

Health & Welfare Benefits

Employee Meeting

Nov 2020
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> 2021 Open Enrollment - Overview

Benefit Services – Majors for 2020



- ✓ JEA Wellness Centers
 - JEA assumed management for all facilities: New facilities at Buckman and Westside
 - Corporate Fitness Works support and resource (COVID complaint virtual classes, distance and sanitation for safety)

- ✓ Wellness Program – Enhanced Biometric Screening
 - 10,000 Pride Points for having screening and taking health survey
 - Wellness Credit beginning Jan 2021 – up to \$480 per year
 - Eligibility: screening results of 75 pts. or greater or improve last year's score by 5+ pts.
or complete the reasonable alternative program by contacting HC 360 Health Coach

- ✓ Implemented COVID Leave Benefit through Dec 31, 2020

- ✓ Implemented Paid Parental Leave benefit effective Jan 1, 2020

Comprehensive benefits platform for our employees

2021 Medical Plan



Self-Funded Medical Plan

Our Company and employee contributions cover all health care expenses related to the Plan which include:

- All medical and pharmacy claims,
- Plan administration and claim adjudication fees,
- Federal and applicable State fees, and
- Required State Reserve Fund that reflects an average of two (2) months claims expenses

2021 Medical Plan Forecast:

If no changes to medical plans and employee contributions (premiums)

- Approx. \$1.63M shortfall
 - Included negotiated prescription rebate changes resulting in est. \$.5M savings
- Retiree claims approx. \$4.5M above premium collected

Primary drivers affecting medical experience

- COVID-19 reduced the level of elective care for several months
- General utilization across all areas of medical care slightly up & large claims

What is changing for 2021

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Vendor change to HSA Bank

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Health Account Change

- **All health account contributions and funding remain the same:**
 - HSA (JEA contribution: \$1,000 single/ \$2,000 family per year)
 - HRA (JEA contribution: \$600 single/\$1,200 family per year)
 - FSA - Health & Dependent Care Options
- **Options**
 - You may transfer your current TASC funds to HSA Bank.
 - Complete the [transfer form](#) and return to Benefit Services
 - You can keep your TASC funds with TASC.
 - A new TASC card will be sent to your home address for 2021
 - New deposits will not be made into TASC accounts
- **Starting December 11,2020, all deposits from will be deposited with HSA Bank.**
- Please review Current Communications for other timeline information.

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Short-Term Disability

Short-Term Disability (STD) Rate Change

- STD high utilization resulted in a slight increase in premium
 - Est \$.49 - \$1.40 per pay check increase if elected
- No change of rate in Plan Year 2022

Summary - Options

	Short-Term Option One: 7 Days	Short-Term Option Two: 14 Days
When benefits begin	On your 8th day of inability to work	On your 15th day of inability to work
How much it pays	60% of your income to \$750 per week	60% of your income to \$1,000 per week
How long payments last	Up to 25 weeks if you remain unable to work	Up to 24 weeks if you remain unable to work

- Your premium will depend on your income and the disability option you choose.
- Disability is coordinated with JEA pay. See the FMLA policy for details.

See page 16 of Benefits Booklet for additional details

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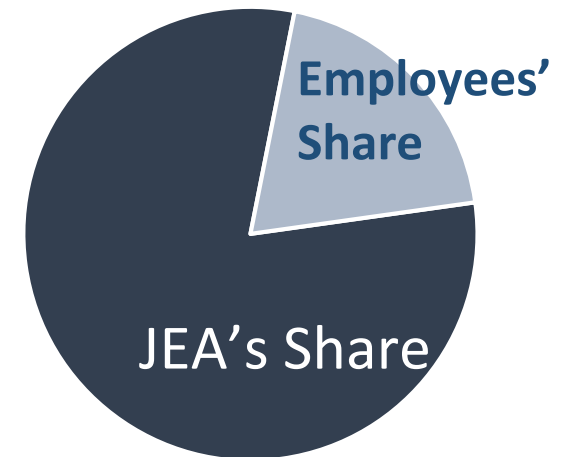
Medical Plan - Funding

Self-Insured Medical Plan

Our Company and employee contributions cover all health care costs related to the Plan which include:

- All medical and pharmacy claims,
- Administration fees,
- Federal fees, and
- Required by the State to maintain a Reserve Fund that reflects the average of two (2) months claims expenses

Avg. Share of Medical Cost



2021 Medical Plans – Modification



Medical:

- Employee Contributions - effective Jan 1, 2021
 - Aggregate increase of approx. 2.25%

Summary (Cost Per Month)

Coverage	JEA Monthly Contributions HDHP - HMO - PPO	EE Monthly Contributions HDHP - HMO - PPO	EE Mo. Contrib. Amt. Change HDHP - HMO - PPO
Employee Only	\$588 - \$683 - \$715	\$0 - \$58 - \$95	\$0 - \$2 - \$3
EE & Spouse	\$933 - \$1,118 - \$1146	\$325 - \$465 - \$586	\$8 - \$11 - \$13
EE & Child(ren)	\$871 - \$1039 - \$1068	\$266 - \$391 - \$497	\$6 - \$9 - \$11
EE & Family	\$1205 - \$1461 - \$1485	\$581 - \$787 - \$973	\$13 - \$18 - \$22

2021 Benefits Summary

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Other Benefits

Benefit	Vendor	Options
Dental	United Concordia Solstice	High & Low PPO DHMO
Life & AD&D	Standard	Basic (Company provided) Supplemental – optional - employee, spouse or child(ren)
Disability	Standard	<p>Short Term:</p> <ul style="list-style-type: none"> • 8th or 15th day commencement • up to 60% of earnings (\$750 or \$1,000 maximum per week) <p>Long-Term:</p> <ul style="list-style-type: none"> • 180 waiting period • Up to 60% of earnings up (\$5,000 max) <p>Note: please also refer to our company retirement plans when making your decision regarding disability insurance</p>
Vision	EyeMed	Comprehensive coverage for exams, glasses and contacts
Voluntary	Aflac	Hospital Indemnity, Cancer and Accident Plans
Voluntary	U.S. Legal	Legal Assistance through U.S. Legal Services

Note – the employee contributions for the above plans (life, AD&D, LTD disability and vision) have not increased

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Additional Resources

Employee Assistance Program (EAP) HealthAdvocate

- Licensed Professional Counselors
- Legal assistance
- Financial guidance
- See Website or App



Find a doctor Estimate medical costs Check ratings Florida Blue



- See patient reviews
 - www.floridablue.com.
- Once you find a doctor using the search tool, click **Details** and then **See Patient Reviews**.



JEA Wellness Program

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HealthCheck 360

1. Download the myHealthCheck360 mobile app!
 - i-Phone: click App Store
 - Android: click App Icon then Google Play Store
2. Search for “healthcheck360” App – click “Get” and “Install”

Create your account via myHealthCheck360 portal or mobile app

- Your company code is JEAIN
- Your unique identifier is your Employee ID
- Agree to the terms and conditions and click **SIGN UP**



Upcoming Wellness Challenge with HealthCheck 360

Coming late November 2020, a Walking Challenge for all JEA employees. Great opportunity to get moving during the holiday season and earn PRIDE Points. Be on the lookout for additional details soon!

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JEA Wellness Centers

Corporate Fitness Works (CFW)

- Onsite Support:
 - Carly Kleiman (kleica@jea.com) - Health Fitness Program Manager
- Committed Support and Service:
 - Fitness center management
 - Employee wellness programs
 - Exercise Guidance
 - Group Exercise Classes
 - Health & Wellness Education



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Next Steps

Open Enrollment: November 9 - 24

- Utilize the communication material provided
 - Grid – Benefits Services: [link](#)
 - wwwJEA.com/Career/JEA Benefits and Total Rewards: link
 - Review Benefits At A Glance Booklet
- Review your benefit elections in Oracle / JEA Self Service Benefits
- Passive enrollment:
 - 2020 benefit plan elections will be carried forward to 2020
 - Except for Flexible Spending Accounts (FSA) and Health Saving Account (HSA) which require elections if electing or continuing.
- To make enrollment changes:
Go to Oracle / JEA Self Service Benefits

Review:

- Your beneficiary elections
- Your first paycheck during 2021 to ensure benefits elected are shown.

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Thank you

