To change your benefits, you must contact Human Resource at hr3@portcanaveral.com with 30 calendar days of the event (unless noted otherwise). You must also provide proof of the Qualifying Life Event

Dependent Children Eligibility	
Medical	Through the end of the year when they turn 26
Dental	Through the end of the month when they turn 26
Vision	Through the end of the month when they turn 26
Child Life	Child to age 19 years, 25 years if full-time student

Dependent Coverage

For your family - You may elect to cover your legal spouse and eligible dependent children on your benefit plans.

An eligible dependent child is usually defined as your natural or adopted child, stepchild, a child placed in your care for adoption, or a child you or your spouse have legal guardianship over.

Disabled dependents: Children who became disabled before age 26 and rely on you for support are also eligible for health coverage.

Extended medical coverage: Children ages 26-30 may be eligible for extended medical coverage.

Medical / RX Benefit Options

Coverage choice, cost, and convenience are factors each of us considers important when selecting a medical plan. You may choose from two medical plans offered through Cigna or you may elect to opt out of coverage. While the available plans cover the same types of medical services, each provides coverage at a different level and may require you to contribute a different amount per pay period toward the premium. Each medical plan option is summarized below and within the Medical/Rx Plan Summary on the following page.

❖ **Option 1 – OAPIN Low Base Plan (Network Plan)**

When you visit an in-network provider you pay less for covered services. You must satisfy an in-network and out-of-network deductible before the plan begins to pay for certain services. Coverage is available in the CIGNA OAPIN network only. Prescription Drugs – coverage is included with your medical insurance. You pay a copay depending on the level (tier) of medication.

❖ **Option 2 – OAP High Plan**

The High Plan offers coverage both in and out of Cigna’s OAP network, though your costs will be significantly lower if you use a network provider.

❖ **Option 3 – Waiving Medical Coverage**

If you opt out of medical coverage, CPA will pay you \$75.00 a month to not be insured under our Group Insurance plan for medical. This will show up on your paycheck as \$34.62 bi-weekly.

In the event of an emergency, coverage is available regardless of network participation.

Making the Most of your Medical Plan

Health can be expensive, but there are steps you can take to keep your costs in check while ensuring quality health care for you and your family.

Try Telemedicine

Telemedicine allows you to see a doctor from your couch, the parking lot of work, or even while on vacation 24 hours a day, 7 days a week from your computer or smartphone. Visit www.mycigna.com for more information.

Stay In-Network

In the In-Network Plan, any coverage you receive out of Cigna’s OAPIN network will not be covered.

Use Outpatient Diagnostic and Testing Centers

The larger the building, the larger the bill. When possible, have your lab work and scans (MRI, x-ray, CT, etc.) at small – or better-quality treatment at a lower cost.

Save the Emergency Room for Emergencies

Emergency rooms are loud, stressful, full of germs, and very expensive. Emergencies are life threatening and include chest pain, head injuries, traumatic injuries, severe burns, asthma attacks, severe allergic reactions, etc. For less urgent medical needs, Telemedicine, a Convenience Clinic (inside a drugstore), or Urgent Care might offer you better care at a lower cost.

Shop Around

If you need surgery, a scan (like and MRI or CT), or just aren’t sure how much something costs, log onto www.mycigna.com to find a provider, compare costs of providers in your area, and review how your plan will cover your care.

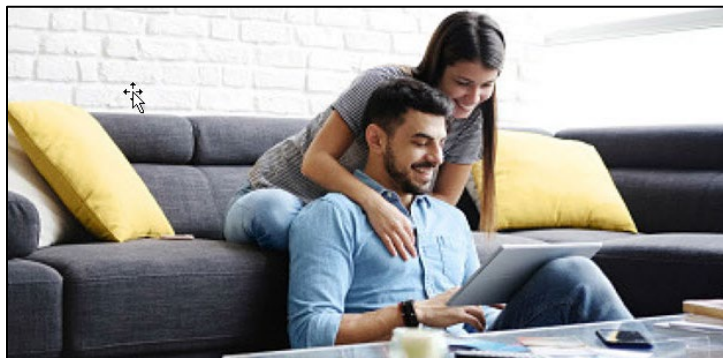
New Employee Benefits Website – Cigna

INTRODUCING

BENEFITS EDUCATION MADE EASY

This new site is designed to give you all the information you will need to make the right benefit selection for you and your family, including how to videos and links to all Medical Summaries located on the next few pages of this guidebook.

Choosing the right health plan is one of the most important decisions you will make all year. That's why Cigna created a complementary benefits education website specific to Canaveral Port Authority.



Highlights include:

- ❖ Easy-to-understand details on the plans through Cigna that CPA is offering.
- ❖ Explanations of plan components and comprehensive plan summary documents
- ❖ Benefits education videos and information, including a video library and glossary of terms.
- ❖ Telephone support from Cigna's live open enrollment support team.

Click the link to get started. www.benefitseducationcigna.com



Employee Hotline:
(888) 806-5094

For the optimal user experience, we encourage using a current browser version and clearing your cache. You can access the website anytime you need it, right from your computer or smartphone.

Cigna Medical, Dental & Vision Summaries

The following few pages are charts summarizing the benefits provided under each medical / Rx plan option and is for illustrative purposes only, it is not an all-inclusive listing of the benefits available. For more detailed information, please refer to the Summary Plan Descriptions (SPD) located on the home page of ADP and the NEW Cigna Employee Website located at <https://www.benefitseducationcigna.com>

Open Access Plus Plan – OAPIN Base

	In-Network	Out-of-Network
Plan Name	Open Access Plus Plan - OAPIN Low Base	
Plan Coinsurance	Plan pays 80%	Not Covered for all benefits
Individual Deductible	Individual: \$400	Not Covered for all benefits
Family Deductible	Family: \$800	Not Covered for all benefits
Individual Out-of-Pocket	Individual: \$4,500	Not Covered for all benefits
Family Out-of-Pocket	Family: \$9,000	Not Covered for all benefits
Primary Care Office Visit	\$20 copay, and plan pays 100%	Not Covered for all benefits
Specialist Care Office Visit	\$40 copay, and plan pays 100%	Not Covered for all benefits
Emergency Room	\$200 copay, and plan pays 100%	
Urgent Care	\$30 copay, and plan pays 100%	Not Covered for all benefits
Outpatient Radiology	Plan pays 100%	Not Covered for all benefits
Independent Laboratory	Plan pays 100%	Not Covered for all benefits
Outpatient Physical, Speech, Hearing, and Occupational Therapy	\$40 copay, and plan pays 100%	Not Covered for all benefits
Pharmacy Formulary	Advantage	
Retail Pharmacy Customer Share	Retail (per 30-day supply): Generic: You pay \$10 Preferred Brand: You pay \$30 Non-Preferred Brand: You pay \$60 Retail (per 90-day supply): Generic: You pay \$30 Preferred Brand: You pay \$90 Non-Preferred Brand: You pay \$180	Not Covered for all benefits
Home Delivery Pharmacy Customer Share	Home Delivery (per 90-day supply): Generic: You pay \$20 Preferred Brand: You pay \$80 Non-Preferred Brand: You pay \$170	Not Covered for all benefits

Visit www.benefitseducationcigna.com



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Open Access Plus Plan - OAP High

	In-Network	Out-of-Network
Plan Name	Open Access Plus Plan - OAP High	
Plan Coinsurance	Plan pays 90%	Plan pays 80%
Individual Deductible	Individual: \$400	Individual: \$1,500
Family Deductible	Family: \$800	Family: \$3,000
Individual Out-of-Pocket	Individual: \$3,000	Individual: \$5,000
Family Out-of-Pocket	Family: \$6,000	Family: \$10,000
Primary Care Office Visit	\$20 copay, and plan pays 100%	Plan pays 80%
Specialist Care Office Visit	\$40 copay, and plan pays 100%	Plan pays 80%
Emergency Room	\$200 copay, and plan pays 100%	
Urgent Care	\$50 copay, and plan pays 100%	Plan pays 80%
Outpatient Radiology	Plan pays 100%	Plan pays 80%
Independent Laboratory	Plan pays 100%	Plan pays 80%
Outpatient Physical, Speech, Hearing, and Occupational Therapy	\$40 copay, and plan pays 100%	Plan pays 80%
Pharmacy Formulary	Advantage	
Retail Pharmacy Customer Share	Retail (per 30-day supply): Generic: You pay \$10 Preferred Brand: You pay \$30 Non-Preferred Brand: You pay \$60 Retail (per 90-day supply): Generic: You pay \$30 Preferred Brand: You pay \$90 Non-Preferred Brand: You pay \$180	Retail: You pay 50% Your plan pays 50%
Home Delivery Pharmacy Customer Share	Home Delivery (per 90-day supply): Generic: You pay \$20 Preferred Brand: You pay \$80 Non-Preferred Brand: You pay \$170	Home Delivery: Same as Retail Out-of-Network

Visit www.benefitseducationcigna.com



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Dental - Cigna DPPO Advantage or Total Cigna DPPO

	Cigna DPPO Advantage	Total Cigna DPPO
(Dental) Maximum (Class I, II, III Expenses)		
In-Network	\$1250, Class I Applies	\$1750, Class I Applies
Out-Of-Network	\$1250, Class I Applies	\$1750, Class I Applies
Individual Deductible		
In-Network	\$50	\$50
Out-Of-Network	\$50	\$50
Family Deductible		
In-Network	\$150	\$150
Out-Of-Network	\$150	\$150
(Dental) Class I Expenses - Preventive & Diagnostic Care		
In-Network	100%, No Deductible	100%, No Deductible
Out-Of-Network	100%, No Deductible	100%, No Deductible
(Dental) Class II Expenses - Basic Restorative Care		
In-Network	70%, After Deductible	100%, After Deductible
Out-Of-Network	70%, After Deductible	100%, After Deductible
(Dental) Class III Expenses - Major Restorative Care		
In-Network	40%, After Deductible	60%, After Deductible
Out-Of-Network	40%, After Deductible	60%, After Deductible

Visit www.benefitseducationcigna.com



Employee Hotline:
(888) 806-5094

	In-Network	Out-of-Network
Plan Name	C1PPO Comprehensive Plan - EyeMed	
Eye Exam	100% after \$10 Copay	Up to \$45 Allowance
Retinal Screening	\$0	Not Covered
Standard Eyeglass Lenses	Copay: \$15	N/A
Single Vision	100%	Up to \$32 Allowance
Lined Bifocal	100%	Up to \$55 Allowance
Trifocal	100%	Up to \$65 Allowance
Lenticular	100%	Up to \$80 Allowance
Elective	100% up to \$130 Retail Allowance	Up to \$105 Allowance
Therapeutic	100%	Up to \$210 Allowance
Frame Retail Allowance	100% up to \$130 Retail Allowance	Up to \$71 Allowance


Visit www.benefitseducationcigna.com



Employee Hotline:
(888) 806-5094

Plan Contributions – Your Cost of Coverage



	Monthly Premium	CPA Cost (Bi-Weekly)	Your Cost (Bi-Weekly)	CPA %
MEDICAL INSURANCE				
<i>OAPIN Low Plan</i>				
Employee Only	\$883.66	\$387.45	\$20.39	95%
Employee + 1	\$1,855.63	\$813.62	\$42.82	95%
Employee + Family	\$2,739.24	\$1,188.40	\$75.86	94%
<i>OAP High Plan</i>				
Employee Only	\$995.98	\$418.31	\$41.37	91%
Employee + 1	\$2,091.45	\$859.10	\$106.18	89%
Employee + Family	\$3,087.35	\$1,253.94	\$170.99	88%
DENTAL INSURANCE				
<i>Dental DPPO Low Plan</i>				
Employee Only	\$27.41	\$10.50	\$2.15	83%
Employee + 1	\$54.62	\$9.83	\$15.38	39%
Employee + Family	\$88.56	\$10.62	\$30.25	26%
<i>Dental DPPO High Plan</i>				
Employee Only	\$40.73	\$11.66	\$7.14	62%
Employee + 1	\$82.26	\$14.81	\$23.16	39%
Employee + Family	\$136.29	\$16.35	\$46.55	26%
VISION INSURANCE				
<i>Vision Plan</i>				
Employee Only	\$5.17	\$2.29	\$0.10	96%
Employee + 1	\$8.94	\$2.31	\$1.82	56%
Employee + Family	\$13.35	\$2.77	\$3.39	45%

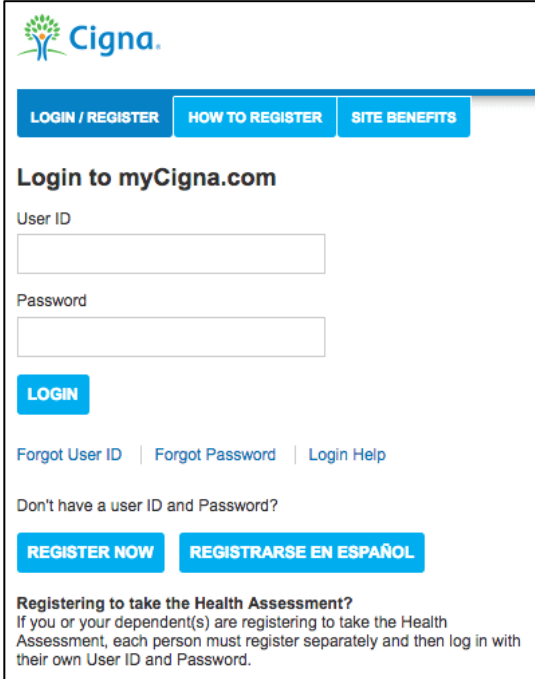
We've Got You Covered!

Register at www.mycigna.com Easy to Register. Easy to Use.

At mycigna.com, you will be able to view your coverage information and claim history, as well as the ability to search for providers at your convenience. Enter your personal details and follow the on-screen prompts.

Once you complete your registration, you can log in anytime, anywhere to:

- ❖ See your Digital ID card
- ❖ Manage, track claims, and deductibles.
- ❖ Find doctors and compare cost
- ❖ Review your coverage
- ❖ Refill your prescription drugs online and check order state with Cigna Home Delivery
- ❖ ID is unique to you and is used for all claims and inquires
- ❖ Insured's name (covered family members will receive their own card)
- ❖ Copayments, as notes, can be collected at time of service



The screenshot shows the myCigna.com login interface. At the top, there are three navigation buttons: "LOGIN / REGISTER", "HOW TO REGISTER", and "SITE BENEFITS". Below these is the heading "Login to myCigna.com". There are two input fields: "User ID" and "Password". A blue "LOGIN" button is positioned below the password field. Below the login button are links for "Forgot User ID", "Forgot Password", and "Login Help". A section titled "Don't have a user ID and Password?" contains two buttons: "REGISTER NOW" and "REGISTRARSE EN ESPAÑOL". At the bottom, there is a note about the Health Assessment: "Registering to take the Health Assessment? If you or your dependent(s) are registering to take the Health Assessment, each person must register separately and then log in with their own User ID and Password."



Group #: 610014

Website: www.mycigna.com

Telephone: 1.866.494.2111

MyCigna Mobile App

Download the FREE mycigna mobile app today. You can access your personal health information from your device, anytime, anywhere. You're always just one touch away to manage all your health care needs.

Note: You must be registered at www.mycigna.com before utilizing the mobile app.

Why us a Flexible Account?

Canaveral Port Authority lets you deposit a portion of your pay through payroll deduction into Flexible Spending Account(s). Your FSA benefits are administered by TASC. The money that goes into your FSA is deducted from your pay before taxes are calculated. Your contributions will be deducted in equal amounts for 26 paychecks, pre-taxed, throughout the Plan Year.

You reduce your taxable income on the money that goes into the FSA, because you do not pay taxes. Please Note: The FSA Plan Year runs from January 1st through December 31st each year.



Types of Flexible Spending Accounts

Medical FSA

Pay for eligible health-related expenses with pre-tax money deducted from each paycheck. Use your FSA debit card to pay your provider when you receive care. The full elected amount is available on your benefits effective date.

Use to pay for the following:

- ❖ Medical – deductible, copays, coinsurance
- ❖ Pharmacy – prescription drugs copays
- ❖ Dental – dental and orthodontic expenses
- ❖ Vision – glasses, contact lenses, Copays

Healthcare FSA 2024 Numbers and Dates:

- Contribute up to **\$3,200** per year
- Use your funds on eligible claims between January 1, 2024, and December 31, 2024.
- Last Day to Submit **3/31/2025**.
- You may roll over up to **\$640** in unused funds to the next year; any additional remaining balance will be forfeited per IRS requirements.
- You must enroll annually to participate.

Website: <https://www.tasconline.com/ubaaccess>

Telephone: 1.800.422.4661

Dependent Care FSA

Pay for eligible dependent-care expenses with pre-tax money deducted from your paycheck. Care must be for a qualifying individual while you and your spouse (if applicable) work, look for work or attend school.

Eligible Expense Examples:

- ❖ Before or after school care (not tuition expenses)
- ❖ Daycare / nursery school / preschool
- ❖ Summer day camp (not overnight)
- ❖ Adult day care
- ❖ Other expenses specified by the IRS.

Qualifying Individuals include:

- ❖ Dependent child under age 13
- ❖ Child over the age of 13 not capable of self-care
- ❖ Other adult tax dependent parent not capable of self-care.

Dependent Care 2023 Numbers and Dates:

- Contribute up to \$5,000 per year (\$2,500 if you're married filing separately).
- Use your funds on eligible claims between January 1, 2024 and December 31, 2024.
- Last Day for Spending: **3/15/2025**
- Last Day to Submit: **3/31/2025**

Benefit and Claims Advocacy Service

Ask Your Advocate

Helping you navigate the healthcare maze.

Ask Your Advocate!

Our fully licensed, dedicated advocate is available to answer your questions, provide support, and offer a one-stop-spot for maximizing your benefits plan and your health.

If you are enrolled in our Canaveral Port Authority benefit plans, you have access to our dedicated advocate.

From finding an in-network provider, to teaching you how to best utilize your FSA, or providing assistance with a claim is supported by a team of medical, employee assistance, and benefit experts. Any conversations with will be conducted in a confidential manner, fully protecting your privacy.



When to reach out

Your Benefit Advocate is ready to handle any situation that may arise in a discreet and confidential manner. They can help you get the most from our benefit programs by providing assistance with a variety of issues and questions, such as:

- ❖ Claims you believe haven't been paid properly
- ❖ Explaining what your benefits cover
- ❖ Questions regarding bills you receive from your doctor, hospital, dentist, or lab
- ❖ Assistance with prescription or pharmacy issues
- ❖ Help finding in-network providers

Ask your Advocate!

1.844.978.0738 (available M-F, 8am – 6pm) - **EMAIL:** bac.canaveralportauthority@aig.com

Guidance Resources

Canaveral Port Authority offers all benefits eligible employees and their family's access to a confidential Employee Assistance Program (EAP) tailored to your needs.

Navigate some of life's toughest challenges!

Your employee assistance program (EAP) is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor who will help you define the problem clearly and assist you.

Always at Your Side

We're here when you need us most.

Your EAP services can be **accessed 24 hours a day, seven days a week, 365 days a year** where you can reach a licensed, professional counselor available for immediate assistance.

Our program offers telephone, face-to-face, and web-based assistance. Assistance is available for you or an immediate household member and can include up to six in-person sessions per year for short-term problem resolution.

Contact Your GuidanceResources Program

Call: 1-800-272-7255


TTY: 1-800-697-0353

Online: www.guidanceresources.com

App: GuidanceResources*Now

Web ID: **PORTEAP**

Contact Us... Anytime, Anywhere
No-cost, confidential solutions to life's challenges.



Confidential Emotional Support

Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:


- Anxiety, depression, stress
- Grief, loss and life adjustments
- Relationship/marital conflicts



Work-Life Solutions

Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- Finding child and elder care
- Hiring movers or home repair contractors
- Planning events, locating pet care



Legal Guidance

Talk to our attorneys for practical assistance with your most pressing legal issues, including:

- Divorce, adoption, family law, wills, trusts and more


Need representation? Get a free 30-minute consultation and a 25% reduction in fees.



Financial Resources

Our financial experts can assist with a wide range of issues. Talk to us about:


- Retirement planning, taxes
- Relocation, mortgages, insurance
- Budgeting, debt, bankruptcy and more



Online Support

GuidanceResources* Online is your 24/7 link to vital information, tools and support. Log on for:

- Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions



Wellness Tools

Making positive lifestyle changes is easier when you have tools and support from HealthyGuidance*, including:

- Online Health Assessment
- Diet and exercise trackers
- Coaching for back care, resiliency, sleep and more

Visit www.guidanceresources.com or call 1.800.272.7255

Getting you Ship Shape with Wellness Incentives! Get Ship Shape through a variety of activities and programs designed to improve your overall health and wellbeing.

SHIP SHAPE FITNESS CENTER

As part of our CPA Wellness initiatives to support your fitness goals, we have the employee fitness area (gym) located on the first floor of the Maritime Center! Please ensure that you have signed the Hold Harmless Agreement to use the facility.

There are two ways to enter the Fitness Center by scanning your badge:

- ❖ Enter from inside the Maritime Center.
- ❖ Entrance located outside at the East end of Maritime Center (**old loading dock**).



Come check out **YOUR** Ship Shape Fitness Center!!
Open 24 hours a day, 7 days a week!

EMPLOYEES ONLY



BUILD YOUR FITNESS PROGRAM

Get substantial discounts on 16,000 + standard and premium fitness memberships and access 4,000 + workout videos on demand. Not long-term contracts. Starting at **\$25/month**.

- ❖ **\$28/month** - Standard Memberships
- ❖ Work Out at Home - **FREE**

Choose to stay active from anywhere with our library of 4,000+ workout videos, designed to support your unique workout styles.
<https://www.activeandfitdirect.com/fitness/Cigna>

WELLNESS INCENTIVE PROGRAM

Loosen your moorings and get your sea legs on

Enter a heart-healthy walk or run to get your blood flowing and your heart beating. Start slow and work your way up; you'll be surprised what you can accomplish!

- ❖ For any employee that participates in a 5k, 8k, half marathon, Triathlon, etc. either by running or walking, you will receive a \$25.00 gift card that you participated in. (**2 races per quarter limit**).

Inspect Your Hull

The time to find and fix health issues is before they become issues. Get preventative check-ups each year to stay in top working order. (they're covered 100% under insurance!) Employee and Dependents w/Cigna Medical are eligible to receive a gift card for **EACH**:

- ❖ \$25.00 - Annual Physical
- ❖ \$50.00 - Annual Mammogram
- ❖ \$25.00 - Annual Dental Exam (1)
- ❖ \$25.00 - Well Women Exam
- ❖ \$50.00 - Colonoscopy
- ❖ \$25.00 - Dermatologist Skin Exam.

HOW TO CLAIM INCENTIVE(s):

Email hr3@portcanaveral.com stating you have incentive(s) to claim – a form will then be sent electronically through "Adobe Sign" to your CPA email address. Fill out, sign and once completed, it will process automatically. You will be notified via your CPA email that your gift cards are ready.

You must provide copy of EOB(s) to support the incentive claim(s).

Visit the New Employee Website for Cigna for more health programs such as; Recovery One, Omada or Talk Space. @

www.benefitseducationcigna.com



Guaranteed Issue

When you are first eligible, Voluntary Life Insurance is offered on a Guaranteed Issue basis. This means you are automatically approved for a certain coverage amount.

- New employees (and their spouse) are eligible for a Guaranteed Issue (GI)
- GI is the amount of coverage not subject to providing Evidence of Insurability (EOI)
- This is a one-time opportunity to enroll in coverage up to the GI amount with no medical questions asked.
- You must apply within 30 days from your date of hire to be eligible for amounts up to the GI
- Employee GI max amount: *up to 5x's annual salary not to exceed \$150,000 / Spouse GI amount: \$30,000.*
- If you apply for more than the GI or apply any other time than when newly eligible, and EOI is required.

Naming a Beneficiary

It is important that you name a beneficiary for your Basic Life/AD&D Insurance and Voluntary Life Insurance should something happen to you. You should keep your beneficiaries as up to date as possible. Your benefits will be paid to the most recent beneficiaries on file. We maintain beneficiary information electronically and updates need to be processed on ADP.

Basic Life and AD&D

As a full-time employee, Canaveral Port Authority provides you with life insurance and accidental death and dismemberment (AD&D) coverage at no cost to you. Coverage is through Lincoln Financial Group in the amount of your annual earnings up to \$250,000. Basic life insurance may be converted after separation. Employees will need to contact Lincoln Financial Group.

AD&D Coverage

AD&D, or Accidental Death & Dismemberment insurance, is equal to the basic life insurance policy you receive through Canaveral Port Authority and may pay a benefit in one of two ways:

- ❖ **Death:** If your death is caused due to an accident, the AD&D benefit pays in addition to your life insurance (your beneficiary would receive both the life insurance amount and the AD&D amount).
- ❖ **Dismemberment:** If, as the result of an accident, you either lose a covered body part (such as a limb) or lose the function of a covered body part, you may receive a percentage of the total AD&D benefit depending on the specific functions that have been lost.

Voluntary Life Insurance

If you need additional protection, you may purchase Voluntary Life.

Coverage for you		Coverage for your spouse	
Available Increments	\$10,000	Available Increments	\$5,000
Maximum Coverage	\$300,000 (<i>up to 5x's annual salary</i>)	Maximum Coverage	\$150,000 (up to 50% employee coverage)
Medical Question Limit	\$150,000	Medical Question Limit	\$30,000
Annual Enrollment Increase	Two increments (<i>up to \$150,000</i>)	Annual Enrollment Increase	Two Increments (<i>up to \$30,000</i>)
Coverage for your Child(ren)		Medical question limit applies when you are first eligible (as a new hire).	
Benefit	Flat \$10,000		
Coverage reduces by 35% at age 65; an additional 15% at age 75. Benefits terminate at retirement.			

Please contact your HR Specialist for coverage information at hr3@portcanaveral.com

Short-Term Disability (STD)

Short-Term Disability insurance is designed to provide you with income protection on a more immediate, short-term basis if you are unable to work due to an illness or injury.

Canaveral Port Authority provides you with Short-Term Disability coverage through Lincoln Financial Group at no cost to you.

- ❖ **Benefits begin:** After 14 days of your inability to work.
- ❖ **Benefit amount:** 60% of your income up to \$1,000 per week
- ❖ **Payments last:** Up to 11 weeks if you remain unable to work.



Pre-existing condition limitations apply to Long-Term Disability coverage.

You will not be covered for any disability that happens in the first twelve months of coverage if you received treatment during the three-month period before coverage began.

Long-Term Disability (LTD)

Long-Term Disability insurance is designed to provide you and your family with continuing income protection if you remain unable to work once Short-Term Disability ends.

Canaveral Port Authority provides you with Long-Term Disability coverage through Lincoln Financial Group at no cost to you.

- ❖ **Benefits begin:** After 90 days of your inability to work.
- ❖ **Benefit amount:** 60% of your income up to \$6,000 per month
- ❖ **Payments last:** Up to 2 years if you are unable to perform the duties of your occupation; to age 65 if you are unable to perform the duties of any occupation.

You will not be covered for any disability that happens in the first twelve months of coverage if you received treatment during the three-month period before coverage began.



Please contact your HR Specialist for coverage and claim information at hr3@portcanaveral.com

401a, 457b and Roth IRA Retirements Plans: Benefits that go together.

CPA offers three retirement plans that you may enroll in:

- 401a – Defined Contribution Plan – The 401a is funded entirely by CPA at 10.77% annually. There is a one-year vesting period with no taxes due, until you make withdrawals.
 - This plan allows you to borrow from your account while you are still employed. The maximum loan amount is limited to 50% of your vested account balance or \$50,000 whichever is less.
- 457b - Deferred Compensation Plan is a similar fund in which you can contribute pre-tax retirement savings, but there is no match from CPA.
 - You decide the amount to contribute and can change your contribution amount at any time. You may also transfer, or roll over, other eligible retirement accounts to the plan, The IRS limits contributions.
- A Roth IRA is also available to invest in a post-tax retirement savings plan.

Log in to www.missionsq.org/login to manage your account, sign-up for e-delivery and text updates, and connect all your finances in one view. Contact Mission Square to schedule a time to meet and talk about your options. For more complex retirement questions, contact the Retirement Specialist below.

Joshua Herschberg, Retirement Plan Specialist

Email: JGHerschberg@missionsq.org

Or call (202) 759-7037



Start saving to a Payroll Roth IRA with as little as \$10 per pay period and aim to increase your savings over time.

In 20 years, your savings will add up!



Visit: www.missionsq.org for information about your retirement plan benefits, calculators, and tools to help you sail confidently into retirement. Or call 1.800.669.7400

Voluntary Benefits



Critical Illness and Accident - Aflac

Voluntary benefits provide the flexibility of choosing plans that are right for you and your family based on your individual needs. These plans complement existing coverage by filling the financial gaps, ensuring more protection and less out-of-pocket responsibility.

Critical Illness Insurance offers a way to supplement your regular medical coverage and ensures you are covered for the unexpected.

Upon diagnosis of anyone of the covered conditions you can submit a claim. After submitting a claim, Aflac will review your claim and issue a lump-sum payment of either \$10,000 or \$20,000 depending on the plan option chosen at time of enrollment. This payment is made directly to you regardless of any medical or disability insurance you might have, and you choose how to spend the money.

Accident Insurance provides coverage for accidental injuries from minor to major incidents.

The Aflac Accident insurance will deliver a payment to you for various qualifying incidents.

Note: The AFLAC Critical Illness and Accident policies are available for enrollment at Open Enrollment ONLY.



Pet Insurance – Nationwide

You care about your pets and consider them members of your family. So, why not give your pets the best health care available?

My Pet Protection suite of pet protection is composed of plans specifically designed to give your pet protection at unbeatable pricing. Plans feature:

- ❖ 90% back on vet bills
- ❖ One set price, regardless of pet's age
- ❖ A wellness plan option that includes spay/neuter, preventive dental cleaning and more.

There are 3 ways to enroll:

1. Go directly to the dedicated URL created for Canaveral Port Authority:
<http://www.petinsurance.com/Portcanaveral>
2. Visit PetsNationwide.com.
3. Call 877.738.7874 and mention that you're an employee of Canaveral Port Authority to receive preferred pricing.

To enroll your bird, rabbit, reptile, or other exotic pet, please call 888.899.4874.

You may enroll and cancel anytime throughout the benefit year.



Website: AFLAC INSURANCE
<https://aflacgroupinsurance.com>
Groupclaimfiling@aflac.com

Phone: 1.800.433.3036 (Customer Service).
1.866. 849.2970 (To file a claim)

Website: Nationwide Pet Insurance
<https://www.petinsurance.com/portcanaveral/PetsNationwide.com>

Phone: 1.877.738.7874 (Customer Service).
1.888.899.4874 (To enroll your pet)



My Benefits View/Enrollment

1

ADP Self –Service helps you manage your benefits where YOU can:

- Select your benefits when you're first hired
- Submit your selections during Annual Enrollment
- Request a change in your benefits due to a life change (documentation may be required).
- Review your current benefit choices
- Select or change your beneficiary designation

2

Access the internet and go to <https://Workforcenow.adp.com> the main screen of ADP will appear.

Type your Username. Press Tab to advance to the Password field.

(New Hires will be provided a user ID and password on day of orientation)

Go to:

>MYSELF

>BENEFITS – Enrollments

Here you can view your current benefits, report a life change (qualifying event) and update your dependents & beneficiaries.

<p>Your Benefits</p> <p>Review your current benefits, your previous year's benefits, or any changes due to a life event.</p> <p>View benefits</p>	<p>Report a Life Change</p> <p>Qualifying Events, like a marriage or losing coverage, allows you to request changes to benefits outside of Open Enrollment.</p> <p>Report a change</p>	<p>Dependents & Beneficiaries</p> <p>View or edit dependent and beneficiary information, or add a new dependent or beneficiary</p> <p>Manage</p>
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3

Qualifying Event - Provide HR Benefits Specialist with any required documentation supporting your status change. (i.e. Marriage Certificate, birth certificate, divorce decree).



Support: If you have any problems or questions, please contact your HR Benefits Specialist at hr3@portcanaveral.com or by calling 321-394-3443.

Enrollment Checklist

Choosing a health plan is one of the most important decisions you'll make this year. These steps can help you choose the right plan for you and your family.

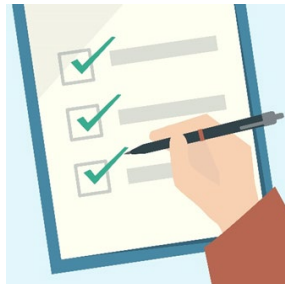
Before enrollment begins, take some time to educate yourself on benefit options that are available for you.

- ❑ **Review** your enrollment materials and Summary of Benefits for specific plan details. Be sure to review all available offerings including; dental, vision, life and disability insurance. These are important coverages that can be purchased with the convenience of payroll deductions.
 - ❑ **Think** about your health history and how things might change in the upcoming year. Think about the services you need can help you determine what type of coverage is right for you.
 - ❑ **Estimate** how much you spend on health care costs each year, including doctor visits and prescriptions. It will help you identify the plan that makes the most sense for you.
 - ❑ **Check** if a Flexible Spending Account (FS) is right for you. A Flexible Spending Account lets you is tax-free money to help pay for medical expenses.
 - ❑ **Visit** the online directory on myCigna.com if you are already registered to see if your doctor participates in the plan's network.
 - ❑ **Find** out what other health card expenses are covered, such as emergency care, surgeries and laboratory tests.
 - ❑ If you are a Cigna member and want to find out about the useful tools and health resources available to you, register for myCigna.com. Download the myCigna Mobile App for quick and easy access on the go.
-

Act

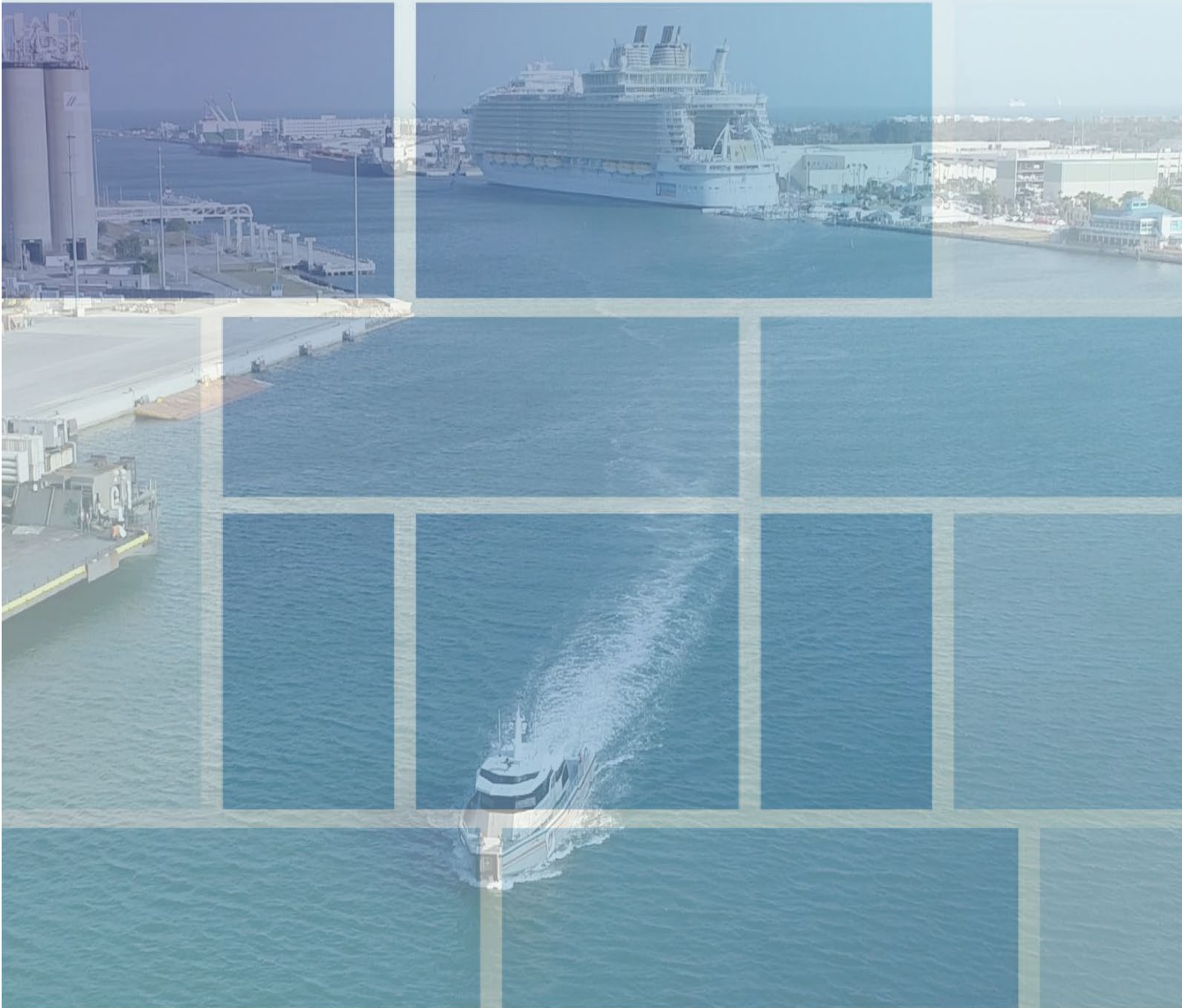
Once you have educated yourself on your options and made decisions for you and your family, you are ready to enroll or make changes.

Enroll, submit, Save, Print



Benefit Contact Information

<i>Group Insurance Plans</i>	<i>Provider</i>	<i>Phone</i>	<i>Website/Email</i>
Medical, Dental, Vision & Pharmacy	Cigna Group #: 00610014	1.866.494.2111	www.mycigna.com
Employee Assistance Program (EAP)	ComPsych Guidance Resources	1.800.272.7255	www.Guidanceresources.com Web ID: PORTEAP
Benefit and Claims Advocacy Service	Ask Your Advocate	1.844.978.0738	bac.canaverlportauthority@ajg.com
Flexible Spending Accounts	TASC	1.800.422.4661	https://ubaclient.tasconline.com/login
Employee Basic Life, AD&D Insurance Supplemental Life	Lincoln Financial	Benefits Specialist 321.394.3443	hr3@portcanaverl.com
FMLA LTD & STD Disability	Human Resources	HR Specialist 321.394.3245	hr3@portcanaverl.com
Retirement	Mission Square Retirement Account #'s: 401a – 106829 457b – 306641 Roth - 705075	Benefits Specialist 321.394.3443	hr3@portcanaverl.com
		Member Services	www.missionsq.org 1.800.669.7400
		Joshua Herschberg <i>Mission Square Representative</i>	Email: JGHerschberg@missionsq.org Web: www.missionsq.org
AFLAC	Critical Illness & Accident Insurance	Benefits Specialist Shelly Laurretta	321.394.3443 hr3@portcanaverl.com
		1.800.433.3036 Customer Service	1.866.849.2970 (To file a claim) https://www.aflacgroupinsurance.com
Nationwide Pet	Pet Insurance	1.877.738.7874 Customer Support	1.888.899.4874 (To enroll your pet) http://www.petinsurance.com/portcanaverl
General Benefits Questions	Human Resources	Benefits Specialist 321-394-3443	hr3@portcanaverl.com



Contact your Benefits Specialist at hr3@portcanaveral.com with any questions or call 321-394-3443.

This benefit guide prepared by the Human Resources Department.