

Benefits

Please Hold Questions Until the End

Welcome to CCPS! We will be sharing a lot of information with you and may answer some questions as we go through the presentation.

If you still have questions, please jot them down and hang onto them until the end of the presentation where we'll take questions that will benefit the whole group.

If you have a question that is specific to your own situation, please reach out to our office directly after the meeting or at a time that is convenient for you.



Retirement

Florida Retirement System



- Employees make a 3% mandated contribution via payroll deduction.
- The District also makes a 13.59% mandated contribution.
- Approximately 60 days from your start date you will receive a packet on your “choice” for retirement.
- You will default to the Investment Plan if you do not make an election after your 8-month window

Don't miss your chance to choose!

You have until 4:00 p.m. ET on the last business day of the 8th month after your month of hire to submit your choice.



Comparing the Plans: Investment Plan and Pension Plan

For complete plan details, refer to the Summary Plan Descriptions on MyFRS.com.

Pension Plan

VS

Investment Plan

If you were a previous FRS member who already made an election you will not receive a packet. Please contact FRS for any specific questions.

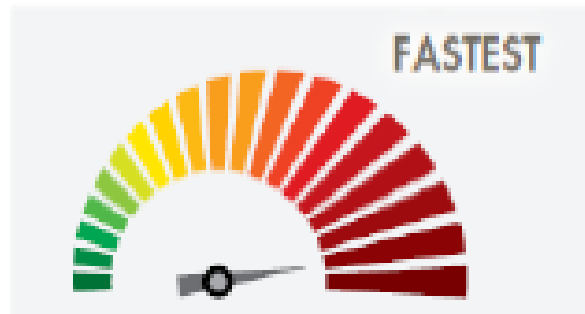
Only Pension Plan members can participate in The Deferred Retirement Option Program (DROP). While you are in the DROP, your monthly retirement benefits accumulate in the FRS Trust Fund earning interest while you continue to work for an FRS employer.

	Investment Plan	Pension Plan
This is a ...	401(k)-type investment plan. It is designed primarily for employees who want greater control over their retirement plan and who want flexibility in how their benefit is paid at retirement.	Traditional retirement pension plan. It is designed for employees who are not comfortable with choosing investments and managing their own portfolio, and who want a guaranteed monthly retirement benefit.
You qualify for a benefit after ...	1 year of service. Once you complete 1 year of service, you own all contributions and earnings in your account. If you leave FRS employment sooner, you own your employee contributions and any earnings on your contributions.	8 years of service. Once you complete 8 years of service, you qualify for a benefit which is payable when you reach retirement age as defined by the plan. If you leave FRS employment sooner, you own your employee contributions.
Plan investment choices are made by ...	You. You are responsible for choosing investments from a diversified set of funds and for managing your account.	The State. The State is responsible for managing the Pension Plan Trust Fund.
Your benefit is ...	Based on your account balance. Your account balance is based on your and your employer's contributions, the performance of your investments, and account fees and expenses.	Based on a formula. Your benefit is guaranteed and is based on a formula using your salary, years of service, FRS membership class, and age.
When you retire, your benefit can be paid to you as ...	A lump sum, a rollover, an annuity, a customized payment schedule, or any combination of these.	Monthly payments for your lifetime. You will have options that provide continuing payments to your qualified beneficiary after your death.
Who contributes to the plan?	Both plans require you to contribute 3% of your salary, beginning with your first paycheck. You cannot change the amount you contribute. Your employer also contributes a fixed percentage of your gross salary to the plan you choose. Contribution rates are set by the Florida Legislature.	

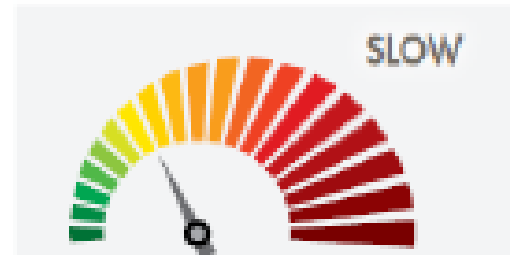
Hired prior to July 1, 2001 or first enrolled between July 1 st , 2001 and June 30, 2011	You will be vested after six years of creditable service.
Hired after July 1, 2011	You will be vested after eight years of creditable service.

Make Your FRS Selection

To make your fastest selection go to choosemyfrsplan.com and complete the online enrollment form or use one of the below selection options:

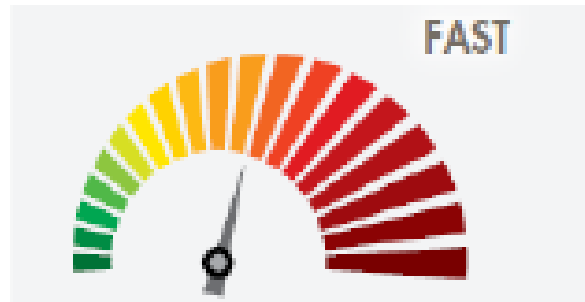


Call the MyFRS Financial Guidance Line at 1-866-446-9377, Option 4 (TRS 711).
This is a good option if the employee has questions.

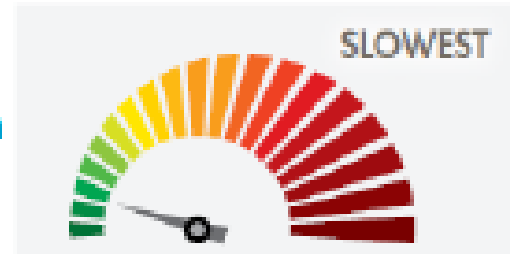


Submit the hard copy form available on MyFRS.com:

By Fax: 1-888-310-5559



Submit the [online EZ Retirement Plan Enrollment Form](#).



By Mail:
Plan Choice Administrator
P.O. Box 785027
Orlando, FL 32878-5027

You may change your election ONE (1) time only while ACTIVELY employed.

Additional Retirement Funding Options - TSAs

- The District currently offers 403(b), 457(b) and Roth 403(b) tax sheltered annuity accounts (TSA) to employees for retirement savings.
- The list of authorized TSA vendors and forms can be found on the Benefits website



How to Enroll in a TSA

- Select the company and investment product best suited to your needs
- Establish an account with that company
- Complete a Salary Reduction Agreement (SRA) form, which authorizes the District to withhold the amount you elect to contribute to your TSA via payroll deduction
- **Return the completed SRA form to the Payroll Department**
- The District will forward the contribution to the investment company on your behalf

Paid Leave Information

Earn 1 sick day per month:



186-208 day calendar = 10 days
209-235 day calendar = 11 days
236-250 day calendar = 12 days

- 4 days upfront at beginning of your contract
 - March, April, May and June
 - Sick leave balances roll year to year
- 6 days can be used for personal reasons
 - These days are deducted from your total sick leave balance

250-day employees also earn 1 vacation day per month (Maximum 60 day roll over)



Leave Information

Family & Medical Leave Act

- To care for self, spouse, child or parent
- Must have worked 1 year and 1,250 hours to be eligible for FMLA
- Up to 12 weeks of benefit protected leave

Sick Leave Transfer

- Able to transfer sick days to other employees in need

Sick Leave Pool

- Form must be turned in within 30 days from the start date
 - Form is in new hire onboarding documents
- One-year waiting period to become an active member
- *One sick day will be taken on one-year anniversary*
- Additional days may be taken when the Pool Bank gets low
- If approved for SLP benefits, the employee will receive credit for up to 75% of days worked within the pay period SLP is awarded (similar to a short-term disability plan)



Leaves of Absences



Your Guide to Leaves of Absences

- + What is FMLA?
- + Americans with Disabilities Act (ADA)
- + Parental Leave
- + Military Leave
- + Medical Leave
- + Personal Leave (Bargaining Agreement or Board Policy Leave)

Questions?

Send email to
leaves@collierschools.com
or call (239)377-0360.

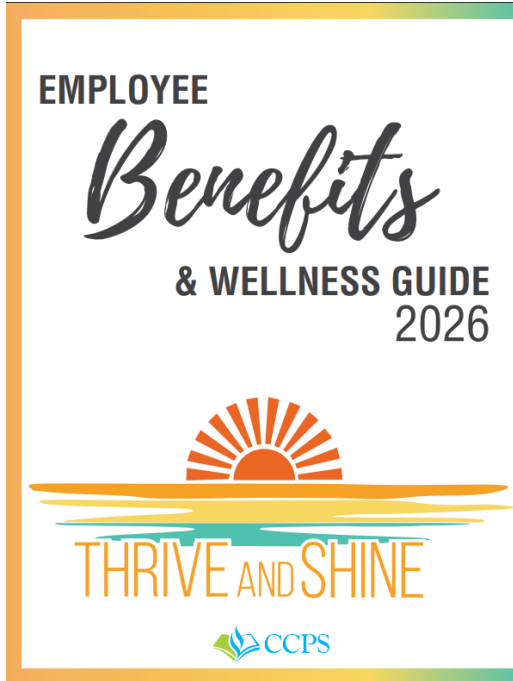
<https://www.collierschools.com/careers/benefits-wellness/leave-guide>



Employee Benefits – REVIEW THE BENEFITS GUIDE!

Benefits are offered to employees who work .75 FTE or greater

- **Medical Coverage**
 - Allegiance
- **Prescription Drug Plan**
 - BeneCard PBF
- **Life Insurance** (District-paid)
- **Retirement**
- **Tax Sheltered Annuities**
- **Employee Leave Time**



Voluntary Benefits:

(Effective 1st of the month following your start date)

- Flexible Spending Accounts
- Dental Insurance
- Vision Insurance
- Supplemental Term and Universal Life Insurance
- Disability Insurance (short and long term)
- Critical Illness, Hospital, Accident
- Legal Services & Identity Theft Protection
- Pet Insurance

<https://www.collierschools.com/careers/benefits-wellness>



District-Paid Benefits

District-Paid Medical PPO Plan and Pharmacy

- Premiums for employee-only are paid 100% by the District.
- Premiums for dependent coverage are paid by the employee
 - Dependent coverage begins the first of the month following the employee's first contract day (documentation required)
 - If your spouse is employed and you have two or more children, you are eligible for a Dual Spouse premium
- The benefit year is January 1 to December 31
- For new employees, coverage begins on the first contract day
- You will automatically be enrolled in EMPLOYEE ONLY health insurance (no cost to you)
- **If you wish to **DECLINE** the insurance or enroll your dependent(s) you must do so during your new hire enrollment phone call**

District-Paid Life Insurance

- Provided to employees at no cost
- Effective on the 1st day of employment
- Equal to 1x salary or \$30,000 minimum, \$100,000 maximum
- Additional Life Insurance is also available through our voluntary products



Steps to Enroll In Benefits

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.

- Employees are eligible to enroll within the first 30 calendar days from their contract start date.
- There are no exceptions if you miss your enrollment window
- Reminder emails will be sent to your work email



Pathways Program – Activities to Lower Costs

Pathways is a **voluntary** incentive-based wellness program which allows a covered employee to qualify for lower out-of-pocket costs. The activities are designed to improve health awareness, support and maintain good health and address chronic disease or serious medical conditions.

OPTIONS: ENHANCED, CUSTOM OR BASIC PATHWAY

An example of the cost differences:

	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



Pathways Program – How to Upgrade

All new hires begin in the **CUSTOM** Pathway and will receive an email on the steps to upgrade

To upgrade to the **ENHANCED** Pathway you can participate in incentive activities, at **no cost to you**, including:

- Labs (blood work & biometrics)
- Wellness Consultation(s)
- Preventative Screening(s)

Support Programs

Healthy eating

Physical activity

Managing weight

Emotional Wellness

Work-life balance

Nicotine Cessation



Midyear changes

Permissible Benefit Enrollment Event

Applicable to midyear changes to Medical, Dental, Vision, and/or FSA coverage

- Outside of Open Enrollment, you cannot make mid-year benefit changes unless you have experienced a Permissible Benefit Enrollment event. Those life events allow you to change your pre-tax benefits elections in the middle of the plan year if certain requirements are met.
- Changes must be requested to the Benefits and Wellness Office **within 30 days of the Permissible Enrollment event**. In addition to requesting the change, the proper forms and documentation need to be provided. Review the below list of qualifying life events for benefit changes allowed and required documentation to evidence the change.

- | | |
|-------------------------------------|---|
| + Marriage | + Employee and/or Dependents Gaining Eligibility for Outside Coverage |
| + Divorce | + Employee and/or Dependents Losing Eligibility for Outside Coverage |
| + Birth/Adoption/Legal Guardianship | + Death of a Dependent |
| | + Other |



Emergency Room Visits



**ER visits will only be paid if it meets the Summary Plan
Description definition of “Emergency”:**

Acute symptoms that a prudent layperson, possessing average knowledge of health and medicine, would expect that in the absence of medical attention would place the individual’s health in serious jeopardy, or seriously impair body functions, organs or parts.

Walk-In Clinic



Locations can be found at
<https://chealthpartners.com/>

Telemedicine 24/7 Access – Recuro Health

Recuro Health is a telemedicine program offered to all employees and their family members enrolled in the District's medical plan.

- 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
- Available on your schedule, anytime, anywhere, including nights, weekends and holidays

The following office visit co-pays apply for each Recuro Health consultation:

\$10 - Enhanced Pathway

\$15 - Custom Pathway

\$20 - Basic Pathway

Customerservice@recurohealth.com

855-6RECURO



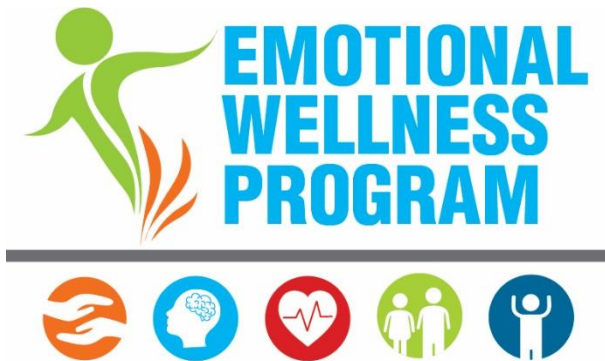
Emotional Wellness

Emotional wellness counseling services and support at **NO COST** to CCPS employees and their families enrolled in the District's medical plan.

Community Health Partners

(FREE if on the CCPS medical plan)

- On-site local clinicians
- Telehealth services



Recuro Health

- Telehealth
- \$10/\$15/\$20 copay - based on Pathway

Brightside Health

- Experts in therapy and psychiatry
- Virtual meetings in as little as 24 to 48 hours

Guidance Resources

- Licensed counselors 24 hours/day, 7 days/week *(FREE for all benefit-eligible employees and family members)*

Additional Employee Support Resources

Financial Wellness

- Tax Sheltered Annuity programs
- FRS webinars
- Medicare presentations
- Student Loan Solutions
- Home Buyer Workshops

Nutrition Education

- Food for Life
- Pivio Health
- Full Plate Living
- SmartChoice
- LIFT
- Pathways Coach, Malorie Fry, RD

Walkingspree

- Walkingspree is an app that automatically syncs your steps, tracks your goals and provides motivation and encouragement
- You can participate in fun challenges through the year and be entered to win prizes!



Wellness Manager: Lizabeth Rueda

239-377-0353 or ruedal@collierschools.com



Electronic Opt-In Notice – Refer to iBriefing #14755

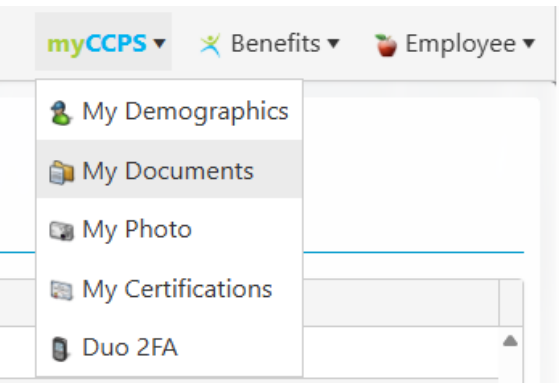
Each year, tax forms for the prior calendar year are prepared for employees by January 31:

- **W-2 for wages paid**
- **1095-C for proof of medical insurance**

To receive these forms **electronically**, go to MY PREFERENCES in the MYCCPS section of the CCPS Portal.

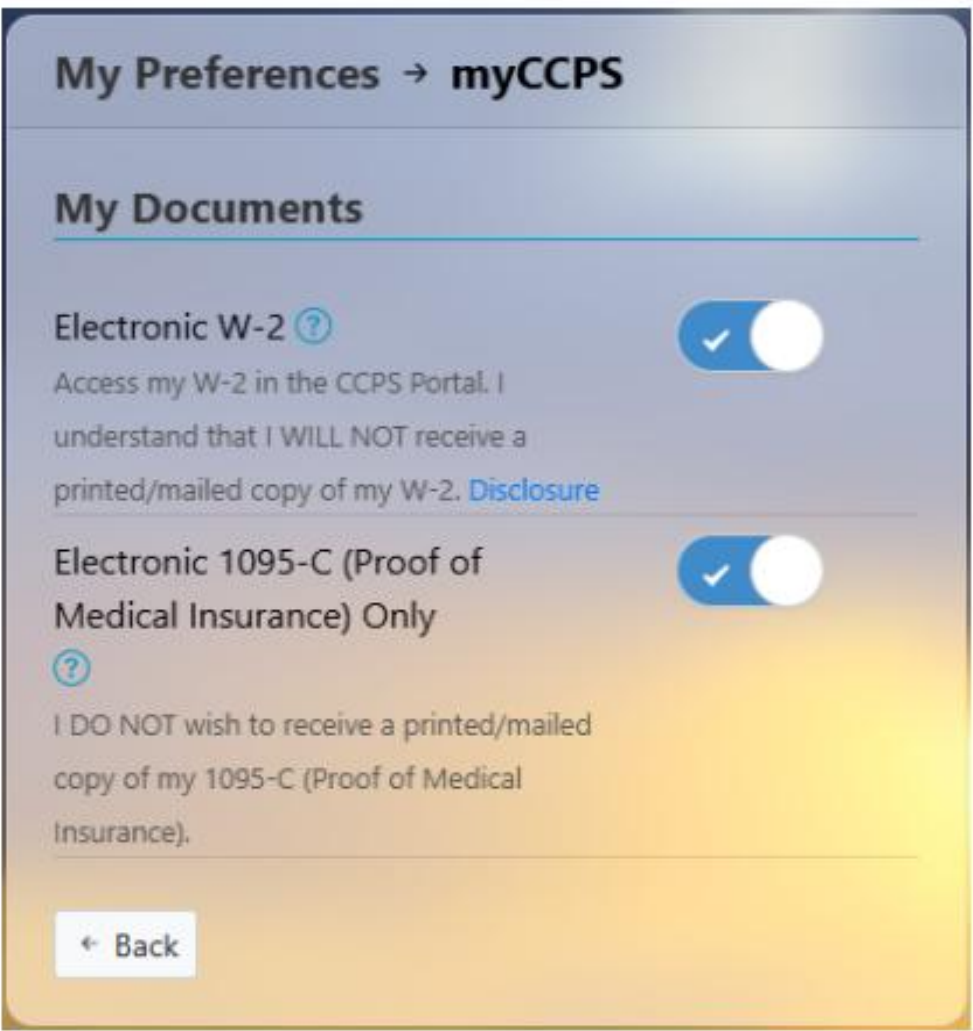
If you do not OPT-IN, you will receive the printed copy to your mailing address.

These forms will be accessible online via the CCPS Portal under **MYCCPS** and **My Documents**, regardless of opt-in status.



IRS FORMS

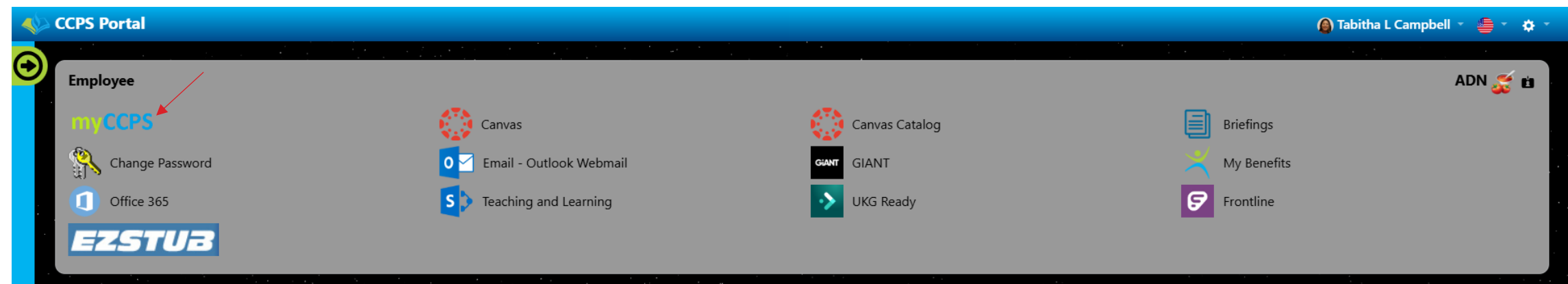
- [2025 1095](#)
- [2025 W2](#)



Address Change

To change your address login to your Portal

- <https://origin.collierschools.com/app/Portal>
- Select **myCCPS**



- Edit your address
 - Follow each prompt

ADDRESSES

PRIMARY RESIDENCE

MAILING ADDRESS

Same as Residence ☒



Contacts

Elementary Schools, Transportation & Maintenance Employees

Trudy Molinaris, Benefits Specialist
239-377-0352 or molint1@collierschools.com

Secondary Schools & Administrative Center Employees

Tabitha Campbell, Benefits Specialist
239-377-0370 or CampbeTa@collierschools.com

Leaves of Absence

Leaves@collierschools.com
239-377-0360

Benefits Office

Benefits@collierschools.com
239-377-0340



Pathways Program

CCPSPathways@chealthpartners.com
239-377-0710

Heather Stiegler (Medical)

Allegiance On-site Representative
855-333-1012 ext. 3703
heather.stiegler@askallegiance.com

BeneCard, PBF (Pharmacy)

888-907-0070
PBF_Member.Services@benecard.com

To schedule an in-person appointment, email
Colliersitesupport@benecard.com

