



Indian Trail Improvement District
Board of Supervisors Budget Workshop Meeting
Agenda
Wednesday, April 17, 2019 at 4:30 P.M.
(As of 04/10/2019 at 5:00 P.M.)

1. CALL TO ORDER
 2. PLEDGE OF ALLEGIANCE
 3. ROLL CALL
 4. PRESIDENT'S WELCOMING REMARKS
 5. PRESENTATION: By Attorney Lara Donlon
 6. PRESENTATION: By Gehring Insurance
 7. PRESENTATION: By Colonial
 8. PRESENTATION: By Nationwide
 9. BOARD DISCUSSION: EMPLOYEE BENEFITS
 10. ADJOURNMENT
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Any person wishing to appeal any decision made by the Board of Supervisors with respect to any matter considered at such meeting or hearing will need a record of the proceedings, and, for such purposes, may need to ensure that a verbatim record of the proceedings is made, which record includes the testimony and evidence upon which the appeal is made. Persons with disabilities requiring accommodations in order to participate should contact the District at 561-793-0874. If you are hearing or speech impaired, please contact The Florida Relay Service by using the following numbers: 1-800-955-8770 (voice) or 1-800-955-8771 (ttd).

Upcoming Important Dates:

April 17, 2019 – Regular BOS Meeting (6:30 P.M.)

May 1, 2019 – Budget Public Hearing (7:00 P.M.)

May 15, 2019 – Regular BOS Meeting (6:30 P.M.)

May 18, 2019 – Great American Cleanup (9AM to 12PM) – Meet at Acreage Community Park

June 9-14, 2019 – FASD Conference (Supervisors and District Manager to attend)

June 19, 2019 – Budget Public Hearing (6:00 P.M.)

June 19, 2019 – Regular BOS Meeting (6:30 P.M.)

Item 5

Presentation:

Attorney Lara Donlon

Benefits Workshop

**April 17, 2019
4:30 p.m.**

	Indian Trail Improvement District	District 1	District 2	District 3	District 4	District 5
Operating Budget	\$11,892,896	\$18,000,000	\$34,336,021	\$2,239,333.00	\$5,583,000	\$813,129,787
Residents Served		750,000	32,402	Around 200,000	7,428 parcels	
Board Compensation		\$150.00 per day	\$100.00 a month	\$7,000 annually	\$50 a day for a max of 15 days	
Total # FT & PT Employees	80 FTE, 5 BOS, 1 PT	88 FT / 2 PT	73 FT / 2 PT	20 FT / 1 PT	14 FT / 1 PT	1,474 FT/ 1 PT
District Administrator	\$110,000.00	Range of \$141,355 to \$205,858	\$176,227.50	\$177,021.00	\$100,785.00	\$176,030.40
Human Resources Manager/Director	Range \$53,515 - \$84,637	Range of \$106,205 to \$175,219 - Director of Administrative Services	\$47,528.00	N/A	N/A	\$105,352.00
Finance Director	Range 72,779-110,370	Range of \$106,205 to \$175,219	\$101,029.80	\$137,642 - also acts as HR, PR and IT	\$250.00 per hour	\$105,248.00
District Clerk	Range 45,000 - 59,000	N/A	N/A	see below	N/A	N/A
Administrative Secretary	Range 45,000-59,000	Range of \$47,176 to \$77,834	\$67,080.00	\$75,312.00 - also acts as Clerk	\$24.00 per hour; (\$49,920/yr)	Range of \$35,651.20 to \$52,436.80
Customer Service/Receptionist	Range 26,520-43,493	Range \$33,613 to \$55,474	\$38,126.40	\$59,315 - also acts as Fiscal Specialist	\$16.39 per hour (\$34,091/yr)	
Superintendent/Crew Chief	\$42,600 - \$65,060 Superintendent, Crew Chief Range \$40,000 to 57,000	Superintendent Range of \$81,016 to \$133,681	N/A	Operations Manager - \$75,000	\$79,436.00	Superintendent: Range of \$88,233.60 to \$112,216.00 Crew Chief: Range of \$45,864.00 to \$65,062.40
Heavy Equipment Mechanic	Range 52,000-89,4400	Range of \$38,501 to \$63,523	N/A	N/A	\$57,680.00	
Heavy Equipment Operator I	\$24,192-\$36,191	Range of \$23,962 to \$39,520	N/A	N/A	Average \$15.00 per hour (\$31,200/yr)	Range of \$42,369.60 to \$59,820.80
Heavy Equipment Operator II	\$25,870-\$39,184	Range of \$27,414 to \$45,240	N/A	N/A	Average \$19.00 per hour (\$39,520/yr)	Range of \$42,369.60 to \$59,820.80
Heavy Equipment Operator III	\$35,300-\$52,000	Range of \$31,408 to \$51,834	N/A	N/A	Average \$24.00 per hour (\$49,920/yr)	Range of \$42,369.60 to \$59,820.80
Health Insurance Plan Name	Blue Cross Blue Shield	United Healthcare	United Healthcare Choice Plus Plan	Blue Cross Blue Shield	Blue Cross Blue Shield	Cigna HMO, Cigna OAP
HMO/PPO	HMO/PPO	High Deductible, In-Network, PPO	PPO	PPO and High Deductible Plan	PPO	HMO and OAP

	Indian Trail Improvement District	District 1	District 2	District 3	District 4	District 5
District Contribution to Premium for Employee	100%	Employee pays \$42/\$36/\$84	District pays 87%, Employee 13%	100%	100%	Yes
District Actual \$ Cost of Contribution to Premium for Employee (separate out amt paid for Dependents if applicable)	HMO 55: EE only \$836.14, EE/Spouse \$1,990.00, EE/Children \$1,538.49, EE/Family \$2,608.74 HMO 47 EE only \$660.45, EE/Spouse \$1,571.87, EE/Children \$1,215.23, EE/Family \$2,060.60 PPO 5760 EE only \$890.61, EE/Spouse \$2,119.64, EE/Children \$1,638.71, EE/Family \$2,778.60	High Deductible: EE only \$552.45, EE/Spouse \$1,314.83, EE/Children \$1,016.49, EE/Family \$1,723.65 In-network: EE Only \$655.60, EE/Spouse \$1,560.33, EE/Children \$1,206.28, EE/Family \$2,045.48 PPO: EE only \$730.18, EE/Spouse \$1,737.83, EE/Children \$1,343.51, EE/Family \$2,278.16	EE: \$562.75, EE/Spouse \$1,350.40, EE/Child \$953.45, EE/Family \$1,812.30	\$1,028.58	\$978.87 for employee only	HMO: EE - \$822.34, EE/1 Child - \$1,595.29, EE/Spouse - \$1,606.98, EE/Family - \$1,709.35 OAP: EE - \$839.86, EE/1 Child - \$1,807.99, EE/Spouse - \$1,895.03, EE/Family - \$2,011.53
Medical Plan Premium Costs for all Levels of Coverage Paid by Employee (actual \$ amount)	HMO 47: EE only \$0, EE/Spouse \$339.57, EE/Children \$174.96, EE/Family \$565.14 HMO 55 EE only \$0, EE/Spouse \$532.55, EE/Children \$324.16, EE/Family \$818.12 PPO 5760 EE only \$25.14, EE/Spouse \$592.38, EE/Children \$370.40, EE/Family \$896.56	EE pays \$42.00/\$36.00/\$84.00	EE: \$84.09, EE/Spouse \$201.78, EE/Child \$142.47, EE/Family \$270.80	0%		HMO: EE - \$25.00, EE/1 Child - \$245.00, EE/Spouse - \$270.00, EE/Family - \$280.00 OAP: EE - \$35.00, EE/1 Child - \$288.00, EE/Spouse - \$322.50, EE/Family - \$339.00
District contributions to offset premium/deductible	None.	Employer contributes \$750 for employee for HSA/\$1,500 for family to FSA	FSA/HSA, but no contributions	\$750.00	None.	None
District Contribution to Premium for Dependent Coverage (actual \$ amount)	No	Spouse Contribution \$80/\$80/\$150 Dependent pays \$42/\$36/\$84	EE/Spouse: \$1,350.40, EE/Child: \$953.45, EE/Family: \$1,812.30	\$0.00		HMO: EE/1 Child - \$1,595.29, EE/Spouse - \$1,606.98, EE/Family - \$1,709.35 OAP: EE/1 Child - \$1,807.99, EE/Spouse - \$1,895.03, EE/Family - \$2,011.53

	Indian Trail Improvement District	District 1	District 2	District 3	District 4	District 5
Deductible and Max Out-of-Pocket Amounts	47 HMO Deductible: \$1,500 (S), \$4,500 (F) 47HMO Out of Pocket Limit: \$4,500 (S), \$9,000 (F), HMO 55 no deductible HMO 55 out of pocket limit \$2,500 (S) \$7,500(F) 5760 PPO Deductible \$500 (S In Network), \$1,500 (S out of Network), \$1,500 (F, in network) \$ 4,500 (F out of network)PPO 5760 out of pocket limit: \$2,000 (S in network), \$4,000 (S out of network), \$4,000 (f in network) \$ 8,000 (F out of network)	High Deductible: Deductible \$1,500 and Max OOP \$4,000 (S) Deductible \$3,000 and Max OOP \$6,000 (F) In-Network: Deductible \$500 and Max OOP \$3,500 (S) Deductible \$1,000 and Max OOP \$7,000 (F) PPO: Deductible \$250 and Max OOP \$2,500 (S) Deductible \$750 and Max OOP \$5,000 (F)	\$500 Deductible and \$2,500 Max OOP (S) \$1,000 Deductible and \$5,000 Max OOP (F)	PPO: \$2,000 Deductible and Max OOP \$2,000 (S) \$6,000 Deductible and Max OOP \$6,000 (F) High Deductible: \$3,500 Deductible and Max OOP \$3,500 (S) \$7,000 Deductible and \$7,000 Max OOP (F)	Deductible \$500 (S) and \$1,500 (F) and Max OOP \$2,500 (S) and \$5,000 (F)	HMO: Deductible \$0 Max OOP \$2,500 (S) Deductible \$0 Max OOP \$5,000 (F) OAP: Deductible \$150 Max OOP \$2,500 (S) Deductible \$300 Max OOP \$5,000 (F)
Prescription deductible amounts	HMO 47: \$800 Deductible, HMO 55 \$10/\$60/\$100, PPO \$10/\$30/\$50 Copay or out of network 50% Coinsurance	High Deductible: Deductible then \$10/\$35/\$60 In-Network: \$10/\$30/\$50	\$10/\$50/\$80	PPO \$10/\$30/\$50 For High Deductible Plan - Deductible	\$10/\$30/\$50	HMO: \$10/\$20/\$40 OAP: \$10/\$20/\$40
Co-Pay amounts for: specialist, emergency room, urgent care, and hospital admission	HMO 47: Specialist \$55, ER \$250, Urgent Care \$60, Hospital 20% after deductible HMO 55: Specialist \$10, ER \$100, Urgent Care \$10, Hospital \$250 PPO 5760: Specialist \$35, ER \$150 after Deductible, Urgent Care \$40, Hospital 1-\$600 copay per day, max \$3,000 or 2-\$900 copay per day, max \$4,500	High Deductible: Deductible + Coinsurance for all services; In-Network: Specialist \$30, ER \$250, Urgent Care \$50, Hospital Deductible + Coinsurance PPO: Specialist \$35, ER\$250, Urgent Care \$75, Hospital Deductible + Coinsurance	Specialist: \$20, ER: \$250, Urgent Care: \$50, Hospital: 20% after Deductible	PPO: Specialist \$60, Walk-In Clinic \$75, ER and Hospital - Deductible High Deductible: Deductible for all services	Specialist: \$35, ER: \$100, Urgent Care: \$40, Hospital: \$600	HMO: Specialist \$40, ER \$200, Urgent Care \$50, Hospital \$250 OAP: Specialist \$25, ER \$200 after deductible, Urgent Care \$35 after deductible, Hospital \$250 per admission and 20% after Deductible
Vacation	< 5yr = 80 hrs 5 to < 10 = 120 hrs 10+ = 160 hrs	0-4 years 104 hours a year 5-9 130 hours a year 10+ 160 hours a year	1 year - 8.00 hours per month (96/yr) 2 years - 8.00 (96/yr) 3 years - 8.33 (100/yr) 4 years - 8.67 (104/yr) 5 years - 9.00 (108/yr) 6 years - 9.33 (112/yr) 7 years - 9.67 (116/yr) 8 years - 10.00 (120/yr) 9 years - 10.33 (124/yr) 10 years - 10.67 (128/yr) 11 years - 11.00 (132/yr) 12 years - 11.33 (136/yr) 13 years - 11.67 (140/yr) 14 years - 12.00 (144/yr) 15 years - 12.33 (148/yr) 16 years+ - 13.33 (160/yr)	Year 1-9, 108 hours per year; Year 10-14, 153 hours per year; Year 15 and after, 198 hours per year	0-5 yrs = 13 days 5 to 10 yrs = 16.25 days 10+yrs = 20 days	0 to 4 yrs = 13 days (104 hrs) 5 to 9 yrs = 16.25 days (130 hrs) 10+ yrs = 19.50 days (156 hrs)

	Indian Trail Improvement District	District 1	District 2	District 3	District 4	District 5
Sick	96 hours a year	4 hours per pay period (104 hrs/yr)	8 hours of sick per month (=96 hr/yr)	Accrue 7 hours per calendar month (=84 hr/yr), capped at 420 hours	Full time employees earn 4 hours bi-weekly (104 hr/yr) regardless of how long they have been there	Hrs Paid in Pay Period: Less than 16.75 = 0 17 through 32.75 = 1 hr 33 through 47.75 = 2 hrs 48 through 63.75 = 3 hrs 64 through 80 = 4 hrs (FT = 104 hrs/yr)
Emergency Sick Leave Pool	Yes, after 1 year	Yes	No		Yes	Yes
Bereavement	40 hours year immediate family, 20 hours a year extended family	2 days	5 days	May use sick leave	May use sick leave (24 hours per year)	2 paid days
Tuition Reimbursement	100% for "B" or better	May be reimbursed	Up to \$5,250 per 12 month period	Subject to the sole discretion of the Executive Director, relating to the work of increasing employee potential	N/A	Provided - no details
Retirement	FRS	FRS and Deferred Compensation Plan	Money Purchase Plan and Trust - District will contribute 12% after 3rd year of service		Florida Municipal Pension Trust Fund - 10% Employer Contribution	FRS
Short Term/Long Term Disability	Not provided	Short term only, 50% by employee and 50% by District	Long Term only, District pays 60% of salary	Both offered, 100% paid by District	Long Term only, 100% paid by District	Provided by District
Life Insurance	Provided (up to double employees salary, max 200K), 100% paid by ITID	Provided (\$20,000), 100% paid by District	Provided (\$50,000), 100% paid by District - District also pays for spouse (\$5,000) and children (ranges from \$100-\$2,500)	Provided, 100% paid by the District -	Provided (\$15,000), 100% paid by District	Provided by District
Accidental Death & Dismemberment Insurance	Up to 2x salary; ITID pays 100%	Included in the Life Insurance, 100% paid by District	Paid by District	Included in the Life Insurance, 100% paid by District	Included in the Life Insurance, 100% paid by District	Provided by District
EAP	Yes, 100% paid by ITID	N/A	ACI Specialty Benefits	Center for Family Services	N/A	Provided by District

Indian Trail Improvement District	District 1	District 2	District 3	District 4	District 5
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PBC Districts No active employees

Acme Improvement District

**North Palm Beach Heights Water
Control District**

Pine Tree Water Control District

Seminole Improvement District

	Indian Trail Improvement District	City 1	City 2	City 3	City 4	City 5	City 6
Operating Budget	\$11,892,896	\$24,567,385	\$96,840,000	\$204,823,408	\$36,517,822	\$29,935,000	\$52,806,773
Residents Served		34,928	62,304	38,876	17,108 dwelling units	48,452 in 2010	55,156
Board Compensation		\$10,361.22 annually	\$300 a month plus \$500 for expenses (Mayor receives \$542 for expenses)	Commissioners: \$24,500 annually Mayor: \$29,500 annually \$500 car allowance, health insurance, 401a Retirement, Communication Device or \$100 stipend	\$16,240 - Mayor, \$13,195 - Councilmember also includes \$500/monthly expense allowance, City Health Insurance, Retirement, City Cellphone and City Laptop		\$1,850 - Mayor and \$1,550 councilor-members
Total # FT & PT Employees	80 FTE, 5 BOS, 1 PT	111 FT / 23 PT	296 FT / 61 PT	397 Total	130.5 FT / 18 PT	530 FT	372 FT / 5 PT
District Administrator	\$110,000.00	\$192,352.99	\$225,000	\$169,000	\$158,010.37		\$221,450
Human Resources Manager/Director	Range \$53,515 - \$84,637	Range of \$91,475.07 to \$134,845.36	\$144,664	\$115,000	\$96,602.43	Range of \$94,611.37 to \$151,378.19	\$100,041.16
Finance Director	Range 72,779-110,370	Range of \$98,508.38 to \$145,213.95	\$173,700	\$140,000	\$122,464.38	Range of \$94,611.37 to \$151,378.19	\$145,250
District Clerk	Range 45,000 - 59,000	Range of \$71,459.86 to \$105,340.98	\$131,976	\$96,990	\$89,934.00 (Acting)		\$134,897
Administrative Secretary	Range 45,000-59,000	Range of \$48,137.44 to \$70,960.03	\$38,084 (avg actual)	\$29,640	\$64,108.66		Range of \$30,677 to \$46,016
Customer Service/Receptionist	Range 26,520-43,493	Range of \$34,068.11 to \$50,220.14	\$32,340 (avg actual)	\$28,371	\$33,643.78		Range of \$35,122 to \$52,683.20
Superintendent/Crew Chief	\$42,600 - \$65,060 Superintendent, Crew Chief Range \$40,000 to 57,000	Range of \$54,462.72 to \$80,285.30	\$58,434 (avg actual)	N/A	\$71,022.00		\$98,445
Heavy Equipment Mechanic	Range 52,000-89,4400	Range of \$34,919.66 to \$51,476.26	N/A	\$39,707	N/A		N/A
Heavy Equipment Operator I	\$24,192-\$36,191	N/A	N/A	\$39,707	N/A		N/A
Heavy Equipment Operator II	\$25,870-\$39,184	N/A	N/A	\$39,707	N/A		N/A
Heavy Equipment Operator III	\$35,300-\$52,000	N/A	N/A	\$39,707	N/A		N/A

	Indian Trail Improvement District	City 1	City 2	City 3	City 4	City 5	City 6
Health Insurance Plan Name	Blue Cross Blue Shield	Cigna H.S.A. Plan	CIGNA	CIGNA	United Healthcare	Florida Blue	Florida Blue
HMO/PPO	HMO/PPO	High Deductible with H.S.A.	PPO	OAPIN		HMO/PPO/HDHP	HMO and HSA
District Contribution to Premium for Employee	100%	80% \$65 monthly rebate for those insuring only themselves	HRA Funding	100%	100%	100%	80%
District Actual \$ Cost of Contribution to Premium for Employee (separate out amt paid for Dependents if applicable)	HMO 55: EE only \$836.14, EE/Spouse \$1,990.00, EE/Children \$1,538.49, EE/Family \$2,608.74 HMO 47 EE only \$660.45, EE/Spouse \$1,571.87, EE/Children \$1,215.23, EE/Family \$2,060.60 PPO 5760 EE only \$890.61, EE/Spouse \$2,119.64, EE/Children \$1,638.71, EE/Family \$2,778.60	889.34 - Single	\$764.01	EE: \$314.87, EE/Spouse: \$535.41, EE/Children: \$496.33, EE/Family: \$749.05	\$699.23/\$650.50		HMO \$312.71 HSA \$1,500 for EE and \$3,000 for EE and Dependent Coverage
Medical Plan Premium Costs for all Levels of Coverage Paid by Employee (actual \$ amount)	HMO 47: EE only \$0, EE/Spouse \$339.57, EE/Children \$174.96, EE/Family \$565.14 HMO 55 EE only \$0, EE/Spouse \$532.55, EE/Children \$324.16, EE/Family \$818.12 PPO 5760 EE only \$25.14, EE/Spouse \$592.38, EE/Children \$370.40, EE/Family \$896.56	Single: \$112.87 (after rebate) EE/Spouse: 323.54 EE/Child(ren): \$293.85 Family: 495.24	EE only: \$27.43 EE/Spouse: \$254.62 EE/Child(ren): \$193.15 EE/Family: \$439.05	EE: \$0.00 EE/Spouse: \$115.16 EE/Children: \$94.63 EE/Family: \$234.08	Plan 2: EE \$0.00; EE/Spouse \$184.32; EE/Children \$147.48; Family \$303.80 Plan 4: EE \$0.00; EE/Spouse \$137.22; EE/Children \$100.37; Family \$256.74 All Per Pay Period		HMO: EE \$124.25, EE/1 Dependent \$277.45, EE/Family \$426.13 H S A : EE \$70.70, EE/1 Dependent \$141.92, EE/Family \$208.62 Tobacco User has an extra cost
District contributions to offset premium/deductible	None.	\$65 rebate for individual coverage; HSA contribution \$2,000 for individual; \$4,000 for EE/Spouse/ Children/Family	\$2,000 EE \$4,000 EE/Family	None	Plan 2: EE/Spouse \$399.37; EE/Children \$319.55; Family \$658.23 Plan 4: EE/Spouse \$399.37; EE/Children \$319.55; Family \$658.23 Per Month		HMO: \$312.71 HSA: \$350.38

	Indian Trail Improvement District	City 1	City 2	City 3	City 4	City 5	City 6
District Contribution to Premium for Dependent Coverage (actual \$ amount)	No	\$0.00	HRA Funding for dependents	\$0.00	Plan 2: EE/Spouse \$399.37; EE/Children \$319.55; Family \$658.23 Plan 4: EE/Spouse \$399.37; EE/Children \$319.55; Family \$658.23 Per Month		HMO: EE/1 Dependent \$601.33, EE/Family \$898.68 HSA: EE/1 Dependent \$678.57, EE/Family \$975.94
Deductible and Max Out-of-Pocket Amounts	47 HMO Deductible: \$1,500 (s), \$4,500 (F) 47HMO Out of Pocket Limit: \$4,500 (S), \$ 9,000 (F), HMO 55 no deductible HMO 55 out of pocket limit \$2,500 (S) \$7,500(F) 5760 PPO Deductible \$500 (S In Network), \$1,500 (S out of Network), \$1,500 (F, in network) \$ 4,500 (F out of network)PPO 5760 out of pocket limit: \$2,000 (S in network), \$4,000 (S out of network), \$4,000 (f in network) \$ 8,000 (F out of network)	Deductible: \$2,000 and Max OOP \$3,000 (S) Deductible: \$4,000 and Max OOP \$6,000 (F)	\$1,500 Deductible \$2,000 Max OOP (S) \$3,000 Deductible \$4,000 Max OOP (F)	EE: \$2,000 Deductible and \$7,150 Max OOP Family: \$4,000 Deductible and \$14,300 Max OOP	Plan 2: Deductible \$250 and Max OOP \$2,500 (S) Deductible \$500 and Max OOP \$5,000 (F) Plan 4: Deductible \$500 and Max OOP \$3,000 (S) Deductible \$1,000 and Max OOP \$6,000 (F)		HMO: \$500 Deductible and \$3,000 Max OOP (S) \$1,000 Deductible and \$6,000 Max OOP HSA: \$2,000 Deductible and \$3,000 Max OOP (S) and \$4,000 Deductible and Max OOP \$12,000 (F)
Prescription deductible amounts	HMO 47: \$800 Deductible, HMO 55 \$10/\$60/\$100, PPO \$10/\$30/\$50 Copay or out of network 50%	\$10/\$40/\$70 after deductible	\$15/\$35/\$60 Copay after Deductible	\$20/\$50/\$100	\$10/\$35/\$60		HMO: \$10/\$30/\$50 HSA: \$10/\$35/\$60
Co-Pay amounts for: specialist, emergency room, urgent care, and hospital admission	HMO 47: Specialist \$55, ER \$250, Urgent Care \$60, Hospital 20% after deductible HMO 55: Specialist \$10, ER \$100, Urgent Care \$10, Hospital \$250 PPO 5760: Specialist \$35, ER \$150 after Deductible, Urgent Care \$40, Hospital 1-\$600 copay per day, max \$3,000 or 2-\$900 copay per day, max \$4,500	10% after Plan Year Deductible for all services	10% after Deductible for all services	Specialist: \$75, ER: \$350 after Deductible, Urgent Care: \$75, Hospital: 20% after deductible	Specialist: \$30 ER: \$125 Urgent Care: \$50 Hospital 10% after deductible		HMO Plan: Specialist - \$30, ER - \$150, Urgent Care - \$50, Hospital - \$500 after deductible HSA: 0% after Deductible for all Services

	Indian Trail Improvement District	City 1	City 2	City 3	City 4	City 5	City 6
Vacation	< 5yr = 80 hrs 5 to < 10 = 120 hrs 10+ = 160 hrs	< 5 yrs = 144 hrs 6 to 10 yr = 184 hrs 11+ = 224 hrs	Hire Date: 156 Hrs on 5th Anniversary: 180 hrs on 9th Anniversary: 204 Hrs On 13th Anniversary: 228 On 17th Anniversary and beyond: 252	0-1 yrs = 10 days a yr (80 hrs) 2 yrs = 11 days (88hrs) 3 yrs = 12 days (96 hrs) 4 yrs = 13 days (104 hrs) 5 yrs = 14 days (112 hrs) 6-8 yrs = 15 days (120 hrs) 9-11 yrs = 16 days (128 hrs) 12-14 yrs = 17 days (136 hrs) 15-19 yrs = 18 days (144 hrs) 20+yrs= 20 days (160 hrs)	1 to 5 yrs: 80 hours 6 to 10 yrs: 120 hrs 11 to 20 yrs: 160 hrs 21+yrs: 200 hrs		6 months to 5 yrs: 96 hrs 6 yrs to 10 yrs: 120 hrs 11 Yrs: 128 hrs 12 yrs: 136 hrs 13 yrs: 144 hrs 14 yrs: 152 hrs 15+yrs: 160 hrs
Sick	96 hours a year	No sick time	No sick time (but have Major Illness Leave - may use after 3 days of PTO for same condition/occurrence - accrue 4 hours per month (=48 hr/yr))	Accrue 3.692 hours per pay period (96 hrs/yr)	96 hrs annually		Accrue 1 day per month (96 hr/yr)
Emergency Sick Leave Pool	Yes, after 1 year	No	No	Yes	No		Yes
Bereavement	40 hours year immediate family, 20 hours a year extended family	3 days, 5 days if funeral outside the State of Florida	3 days, with additional 2 if needed using Major Illness Leave	3 days, may request 2 more days if funeral is out state	3 days plus 2 extra if death occurs out of PBC	3 days plus 2 extra if death occurs out of PBC	N/A
Tuition Reimbursement	100% for "B" or better	Associates or Undergraduate Max: \$3,000 Graduate Max: \$6,000 Grade "B" or higher will be 100% reimbursed	N/A	Grade A: 100% Grade B: 75% Grade C: 60% and not to exceed \$1,200 per fiscal year	Max reimbursement of \$2,500 per fiscal year: 100% for A, 85% for B, 75% for C		N/A

	Indian Trail Improvement District	City 1	City 2	City 3	City 4	City 5	City 6
Retirement	FRS	FRS and Traditional 457 Plan	FRS, Traditional 457 Plan and Roth 457 Plan		Yes, 5% contribution by the City	FRS	FRS
Short Term/Long Term Disability	Not provided	Both offered, 100% paid by Village	Both offered, 100% paid by Village	Both offered	AFLAC for purchase	Both offered, 100% paid by City	LTD Only - 100% covered
Life Insurance	Provided (up to double employees salary, max 200K), 100% paid by ITID	Provided - benefit amount based on employment classification, 100% paid by Village	Provided by Village	Provided by City	Provided by City	Provided by City	Basic Provided
Accidental Death & Dismemberment Insurance	Up to 2x salary; ITID pays 100%	Included in the Life Insurance, 100% paid by Village	Available for Purchase	Provided by City	Provided by City	Provided by City	Provided by City
EAP	Yes, 100% paid by ITID	Aetna Resources for Living, paid by Village	Aetna Resources for Living, paid by Village	Cigna	N/A	Health Advocate	Health Advocate

I. Tuition Reimbursement

The District may reimburse regular full-time employees for paid tuition for educational and vocational courses from an accredited college or university. Employees are eligible for reimbursement after they have successfully completed one year of employment.

Tuition reimbursement is only available for educational and vocational courses that are directly related to the employee's current position or applicable to the employee's advancement within the District. Employees must receive prior approval from their Department Director, District Manager and Human Resources Manager in order to qualify for reimbursement.

1. Eligibility

- The employee must be a regular, full-time employee for one full calendar year.
- The employee must have had no disciplinary actions or performance improvement plans within 6 months prior to date of request for reimbursement.

2. Pre-Qualification Criteria

- The course must be pre-approved by the Department Director, the Human Resources Manager and District Manager.
- The District Manager may grant a waiver of certain obligations at his/her discretion.
- The Department Director should include the tuition reimbursement funding with their annual fiscal budget requests.

3. Course Work

- The course must directly apply to the employee's job description or for career redirection or advancement at the District.
- Scheduling/attendance of class time must not impede work duties and responsibilities or affect the performance of the individual or work team. The employee shall be held accountable for his/her regular workload and assignments.

4. Reimbursement Amount

- The District will reimburse employees for paid tuition for educational and vocational courses from an accredited university or college that directly apply to the employee's job description, or for career redirection or advancement, at a limit of one class per term, up to three (3) terms per fiscal year, at the prevailing rate for a Graduate or Undergraduate course at Florida Atlantic University (FAU).
- Tuition will be paid at 100% upon receipt of fee statements and grades of "B" or better or "Pass" if the course is taken on pass/fail basis. If a grading system is not used for a course, the Director of Human Resources will determine if reimbursement is warranted.

- Books and miscellaneous lab or activity fees are not covered under the Tuition Reimbursement Program.
- All receipts and the official grade report or certification must be submitted with the request for reimbursement. The grade report or certification will be added to the employee's personnel file.

5. Employee Obligation

- The employee must remain actively employed by the District for a minimum of one year following the time of satisfactory course completion.
- Employees who are overpaid, who resign, or who are terminated from the District prior to the expiration of the required obligation period will reimburse the District for any tuition refunds received. The District may recoup the funds through payroll deductions and/or through other such collection means the District elects to use.

6. Procedure

- Complete the top portion of the Tuition Reimbursement Application.
- Obtain approval signatures from the Department Director, the Human Resources Manager, and the District Manager.
- Upon approval by Department Director, the Human Resources Manager, and the District Manager, you will receive a photocopy of the approved application.
- Reimbursement requests must be submitted to the Human Resources Manager within 30 days of passing grade/certification.
- Upon completion of the course, submit a copy of your approved application, with attached evidence of successful completion of the course, along with an itemized list of reimbursable expenses and receipts to Human Resources.
- The Human Resources Manager will then complete the portion of the application titled "Human Resources Only" and will submit a check request to Finance.

VI. TIME OFF/LEAVE OF ABSENCE

A. Holiday Pay

The District observes the following twelve (12) paid holidays:

- New Year's Day
- Martin Luther King's Birthday
- President's Day
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving and the following Friday
- Christmas Eve
- Christmas Day
- One Floating Holiday

If the holiday falls on a scheduled day off (e.g. a Friday for an employee normally scheduled to work only Monday through Thursday; or a Saturday for an employee normally scheduled to work Monday through Friday), the employee shall be provided with either a designated date to observe the holiday or a Floating Holiday that must be used by the end of the fiscal year in which it was granted, as determined by the Board of Supervisors with the approval of each fiscal year's holiday schedule.

Regular full-time and part-time employees are eligible for paid holidays immediately upon hire. Regular part-time employees receive holiday pay in proportion to the number of hours they normally would be scheduled to work.

Regular full-time employees receive one floating holiday each fiscal year (October 1st to September 30th) that they are eligible to use after the completion of their first six (6) months of continuous work with the District. Floating holidays may be used at the employee's discretion, with the prior approval of the employee's supervisor and District Manager. A floating holiday must be taken within the same fiscal year (October 1st to September 30th) that it is earned or it is forfeited. Floating holidays do not accumulate from one year to another and are not paid out upon separation from employment.

Holidays are valued at the number of hours the employee is normally scheduled to work. Employees working on a holiday will be paid the equivalent of 1½ times the employee's regular hourly rate for hours worked.

To receive holiday pay, the scheduled workday before and the scheduled workday after the holiday must also be a paid day for the employee. This means that the employee must work the day before and the day after the holiday OR be on a pre-approved vacation OR be out on authorized sick leave to receive holiday pay.

The holiday schedule is subject to change based upon the Board of Supervisors' approval each fiscal year.

B. Paid Vacation Leave

Regular full-time employees of the District are eligible for paid vacation leave. Vacation leave is calculated according to the fiscal year (October 1st to September 30th). During the initial year of employment, eligible employees accrue vacation leave on a prorated basis. All regular, full-time District employees begin to accrue vacation leave immediately upon hire, but may only use vacation leave after successfully completing the 6-month introductory period.

Vacation leave for regular full-time employees accrues while an employee is on paid status as follows:

<u>Completed Years of Service</u>	<u>Accrual Rate</u>
Less than 5 years	80 hours
5 or more years, but less than 10 years	120 hours
Over 10 years	160 hours

Accruals do not continue during any unpaid absence.

Vacation leave may be taken in hourly increments. Vacation leave must be totally accrued, scheduled in advance and approved before it may be taken. Requests for vacation leave should be submitted on an *Employee Leave Form* at least two (2) weeks in advance to the Human Resources Manager and employee's supervisor or Department Director (in the absence of the employee's supervisor). Vacations must be scheduled with and approved by the employee's supervisor. When possible, vacation leave will be approved on a first come, first serve basis. Length of service will be considered in scheduling vacation time where there are conflicting requests. Any paid vacation may be cancelled and the employee called back to work in the event of a District emergency.

Employees are prohibited from using sick leave on the scheduled workday before and after approved vacation leave. Employees who claim to be out sick must provide prior notice and obtain approval or must submit a physician's report indicating the employee was unfit to work on that day and releasing the employee back to duty. Failure to present the physician's report may result in the sick and or vacation leave being unpaid.

Eligible employees may carry over accrued, but unused vacation leave from year to year up to a maximum of seven (7) weeks (280 hours) of vacation. At the end of the fiscal year, any unused vacation leave in excess of seven (7) weeks or 280 hours is forfeited.

C. Paid Sick Leave

All regular full-time employees of the District are eligible for paid sick leave. Sick Leave is calculated according to the fiscal year and each regular full-time employee accrues sick leave at a rate of 96 hours each fiscal year while an employee is on paid status. Accruals do not continue during any unpaid absence. Sick leave begins to accrue upon the employee's first date of employment. Regular full-time employees cannot take paid sick leave until the completion of their introductory period.

Sick leave may be taken in hourly increments and used for time out of the office for personal or family illness, or to attend medical or dental appointments. Absences for sick leave of three (3) or more consecutive work days require a physician's note in order for the employee to be paid for the absence and be allowed to return to work.

At the end of the fiscal year, sick leave may be rolled over into the following year. District employees shall retain any sick leave balance as of August 14, 2009, as further described below. Accrued but unused sick leave will not be payable upon separation of employment from the District.

Any employee hired before August 15, 2004 shall have two sick leave accounts, a Sick Leave Payable Account and Regular Sick Leave Account. Any sick leave hours used by these employees prior to separation from the District will first be withdrawn from the Sick Leave Payable Account until such Payable Account is depleted. Upon depletion of the Sick Leave Payable Account, such employees may begin using leave from the Regular Sick Leave Account accrued post August 14, 2009.

For these employees, the Sick Leave Payable Account shall include all accrued but unused leave through August 14, 2009. After five years of continuous employment, such employees may cash out his/her Sick Leave Payable Account ("Payable Account") at 10% of the value of the Account upon resignation in good standing. After 15 years of continuous employment, these employees may cash out 25% of the value of the Account upon resignation in good standing. The second account, Regular Sick Leave Account ("Regular Account") will begin accruing leave beginning August 15, 2009, that is not payable upon separation from employment.

Employees hired or re-hired on or after August 15, 2004, shall continue to accrue sick leave in the Regular Sick Leave Account where no payout is made for accrued, unused leave upon separation from employment.

E. Emergency Leave Pool

A voluntary emergency leave pool is available to full-time, regular status District Employees who have been in continuous employment for one year, are employees in good standing, and have exhausted their paid leave due to a life altering/threatening illness or natural disaster as defined by FEMA. The pool donates hours to the employee to be used as emergency leave through the term of the illness, disaster recovery, FMLA requirements, or available pool hours whichever comes first.

1. Policy

- a. The emergency leave pool is a voluntary program designed to benefit those employees who have exhausted all paid leave due to extreme health or emergency disaster circumstances based on FMLA and FEMA definitions. District employees may participate in the program when both the criteria for contribution or participation are met.
- b. The program benefits will utilize FMLA guidelines and FEMA definitions for eligibility and length of benefit. This provision may be waived by the District Manager for a period up to but not exceeding 6 months or 960 hours.
- c. Employees who wish to apply for emergency leave pool benefits must:
 - Submit a request in writing to the Human Resources Manager and provide written documentation providing a status of the employee's condition of illness or disaster recovery and anticipated return to work
 - Be continuously employed for one year on paid status immediately preceding the request for leave under the pool
 - Be without disciplinary action (based on leave time) within the past year.
 - Shall only be eligible to receive emergency leave pool donations after review and approval of Human Resources and the District Manager, based on FMLA guidelines and FEMA definitions.
- d. This policy can be discontinued at any time by Board action.
- e. Pool time is available for employee illness covered by FMLA and disasters defined by FEMA only.
- f. Final decisions and actions based on this policy must be made by the District Manager, whose decisions are final.

2. Eligible Donations

- a. Employees will be eligible to contribute sick and vacation hours based on the requested number of hours set by the District Manager or by his/her designee.

- b. Donations of time cannot take an employee below the minimum balances.
- c. Employees will be notified of their leave balances on the Donations Form.

3. Eligible Participation

- a. Contribution in past or future Emergency Leave Pools is not required to participate in this program.
- b. An employee can invoke the program after they have been placed on FMLA leave and exhausted all their (paid) leave time, or following a natural disaster after exhausting all paid leave time. The employee must be full-time, regular status without disciplinary action for abuse of leave in the past year.
- c. Participation in the program is contingent upon the attending Physician providing periodic status reports as requested on the condition of the illness and anticipated return to work, in a timely manner so as to be included with each payroll period.
- d. Participation in the program will begin on the first day in which leave time has been exhausted, but not less than two weeks after the application is submitted. It is the sole responsibility of the employee to apply for participation in the program in a timely manner. Donated leave will not be applied retroactively.

4. Process for Application and Continuance

- a. Employees in need of utilizing this program must complete the "Emergency Leave Pool" application. Applications for the program can be obtained from the Human Resources Department.
- b. The employee's Department Director will route the completed application to the Human Resources Manager for approval.
- c. Continuance in the program is based on the availability of hours in the pool and continued documentation of the illness or disaster as requested.
- d. The program will not pay more hours than what was contributed, thus there is no guarantee that the applicant will receive a certain amount of time. Time will be paid to the employee at their hourly rate, not the rate of the person who contributed it.

5. Process for Establishing the Emergency Leave Pool

- a. The Human Resources Manager will distribute the "Emergency Leave Pool Donation Form" within 24 hours of approving a valid application.

- b. Employees that wish to contribute must meet the criteria for donation and complete the donation form.
- c. The time donated will be subtracted from the contributing employees balance as directed by the donation form. Only time actually used/needed will be deducted from the contributing employee. No time will be "stored or stockpiled".
- d. The Finance Department will administer the allocation of time.
- e. Once the pool is depleted and an employee remains eligible, the Human Resources Manager will distribute the contribution forms again.

F. Personal Leave of Absence

Employees who require time off in addition to vacation may request a personal leave of absence without pay for up to a maximum of 30 days. An extension may be approved in limited circumstances.

All regular employees employed for a minimum of 90 days are eligible to apply for an unpaid personal leave of absence. Job performance, absenteeism and departmental requirements will all be taken into consideration before request is approved.

Please contact Human Resources for more information on request procedures.

The employee must return to work on the scheduled return date or be considered to have voluntarily resigned from employment. Extensions of leave will only be considered on a case-by-case basis.

VII. BENEFITS

A. General Insurance Coverage Information

The District provides certain benefits for all regular full-time employees, including:

- Medical Coverage
- Dental Coverage
- Vision Coverage
- Life Insurance
- Accidental Death and Dismemberment

The following summary descriptions of the District's employee benefits are included for illustration purposes only and are not meant to give the specific details of the benefit plans. In each case, specific provisions are set forth in the official policy or plan description. If there is any conflict between the descriptions contained in this or any other publication of the District and the official policy or plan description, the language of the official policy or plan description controls. Employees are directed to read their plan documents or consult the Human Resources Manager for detailed information.

The District may modify or terminate any of the current insurance policies and/or contribution requirements at any time.

B. Medical Coverage

The District offers medical coverage for all regular full-time employees. The insurance coverage becomes effective on the first day of the month following the employee's first 60 days of employment. At the present time, the District pays 100% of the employee's premium for the employee-only level of HMO coverage. For employees choosing the PPO plan, the District pays the equivalent dollar amount for 100% of the HMO premium for the employee only level of coverage and the remaining amount is deducted from the employee's pay.

Dependent medical insurance is also available and coverage information will be provided to each employee at the time of enrollment. Employees pay 100% of premiums relating to dependent coverage.

C. Dental Coverage

The District offers dental coverage for all regular full-time employees. The insurance coverage becomes effective on the first day of the month following the employee's first 60 days of employment. At the present time, the District pays 100% of the premium for the employee only level of coverage.

Dependent dental insurance is also available and coverage information will be provided to each employee at the time of enrollment. Employees pay 100% of premiums relating to dependent coverage.

D. Vision Coverage

The District offers vision coverage for all regular full-time employees. The insurance coverage becomes effective on the first day of the month following the employee's first 60 days of employment. At the present time, the District pays 100% of the employee's premium for the employee-only level of coverage. Additional information will be provided to the employee at the time of enrollment.

E. Life Insurance

The District offers life insurance for all regular full-time employees in an amount up to two times the employee's annual salary, subject to certain maximum limits. The insurance becomes effective on the first day of the month following the employee's first 60 days of employment.

At the present time, the District pays 100% of all life insurance premiums. Additional information will be provided to the employee at the time of enrollment.

F. Accidental Death and Dismemberment

The District offers accidental death and dismemberment coverage for all regular full-time employees in an amount up to twice the employee's annual salary, subject to certain maximum limits. The coverage becomes effective on the first day of the month following the employee's first 60 days of employment.

At the present time, the District pays 100% of the employee's accidental death and dismemberment premiums. Additional information will be provided to the employee at the time of enrollment.

G. Voluntary Benefits

The District offers additional voluntary group benefits for all regular full-time employees, which may include a Deferred Compensation Savings Plan, Disability Insurance, a Cafeteria Plan and Banking Services.

Information will be provided at the time of enrollment. Employees may consult the Human Resources Manager or refer to the Plan documents for additional information on each voluntary benefit. The terms and conditions of the Plan documents control in every case.

J. Florida Retirement System (FRS)

All regular, full-time and part-time employees of the District are enrolled in the Florida Retirement System ("FRS") upon hire. In accordance with established law, the District makes all contributions based upon the employee's earnings. The FRS pay-out of balances is subject to FRS program restrictions and may be periodically revised.

A Summary Plan Description is furnished periodically by the FRS and employees may contact the FRS directly at 850-488-6491 with additional questions. The terms and conditions of the Plan documents control in every case.

Indian Trail Improvement District

2019 Benefits Election Form - Plan Year: January 1, 2019 through December 31, 2019

SECTION 1: Personal Information

Last Name: _____ First Name: _____ MI: _____

Phone Number: _____ Email Address: _____

SECTION 2: Medical Plan Election – Place an “x” by the plan and coverage level you elect

BlueCare HMO Plan - 47:

Bi-Weekly Employee Deduction

Employee Only	\$0
Employee + Spouse	\$339.57
Employee + Child(ren)	\$174.96
Employee + Family	\$565.14

BlueCare HMO Plan - 55:

Bi-Weekly Employee Deduction

Employee Only	\$0
Employee + Spouse	\$532.55
Employee + Child(ren)	\$324.16
Employee + Family	\$818.12

BlueOptions PPO - 5760:

Bi-Weekly Employee Deduction

Employee Only	\$25.14
Employee + Spouse	\$592.38
Employee + Child(ren)	\$370.42
Employee + Family	\$896.56

- I DECLINE COVERAGE (Indicate Reason):**
 On spouse's plan
 Individual plan
 Medicare/Medicaid
 Military Coverage
 Other _____

SECTION 3: Dental Plan Election – Place an “x” by the coverage level you elect

Principal Dental PPO Plan

Bi-Weekly Employee Deduction

Employee Only	\$0
Employee + Spouse	\$20.49
Employee + Child(ren)	\$20.70
Employee + Family	\$43.92

- I DECLINE DENTAL INSURANCE COVERAGE**

See reverse side of this page for elections and signature

SECTION 4: Vision Plan Election – Place an “x” by the coverage level you elect

Principal Vision VSP Plan

Bi-Weekly Employee Deduction

Employee Only	\$0
Employee + Spouse	\$2.42
Employee + Child(ren)	\$2.73
Employee + Family	\$6.07

I DECLINE VISION INSURANCE COVERAGE

SECTION 5: Legal Shield – Place an “x” by the coverage level you elect

LegalShield Plan

Bi-Weekly Employee Deduction

	Individual	Family
Legal Shield	\$7.83	\$8.75
ID Shield	\$4.13	\$8.75
Combo- Legal and ID	\$11.95	\$15.65

I DECLINE LEGAL AND/OR ID SHEILD COVERAGE

SECTION 6: Aflac – Place an “x” by the coverage level you elect

Aflac

Accident
Cancer
Critical Care
Hospital Advantage
Short Term Disability

I DECLINE AFLAC COVERAGE

SECTION 7: Colonial – Place an “x” by the coverage level you elect

Colonial

Accident
Cancer
Critical Care
Disability
Hospital Advantage
Life Insurance

I DECLINE COLONIAL COVERAGE

SECTION 8: Acknowledgement and Authorization

I understand that this election may not be changed during the Plan Year unless there is an IRS defined qualifying event. My signature below acknowledges all choices on every page of this 2019 Benefits Election Form.

By signing this selection form, I acknowledge the receipt and my review of all necessary information pertaining to the Florida Blue health insurance benefits, including the Summary of Benefits and Coverage (SBC) for each plan option and the CHIP Notice. I understand the coverage I elected is effective January 1, 2019.

Employee Signature

Date

Item 6

Presentation:

Gehring Insurance

Indian Trail Improvement District Board Workshop Presentation



April 17, 2019

Presented by:

Marc Rodriguez

Senior Employee Benefits Analyst

Dustin Kuehn

Senior Benefits Consultant



Summary of Current Benefits:

➤ Medical

- 2 HMO Plans and 1 PPO Plan (Florida Blue) – Renewal Date 1/1/2020

➤ Dental

- Dental PPO Plan (Principal) – Renews 1/1/2020

➤ Vision

- VSP Network through Principal – Renews 1/1/2020

➤ Basic Life and AD&D and Voluntary Life

- Through Principal – Renews 1/1/2020

➤ Employee Assistance Program (Aetna)

- Rate guarantee through 8/31/2021

RFP for January 2020 Plan Year:

- Will request quotes for plans matching the current medical benefits to serve as an apples to apples comparison.
- Will also request quotes for a High Deductible Health Plan with an HRA
 - find a plan that has higher deductibles but increased savings on premiums. Ideally, this plan would have the lowest premiums of all the plans being offered.
 - District can explore redirecting savings to a Health Reimbursement Account (HRA) that can be used to offset the deductible.
 - HRA funds are owned by the District and any unused funds would be given back to the District.
 - Typically group funds at least 50% of the Individual and Family Deductibles to help cover out of pocket expenses.

RFP for January 2020 Plan Year:

- Will also request quotes for alternative funding arrangements (i.e. minimum premium, level funding and graded funding)

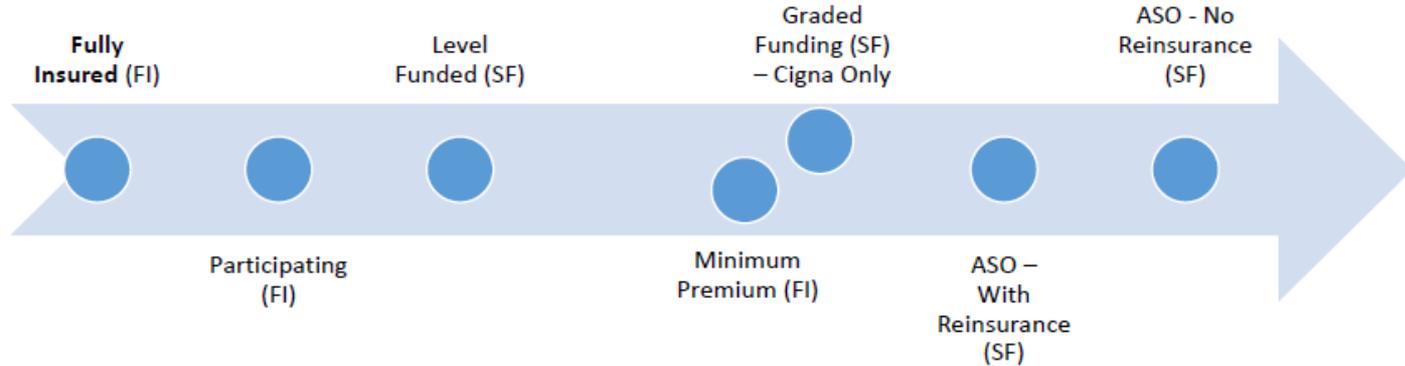
PROS	CONS
<ul style="list-style-type: none">• Provides a hybrid funding arrangement that lies between fully insured and self-insured funding	<ul style="list-style-type: none">• A limited number of carriers provide these options to groups the District's size. Cigna is the clear leader in this area.
<ul style="list-style-type: none">• Typically lower administrative costs which means lower total premium costs for same benefits	<ul style="list-style-type: none">• Underwriting requires individual medical questionnaires to be completed. Enrollees who do not complete questionnaire may trigger rate adjustment
<ul style="list-style-type: none">• Claims liability is capped at a set amount, allowing the District to build a surplus when claims are lower	<ul style="list-style-type: none">• In our experience, many groups have run at a deficit under these plans. Although liability is capped, surplus isn't built and renewals can be high
<ul style="list-style-type: none">• Access to claims reporting	



The Funding Spectrum

*Lowest Risk
Lowest Return Potential*

*Highest Risk
Highest Return Potential*



FI=Fully Insured in terms of ACA compliance. Carrier takes on ACA requirements, as necessary.
SF=Self Funded in terms of ACA Compliance. Plan sponsor takes on ACA requirements. E.g. PCORI, TRF, etc.

Other Options to be Considered:

- Adding LTD and/or STD to the benefit offerings.
 - Can be employer paid or voluntary
 - Employer paid premiums usually priced more aggressively than voluntary
 - For employees who may have individual STD coverage, such as with AFLAC, group STD benefits are usually more favorably priced
- Increasing the Maximum Benefit on the Dental plan and adding another Dental option with a lower maximum
 - This strategy will allow the District to offer High and Low plan options, with the District contributing to the Low plan and the High plan serving as a Buy-Up for Employees wanting the added benefit.

Other Options to be Considered:

- Adding Pet Insurance as a Voluntary benefit
 - This is an option we see more and more groups implementing as a way to round out their benefit package.
 - Options in this area range from insurance plans similar to medical plans for people, including Rx and Wellness benefits, to simple discount plans.
- Increasing Employer Contributions to Dependent Tiers

Dependent Tier Contribution Changes:

- Average Dependent Count Amongst Employers in Florida Blue's Book of Business is 2.5x the number of Employees
- Indian Trail Improvement District Dependent Count is much lower at .5x the number of Employees
- Benefits of Increased Dependent Participation
 - Risk is spread amongst a larger number of participants
 - Children in particular are considered "good risk" due to premiums paid vs. utilization

Dependent Tier Contribution Changes:

	Current Monthly ER Cost (EE Only)	Monthly ER Cost (EE Only + 10% Dependent)	Monthly ER Cost (EE Only + 20% Dependent)	Monthly ER Cost (EE Only + 30% Dependent)
HMO 55	\$51,840.68	\$52,892.53	\$56,566.46	\$60,971.23
HMO 47	\$2,508.42	\$2,759.39	\$3,010.36	\$3,261.33
PPO 5760	\$10,033.68	\$10,477.20	\$11,430.14	\$12,155.09
Total Monthly ER Cost	\$64,382.78	\$66,129.12	\$71,006.96	\$76,387.65
Total Annual ER Cost	\$772,593.36	\$793,549.48	\$852,084.00	\$916,651.90

Questions?

Indian Trail Improvement District

Employer / Employee Medical Contributions Scenario



Current Contribution Strategy
 (District Pays 100% of EE Only Rate + 0% of Dependent Cost)
 (District Pays 100% of EE Only Rate + 10% of Dependent Cost)
 (District Pays 100% of EE Only Rate + 20% of Dependent Cost)
 (District Pays 100% of EE Only Rate + 30% of Dependent Cost)

MEDICAL	Current				Florida Blue			Florida Blue			Florida Blue			Florida Blue		
	Current	10% est	20% est	30% est	EE	ER	Total	EE	ER	Total	EE	ER	Total	EE	ER	Total
		2,3,4	6,7,8	10,12,14	HMO 55			HMO 55			HMO 55			HMO 55		
Employee Only	57	52	42	36	\$0.00	\$836.14	\$836.14	\$0.00	\$836.14	\$836.14	\$0.00	\$836.14	\$836.14	\$0.00	\$836.14	\$836.14
Employee + Spouse	2	3	7	8	\$1,153.86	\$836.14	\$1,990.00	\$1,038.47	\$951.53	\$1,990.00	\$923.09	\$1,066.91	\$1,990.00	\$807.70	\$1,182.30	\$1,990.00
Employee + Child(ren)	3	5	7	10	\$702.35	\$836.14	\$1,538.49	\$632.12	\$906.38	\$1,538.49	\$561.88	\$976.61	\$1,538.49	\$491.65	\$1,046.85	\$1,538.49
Employee + Family	0	2	6	8	\$1,772.60	\$836.14	\$2,608.74	\$1,595.34	\$1,013.40	\$2,608.74	\$1,418.08	\$1,190.66	\$2,608.74	\$1,240.82	\$1,367.92	\$2,608.74
MONTHLY PREMIUM	62	62	62	62	\$4,414.77	\$51,840.68	\$56,255.45	\$9,466.68	\$52,892.53	\$62,359.21	\$18,903.26	\$56,566.49	\$75,469.75	\$21,304.63	\$60,971.23	\$82,275.86
					HMO 47			HMO 47			HMO 47			HMO 47		
Employee Only	0	0	0	0	\$0.00	\$660.45	\$660.45	\$0.00	\$660.45	\$660.45	\$0.00	\$660.45	\$660.45	\$0.00	\$660.45	\$660.45
Employee + Spouse	0	0	0	0	\$735.73	\$836.14	\$1,571.87	\$644.59	\$927.28	\$1,571.87	\$553.45	\$1,018.42	\$1,571.87	\$462.30	\$1,109.57	\$1,571.87
Employee + Child(ren)	2	2	2	2	\$379.09	\$836.14	\$1,215.23	\$323.61	\$891.62	\$1,215.23	\$268.13	\$947.10	\$1,215.23	\$212.66	\$1,002.57	\$1,215.23
Employee + Family	1	1	1	1	\$1,224.46	\$836.14	\$2,060.60	\$1,084.45	\$976.16	\$2,060.60	\$944.43	\$1,116.17	\$2,060.60	\$804.42	\$1,256.19	\$2,060.60
MONTHLY PREMIUM	3	3	3	3	\$1,982.64	\$2,508.42	\$4,491.06	\$1,731.67	\$2,759.39	\$4,491.06	\$1,480.70	\$3,010.36	\$4,491.06	\$1,229.73	\$3,261.33	\$4,491.06
					PPO 5760			PPO 5760			PPO 5760			PPO 5760		
Employee Only	9	8	7	6	\$54.47	\$836.14	\$890.61	\$54.47	\$836.14	\$890.61	\$54.47	\$836.14	\$890.61	\$54.47	\$836.14	\$890.61
Employee + Spouse	2	3	2	3	\$1,283.50	\$836.14	\$2,119.64	\$1,160.60	\$959.04	\$2,119.64	\$1,037.69	\$1,081.95	\$2,119.64	\$914.79	\$1,204.85	\$2,119.64
Employee + Child(ren)	1	1	1	2	\$802.57	\$836.14	\$1,638.71	\$727.76	\$910.95	\$1,638.71	\$652.95	\$985.76	\$1,638.71	\$578.14	\$1,060.57	\$1,638.71
Employee + Family	0	0	2	1	\$1,942.55	\$836.14	\$2,778.69	\$1,753.74	\$1,024.95	\$2,778.69	\$1,564.93	\$1,213.76	\$2,778.69	\$1,376.13	\$1,402.56	\$2,778.69
MONTHLY PREMIUM	12	12	12	12	\$3,859.80	\$10,033.68	\$13,893.48	\$4,645.31	\$10,477.20	\$15,122.51	\$6,239.50	\$11,430.14	\$17,669.64	\$5,603.60	\$12,155.09	\$17,758.69
COMBINED ANNUAL PREMIUM					\$123,086.52	\$772,593.36	\$895,679.88	\$190,123.88	\$793,549.48	\$983,673.36	\$319,481.40	\$852,084.00	\$1,171,565.40	\$337,655.42	\$916,651.90	\$1,254,307.32
COMBINED \$ INCREASE					N/A	N/A	N/A	\$67,037.36	\$20,956.12	\$87,993.48	\$196,394.88	\$79,490.64	\$275,885.52	\$214,568.90	\$144,058.54	\$358,627.44
COMBINED % INCREASE					N/A	N/A	N/A	54.5%	2.7%	9.8%	159.6%	10.3%	30.8%	27.0%	18.6%	36.5%

This Analysis is purely illustrative

*Enrollment utilized approximates enrollment shifts due to increased employer contribution

April 9, 2019

Indian Trail Improvement District 2020 Timeline for Renewals

<u>Insurance Coverage</u>	<u>Renewal Date</u>	<u>Current Carrier</u>
Medical	January 1, 2020	Florida Blue
Dental	January 1, 2020	Principal
Vision	January 1, 2020	Principal
Life and AD&D	January 1, 2020	Principal
EAP	August 31, 2021	Aetna
Legal	Ongoing	Legal Shield
Supplemental Worksite	Ongoing	Aflac / Colonial
Proposed Schedule of Activities		
<u>Date</u>	<u>Action</u>	
04/17/2019	Board Workshop Meeting	
09/04/2019	RFP Released to Market	
09/25/2019	RFP Responses Due to Gehring Group	
09/25 – 10/2/2019	RFP Responses Evaluated	
10/03/2019	RFP Responses Presented to ITID Staff	
10/08/2019	Agenda Items Due for Board of Supervisors Meeting	
10/16/2019	Board of Supervisors Meeting - Approve Selection of Plans	
10/21/2019 – 11/15/2019	Prepare Open Enrollment Materials	
11/18/2019 – 11/22/2019	Open Enrollment Meetings	
01/01/2020	Plan Year begins	

**Dates outlined herein are subject to change based on the goals of the client and insurance carrier cooperation.*

Item 7

Presentation:

Colonial



employee
NAVIGATOR

Colonial Life®

A Proven Track Record

- 3M employees on platform
- 13B in active insurance premium
- 20,000+ employers
- Average employer size of 25-500 employees
 - Range in size from 2-40,000 lives across all industries in 50 states

Benefits Administration



- All-in-One Benefits Solution

- Get new hires enrolled quickly
- Compare and select plans
- Review coverage status for all employees
- Monitor employee enrollment status and deadlines
- Manage contribution levels
- Store, review, and acknowledge important plan documents



- Say Goodbye to the Paper

- Simple HR & employee self-service portals
- Review benefits & plan details 24-7-365
- Real-time reports for your administrators

New Hire Onboarding

- Superior Task Management
 - Intuitive self-service tool
 - Customizable for your business
 - Comprehensive audit trail
 - Simple to set-up & manage
- Easily Complete New Hire Forms
 - Make your onboarding process electronic
- Safety & Training Modernized
 - Modernize training, improve worksite safety, and reduce workers comp costs
- Compliance Simplified
 - The online digital file makes tracking policies a walk in the park

Time-Off Tracking



- Build the Perfect PTO Policy
 - HR & Manager approvals & permissions
 - Approve requested PTO with one click
 - Customize company policies
 - Configure company holidays
 - Ensure accurate accruals
 - Review your team's time off history



- Employee Self-Service
 - Request time off in seconds
 - View available PTO and time off history
 - View pending time off requests
 - Track all your company holidays
 - Real-time insights

Asset Tracking



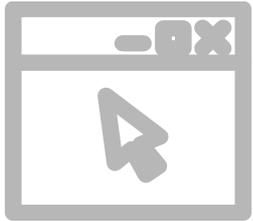
- Key Benefits
 - Manage and track all your assets from procurement to retirement
 - Reduce the likelihood of assets getting lost or stolen
 - Easily assign assets to new hires and retrieve them from terminated employees
- One Dashboard
 - Inventory your assets on one central dashboard
- Detailed Tracking
 - Track asset details like serial numbers, costs, descriptions, & more
- Easy to Use
 - Manage employee asset assignments with ease

ACA Reporting



- Eligibility Tracking for Hourly Employees
 - Set-up stability and administrative periods
 - Easily track hours during measurement periods
 - Quickly identify eligible employees
 - Simple import of hours
- Tool for 1094/1095 Reporting
 - Track and categorize your employees
 - Import health plan enrollment data
 - Calculate affordability & monthly FTE
 - Generate and send 1094-C & 1095-C reports
- What Else is Included?
 - An interactive guide to help navigate the process step-by-step
 - ALE & Affordability calculators
 - Eligibility reports
 - Simple management for variable hour employees
 - Full pre-transmission audit

Integrated COBRA



- COBRA made simple
 - COBRA automation for groups of all sizes, not just the big guys
 - Automate direct communication with participants and sending all COBRA notices
 - Eliminate error-prone manual processes
 - Enjoy automatic data transmission to TPA's
 - One system for entry of new hires and terminations
 - National network of integrated TPAs

Integrated Payroll

- Spend More Time Building a Great Business
 - Eliminate dual-entry
 - Available to employers of all sizes
 - Quick turnaround & low cost
 - Improve data accuracy
 - Integrated Payroll Partners
 - Paycor
 - Proliant
 - Paylocity
 - ECCA Payroll +
 - PRG – Payroll Resource Group
 - BenefitMall
 - PrimePay
 - Altera
 - Payality
 - Genesis PPG
 - CyberPay

Colonial Life Integration

- Supplemental Health & Wellness | Financial Protection | Dental & Vision
 - Accident Insurance
 - Cancer Insurance
 - Critical Illness Insurance
 - Hospital Indemnity Insurance
 - Disability Income Protection Insurance
 - Life Insurance
 - Term Life
 - Whole Life
 - Dental and Vision Insurance
- Seamless integration with Employee Navigator
- Minimum of two Colonial Life products required for use of platform

Security

- SOC2 Type II
 - Completed Fall 2016
- Certified Data Center Locations
 - The subservice organization provides security and environmental controls for the Employee Navigator platform. These controls include providing security equipment, recording and monitoring physical access to the Employee Navigator platform systems, as well as providing environmental controls including power, cooling, flood control, fire suppression and detection. Rackspace also provides the infrastructure supporting the application layer, including: physical and virtual network, storage, computing, operating system, and managed security services.
- System Backup & Recovery
 - The data center and hardware co-location provider provides daily backups of systems and data via disk to disk replication and backup techniques to an alternate disaster recovery site
- Data
 - Employee Navigator does not share customer data stored in Employee Navigator with external third-parties, unless requested by the customer or required by law.
 - Employee Navigator does not perform any data classification on behalf of licensees
- HIPAA
 - Employee Navigator has undertaken an internal review and will be documenting its controls environment as a potential Business Associate.
 - Employee Navigator has undertaken, where appropriate, to provide and document its control environment to meet the substantive requirements of the security rules for clients concerned with these issues.
 - Employee Navigator is not a health plan, covered entity, clearinghouse or governmental entity.

Training Resources

- [Employee Navigator ZenDesk](#)
- [Videos & Recorded Webinars](#)
- Purchase Support
 - [Instructor Led Training for HR \(12 month subscription for \\$400\)](#)
 - The 90-120 minute sessions repeat themselves every few weeks, are open to all HR user at your company and cover a variety of topics including the initial set-up, reporting and day-to-day use of the software. In addition to the webinars, instructors will answer questions at the conclusion of the webinars and you will also have access to our user's community forum.
 - [ACA and 1095-C Reporting](#)
 - Consult your insurance or tax advisor if you have less than 50 employees before purchasing.
 - [Onboarding](#)
 - [PTO Tracking](#)

-
- Colonial Life
 - Keith Jordano, Account Executive 561-307-2622
– Keith.Jordano@coloniallifesales.com
 - Donna L Tilton, Assistant District Manager 954 829 4930
– Donna.Tilton@coloniallifesales.com



employee
NAVIGATOR

Questions?

Colonial Life[®]

Item 8

Presentation:

Nationwide

(Verbal)

NOTICE OF A WORKSHOP MEETING
OF THE BOARD OF SUPERVISORS
OF INDIAN TRAIL IMPROVEMENT DISTRICT

YOU ARE HEREBY NOTIFIED that a Workshop Meeting of the Board of Supervisors of INDIAN TRAIL IMPROVEMENT DISTRICT has been scheduled for Wednesday, April 17, 2019 at 4:30 P.M. at the District Office located at 13476 61st Street North, West Palm Beach, Florida.

The purpose of this Workshop Meeting is to provide an Overview of Employee Benefits.

If a person decides to appeal the decision of the Board of Supervisors with respect to any matter considered at the Workshop Meeting herein referred, he or she may need to ensure that a verbatim record of the proceeding is made, which record includes the testimony and evidence upon which the appeal is based.

Pursuant to the provisions of the Americans with Disabilities Act, any person requiring special accommodation to participate in this proceeding should contact the District at (561) 793-0874 at least five (5) days prior to the date of the proceeding.

DATED this 4th day of April, 2019.

INDIAN TRAIL IMPROVEMENT DISTRICT

PUBLISH: The Palm Beach Post
April 7, 2019