



St. Johns River
Water Management District













2026 EMPLOYEE BENEFITS GUIDE

January 1 – December 31





Contact Information and Resources

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ENROLLMENT				
Online Benefits Enrollment	ADP	workforcenow.adp.com	 iOS	 Android
MY HEALTH				
Medical Insurance	Florida Blue	Phone: 800-352-2583 floridablue.com	 iOS	 Android
Dental Insurance	Florida Combined Life	Phone: 888-223-4892 floridablue.com	 iOS	 Android
Vision Insurance	EyeMed	Phone: 866-804-0982 eyemed.com	 iOS	 Android
MY BALANCE				
Dependent Care FSA	Health Equity	Phone: 877-223-5329 healthequity.com	 iOS	 Android
Employee Assistance Program	TotalCare EAP	Phone: 800-252-4555 TheEAP.com	 iOS	 Android
District Paid Leave Programs	Office of Human Resources	watercooler.sjrwmd.com/human-resources/benefits/leave/		



District Wellbeing Program	Office of Human Resources	watercooler.sjrwmd.com/human-resources/benefits/wellbeing-program/		
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MY PROTECTION

Long Term Disability Insurance	Standard Insurance Company Policy #: 172966	Phone: 800-628-8600 Standard.com		
Life Insurance	Standard Insurance Company Policy #: 172966	Phone: 800-628-8600 Standard.com		
Aflac (individual policies)	AFLAC – Representative: Iris Cruice Phone: 904-662-1543	aflac.com vera_cruice@us.Aflac.com Customer service: 800-992-3522	 iOS	 Android
Sick Leave Pool / Leave Donation	Office of Human Resources	watercooler.sjrwmd.com/human-resources/benefits/leave/		

MY FUTURE



Florida Retirement System (pension or investment)	Florida Retirement System	Phone: 866-446-9377 (TRS 711) myfrs.com		
Deferred Compensation	Empower Retirement Representative: Eduardo Ortega 904-884-0249	Phone: 800-701-8255 Empower.com eduardo.ortega@empower.com	 iOS	 Android



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What's New for 2026?

<p>No increase in employee rates for Medical and Dental for the 6th year!</p>	<p>Change in Medical plan Deductibles and Out-of-Pocket Maximums (IRS guideline)</p> <p>Employee Only: \$1,700 Deductible \$3,400 Out-of-Pocket Maximum</p> <p>Family: \$3,400 Deductible \$6,800 Out-of-Pocket Maximum</p>
<p>Telemedicine is now being offered through BlueVirtualCare</p>	<p>New EAP services through TotalCare EAP</p>
<p>District HSA Contribution for full-time employees electing medical insurance</p> <p>Employee Only Coverage: \$1,440</p> <p>Family Coverage: \$2,880</p>	<p>Increase in HSA Annual Contribution Maximum Set by IRS</p> <p>Employee Only Coverage: \$4,400 (Increase of \$100 from 2025)</p> <p>Family Coverage: \$8,750 (Increase of \$200 from 2025)</p> <p>Over Age 55 Catch Up: \$1,000 (no change)</p>
<p>Enhanced Vision benefit for frames to once per calendar year</p>	<p>Increase in Dependent Care Flexible Spending (DCARE) limit to \$7,500</p>



Introduction

The St. Johns River Water Management District values its employees and believes in rewarding each of you for the contributions you make to the District. An important part of your compensation is the value of your employee benefits. These benefits support you in four key areas:

- **Your Health;**
- **Your Balance;**
- **Your Protection; and**
- **Your Future.**

This guide is designed to provide general information on benefit programs and does not detail all of the provisions, restrictions, and exclusions of the various benefit programs documented in the carrier certificate of contract or summary of benefits and coverage (SBC) nor does it constitute a summary plan document or Plan Document, as defined by the Employee Retirement Income Security Act (ERISA). Please refer to the carrier's documentation (certificate of coverage or summary of benefits and coverage) for detailed descriptions of these benefit programs. If you have further questions, contact the customer service telephone numbers for the benefit provider or contact the Office of Human Resources.

Where to Find Additional Benefits Information

Watercooler

Benefit plan descriptions, premiums, forms, and other resources are posted on the Watercooler (watercooler.sjrwm.com). This website may be accessed on the District's network or remotely. Once you are logged into the Watercooler, use this path to navigate to benefits information: [Watercooler >> Human Resources >> Benefits.](#)

ADP

You can view and make most benefit elections through ADP (workforcenow.adp.com). Once logged into ADP, use this path to navigate to your benefits:

ADP >> Myself >> Benefits >> Enrollments. Other elections, such as your retirement plans or health savings account contribution can be viewed on your paycheck deductions. You can use this path to navigate to your pay statements: ADP>> Myself >> Pay >> Pay & Tax Statements.

Benefit Eligibility

Employee Eligibility

Your eligibility for District benefits will vary based upon the benefit plan and your position. Most District benefits (including medical, dental, and vision insurance) will be effective the first of the month following thirty (30) days of service. For example, if an employee is hired on June 11, then the effective date of medical coverage would be August 1. Refer to the applicable plan documents for your eligibility date.

Dependent Eligibility

An individual who meets the following eligibility criteria may be covered as a dependent under the District's medical, dental, and vision insurance:

- Your spouse.
- Your natural, adopted, foster, or stepchild(ren) or children for which you have been court-appointed as legal guardian or legal custodian until the end of the calendar year in which the child reaches age 30. A handicapped dependent child is eligible to continue beyond age 30 if the child is incapable of self-sustaining employment by reason of mental retardation or physical handicap and is chiefly dependent upon you for support.
- Newborn child of an insured, other than you or your spouse. Coverage for such newborn child will automatically terminate 18 months after the birth.

Coverage of Adult Children (age 25 to 30) may result in tax consequences to you. To learn more see the [Dependent Eligibility of Adult Children summary](#) posted on the Watercooler.



Proof of Dependent Eligibility

To cover dependents, you must:

1. Add the dependent to your coverage within the appropriate time period (see “[Life Events and Your Benefits](#)”); AND
2. Complete the [Verification of Eligibility for Dependent Coverage and Tax Dependent Status](#) form and provide the required documentation. Send completed forms and documentation to benefitassist@sjrwmd.com or fax to the secured fax line at 386-329-4801.

Termination of Benefits

In the event of a separation of employment, medical, dental, and vision insurance coverage will continue through the end of the month in which separation occurred, so long as all applicable premiums are paid. District-provided life insurance and long-term disability insurance will end on the date of separation. Continuation of coverage for benefits may be available through COBRA or as a District retiree.

Benefit Enrollment and Changes

New Hire Election: Newly hired employees have thirty (30) days from their date of hire to make initial elections for insurance and other pretax benefits, such as Dependent Care Flexible Spending.

Special Qualifying Event: Changes to benefit elections may occur during the year if you experience a special qualifying event. You have thirty (30) days from the day of the event to notify the Office of Human Resources and request a change in your benefit election. These election changes will be effective the date of the event. Special qualifying events are defined by Internal Revenue Code, Section 125, and include:

- Becoming a parent (birth, adoption, or legal custody);
- Change in marital status;
- Death of spouse or dependent;
- A covered dependent no longer meets eligibility criteria for coverage; Change in eligibility or

coverage for Medicare, state premium assistance under Medicaid or CHIP, or another employer’s benefit plan; or

- Change in employment status.

Open Enrollment: Benefit election changes made during open enrollment will be effective January 1, the start of the new plan year.

Premiums and Other Benefit Costs

The District pays all or most of the cost for many benefit plans. Costs for participation in specific plans are provided with the benefit descriptions.

Payroll Deductions

Employees pay their premiums and other benefit contributions through payroll deductions. By enrolling in the benefit plan, employees are authorizing the deduction of these payments from their paychecks. Insurance premiums, Health Savings Account, and Dependent Care Flexible Spending deductions are made twice per month. In those months with three pay dates, no deduction is made on the third pay date. Retirement contributions for deferred compensation and the Florida Retirement System are made with each pay date.

Insurance premiums may be paid on a pre-tax or post-tax basis. Employees must elect one or the other when they enroll in the benefit plan. The election may only be changed during open enrollment or due to a qualifying special event.

Part-Time Employees

For medical and dental insurance, the District pro-rates its premium contribution for part-time employees based upon the full-time equivalency (FTE) of their position. For rate information, log into the Watercooler and use this path to navigate to medical insurance premiums: [Watercooler >> Human Resources >> Benefits>>My Health >> Medical insurance >> Premiums.](#)



My Health

Medical Insurance

The District’s medical insurance is a consumer-driven health plan offered through **Florida Blue**. The District pays the majority of the premium. A summary of the plan and premiums is in the chart below. For more detailed information, please refer to Florida Blue’s Summary of Benefits and Coverages located on the Watercooler at [Watercooler>>Human Resources>>Benefits>>My Health>>Medical insurance>>Plan summaries](#).

Medical Plan Design	Employee-Only Coverage	Family Coverage
<u>Deductible</u>		
In-network	\$1,700	\$3,400
Out-of-network	\$3,400	\$6,800
<u>Out-of-Pocket Maximum</u>		
In-network	\$3,400	\$6,800
Out-of-network	\$6,800	\$13,600
<u>Coinsurance (member responsibility)</u>		
In-network	20%	20%
Out-of-network	40% + Balance Billing	40% + Balance Billing
<u>Prescriptions (in-network)</u>	After Deductible:	After Deductible:
Generic	\$10	\$10
Preferred brand	\$50	\$50
Non-preferred brand	\$80	\$80
2026 Monthly Premium	Employee Only	Family
Employee Paid Premium	\$87.86	\$384.76
District Paid Premium	\$726.76	\$1,398.64

Lab Provider

The District’s In-Network lab provider is **Quest Diagnostics**. To find a Quest Diagnostics lab near you or to schedule an appointment, call 866-697-8378 or visit their website at questdiagnostics.com.



Medical Insurance and Other Available Resources

- **Amazon Pharmacy** – A convenient home delivery pharmacy that partners with Florida Blue to offer one-time fills and 90-day fills of prescriptions at a discount. Prescription purchases do apply to the deductible and out-of-pocket maximums. For scripts covered under the Condition Care Rx Program, the deductible is waived. Visit pharmacy.amazon.com or call 855-965-7539.
- **Condition Care Rx Program** – This program helps members manage the cost of medications used to treat certain chronic conditions by waiving the deductible for coverage. Applicable copays still apply. See the [Watercooler>>Human Resources>>Benefits>>My Health>>Health Insurance>>Prescription Coverage](#) for the list of medications that are part of the Condition Care Rx Program.
- **Better You Strides Rewards** – This is a personalized wellness and rewards program to help you on your health journey. You and your covered family members 18 or older on your medical plan can each earn up to \$100 every year. To join this rewards program log in to your member account at floridablue.com, then My Rewards>>Rewards Center.
- **Prescription Drug Savings Card** – Discount prescription drug savings cards are NOT pharmacy coverage, but rather a way to get instant discounts on prescription drugs.
 - **MedsYourWay**: This discount pricing is built into the Amazon Pharmacy for up to an 80% savings. At check out, you will see the lowest cost available for the prescribed medication and will count towards your out-of-pocket maximum. Visit pharmacy.amazon.com or call 855-965-7539.
 - **Other Prescription Drug Savings Cards**: There are various other prescription drug savings cards that may be useful for purchasing drugs at a lower cost. Examples include: GoodRx, WellRx, SinglecareRx and America’s Pharmacy. When you use a drug savings card, the cost of the prescriptions does not apply toward your deductible or out-of-pocket maximum.
- **Telemedicine** – Telemedicine services are offered through BlueVirtualCare. BlueVirtualCare gives you 24/7/365 access to U.S. board-certified doctors by web, phone, or mobile app. It is a convenient and affordable option for medical care. Log in to your member account or Florida Blue app, and use this path to navigate for more information: Find & Get Care>> Find a Doctor & more>>Find Virtual Care>>BlueVirtualCare.
- **24-Hour Nurse Line** – This free service from Florida Blue can provide you with answers to your health questions at any time of the day. Whether you have an immediate health concern, or a general question about your doctor’s plan of treatment – the nurse line is always open. Call 877-789-2583.
- **Personal Care Services** - If you have an unexpected illness or a long-term health condition(s), the Florida Blue Care Consultants offer personal care services to help you with your immediate health concerns and explain what resources are available to help you manage chronic or complex medical conditions. Call 888-476-2227.
- **Know Before You Go** – The “Know Before You Go” cost comparison tools can be used to compare medical costs and compare drug prices. Online resources can be accessed through your Florida Blue member account at floridablue.com. Phone assistance is available through the Care Consultant Team. Call 888-476-2227.
- **Use Emergency Rooms for Emergencies** – Going to an emergency room (ER) costs up to four times as much as going to urgent care. Visit your primary care provider or urgent care center and save the emergency room visit for life-threatening illnesses and accidents.
- **Blue365** – This discount program offers special pricing on fitness gear, gym memberships, healthy eating options, and more. Blue365 offers access to savings on items that can be purchased on the Blue365 site or the healthy-living vendor’s websites. Visit blue365deals.com.



Health Savings Accounts

The District contributes to the health savings accounts (HSA’s) of employees who participate in the District’s medical insurance. An HSA can be used to pay for eligible medical, pharmacy, dental, vision and other eligible expenses during this plan year or saved for future years. The District’s contribution is made up of two parts: a “Standard HSA Contribution” and a “Health Insurance Performance Incentive HSA Contribution” but is made to your HSA account as one contribution. All District HSA contributions are pro-rated for new hires and other enrollees after January 1 based upon the date of enrollment in the District’s medical insurance.

2026 SJRWMD Employer HSA Contributions			
Coverage Tier	Standard HSA Contribution	Medical Insurance Performance Incentive HSA Contribution	Total for Both District HSA Contributions
Employee Only Coverage	\$750	\$690	\$1,440
Family Coverage	\$1,500	\$1,380	\$2,880

**Contributions are determined each year by the District and are subject to change.*

Employees may open an HSA with any qualified financial institution. Once established, use the “[Health Savings Account \(HSA\) Banking Information and Payroll Contribution Form](#)” ([Watercooler>>Human Resources>>Benefits>>My Health>>Health Savings Account](#)) and submit your banking information and completed HSA contribution election form to Payroll (contact Payroll for submittal instructions). To receive the District’s HSA contribution(s), you must submit this information to Payroll within 60 days of your insurance effective date.

In addition to the District’s contribution, employees may make pre-tax contributions to their HSA through payroll deduction, up to the annual maximum set by the IRS. Both employee contributions and the District’s contribution count toward the IRS maximum (see the chart below).

HSA Contribution Maximums Set by the IRS		
Coverage Tier	2026 Max HSA Contribution	Change from 2025
Employee Only Coverage	\$4,400	+\$100
Family Coverage	\$8,750	+\$200
Over age 55 catch-up	\$1,000	No change

Important HSA Information:

- ✓ You are responsible for ensuring your HSA, including your use of the HSA funds, complies with applicable IRS regulations.
- ✓ If you should become ineligible for HSA contributions during the plan year (such as if you enroll in Medicare), you are responsible for notifying Payroll to end processing of your HSA contributions.



Dental Insurance

The District offers dental insurance through **Florida Blue Dental**. Premiums are shared by the District and employees. A high-level plan summary and premium rates are shown in the table below. See the FL Blue Dental plan summary posted on the Watercooler for additional information at [Watercooler>>Human Resources>>Benefits>>My Health>>Dental insurance>>FL Blue Dental Plan Summary](#).

BlueDental Choice	In-Network		Out-of-Network	
Deductible				
Preventive Services or Orthodontia	None		None	
Per Person Per Plan Year	\$50		\$50	
Per Family Per Plan Year	\$100		\$100	
	<u>Plan Pays*</u>	<u>You Pay*</u>	<u>Plan Pays**</u>	<u>You Pay**</u>
Preventive Services	100%	0%	90%	10%
Basic Services	80%	20%	60%	40%
Major Services	50%	50%	50%	50%
<u>Orthodontia Services</u>	All insureds			
Blue Dental Coverage	100%			
<u>Waiting Periods</u>				
Major Service Benefits	None			
Orthodontia Benefits	None			
<u>Maximum Benefits</u>				
Plan Year (per person)	\$2,000			
Lifetime Orthodontia (per person)	\$2,000			
<u>Dental Rollover</u>	Included			
* Percentage of fee schedule.				
** Percentage of fee schedule, plus balance of charges, if any. Non-participating dentists may charge fees in excess of fee schedule and bill you for the difference.				
2026 Monthly Premium	Employee Only		Family	
Employee Paid Premium	\$3.34		\$17.80	
District Paid Premium	\$30.19		\$71.23	

Additional Dental Benefits:

- **Rollover Benefit:** Each year when you visit your dentist and use less than the yearly threshold amount allowed, you will receive Maximum Rollover dollars to help cover future unexpected visits or higher out-of-pocket costs for complex procedures. Check your Maximum Rollover Balance by logging into your member account at floridablue.com. Click on your name in the “Dental” box, then select “My Claims”.



Vision Insurance

The District offers vision insurance through **EyeMed Vision Care**. Premiums are paid entirely by participating employees. A high-level plan summary and premium rates are shown in the table below. See the EyeMed benefit summary posted on the Watercooler for additional information at [Watercooler>>Human Resources>>Benefits>>My Health>>Vision Insurance>>2026 Plan summary](#).

2026 Monthly Premium Rates	
Employee Only Coverage	\$6.03
Employee + 1	\$11.46
Employee + Family	\$16.82

EyeMed High-Level Plan Summary		
Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement
Eye Exam with Dilation as Necessary	\$10 copay	Up to \$40
Frames	\$0 copay; \$100 allowance; 20% off balance over \$100	N/A
<u>Standard Plastic Lenses</u>		
Single Vision	\$15 copay	Up to \$30
Bifocal	\$15 copay	Up to \$50
Trifocal	\$15 copay	Up to \$70
Standard Progressive Lens	\$80 copay	Up to \$50
<u>Contact Lens Fit and Follow-Up</u>		
Standard Contact Lens Fit & Follow-Up	Up to \$50	N/A
Premium Contact Lens Fit & Follow-Up	10% off retail	N/A
<u>Contact Lenses</u>		
Conventional	\$0 copay; \$100 allowance; 15% balance over \$100	Up to \$100
Disposable	\$0 copay; \$100 allowance; plus balance over \$100	Up to \$100
Medically Necessary	\$0 copay; paid-in-full	Up to \$210
<u>Frequency</u>		
Examination	Once every calendar year	
Lenses or Contact Lenses	Once every calendar year	
Frame	Once every calendar year (Enhanced Benefit for 2026)	
Additional Discounts for In-Network Providers:		
<ul style="list-style-type: none"> • 40% off complete pair of prescription glasses • 20% off non-prescription sunglasses • 20% off remaining balance beyond plan coverage • 15% off retail price or 5% off promotional price of Lasik or PRH from U.S. Laser Network • 40% off hearing exams and low price guarantee on discounted hearing aids from Amplifon Hearing Network 		
On-Line Services offered through EyeMed		
<ul style="list-style-type: none"> • Special Offers and discounts that can be used in conjunction with your benefits. • Know Before You Go tool to estimate your out-of-pocket costs ahead of time. • Online Providers that offer easy to sync insurance benefits, picture verification of prescriptions, Virtual try-on and frame advisor tools, and personalized fit by measuring pupillary distance. 		





My Balance

Employee Assistance Program

To help you balance home and work, the District offers an Employee Assistance Program (EAP), administered by TotalCare EAP. TotalCare EAP offers 24/7/365 access to EAP support and resources through telephonic access, EAP providers and Telehealth. The TotalCare EAP member website, TotalCareEAP.com, can assist employees with counseling and coaching, virtual therapy, local care providers, articles, videos, self-assessments, and webinars. Meet with counselors in-person, by text message, live chat, phone or video. Your concerns will be treated with confidentiality consistent with all state and federal mandates. For a professional consultation call 800-252-4555.

EAP Benefits Include:

- **Counseling Benefits**– Help from experienced Masters and Ph.D. level counselors for personal issues such as: relationships/family, depressions/anxiety, grief and more. Up to six fee counseling sessions per life event for you and your household members.
- **Peak Performance Coaching** – Personal and professional coaching is available from senior-level ESI coaches.
- **Self-Help Resources**– Access to thousands of tools, videos, webinars, self-assessments, financial calculators and informative articles covering virtually every issue you might face, such as adoption, relationships, legal and financial matters, cancer and other illnesses, and more.
- **Work/Life Benefits** – Assistance for financial and legal issues, child and elder care, military life, and other personal concerns.
- **Training and Personal Development Benefits** – Access to an extensive library of online personal and professional development trainings in a variety of easy-to-use formats. Training topics include: debt, budgeting, communication, business skills, working remotely, stress management, and emotional intelligence.
- **Personal Research Assistant** – Help for everyday issues, including finding a local medical or dental provider, summer camp options, pet care, and more.
- **Talkspace Go App** – A mobile app with 400+ self-guided, interactive programs, live weekly therapist-led anonymous classes, on demand sessions, and more. The app empowers couples, individuals, and parents to improve their mental health in as little as five minutes a day.
- **Wellness Benefits** – Videos and resources to improve you and your family’s overall health, including fitness, nutrition, diet, tobacco cessation, sleep health, and information on illnesses.
- **Lifestyle Savings Benefit** – Thousands of discounts, rewards, and perks in a variety of categories: Health & Wellness, Auto, Electronics, Apparel, Restaurants, Beauty and Spa, Flowers and Gifts, Sports and Fitness, and more!
- **Legal Benefit** – Help with personal legal concerns, including estate planning, traffic violations, criminal cases, divorce, child custody, probate issues and bankruptcy.



Dependent Care Flexible Spending Account

The Dependent Care Flexible Spending Account, administered by Health Equity, is a pre-tax benefit account that is used to pay for dependent care services such as preschool, summer day camp, before and after school programs, as well as child and adult daycare. Eligible dependents are children under age 13 who reside with you or for whom you are entitled to a personal tax exemption. Other eligible dependents include spouses and adult relatives who reside with you, including adult children, who are physically or mentally incapable of self-care. Funds are deducted pre-tax from your paycheck (24 pays) and available for use after the deduction has been made.

- The minimum election is \$240; the maximum election is \$7,500 (\$3,750 if married and filing separately). **This is an enhanced benefit for 2026.**
- Funds must be used for expenses incurred within the same plan year.
- No carry-over of unused funds is available. All unused funds are forfeited at the end of the plan year.

District Paid Leave Programs

The District offers employees a variety of leave. Below is a summary of the paid leave programs. Refer to District [Administrative Directive 525, Attendance and Leave](#), and [Administrative Directive 530, Employment Benefits](#), for more information.

Paid Holidays

Benefit-eligible full-time employees receive holiday pay for nine holidays each year. In addition to the holidays listed below, benefit-eligible employees receive one (1) personal holiday each year. The personal holiday must be used during the fiscal year in which it is accrued.

Holiday Schedule	
New Year’s Day	Veterans Day
Martin Luther King Jr. Day	Thanksgiving Day
Memorial Day	Day after Thanksgiving
Independence Day	Christmas Day
Labor Day	

Annual Leave

Full-time benefit-eligible employees (excluding senior managers) accrue annual leave based upon years of documented service with the Florida Retirement System (FRS). Senior management employees are credited with 176 hours on January 1 of each year.

Years of FRS Service	Annual Leave Accrual Each Pay Period
Less than 5 Years	4 Hours
5 – 10 Years	5 Hours
Over 10 Years	6 Hours

Sick Leave

Full-time benefit-eligible employees (excluding senior managers) accrue four hours of sick leave per pay period. Senior management employees are credited with 104 hours of sick leave on January 1 of each year.

Credit for previously accrued sick leave – new employees starting within 30 days of leaving prior employment with an FRS employer may be credited with up to 480 hours of accrued and unused sick leave from the prior employer. To be eligible, the employee may not have been paid for any sick leave upon termination of employment.

Parental Leave

Paid maternity leave – an eligible employee will be granted up to 280 consecutive hours of paid maternity leave starting the first full workday immediately following childbirth. Employees in part-time positions will receive pro-rated maternity leave



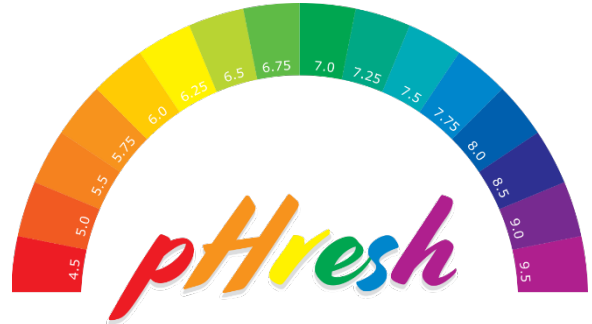
based on the FTE of the employee. Maternity leave may not be used on an intermittent basis.

Paid care and bonding – an eligible employee who is a legal parent will be granted up to 80 hours of paid care and bonding leave following the birth, or adoption of a child. Care and bonding leave must be used within one year following the child’s birth or adoption. Care and bonding leave may be used on an intermittent basis.

Administrative Leave

Paid administrative leave may be authorized for benefit-eligible employees for court appearances, short-term military training, National Guard or Armed Forces Reserves duty for declared emergencies, death in the immediate family, or approved participation in a mentoring program.

District Wellbeing Program



Each year the District promotes employee wellbeing through its annual Wellbeing program – *pHresh*. The Wellbeing program encompasses (*p*) personal and professional development, (*H*) health awareness, (*r*) reaching out, (*e*) economic engagement, (*s*) social circles and (*h*) healthy habits – *pHresh!* The District provides access to a variety of health and wellness resources, including on-site wellness centers with fitness equipment, health coaches, and wellness presentations.





Long-Term Disability Insurance

The District pays 100% of the premium to provide long-term disability (LTD) insurance to all employees in a benefit-eligible position. The LTD insurance is offered through Standard Insurance Company. The LTD insurance will provide a benefit of 66.67% of your salary for absences over 90 days due to a qualifying disability.

Life Insurance

Core Life Insurance

The District offers core life insurance through Standard Insurance Company for all benefit-eligible employees. This insurance provides life and accidental dismemberment coverage. The life insurance benefit for non-senior management employees is one times your annual salary. For senior managers, the benefit is two times your annual salary. The District pays 100% of the premium for core life insurance.

Optional / Supplemental Life Insurance

Optional/Supplemental life insurance gives you the ability to purchase additional life insurance for you, your spouse, and your qualified dependents. Optional/Supplemental life insurance is offered through Standard Insurance Company and the premium is 100% paid by the employee. Enrollment during your initial election period guarantees coverage up to \$200,000 for yourself (if not more than eight times your salary); \$50,000 on your spouse (or half of your coverage election) without medical history information and either \$10,000 or \$20,000 for your children. During open enrollment, Standard Insurance Company will allow a guaranteed-issue increase of \$10,000 or \$20,000 to the employee maximum of \$200,000 and a guaranteed-issue of \$5,000 or \$10,000 to the spouse maximum of \$50,000 and either \$10,000 or \$20,000 for your children. Additional coverage amounts must be approved by Standard Insurance Company underwriters.

An individual who meets the following eligibility criteria may be covered as a dependent under the District's Option Life Insurance:

- Your spouse.
- Your child(ren) from birth to age 25 .
- Your disabled child who is 26 years of age or older, is your qualifying child as defined by the IRS for whom you or your spouse claims as a dependent on Federal Income Taxes filed for the preceding calendar year and has been insured continuously under the Group Policy prior to reaching age 26 or who is 26 years of age or older at the time of your initial eligibility under the Group Policy.
- Child includes any of the following, if they otherwise meet the definition of Child: (a) Your adopted child; (b) Your stepchild if living in your home.



Other Supplemental Insurance (AFLAC)

Employees have the option to purchase individual supplemental policies through AFLAC. 100% of the premium for these policies are paid by the employee. Available supplemental insurance products include:

- Accident Indemnity Advantage
- Cancer Care
- Hospital Confinement Indemnity
- Short-Term Disability

Leave Continuation Programs

The District offers two paid leave continuation programs:

Leave Donation Program: The leave donation program provides a method for employees to donate accrued annual or sick leave to employees who are on extended leave for medical purposes (either their own non-work related serious health condition or a life-threatening illness or injury of an immediate family member) and who have exhausted all paid leave.

Sick Leave Pool Program: The Sick Leave Pool is a pool of hours contributed by participants of the pool. Sick leave pool credits may be used only for the member's non-work-related serious health condition as defined in [Administrative Directive 525, Attendance and Leave](#) and only after all sick, annual and compensatory leave credits and personal holidays have been exhausted. Membership is required to utilize pool credits. Open enrollment occurs twice per year.

See [Administrative Directive 530, Employment Benefits](#), for more information.

Discount Programs and Support Services

Travel Assistance Program – This resource provides specific support services while traveling. Visit [Travel Assistance Program Description](#) for information.

The Life Services Toolkit – This resource provides online tools and services to help you create a will, make advance funeral plans, put your finances in order, and identity theft prevention. Visit standard.com/mytoolkit and enter the user name “assurance” for information.

Blue365 – This discount program offers special pricing on fitness gear, gym memberships, healthy eating options, and more. Blue365 offers access to savings on items that can be purchased on the Blue365 site or the healthy-living vendor's websites. Visit blue365deals.com.

LifeMart through ADP – This website provides discounts on nationally recognized brand-name products, services and local retailers for travel, electronics, family care, wellness, home, auto, financial, legal, apparel, flowers, gifts, and restaurants. Visit [ADP>>Myself>>Benefits>>Employee Discounts – LifeMart](#).

Vehicle Rental Program Benefits – District staff can save by renting vehicles through the Florida Department of Management Services. For information, consult the [User Reference Guide for Rental Vehicles](#).



Florida Retirement System (FRS) and Deferred Compensation (457(b))

The District offers two retirement programs: the Florida Retirement System (FRS) and the Deferred Compensation Plan (457(b)). If you are eligible to participate in the FRS, your participation is mandatory. Participation in the District’s deferred compensation program is voluntary.

Retirement: Florida Retirement System (FRS) - Mandatory

The District participates in the Florida Retirement System. The District shares the cost for this benefit with employees. Your portion of the required contribution is equal to three (3%) percent of your salary. The District pays the balance of the required contribution. Employees may select one of two FRS options (qualification for benefit and vesting requirements vary between the two plans):

- (1) **Pension Option:** a defined benefit plan that provides a guaranteed monthly benefit at retirement based on a formula using your salary, years of service, FRS membership class, and age. You qualify for a benefit after 8 years of service payable when you reach retirement age as defined by the plan.
- (2) **Investment Option:** a defined contribution plan where the retirement benefit will vary based upon the contributions made to your account and on your choice of investments and how they perform over time. You qualify for a benefit after 1 year of service.

Category	Enrollment* Date Prior to July 1, 2011	Enrollment* Date After July 1, 2011
Normal Retirement Criteria	30 years of FRS service regardless of age	33 years of FRS service regardless of age
Service Credit Age	Age 62 and 6 years of FRS service	Age 65 and 8 years of FRS service
Average Final Compensation	Average of the 5 highest years of compensation	Average of the 8 highest years of compensation
DROP Participation	Eligible upon meeting normal retirement criteria above	Eligible upon meeting normal retirement criteria above

Retirement: Deferred Compensation Plan (457(b)) - Voluntary

Administered by Empower Retirement, the District’s Deferred Compensation Plan is a section 457(b) plan that allows eligible employees to supplement retirement and pension benefits by saving and investing through a voluntary pre-tax and post-tax option (under the Roth option). With the pre-tax option, contributions and any earnings on contributions are tax-deferred until a qualified retirement distribution is taken. With the post-tax or Roth option, the original contribution and any investment growth will not be taxed when qualified retirement distributions are taken.



Tuition Reimbursement Program

The District's Tuition Reimbursement program provides employees with reimbursement of expenses for approved completion of an accredited degree or associated coursework. Expenses are approved for reimbursement in accordance with [Administrative Directive 520, Selection, Compensation and Recognition](#).

The maximum reimbursement per fiscal year is \$5,250; the lifetime maximum is \$35,000 per employee. Refer to [Tuition Reimbursement Program](#) for more information.



Student Loan Forgiveness

As a District employee, you may be able to receive loan forgiveness under the Public Service Loan Forgiveness Program. Refer to [Public Service Loan Forgiveness Program](#) for more information.

Important Benefit Notices for Plan Participants & Beneficiaries

Each Year, the District is required to provide you with certain legal notices regarding the following subjects. These notices are sent to you via email before Open Enrollment and are also available on the Watercooler. To access these notices on the Watercooler, navigate to [Watercooler >> Human Resources >> Benefits >> Important Benefit Notices](#).

No Surprises Act – This notice has information about the rights and protections against balance billing from providers when at an in-network hospital or ambulatory surgical center. For more information, see the notice entitled “Your Rights and Protections Against Surprise Medical Bills”.

Women’s Health and Cancer Rights Act (WHCRA) - This notice has information about the right of eligible participants to elect breast reconstruction after a mastectomy. See the notice entitled “Women’s Health and Cancer Rights Act (WHCRA)”.

Statement of Collection and Use of Social Security Numbers – many benefits enrollment and beneficiary forms request social security numbers for you (as the enrollee) and your dependents or beneficiaries. For information regarding the collection and use of social security numbers, see the District’s “Statement of Collection and Use of Social Security Numbers”.

Medicaid and the Children’s Health Insurance Program (CHIP) Notice – This notice informs eligible employees of their possible right to receive financial assistance through Children’s Health Insurance Program (CHIP) to pay for premiums for health coverage under the District’s health plan, if such assistance is available in the states in which employees reside. For more information about this program, see the “Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP) Notice”.

District Prescription Drug Coverage and Medicare Notice - This notice has information about drug coverage offered by the District and your options under Medicare’s prescription drug coverage, if you are Medicare-eligible. This information can help you decide whether or not you want to join a Medicare drug plan if you are eligible. For more information, see the notice entitled

“Important Notice from St. Johns River Water Management District (SJRWMD) About Your Prescription Drug Coverage and Medicare”.

Health Insurance Marketplace Coverage Options Notice - This notice has information about the Health Insurance Marketplace and other coverage options that may be available to you. See the notice entitled “New Health Insurance Marketplace Coverage Options and Your Health Coverage”.

General Notice of COBRA Continuation Coverage Rights - This notice has information about the right of eligible participants in the District’s group medical, dental, and/or vision plans to have temporary extension of coverage under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). See the notice entitled “General Notice of COBRA Continuation of Coverage Rights”.

HIPAA Special Enrollment Notice - This notice has information about special enrollment rights you may have outside of open enrollment if you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage. See the notice entitled “HIPAA Special Enrollment Notice”.

Newborns’ and Mothers’ Health Protection Act (NMHPA) Notice – This notice has information on the requirements of health insurance issuers to cover a minimum hospital stay for mother and newborns following childbirth.

Complete printed copies of these notices can be mailed direct to your home. Please send requests to the Office of Human Resources, 4049 Reid Street, Palatka, FL, 32177. You may also call 386-329-4129 or email benefitassist@sjrwmd.com.