

EMPLOYEE

Benefits

& WELLNESS GUIDE
2026





www.collierschools.com

Dr. Leslie C. Ricciardelli
Superintendent

THE DISTRICT SCHOOL BOARD OF COLLIER COUNTY

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This report has been prepared by The District School Board of Collier County.
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The District School Board of Collier County
Dr. Martin Luther King, Jr. Administrative Center
5775 Osceola Trail
Naples, Florida 34109-0919

VISION STATEMENT

Inspire students to achieve academic excellence.

The District School Board of Collier County does not discriminate on the basis of race, color, religion, national origin, sex (including sexual orientation and/or gender identity), disability, or age in the provision of educational opportunities or employment opportunities and benefits. The District School Board does not discriminate on the basis of sex or disability in the education programs and activities that it operates, pursuant to the requirements of Title IX of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1990, respectively. The right not to be discriminated against extends to both employees and students of the District and shall include equal access to designated youth organizations in conformity with the Boy Scouts of America Equal Access Act. The following personnel should be contacted for inquiries about their rights or to learn how to file a complaint regarding discrimination.

Employees: For matters involving Section 504 of the Rehabilitation Act of 1973, the Americans with Disabilities Act, Age Discrimination in Employment Act, Title VII, and Florida's Educational Equity Act, contact Ms. Valerie Wenrich, Chief Human Resources Officer, at (239) 377-0351, or at 5775 Osceola Trail, Naples, Florida 34109.

Students: For matters involving (a) Florida's Education Act and Federal Title VI (race, religion, national origin issues), contact Ms. Rhoderica Washington, Director, Teaching and Learning, at (239) 377-0100, or at 5775 Osceola Trail, Naples, Florida 34109; and (b) Section 504 of the Rehabilitation Act of 1973 and the Americans with Disabilities Act, contact Ms. Jana Csenger, Coordinator of Psychological Services, at (239) 377-0521, or at 5775 Osceola Trail, Naples, Florida, 34

Title IX: For all Title IX related matters, whether involving employees and/or students, contact Ms. Valerie Wenrich, the District's Title IX Coordinator and Chief Human Resources Officer, at (239) 377-0351, or at 5775 Osceola Trail, Naples, Florida 34109.

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In order to support the health, wealth and happiness of all our employees and their eligible dependents, Collier County Public Schools offers a competitive, comprehensive benefits program. This guide provides an overall summary of these benefits.

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Welcome and Benefits Highlights

Welcome to our CCPS Benefits Guide! CCPS offers a generous benefits package to all full-time employees, including paid vacation, sick and holiday leave, as well as, comprehensive medical and life insurance. CCPS also participates in the Florida Retirement System and offers many tax-sheltered savings programs. Moreover, CCPS has an array of voluntary offerings, including dental, vision, additional life insurance and pet insurance. CCPS also fully supports all aspects of employee health and has a robust wellness program and activities, including onsite health coaches.

Please review the Benefits Guide thoroughly, as it contains essential information about your coverage and options. Here are just a few highlights of the valuable benefits available to you:

- Medical, prescription drug, and life insurance coverage are paid by the District at 100% at a cost of \$13,047 per year. These benefits begin on your first contract day!
- The total fringe benefits package (including medical, life, retirement, Medicare, and worker's compensation) is equal to 22.18% of your salary.

Don't forget, you have all of the following programs available to you at NO cost (If you are enrolled in the Medical Plan):

- » Blood draws and biometric screenings as a part of the Pathways wellness program
- » Telemedicine at a very low copay
- » On-site health coaches, including a Registered Dietician
- » SmartChoice and My Weigh to Health programs
- » On-site Emotional Wellness Clinicians
- » Nutrition Education and Positive Psychology Classes

You also have an impressive selection of voluntary benefits to choose from. We encourage you to review the information in this guide and carefully consider your personal needs.

To assist in the decision-making process during your enrollment period as a new employee, visit our New Hire Benefit Enrollment [website](#). Our website also includes a comprehensive review of benefit plan information and resources.

Best wishes for a great school year and thank you for being a part of our CCPS family!

Valerie Wenrich
Chief Human Resources Officer

IMPORTANT DISCLAIMER

This Guide summarizes the key features of Collier County Public Schools' benefit programs and does not include all details of all plans. The terms of the benefit plans are governed by legal documents, including insurance contracts, plan documents, and policy guides. If there are any errors, omissions, or discrepancies between this Guide and the legal plan documents, the plan documents are the final authority. Plan documents can be found online on the CCPS Benefits and Wellness website at collierschools.com/benefits or by clicking on the links within this Guide.

What is changing for 2026?

The District-Paid health insurance rate is increasing.

This is the rate that CCPS pays for Employee Only health insurance coverage for all eligible employees. Active Employees DO NOT pay this cost unless they are on unpaid leave, Cobra or a Retiree..

2025	2026
\$11,528	\$12,977

Employee-Paid Dependent rates are increasing.

Coverage	2025	2026
1 Child	\$2,373	\$2,492
2 Children	\$4,749	\$4,986
3 Children	\$7,122	\$7,478
Dual Spouse	\$3,741	\$3,928
Spouse	\$7,278	\$7,642
Family	\$11,019	\$11,570

Out-of-network medical deductible and out-of-pocket maximums are increasing.

Deductibles	Individual		Family	
	2025	2026	2025	2026
Enhanced	\$800	\$1,600	\$1,600	\$3,200
Custom	\$1,300	\$2,600	\$2,600	\$5,200
Basic	\$6,000	\$6,400	\$12,000	\$12,400

Out-of-Pocket Maximums	Individual*		Family	
	2025	2026	2025	2026
Enhanced	\$4,800	\$9,600	\$9,600	\$12,000
Custom	\$8,500	\$12,500	No change	
Basic	\$16,000	\$18,000	No change	

Disability Insurance

Provider changing from The Standard to VOYA.

Effective January 1, 2026, Disability Insurance will be offered through VOYA

- > [Short Term Disability Summary of Benefits](#)
- > [Short Term Disability Rate Sheet](#)
- > [Long Term Disability Summary of Benefits](#)
- > [Long Term Disability Rate Sheet](#)

There is no Evidence of Insurability (EOI) needed for short-term disability if elected during Open Enrollment

Evidence of Insurability is required for long-term disability (90-day and 180-day)

You may choose to elect a combination of short and long-term disability plans

- > 14-day + 90-day, or
- > 14-day + 180-day

Policies with The Standard end on 12/31/25 and portability will not be offered.

Employee, Spouse and Child Term Life Insurance

Provider changing from The Standard to VOYA.

Effective January 1, 2026, Term Life Insurance will be offered through VOYA

- > [Term Life Insurance Summary of Benefits](#)
- > [Term Life Insurance Rates](#)

Policies with The Standard end on 12/31/25 and portability will not be offered.

Critical Illness premiums with The Standard are decreasing for 2026

- > [Critical Illness Benefits and Rates](#)

Pet Insurance

Provider changing from Pet Assure to Pets Best

Effective January 1, 2026, Term Life Insurance will be offered through VOYA

- > [Pets Best](#) pet insurance is administered through a direct billing program and is NOT deducted from your pay check
- > Coverage is effective the day after you enroll
- > Employees receive a 5% discount (use discount code: CCSPET)

You may keep your Pet Assure plan:

1. Login at www.petbenefits.com
2. Select a plan on the left side of the page
3. Follow the instructions to continue your coverage

For support: email customer.care@petbenefits.com or call 800-891-2565

Who is eligible for coverage?

Employees

- Employees with an FTE of .75 or above are eligible for benefits.
- Bus Drivers and Bus Attendants must work a minimum of 25 hours.

Dependents

Eligible dependents include:

- Your Spouse
- Dependent child under age 26, defined as any one or more of the following:
 - natural born children
 - stepchildren
 - legally-adopted children
- Mentally or physically disabled dependent children, regardless of age

Please note that an individual cannot be covered as both an employee and dependent. This means if both you and your spouse work for CCPS, you cannot cover each other for medical, dental, vision or life insurance coverages.

Making Benefits Change During the Year

Certain life events such as marriage, birth or coverage eligibility status, can result in changes in benefit needs and/or affect dependents' eligibility for certain benefits. These changes must be requested to the Benefits and Wellness Office within 30 days from the event. In addition to requesting the change, the proper forms and documentation need to be provided.



Click [here](#) for more information regarding Permissible Life Events and required documentation

When Benefits Begin and End

Employees are eligible to enroll within the first 30 calendar days from their contract start date. After the first 30 days, employees will not be eligible to enroll for benefits until the next Open Enrollment, unless they have experienced a Permissible Life Event (such as marriage or the birth of a child).

When Benefits Begin

The effective date of your benefits coverage is based on when you enroll:

New hire and rehires:

Employee Coverage: All benefit-eligible employees are AUTOMATICALLY enrolled in the District-Paid Medical (employee only) and Basic Life coverage effective the first contract date. All other voluntary benefits are effective the first of the month following the first contract date. Voluntary worksite benefits (Accident, Critical Illness, Hospital and Universal Life) effective date is determined at the time of enrollment.

Dependent Coverage: Dependent coverage for all voluntary benefits is effective on the first of the month following the employee's first contract date. Voluntary worksite benefits (Accident, Critical Illness, Hospital and Universal Life) effective date is determined at the time of enrollment.

Permissible Life Events:

Coverage begins on the qualifying event date. For example, if the date of marriage was July 1, the coverage would begin on July 1.

Open Enrollment:

Coverage begins January 1, following the Open Enrollment period. Open Enrollment is usually in October each year.

When Benefits End

All benefits end on the last day of the month in which you terminate employment.

Eligibility for your dependents ends as of the effective date of the applicable qualified life event (for example, the date of divorce).

For dependent children reaching an age limit, Medical coverage ends at the end of the year in which the Dependent child turns age 26 or if eligible for extended coverage, the end of the year in which the dependent child turns 30. Dental and Vision coverage ends the end of the year in which the Dependent child turns age 30.

Employee Portal



YOUR BENEFITS

All your benefits information can be found in the [CCPS Employee Portal](#). You may review your benefits, beneficiaries and dependents, and monitor and acknowledge any benefit changes.

Click on the My Benefits icon to access your benefits information.



Click on Current Statement to view your current benefits, active dependents and life insurance beneficiaries.



SECTIONS ON YOUR BENEFITS PAGE

My People

This is a list of your dependents and life insurance beneficiaries. This list includes people currently on your benefits and also people you may have assigned to prior year benefits. To see who is currently on a benefit, view your Current Statement. Changes cannot be made to existing records in the My People section. If there is an error or you need to make a change, email benefits@collierschools.com for assistance.

My Benefits

This is a list of all your benefits, including those declined during new hire or open enrollment. This section includes detailed information about the benefit selected, the pay period and annual cost and a direct link to the benefit provider's website.

A temporary medical and pharmacy ID card is available to you on your first contract day.

Click "Medical Card".



My Deductions

This section will show you a pie chart of your annual cost for benefits relative to your annual salary.

Acknowledgement

This section is to acknowledge any enrollment, benefit or beneficiary changes made to your benefits. When a change is made, you will be asked to click on the blue acknowledgement button at the bottom of your workbook.

Note: The change will not reflect on your statement until after you acknowledge.

EMPLOYEE ACKNOWLEDGMENT 2025 BENEFITS

"I, First and Last Name, verify that the information in the electronic enrollment is truthful and accurately reflects my benefit elections for 2022."
Click the button below to digitally acknowledge benefits.

First & Last Name
EIN # 0000000000
Date: 22 Sep 2021

How to Enroll in 3 easy steps!

- ! All newly hired benefit-eligible employees must be cleared for employment by Human Resources prior to enrolling in benefits. The Benefits and Wellness Office will notify new hires by email when
- they are cleared to schedule a benefits enrollment appointment.

STEP 01

Prepare for your Enrollment

- Review and select the plans you wish to enroll in by reviewing this guide, the [Benefits Checklist and Rate Sheet](#), and visiting collierschools.com/benefits-wellness
- Gather Social Security numbers and dates of birth for you, your dependents and beneficiaries.

STEP 02

Complete your Enrollment

1. **Self-Enrollment:** Visit the [CCPS Portal New Hire Life Event](#) to enroll.
2. **Enroller Assisted:** Contact DayBright Broker Solutions at (877) 220-0044 to complete your enrollment.
 - Enrollers are available Monday-Friday from 9AM to 8PM. If an enroller is not immediately available, you will be given an option to be placed in a call-back queue.

STEP 03

Review your Enrollment

- Review your benefit elections by logging into the CCPS Benefits Portal: origin.collierschools.com/app/Portal.

Medical Coverage

YOUR MEDICAL BENEFITS

The District's medical plan is a Preferred Provider Organization (PPO). You may use a provider (physician, hospital, etc.) of your choice; however, deductibles, out-of-pocket expenses, co-insurance and co-payments are higher when an out-of-network provider is used.

The "benefit year" is January 1 to December 31. For new employees, coverage begins on the first contract day. Dependent coverage begins the first of the month following the employee's first contract day.

If adding dependent(s) to the medical coverage, certain documentation must be submitted to the Benefits & Wellness Office within 30 days of the coverage effective date to confirm dependent eligibility.



Click [here](#) for the list of dependent documentation requirements.



Please note if enrolling in the District-paid medical plan as an employee, the plan is PRIMARY and any other coverage will be considered secondary. For more information on Coordination of Coverage for employees or dependents, please review the Summary Plan Description found on the [FORMS page](#) of the Benefits website.

MEDICAL CLAIMS ADMINISTRATOR

Allegiance is the District's Third Party Administrator (TPA) who processes all medical claims. To submit a claim, You or your provider must mail your itemized statement to the address listed on the back of your medical ID card. No claim forms are required.



Click [here](#) to download your medical ID card

Allegiance
by Cigna Healthcare



Heather Stiegler
On-site Representative
(855) 333-1012 - option 7, extension 3703



www.askallegiance.com/ccps



Click here to download
Medical Benefits Welcome Booklet

MEDICAL RATES

Premiums for employees are paid 100% by the District. Premiums for dependent coverage are paid by the employee. Deductions are based on 20 pay periods per calendar year and the first deduction(s) may be prorated.

	ANNUAL	PER CHECK (20 CHECKS)
SINGLE (Full-time employees - 100% paid by District) (Part-time eligible employees - 100% paid by employee)	\$12,977.00	\$648.85
1 CHILD ONLY (Employee paid)	\$2,492.00	\$124.60
2 CHILDREN ONLY (Employee paid)	\$4,986.00	\$249.30
3 CHILDREN ONLY (Employee paid)	\$7,478.00	\$373.90
DUAL SPOUSE (Two employees with two or more children - Employee paid)	\$3,928.00	\$196.40
SPOUSE ONLY (Employee paid)	\$7,642.00	\$382.10
FAMILY (Employee paid)	\$11,570.00	\$578.50



Click [here](#) for Retiree Health Rates and COBRA Health Rates

PATHWAYS TO ENHANCED HEALTH INCENTIVE PROGRAM

Pathways is a voluntary incentive-based wellness program which allows a covered employee to qualify for lower out-of-pocket costs (incentives) by participating in a variety of research-based wellness activities. These activities are designed to improve health awareness, support and maintain good health and address chronic disease or serious medical conditions. Covered employees who choose not to participate in wellness activities will remain in the Basic Pathway for the subsequent plan year. Covered dependents will be enrolled in the same Pathway as the employee.

WELLNESS PATHWAYS

Review the table below to learn more about the coverage details for each pathway.

	BASIC PATHWAY (no incentives)	CUSTOM PATHWAY (partial incentives)	ENHANCED PATHWAY (full incentives)
Annual Individual Deductible			
In-network	\$3,750	\$1,250	\$500
Out-of-network	\$6,400	\$2,600	\$1,600
Annual Family Deductible			
In-network	\$7,500	\$2,500	\$1,000
Out-of-network	\$12,400	\$5,200	\$3,200
Annual Individual Maximum Out-of-Pocket			
In-network	\$5,500	\$5,000	\$3,000
Out-of-network	\$18,000	\$12,500	\$9,600
Annual Family Maximum Out-of-Pocket			
In-network	\$11,000	\$10,000	\$6,000
Out-of-network	\$32,000	\$17,000	\$12,000
Office Visit - Primary Care			
In-network	40% after CYD*	\$50 Copay ⁵	\$30 Copay ⁵
Out-of-network	50% after CYD*	45% after CYD*	40% after CYD*
Office Visit - Specialist			
In-network	40% after CYD*	\$75 Copay ⁵	\$50 Copay ⁵
Out-of-network	50% after CYD*	45% after CYD*	40% after CYD*
Prescriptions			
Deductible	\$400	\$250	\$100
Maximum Out-of-Pocket Individual	\$2,150	\$2,150	\$2,100
Maximum Out-of-Pocket Family	\$4,300	\$4,300	\$4,200
Generic	40% ⁴	30% ⁴	20% ⁴
Brand	40% ⁴	30% ⁴	20% ⁴
Brand Non-Preferred	60% ⁴	50% ⁴	40% ⁴

1. Annual individual deductible is the dollar amount the covered person must pay during the calendar year before covered expenses are payable under the health insurance plan. The out-of-network deductible is separate from the in-network deductible.

2. Annual family deductible is the accumulative deductible which can be met by one or multiple family members. There is no limit on the number of covered dependents.

3. The annual maximum out-of-pocket is the maximum amount of covered expenses a covered person must pay during the calendar year. The Out-of-Pocket Maximum includes amounts applied towards the Deductible and any applicable Medical Copayments. After the Out-of-Pocket Maximum is satisfied, no further Deductible is required and Copayments are waived for the remainder of the Benefit Period.

4. Co-insurance is the percentage paid by the Employee after the annual deductible is met.

5. Co-pay/co-payment is the flat dollar amount paid for medical services by a covered person per office visit. Services for which co-payments apply are covered at 100% after the covered person pays the co-payment. Applies to in-office services not to exceed \$500 per visit.

*CYD refers to Calendar Year Deductible

REQUIREMENTS



Click [here](#) to access new hire information, coverage requirements and deadlines.

e: ccpspathways@chealthpartners.com

DAYLI CHRISTIANO

e: ccpspathways@chealthpartners.com

p: (239) 377-0710

MALORIE FRY

e: mfry@chealthpartners.com

p: (239) 377-0713

JENNIFER RINGLE

e: jringle@chealthpartners.com

p: (239) 377-0712

AMY SCIARRINO

e: asciarrino@chealthpartners.com

p: (239) 377-0711

MEET YOUR Pathways Coaches



DEBORAH LEIBLE

e: dleible@chealthpartners.com

p: (239) 377-0717

Flexible Spending Account (FSA)

Flexible Spending Accounts (FSA) allow you to be reimbursed for certain health and dependent care related expenses on a tax-free basis.

FSA Features:

- IRS approved reimbursement of eligible expenses tax-free
- Per-pay period deposits from your pre-tax salary
- Saving on income and Social Security taxes
- Security of paying anticipated expenses with your FSA

Download the Allegiance Mobile App for instant access to your FSA account.



Click [HERE](#) for instructions.

Health FSA

A health FSA is a tax-favored account that pays for or reimburses the qualified medical expenses of an employee and his or her dependents, including:

- Copays and deductibles
- Prescription drugs
- Eyeglasses
- Orthodontia
- Click [HERE](#) for other eligible expenses

You may also shop for FSA eligible products through the online [FSA Store](#).

Dependent FSA

Your Dependent Care FSA allows you to use “pre-tax” dollars to pay dependent care expenses for children aged 12 and under, or individuals unable to care for themselves. Eligible expenses include:

- Daycare
- Summer Day Camp
- Before or After School Programs
- Elder Day Care

Reimbursement Process:

You may mail, fax, upload via mobile device, or scan and send claims electronically at www.askalllegiance.com.

Check Payment: Allegiance authorizes reimbursement and prints checks each business day. Claims are normally processed within five business days of receipt. You usually have a check in your mailbox within a week after Allegiance receives your claim.

Direct Deposit: Request Direct Deposit on the Allegiance website and Allegiance will electronically deposit reimbursements directly into your checking account.

Debit Card: You may use the debit card to pay for medical and/or dependent care expenses. Documentation for the expense may be required, and should be saved for all debit card transactions.



Click [HERE](#) for more information about the FSA

Prescription Drug Plan

BeneCard PBF

YOUR PRESCRIPTION DRUG PLAN

Employee coverage begins the first contract day.

The plan includes:

- 24/7 customer service call center
- National network of retail pharmacies
- Convenient shipment of your medications through home delivery
- Website offering valuable claim and plan cost information
- Member Web Portal
- Onsite Pharmacy Representative

PRESCRIPTION PLAN COST COMPARISON Prescription plan coinsurance does not serve to satisfy the Medical Benefits Annual Deductible or Out-of-Pocket Maximum. However, pharmacy deductible and coinsurance does apply toward the applicable Pharmacy Benefit Out-of-Pocket Maximum.

	BASIC PATHWAY (no incentives)	CUSTOM PATHWAY (no incentives)	ENHANCED PATHWAY (no incentives)
Prescription Plan Deductible			
Per Covered Person	\$400	\$250	\$100
Out-of-Pocket Maximum			
Individual	\$2,150	\$2,150	\$2,100
Family	\$4,300	\$4,300	\$4,200
Medication Option			
Generic	40%	30%	20%
Preferred	40%	30%	20%
Non-Preferred	60%	50%	40%



BeneCard Member Services

(888) 907-0070
TDD: (888) 907-0020

BeneCard Members Web Portal

www.benecardpbf.com>Members>MemberLogin

Mail Order

(888) 907-0070

Specialty Pharmacy

BeneCard Central Fill
(888)907-0070

Life Insurance

Voya Basic Life Insurance

YOUR LIFE INSURANCE COVERAGE

The District pays 100% of the premium for basic life insurance. The insurance is equal to:

1 x base salary (minimum \$30,000 / maximum \$100,000)

This coverage includes accidental death and dismemberment which pays you or your beneficiary a separate payment if you die or are severely injured in a covered accident.





Telemedicine

Recuro Health

YOUR TELEHEALTH PROGRAM

Available to all employees and their family members enrolled in the District's medical plan.

Recuro Health offers the following benefits with minimal out of pocket cost:

- Access to board-certified primary care doctors and pediatricians by secure video, phone or email
- Convenient way to see a doctor for non-emergency medical issues
- Easy to use
- Available on your schedule, anytime, anywhere, including nights, weekends and holidays
- Secure, confidential and compliant with all medical privacy regulations

The following office visit copays apply for each Recuro Health (Wellvia) consultation:

- \$10(EnhancedPathway)
- \$15 (Custom Pathway)
- \$20 (Basic Pathway)

INTERESTED IN THIS GREAT BENEFIT? Activate your Recuro Health (Wellvia) account:



(855) 6RECURO
(855) 673-2876



Online Portal
www.RecuroHealth.com



Visana Health

Visana Health, virtual women's care

Get virtual women's health care with [Visana Health](#), available to Collier County Public Schools employees and covered dependents (18+) enrolled in the CCPS medical plan.

With Visana, you get:

- Fast access to virtual care, including evenings & weekends
- Up to 45 minutes with a doctor or nurse practitioner
- Clear, personalized care plan with next steps
- Receive prescriptions and have labs or imaging ordered by your provider
- Follow up appointments with the same trusted clinician
- Coordination with your local OB/GYN or PCP as needed

Get support with things like:

- Menopause and perimenopause: Treatment and guidance to manage your symptoms
- Weight management: Personalized care to address the root causes of weight issues
- Endometriosis: Long-term relief from chronic pelvic pain through whole-woman care
- Fibroids: Clear treatment paths to manage heavy bleeding and pain
- Hormone health: In-depth care for PCOS, thyroid disorders, and insulin resistance
- Routine care: Well-woman visits, cancer and STI screenings (no pelvic exam needed)
- Rapid care: 15-minute visits for birth control, UTIs, STIs and more

How Visana fits into your busy life



Emotional Wellness Program

YOUR EMOTIONAL WELLNESS PROGRAM (EWP)

The Collier County Public Schools' (CCPS) CONFIDENTIAL Emotional Wellness Program is a benefit available to you and your family members during those times in your life when you need support or just need someone to listen.

This is an integrated, HIPAA-compliant, Emotional Wellness Program (EWP) providing you with several options:

- Community Health Partners' (CHP)* team of licensed counselors is available to meet on-site, Monday-Friday, 8AM-6PM and early Saturday mornings, or
- Guidance Resources** has licensed counselors to assist you whenever you need support, 24 hours a day, 7 days a week, 365 days a year
- Recuro* provides licensed counselors and psychiatrists in a secure virtual format at a time most convenient for you (co-pays apply)
- Brightside Health* team of experts in therapy and psychiatry are available to provide you with support in as little as 24-48 hours (co-pays apply)

EWP's Counselors are trained to help you with personal or professional challenges you face.

They provide confidential emotional support with any issue, including:

- Anxiety
- Grief
- Life adjustments
- Depression
- Loss
- Marital conflict
- Stress
- Relationship

CHP, Recuro and Brightside Health also offer telehealth services!

*The CHP, Recuro and Brightside Health programs are available to employees and eligible dependents enrolled in the CCPS medical plan.

** The Guidance Resources program is FREE for all employees and family members.

Visit the [Benefits Website](#) for more information.



MEET YOUR

CHP Emotional Wellness Clinicians

M. SUSIE ROSBOTTOM
e: ew@chealthpartners.com
p: (239) 659-7751

SANDI HACK
e: ew@chealthpartners.com
p: (239) 659-7751

Voluntary Benefits

EyeMed Vision Insurance



YOUR VISION INSURANCE

Eye exams are an important part of health maintenance for people of all ages.

The cost of glasses and contact lenses can add up quickly. That is why we partner with EyeMed.

EyeMed Vision Care offers benefits that make it easy to get the exact vision insurance you want.

VISION INSURANCE PLANS

Two vision insurance plans are available for CCPS employees and eligible dependents:

- Regular Plan ([schedule of benefits](#))
- High Plan ([schedule of benefits](#))

(800) 521-3605

www.eyemedvisioncare.com

[Click here to view Coverage Information and Rates](#)

EyeMed Vision

	Regular Plan Rates (per paycheck)	High Plan Rates (per paycheck)
Employee	\$3.59	\$7.31
Employee +1	\$7.30	\$14.90
Employee +Family	\$13.71	\$27.97

MetLife Dental Insurance Plans



YOUR DENTAL INSURANCE

Whether you are in need of routine cleanings, braces, or a filling, a solid dental plan makes it easier for you to help protect your smile and your budget.

MetLife offers dental insurance coverage that helps keep you and your family smiling.

DENTAL INSURANCE PLANS Three dental insurance plans are available for CCPS employees and eligible dependents:

- DHMO MET185A ([schedule of benefits](#))
- PPO Dental Plan High Option ([schedule of benefits](#))
- PPO Dental Plan Low Option ([schedule of benefits](#))

(800) 942-0854 (PPO)

(800) 880-1800 (DHMO)

www.metlife.com/mybenefits

MetLife Dental

	DMHO Rates	PPO Low Rates	PPO High Rates
Employee	\$10.75	\$11.55	\$25.96
Employee +1	\$18.81	\$20.18	\$45.38
Employee +Family	\$29.55	\$31.49	\$70.79

[Click here to view Coverage Information and Rates](#)

[Click here to download Dental Plan Overview](#)

Voluntary Benefits (Cont



Voya Voluntary Life Insurance

SUPPLEMENTAL TERM LIFE INSURANCE

Flat \$20,000 of life insurance coverage for the employee only. No accidental death and dismemberment available with this coverage

VOLUNTARY GROUP TERM LIFE INSURANCE

Additional coverage for the employee, their spouse and eligible children. This coverage includes accidental death and dismemberment.



[Click here to view Coverage Rates](#)



[Click here to download a Benefits Summary](#)

Voya Disability Insurance

Disability insurance provides a percentage of income replacement for approved disabilities. Two disability insurance plans are available to employees:

- Short Term Disability (STD) ([Benefit Summary](#))
- Long Term Disability (LTD) ([Benefit Summary](#))



[Click here to view STD Coverage Rates](#)



[Click here to view LTD Coverage Rates](#)

Other Voluntary Benefits

ACCIDENT INSURANCE

Accident insurance provides coverage if you are accidentally injured and need treatment, whether you go to a physician's office, urgent care center or the emergency room.

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance pays cash directly to you when you end up in the hospital due to a covered accident or covered sickness, no matter what other insurance you have.

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance helps you deal with the cost associated with a critical illness. The plan pays a lump sum cash benefit for covered conditions, in addition to what health insurance may pay.

LEGAL SHIELD & IDENTITY THEFT

Coverage is offered for common personal legal matters with direct access to a dedicated provider law firm. It also provides identity theft and online privacy management consultation, full-service restoration, monitoring, and real-time alerts.

PET INSURANCE

Pets Best pet insurance helps provide peace of mind to pet parents by reimbursing them for their pet's eligible veterinary bills. This benefit is administered through a direct billing program and is not deducted from payroll.

UNIVERSAL LIFE INSURANCE AND LONG-TERM CARE

Universal Life provides flexible benefits, allowing employees to adjust their death benefit, cash value and premiums as their financial needs change. It does even more than pay a death benefit to beneficiaries, it offers Living Benefits insureds can use during their lifetime.

Premiums for voluntary benefits are paid for by the employee. Deductions are based on 20 pay periods per calendar year and the first deduction(s) may be prorated.

Florida Retirement System

 [Click here](#) to visit the MyFRS website

ABOUT THE FLORIDA RETIREMENT SYSTEM (FRS)

Florida Retirement System (FRS) members must contribute 3% of their salary as retirement contributions, on a pre-tax basis for all employees in regular full-time and part-time positions. FRS offers two options for employees to choose from:

PENSION PLAN

- Defined benefit plan, in which you are promised a benefit at retirement if you meet the criteria
- The amount of your future benefit is determined by a formula, based on your earnings, length of service, and membership class
- Primarily designed to serve longer-service employees who will be with the FRS for most of their career
- Older employees and those employees who do not want to control their retirement plan may also prefer the Pension Plan
- Benefits are generally back-loaded, which means that you accumulate benefits slowly at first and then at a faster rate the longer you stay
- You will be eligible for a Pension Plan benefit (i.e. be vested) when you complete six years of service if you enrolled in the FRS prior to July 1, 2011 or eight years of service if you enrolled on or after July 1, 2011

INVESTMENT PLAN

- Defined contribution plan, in which employer and employee contributions are defined by law
- Your ultimate benefit depends in part on the performance of your investment funds
- Funded by employer and employee contributions that are based on your salary and your FRS membership class (Regular Class, Special Risk Class, etc.)
- Directs contributions to individual member accounts and you allocate your contributions and account balance among various investment funds
- Retirement benefit is the value of your account at termination
- Unlike the Pension Plan, there is no fixed benefit level at retirement

Approximately 60 days from the first contract day of employment, new employees will receive an informational packet from FRS on your plan choice for retirement. Employees will have eight (8) months from the first contract day to make a retirement plan election. The Florida Retirement System (FRS) distributes a series of email reminders each month to employees who have not actively enrolled in an FRS retirement plan. The reminders are sent to the email addresses employees provided at their time of hire. If an employee does not make a choice within eight (8) months, the default retirement plan will be the Investment Plan. Employees are, however, allowed to change their selection ONE time in their life.

Tax Sheltered Annuities

AVAILABLE TAX SHELTERED ANNUITIES

CCPS employees are eligible to contribute to 403(b), 457(b), and Roth 403(b) tax sheltered annuities. Employees may choose from several types of investment products for retirement savings. All employees, with the exception of private contractors, school board members, and student workers, are eligible to participate in a tax sheltered annuities plan. Approved companies, which meet certain standards, are allowed to provide tax sheltered annuities to employees.



 [Click here](#) to learn more about CCPS tax sheltered annuity options

 [Click here](#) for a list of authorized tax sheltered annuity vendors

Employee Leave Time

SICK LEAVE

Employees receive one (1) sick day per contractual month each year. For example, employees who work a 186, 196, or 198 day contract receive ten (10) days per year. All employees receive four (4) sick leave days on the first contract day of each contract year, then one day per month until the maximum is reached for the contract year. Unused sick leave is carried over from year to year.

SICK LEAVE TRANSFER

Any full or part-time employee may authorize the transfer of accrued, earned sick leave to another employee who is eligible to receive sick leave benefits.

SICK LEAVE POOL

To become a member of the Sick Leave Pool, employees must complete a membership application within the first thirty (30) days of employment. There is a one year waiting period before this benefit can be used. Each employee who enrolls as a member will donate one (1) sick leave day after the one year waiting period. Additional days may automatically be donated if the pool's balance falls below the required limit.

PERSONAL LEAVE

Employees are entitled to six (6) days of personal leave per contract year. These are not additional days, but days that are charged against accrued sick leave.

VACATION LEAVE

Employees who work a 250 day contract (12 months) will receive one (1) vacation day per contractual month each year. An employee will receive one additional day of vacation for each year they are employed with the District up to a maximum of six (6) days.

Vacation days are accumulative and rollover from one year to the next. Sixty (60) days is the maximum carried forward for employees.

FAMILY MEDICAL LEAVE ACT (FMLA)

CCPS is a covered employer under the Family Medical Leave Act (FMLA) and is required to provide up to twelve (12) weeks of unpaid, job protected leave to eligible employees for certain family and medical reasons. Employees are eligible if they have worked for a covered employer for at least one year and a total of 1,250 hours over the previous 12 months.

Community Support

You can contribute via payroll deduction to the following organizations: Click the logo to contribute



CHAMPIONS FOR LEARNING



UNITED WAY OF COLLIER COUNTY
AND THE KEYS

Benefits Directory

Benefits and Wellness Office

address: Dr. Martin Luther King, Jr. Administrative Center
5775 Osceola Trail, Naples, Florida 34109

e-mail: benefits@collierschools.com
web: www.collierschools.com/benefits

Marie Irwin (239) 377-0362 Senior Director	f: (239) 377-0384	e: irwinma@collierschools.com
Melissa Arrazola Coordinator	(239) 377-0388 f: (239) 377-0384	e: arrazm@collierschools.com
Dan Davidson Manager	(239) 377-0360 f: (239) 377-0401	e: davidd2@collierschools.com
Liz Rueda (239) 377-0353 Manager	f: (239) 377-0384	e: ruedal@collierschools.com
Trudy Molinaris Specialist	(239) 377-0352 f: (239) 377-0384	e: molint1@collierschools.com
Tabitha Campbell (239) 377-0370 Specialist	f: (239) 377-0384	e: campbeTa@collierschools.com
Natasha Bucher Specialist	(239) 377-0340 f: (239) 377-0384	e: buchen@collierschools.com
Teresa Cowley Specialist	(239) 377-0406 f: (239) 377-0384	e: cowleyte@collierschools.com

Community Health Partners

Dayli Christiano CHP Pathways Program Manager	(239) 377-0710	e: ccpspathways@chealthpartners.com
Malorie Fry, MS, RDN Pathways Coach	(239) 377-0713	e: mfry@chealthpartners.com
Jennifer Ringle, MSN, MSA Pathways Coach	(239) 377-0712	e: jringle@chealthpartners.com
Amy Sciarrino, LPN Pathways Coach	(239) 377-0711	e: asciarrino@chealthpartners.com
M. Susie Rosbottom, MS, LMFT Emotional Wellness Clinician	(239) 659-7751	e: ew@chealthpartners.com
Sandi Hack, MSW Emotional Wellness Clinician	(239) 659-7751	e: ew@chealthpartners.com

Benefits Directory (Cont.)

Benefits Vendors

ACCIDENT

The Standard - (800) 634-1743
www.standard.com/individual

BRIGHTSIDE HEALTH

Allegiance
www.brightside.com/askallegiance

CRITICAL ILLNESS

The Standard - (800) 634-1743
www.standard.com/individual

DENTAL (DHMO and PPO)

MetLife - (800) 942-0854 (PPO)
MetLife - (800) 880-1800 (DHMO)
www.metlife.com/mybenefits

DISABILITY

Voya - (877)236-7564
<https://presents.voya.com/EBRC/ccps>

EMOTIONAL WELLNESS PROGRAM

CHP: (239) 659-7751
www.chealthpartners.com/emotional-wellness
Guidance Resources: (855) 801-8079
www.guidanceresources.com

FLEXIBLE SPENDING ACCOUNTS

Allegiance Benefit Plan Mngmt - (855) 333-1012
www.askallegiance.com/dsbcc

HOSPITAL INDEMNITY

The Standard - (800) 634-1743
www.standard.com/individual

LEGAL SHIELD / IDENTITY THEFT

Legal Shield - (800) 654-7757
www.prepaidlegal.com

LIFE (DISTRICT-PAID, VOLUNTARY AND SUPPLEMENTAL)

Voya - (877)236-7564
<https://presents.voya.com/EBRC/ccps>

MEDICAL COVERAGE

Allegiance Benefit Plan Mngmt - (855) 333-1012
Heather Stiegler (on-site representative) - ext. 3703
www.askallegiance.com/dsbcc

MEDICAL NETWORK (LOCAL) - Tier 1

Community Health Partners - (239) 659-7700
www.chealthpartners.com

MEDICAL NETWORK (NATIONAL) - Tiers 2 & 3

Tier 2 Cigna - (855) 333-1012
www.askallegiance.com/dsbcc

Tier 3 Multiplan - (800) 523-3669
www.multipplan.com

PET INSURANCE

Pets Best - (888) 984-8700
www.petsbest.com/CCPSPET

PRESCRIPTION DRUG PLAN

BeneCard PBF - (888) 907-0070
www.benecardpdf.com

RECURO HEALTH

(855) 935-5842
www.recurohealth.com/wellvia-transition/

UNIVERSAL LIFE INSURANCE

Trustmark - (800) 918-8877
www.trustmarksolutions.com

VISION

EyeMed - (800) 521-3605
www.eyemedvisioncare.com



Collier County Public Schools