



The City of Sunny Isles Beach Employee Benefits Guide

March 1, 2026, to February 28, 2027



Introduction

The City of Sunny Isles Beach offers a valuable benefits package that provides choices and flexibility for the diverse and changing needs of our employees. Review the information in this guide to learn about benefit changes and options, choose the right coverage for you and your family's unique needs and benefit from an array of year-round resources for your total well-being.



**Open Enrollment
Dates:**

**January 30th –
February 14th**

Please take the time to review all sections of this enrollment booklet carefully. Should you have any questions after reviewing the enclosed information, please feel free to contact Human Resources at 305-792-1708 or humanresources@sibfl.net

WHO IS ELIGIBLE?

The City of Sunny Isles Beach currently offers a Cafeteria Plan which provides a valuable tax benefit to both the City and its employees.

All full-time employees who work 30 hours or more in one work week – temporary & seasonal employees excluded.

Family members eligible for dependent coverage include:

- Your legal spouse
- Your domestic partner, a Declaration of Domestic Partnership must be signed by both parties.
- Natural, adopted, foster or stepchild(ren)
- Child(ren) for whom court appointed or legal guardianship has been awarded
- Your unmarried, dependent children / step-children if they are incapable of self-support due to a physical or mental disability.

WAITING PERIOD -

Newly hired employees must satisfy a waiting period to becoming eligible for benefits. Your benefits will become effective the first of the month following date of hire. (i.e. if your hire date is February 5, 2025, your benefits effective date is March 1, 2025.)

QUALIFYING LIFE EVENTS

Once your benefits are effective, you may not make changes to your benefits until the next open enrollment period unless you experience a qualifying life event.

Qualified changes in status include, but not limited to:

- Marriage, divorce, legal separation
- Birth or adoption of child
- Death of spouse, child or other qualified dependent
- Loss/gain of other group coverage
- Loss/gain for Medicare, Medicaid, or CHIP
- Change of dependent status
- Change in employment status
- Medicare or Medicaid entitlement

If you experience a qualified “change in status,” you must make benefit changes within 30 days of the event except for a Medicare or Medicaid entitlement event, in which case you must make changes within 60 days of the event. It is your responsibility to notify Human Resources within 30 days of the qualifying event.

BSWIFT ENROLLMENT

All full time employees must take action to sign-up, renew or waive benefits via the BSwift’s online portal

This Benefit Guide provides a brief description of plan benefits. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the carrier/administrator directly. If any conflict arises between this Guide and any plan provisions, the terms of the actual plan document or other applicable documents will govern in all cases. Benefits are subject to modification at any time.

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Contacts

Refer to this list when you need to contact one of your benefit vendors
For general information, contact Human Resources.

Human Resources | 18070 Collins Ave, 4th Floor | 305-792-1708

**Makia Curry, MSHRM,
SHRM-CP, IPMA-CP, PHRP**
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Assistant HR & Risk
Management Director
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Selenia Mena
Human Resources Generalist
smena@sibfl.net
Karen Rivera
Human Resources Generalist
krivera@sibfl.net

LaSabrylia Ware
Human Resource Analyst
lware@sibfl.net

Health Insurance

HEALTH INSURANCE

United Healthcare
Member Services:
1-866-801-4409
5901 Lincoln Dr
Edina, MN 55436
myuhc.com
Group #: 0934974

DENTAL INSURANCE

United Healthcare/Solstice
Member Services:
1-800-955-4137
5901 Lincoln
Dr Edina, MN 55436
myuhc.com
Group #: 0934974
DHMO / DPPO Dental

VISION INSURANCE

EyeMed
4000 Luxottica Place
Mason, OH 45040
Member Services:
1-866-804-0982
eyemed.com
Group #: 1016430
PPO Vision

Life & Disability Insurance

LIFE AND AD&D INSURANCE

Mutual of Omaha
P.O. Box 2476
Omaha, Nebraska 68103-2476
Member Services: 1-800-769-7159
Life Claims: 1-800-775-8805
mutualofomaha.com
Group Policy# G000BBK7

LONG-TERM AND SHORT-TERM DISABILITY INSURANCE

Mutual of Omaha
P.O. Box 2476
Omaha, Nebraska 68103-2476
Member Services: 1-800-769-7159
Disability Claims: 1-800-877-5176
mutualofomaha.com
Group Policy# G000BBK7

Retirement

FLORIDA RETIREMENT SYSTEM PENSION PLAN

FRS Pension Plan
Administrator
Division of Retirement
P.O. Box 9000
Tallahassee, FL 32315-9000
Member Services:
1-866-446-9377
myfrs.com

FLORIDA RETIREMENT SYSTEM INVESTMENT PLAN

FRS Investment Plan
Administrator
CitiStreet
P.O. Box 56290
Jacksonville, FL 32241-6290
Member Services:
1-866-377-2121
myfrs.com

MISSIONSQUARE RETIREMENT

Augusto C. Gaymer
Retirement Plans Specialist
Work: (202) 759-7096 | Cell: (202) 812-1905
eFax: (866) 573-5771
agaymer@missionsq.org
www.missionsq.org
Employer Plan #s:
401A: General Employees: 108244
401A: Sr. Management: 108245
457: 304596
Roth IRA: 706060

EAP – Employee Assistance Program

Mutual of Omaha Employee Assistance Program

1-800-316-2796
mutualofomaha.com/eap

Anytime, 24 hours a day, 365 days a year.

***For full time employees only**

Managed Care Concepts EAP

P.O. Box 812032, Boca Raton, FL 33481
Phone: 800-899-3926 | Fax: 561-750-4621

www.managedcareconcepts.com

***All employees have access**

Contacts Cont.

Refer to this list when you need to contact one of your benefit vendors
For general information, contact Human Resources.

Workers Compensation

WORKERS COMP CLINIC FAST CARE

20601 E. Dixie Highway, Ste 340
Aventura, FL 33180
Phone: 786-923-4000
myfastcare.com

WORKERS COMP HOSPITAL MOUNT SINAI AVENTURA

2845 Aventura Boulevard,
Aventura, FL 33180
Phone: 305-692-1000
msmc.com

WORKERS COMP INSURANCE PREFERRED GOVERNMENTAL CLAIMS SOLUTIONS (PGCS)

PO Box 958456
Lake Mary, FL 32795
Phone: 321-832-1400
Toll Free: 800-237-6617 Ext 4002
Fax: 321-832-1448

Financial Services Information

CREDIT UNION DADE COUNTY FEDERAL CREDIT UNION

1425 NE 163 Street
North Miami Beach, Fl. 33162
Phone: 786-245-3281
dcfcu.org

CREDIT UNION SPACE COAST CREDIT UNION

1672 NE Miami Gardens Dr.
North Miami Beach, Fl. 33179
Phone: 305-882-5000
sccu.com

CREDIT UNION WE FLORIDA FINANCIAL

680 NE 124TH Street
North Miami, FL 33161
Phone: 800-230-0200
wefloridafinancial.com

Voluntary Benefit

VOLUNTARY SHORT-TERM DISABILITY AND VOLUNTARY LIFE AND AD&D

Mutual of Omaha
P.O. Box 2476
Omaha, Nebraska 68103-2476
Member Services: 1-800-769-
7159 Disability Claims: 1-800-877-
5176 Life Claims: 1-800-775-8805
mutualofomaha.com
Group Policy# G000BBK7

SUPPLEMENTAL INSURANCE BENEFITS

American Family Life
Assurance Company
1932 Wynnton Road
Columbus, GA 31999
Tracy Reeves
Supplemental Benefit Specialist
Cell: 954-270-7543
Fax: 954-272-7043
www.aflac.com/

SUPPLEMENTAL INSURANCE BENEFITS

Colonial Life & Accident
P.O. Box 1365
Columbia, SC 29202-1365
Member Services:
1-800-325-4368
coloniallife.com
Matthew Leggett
matthewl@colonialfl.com
954-914-7550

VOLUNTARY LIFE INSURANCE

5 Star Life Insurance Company
Administrative Office
909 N. Washington Street, Alexandria, VA 223145
starlifeinsurance.com
Phone: 800-776-2322 | Fax: 703-224-0214

PET INSURANCE

Spot Pet Insurance
spotpet.com
1-800-905-1595

SUPPLEMENTAL WHOLE LIFE INSURANCE

MassMutual
Massmutual.com
Skyler Howard -
showarrd@pes-one.com

LEGALEASE

5151 San Felipe, Suite 2300, Houston, TX.

LEGAL BENEFITS
www.legaleaseplan.com
/lp2a
1(800) 248-9000

IDENTITY PROTECTION
[https://www.legalease-
idmonitor.com/enrollment/1](https://www.legalease-idmonitor.com/enrollment/1)
1(800) 248-9000

COBRA/RETIREE BILLING PAYLOCITY

Phone: 800-631-3539 Opt. 1
Cobra.Paylocity.com
BATCobrasupport@paylocity.
com

FLEXIBLE SPENDING ACCOUNTS

PAYLOCITY
Phone: 1-800-631-3539
bat.paylocity.com
batinfo@paylocity.com

Benefit Consultant – Brown & Brown Insurance

**Brown & Brown of
Florida, Inc**
8825 NW 21st Terrace
Doral, FL 33172

Suany Roye
Claims Advocate
305-714-4506
[Suany.Roye@
bbrown.com](mailto:Suany.Roye@bbrown.com)

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305-714-4498
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bbrown.com](mailto:Kirenia.Martinez@bbrown.com)

Aida Rubio, HIA
Account Executive
305-246-7542
[Aida.rubio@
bbrown.com](mailto:Aida.rubio@bbrown.com)

Evelyn Alvarez
Executive VP & EB Practice
Leader
305-246-7541
[Evelyn.Alvarez@
bbrown.com](mailto:Evelyn.Alvarez@bbrown.com)

Health Insurance Cost

The City of Sunny Isles Beach has a three-tiered plan to help offset the cost of employee health insurance coverage. The three tiers are as follows:



OPT OUT

Employees opting out of The City of Sunny Isles Beach's health insurance plan receive a \$550.00 contribution, pro-rated semi-monthly. Only employees who provide proof they are enrolled in a creditable coverage insurance which meets both minimum essential coverage and minimum value coverage or Medicare may "opt-out" of The City of Sunny Isles Beach's health insurance plan. The City of Sunny Isles Beach reserves the right to verify coverage, request additional information, deny, or cancel this benefit at any time, as stipulated by the IRS for Opt-Out rules.

SINGLE COVERAGE

Employees electing single coverage, will receive a contribution of \$938.80 per month, pro-rated semi-monthly.

DEPENDENT COVERAGE

Employees choosing Employee & Child(ren) coverage, will receive a monthly contribution amount of \$1,404.65. Employee & Spouse coverage, will receive \$1,502.48, and Employee & Family coverage, will receive \$1,967.43 per month, pro-rated semi-monthly.

If the dollar amount of the coverage selected is less than the amount allowed, the employee receives the difference, pro-rated semi-monthly. Likewise, if the dollar amount of the insurance coverage selected exceeds the allowed amount, the employee pays the difference, pro-rated, semi-monthly. The City of Sunny Isles Beach will deduct all applicable taxes.

Currently The City of Sunny Isles Beach offers two health insurance plans through United Healthcare as follows:

- **LOW OPTION** - Open Access Plus In Network Only. Slightly Higher Deductibles and Copayments.
- **HIGH OPTION** - Open Access Plus plan with Out of Network Benefits.

Employee Insurance Coverage Rates (Breakdown Per Plan)

March 1, 2026 – February 28, 2027

United Healthcare Low Medical - Open Access	Semi Monthly Premium
Single	(\$21.33)
Employee + Child(ren)	\$145.58
Employee + Spouse	\$182.68
Family	\$349.66
United Healthcare High Medical - Open Access Plus	Semi Monthly Premium
Single	\$0.00
Employee + Child(ren)	\$186.09
Employee + Spouse	\$227.45
Family	\$413.63
United Healthcare Dental - DHMO	Semi Monthly Premium
Single	\$0.00
Employee + Child(ren)	\$4.24
Employee + Spouse	\$2.73
Family	\$6.36
United Healthcare Dental - PPO	Semi Monthly Premium
Single	\$24.95
Employee + Child(ren)	\$74.63
Employee + Spouse	\$54.43
Family	\$105.37
EyeMed Vision - PPO	Semi Monthly Premium
Single	\$0.00
Employee + Child(ren)	\$1.25
Employee + Spouse	\$1.12
Family	\$2.41

2026 Rates

United Healthcare Low Plan w/standard (DHMO) dental plan

The City of Sunny Isles Beach contributes to each employee's health insurance premium. Employees may opt-out of health insurance by providing proof of alternate qualified coverage. The City of Sunny Isles Beach pays 100% of the cost for employee coverage for dental DMO plan and the vision plan and 50% of the cost for dependent coverage for dental DHMO plan and the vision plan. Dental and vision insurance are mandatory for employees.

Medical Plans					
Rates per Month	Employee	Employee + Child(ren)	Employee + Spouse	Family	
Health Insurance	\$931.76	\$1,770.05	\$1,956.37	\$2,795.06	
Dental Insurance	\$14.53	\$31.49	\$25.43	\$39.97	
Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	
					Opted Out
Monthly City Insurance Contribution to Employee	\$993.93	\$1,509.39	\$1,618.24	\$2,132.82	\$550.00
Monthly Cost Health Insurance	\$931.76	\$1,770.05	\$1,956.37	\$2,795.06	\$0
Monthly cost Dental insurance	\$14.53	\$31.49	\$25.43	\$39.97	\$0
Monthly Cost Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	\$0
Total Monthly Cost of Insurance	\$951.28	\$1,811.51	\$1,991.27	\$2,849.68	\$0

"Monthly Subtotal (insurance Contribution less insurance cost)"	\$42.65	\$(302.12)	\$(373.03)	\$(716.86)	\$550.00
FICA / Medicare Tax (7.65%)	\$3.26	\$0	\$0	\$0	\$42.08

"Monthly Balance (Subtotal less FICA/Medicare Tax)"	\$39.39	\$302.12	\$373.03	\$716.86	\$507.92
Pay Period Balance (Cost or Allowance to Employee)	\$19.70	\$151.06	\$186.52	\$358.43	\$253.96

*Note: Amounts in **BLUE** represent monies PAID TO EMPLOYEE; Amounts in **RED** represent monies PAID BY EMPLOYEE.

**Pay period balance is based on 24 paychecks; therefore, employees will have two paychecks with NO insurance deductions.

2026 Rates

United Healthcare High Plan w/standard (DHMO) dental plan

The City of Sunny Isles Beach contributes to each employee's health insurance premium. Employees may opt-out of health insurance by providing proof of alternate qualified coverage. The City of Sunny Isles Beach pays 100% of the cost for employee coverage for the dental DHMO plan and the vision plan and 50% of the cost for dependent coverage for the dental DHMO plan and the vision plan. Dental and vision insurance are mandatory for employees.

Medical Plans					
Rates per Month	Employee	Employee + Child(ren)	Employee + Spouse	Family	
Health Insurance	\$974.41	\$1,851.07	\$2,045.92	\$2,922.99	
Dental Insurance	\$14.53	\$31.49	\$25.43	\$39.97	
Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	
					Opted Out
Monthly City Insurance Contribution to Employee	\$993.93	\$1,509.39	\$1,618.24	\$2,132.82	\$550.00
Monthly Cost Health Insurance	\$974.41	\$1,851.07	\$2,045.92	\$2,922.99	\$0
Monthly cost Dental insurance	\$14.53	\$31.49	\$25.43	\$39.97	\$0
Monthly Cost Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	\$0
Total Monthly Cost of Insurance	\$993.93	\$1,892.53	\$2,080.82	\$2,977.61	\$0

"Monthly Subtotal (insurance Contribution less insurance cost)"	\$0	\$(383.14)	\$(462.58)	\$(844.79)	\$550.00
FICA / Medicare Tax (7.65%)	\$0	\$0	\$0	\$0	\$42.08

"Monthly Balance (Subtotal less FICA/Medicare Tax)"	\$0.00	\$383.14	\$462.58	\$844.79	\$507.92
Pay Period Balance (Cost or Allowance to Employee)	\$0.00	\$191.57	\$231.29	\$422.40	\$253.96

*Note: Amounts in **BLUE** represent monies PAID TO EMPLOYEE; Amounts in **RED** represent monies PAID BY EMPLOYEE.

**Pay period balance is based on 24 paychecks; therefore, employees will have two paychecks with NO insurance deductions. 9

2026 Rates

United Healthcare Low Plan w/premium (PPO) dental plan

The City of Sunny Isles Beach contributes to each employee's health insurance premium. Employees may opt-out of health insurance by providing proof of alternate qualified coverage. The City of Sunny Isles Beach pays 100% of the cost for employee coverage for the dental DHMO plan and the vision plan and 50% of the cost for dependent coverage for the dental DHMO plan and the vision plan. Dental and vision insurance are mandatory for employees.

Medical Plans					
Rates per Month	Employee	Employee + Child(ren)	Employee + Spouse	Family	
Health Insurance	\$931.76	\$1,770.05	\$1,956.37	\$2,795.06	
Dental Insurance	\$64.43	\$172.27	\$128.83	\$237.99	
Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	
					Opted Out
Monthly City Insurance Contribution to Employee	\$993.93	\$1,509.39	\$1,618.24	\$2,132.82	\$550.00
Monthly Cost Health Insurance	\$931.76	\$1,770.05	\$1,956.37	\$2,795.06	\$0
Monthly cost Dental insurance	\$64.43	\$172.27	\$128.83	\$237.99	\$0
Monthly Cost Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	\$0
Total Monthly Cost of Insurance	\$1,001.18	\$1,952.29	\$2,094.67	\$3,047.70	\$0

"Monthly Subtotal (insurance Contribution less insurance cost)"	\$(7.25)	\$(442.90)	\$(476.43)	\$(914.88)	\$550.00
FICA / Medicare Tax (7.65%)	\$0	\$0	\$0	\$0	\$42.08

"Monthly Balance (Subtotal less FICA/Medicare Tax)"	\$7.25	\$442.90	\$476.43	\$914.88	\$507.92
Pay Period Balance (Cost or Allowance to Employee)	\$3.63	\$221.45	\$238.22	\$457.44	\$253.96

*Note: Amounts in **BLUE** represent monies PAID TO EMPLOYEE; Amounts in **RED** represent monies PAID BY EMPLOYEE.

**Pay period balance is based on 24 paychecks; therefore, employees will have two paychecks with NO insurance deductions.

2026 Rates

United Healthcare High Plan w/premium (PPO) dental plan

The City of Sunny Isles Beach contributes to each employee's health insurance premium. Employees may opt-out of health insurance by providing proof of alternate qualified coverage. The City of Sunny Isles Beach pays 100% of the cost for employee coverage for the dental DHMO plan and the vision plan and 50% of the cost for dependent coverage for the dental DHMO plan and the vision plan. Dental and vision insurance are mandatory for employees.

Medical Plans					
Rates per Month	Employee	Employee + Child(ren)	Employee + Spouse	Family	
Health Insurance	\$974.41	\$1,851.07	\$2,045.92	\$2,922.99	
Dental Insurance	\$64.43	\$172.27	\$128.83	\$237.99	
Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	
					Opted Out
Monthly City Insurance Contribution to Employee	\$993.93	\$1,509.39	\$1,618.24	\$2,132.82	\$550.00
Monthly Cost Health Insurance	\$974.41	\$1,851.07	\$2,045.92	\$2,922.99	\$0
Monthly cost Dental insurance	\$64.43	\$172.27	\$128.83	\$237.99	\$0
Monthly Cost Vision Insurance	\$4.99	\$9.97	\$9.47	\$14.65	\$0
Total Monthly Cost of Insurance	\$1,403.83	\$2,033.31	\$2,184.22	\$3,175.63	\$0

"Monthly Subtotal (insurance Contribution less insurance cost)"	\$(49.90)	\$(523.92)	\$(565.98)	\$(1,042.81)	\$550.00
FICA / Medicare Tax (7.65%)	\$0	\$0	\$0	\$0	\$42.08

"Monthly Balance (Subtotal less FICA/Medicare Tax)"	\$49.90	\$523.92	\$565.98	\$1,042.81	\$507.92
Pay Period Balance (Cost or Allowance to Employee)	\$24.95	\$261.96	\$282.99	\$521.41	\$253.96

*Note: Amounts in **BLUE** represent monies PAID TO EMPLOYEE; Amounts in **RED** represent monies PAID BY EMPLOYEE.

**Pay period balance is based on 24 paychecks; therefore, employees will have two paychecks with NO insurance deductions.



Get more out of your health plan benefits with these 2 handy digital tools



The UnitedHealthcare® app and myuhc.com®

Whether on the go or online, you'll have access to resources designed to help you:

- View benefit info, claim details and account balances
- Search network providers and facilities for the type of care you may need
- Quickly compare cost estimates before you get care
- Learn about covered preventive care
- Access your health plan ID card and add your plan details to your smartphone's digital wallet

Register once to access both tools

Start by downloading the UnitedHealthcare app or going to myuhc.com and then:

- Tap **Register Now** on the app, or select **Register** on the website
- Fill in the required fields and create your username and password
- Enter your contact information and select SMS text or phone call for two-factor authentication—then, agree to the terms and conditions
- Opt in to paperless delivery from your communication preferences

Now you're registered for—and connected to—the app and the website.

Get connected



Scan this code to download the app and register, or visit myuhc.com

**United
Healthcare**

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.

All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under the Find Care & Costs section. Available only for insured plans and self-funded plans with Optum Rx integrated pharmacy benefits. The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Health Plan coverage provided by or through a UnitedHealthcare company. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



***Only available
for Employee
and Spouse**

Get in on UHC Rewards

Good news—your health plan comes with a way to earn up to \$1,000. UnitedHealthcare Rewards is included in your health plan at no additional cost.



There's so much good to get

With UHC Rewards, a variety of actions—including things you may already be doing, like tracking your steps or sleep—lead to rewards. The activities you go for are up to you, and the same goes for ways to spend your earnings.

Here are just a few of the ways you can earn:

Connect a tracker	\$65
Take a health survey	\$25
Get an annual checkup	\$50
Get a biometric screening	\$75

Visit UHC Rewards for the full list of rewardable activities that are available to you—and look for new ways of earning rewards to be added throughout the year.

Earn up to
\$1,000

There are 2 ways to get started



On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning



Your health

Get in on an experience that's designed to help inspire healthier habits

Your goals

Personalize how you earn by choosing the activities that are right for you

Your rewards

Earn up to \$1,000 for completing rewardable activities

United Healthcare

Medical Insurance

The City of Sunny Isles Beach offers comprehensive health coverage to meet the needs of you and your family through a variety of health plans. The chart below provides an overview and comparison of the plans. Please refer to your benefit summary for further detail.

How to find a provider:
<https://connect.werally.com/plans/uhc>

1. Select "Medical Directory"
2. Choose "Employer and Individual Plans"
3. Select plan:
Choice or **Choice Plus**
4. Enter Search Criteria

Benefits Summary	Option 1	Option 2
Plan Name	Low Medical – Open Access	High Medical - Open Access Plus
Network Name	Choice	Choice Plus
Network Coverage	National	National
Calendar Year Deductible		
Individual	\$1,000	\$250
Family	\$2,000	\$500
Coinsurance	100%	100%
Calendar Out Of Pocket Max (Includes Coinsurance, Copays & Deductible)		
Individual	\$6,850	\$6,850
Family	\$13,700	\$13,700
Medical Care		
Preventive Care	Covered at 100%	Covered at 100%
Primary Care Physician Visit <i>(\$0 copay for dependents under the age of 19)</i>	\$15	\$15
Specialist Visit	\$30	\$30
Mental Health Visits	\$30	\$30
Urgent Care	\$30	\$30
Emergency Room	\$500	\$500
Inpatient Care	Deductible	\$250
Outpatient Surgery	Deductible	Deductible
Physician Fees	Deductible	Deductible
Diagnostic Lab	\$0	\$0
Diagnostic X-ray	\$0	\$0
Complex Diagnostic Imaging	\$150	\$150
Prescription Drugs		
Tier 1	\$7	\$7
Tier 2	\$25	\$25
Tier 3	\$40	\$40
Mail Order (90-day supply)	2.5x Retail Copay	2.5x Retail Copay
Out-of-network Benefits – Refer To Summary Of Benefits & Coverage		
Deductible Individual Family	No Out-of-Network Benefits; Emergency Services Only	\$1,000 \$2,000
The Plan Pays		40%
Out of Pocket Max		\$13,700 \$27,400

United Healthcare Hospital Indemnity Plan

Hospital Indemnity Protection Plan is an insurance plan that pays cash directly to you. It can be used to help pay costs from a hospital stay and related treatment, health plan deductible and other out-of-pocket costs.

The City of Sunny Isles Beach is pleased to announce that effective March 1, 2026 you will have the opportunity to elect a Hospital Indemnity Protection insurance through United Healthcare. The Hospital indemnity coverage is designed to help with managing expenses related to a hospital stay. The premiums will be paid by the employee and deducted from the convenience of payroll deductions. Please see the plan overview below.

Voluntary Hospital Indemnity Overview

Plan Benefits	Frequency	Payout
Hospital Admission	Payable once per Injury or sickness, on the day of admission. (1 Day per plan year)	\$1,000
Hospital Confinement	Payable once per day of confinement for a injury or sickness. Confinement begins on day 2.(up to 364 Days per plan year)	\$150
ICU Confinement	Payable once per day of confinement for an injury or sickness. Confinement begins on day 2 (up to 364 Days per plan year)	\$150
ICU Admission	Payable once per Injury or sickness, on the day of admission. (1 Day per plan year)	\$1,000

Additional Benefits

Wellness Benefit Rider	\$50
------------------------	-------------

Plan Provisions

Pre-existing Condition Exclusion	Waived
Waiver of Premium	Excluded
Portability	Included
Maternity	Included without a waiting period



Preventive Care

Stay Informed. Stay Healthy.

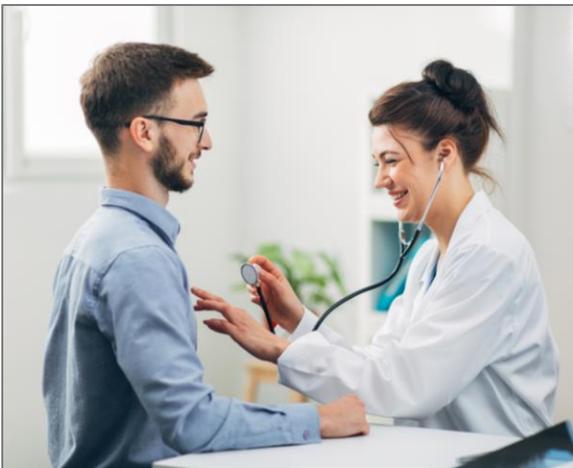
Preventive care plays a vital role in protecting your long-term health. By catching potential issues early, you can improve outcomes, avoid serious conditions, and help reduce healthcare costs over time.

As part of your medical plan, you have access to no-cost preventive services when using in-network providers. These services are designed to detect health concerns early—or help prevent them altogether. The sooner a condition is identified and treated, the better your chances for a positive outcome.

Want a personalized checklist of recommended screenings and vaccines for you and your family?

Use the **MyHealthfinder** Tool from the U.S. Department of Health & Human Services. Just click the link or scan the QR code to explore your preventive care recommendations: <https://health.gov/myhealthfinder>

**Preventive care guidelines are updated regularly, so recommended services may change over time.*



Examples of Preventive Care

- Annual wellness exams
- Screenings for blood pressure, diabetes, cholesterol, and cancer (e.g., mammograms, colonoscopies)
- Counseling on tobacco cessation, weight management, healthy eating, mental health, and alcohol use
- Well-baby and well-child visits
- Routine vaccinations (measles, polio, meningitis)
- Counseling, screenings, and vaccinations supporting healthy pregnancies
- Flu shots and other recommended immunizations

When Might You Be Charged a Fee?

Even though preventive services are covered at no cost in-network, certain situations may result in out-of-pocket expenses:

Out-of-Network Care

Preventive services are only free when provided by in-network providers. Out-of-network visits may result in a charge.

Office Visit Fees

Your plan may apply copays or coinsurance if:

- The preventive service is not the main purpose of the visit
- You bring up new concerns or symptoms during a scheduled physical (This may change the visit from preventive to diagnostic.)

Diagnostic vs. Preventive Screenings

Coverage depends on why the screening is performed:

- Routine screenings at recommended intervals = preventive
- Follow-ups for abnormal results, or screenings due to symptoms = diagnostic, which may include costs
- If you need screenings earlier than recommended due to medical findings, they may not qualify as preventive

Choosing the Right Type of Care

When in need of medical care, understanding your options and making an informed choice about what type of care to seek is crucial to your personal and financial well-being.

VIRTUAL VISITS	PRIMARY CARE	RETAIL CLINIC	URGENT CARE	ER
MINOR CONDITIONS	ONGOING CARE AND MINOR CONDITIONS	MINOR CONDITIONS	URGENT CONDITIONS	LIFE-THREATENING CONDITIONS
<ul style="list-style-type: none"> Rash Cold/Flu Allergies Fever Diarrhea Sore throat 	<ul style="list-style-type: none"> Building a lasting relationship Monitoring chronic conditions Treating acute situations Prescribing medication Annual wellness exams 	<ul style="list-style-type: none"> Common infections Flu shots/immunizations Minor skin conditions Pregnancy tests Allergies School physicals 	<ul style="list-style-type: none"> Coughs and sore throat Minor injuries and burns Flu and cold Sprains and strains Vaccinations 	<ul style="list-style-type: none"> Broken bones Allergic reactions Severe burns Seizures/loss of consciousness Serious injuries Chest pain or difficulty breathing

Smart Ways to Save on Care

Use In-Network Providers

You'll always pay less in-network. Out-of-network services can mean higher bills or no coverage.

Compare Locations Before You Go

Some settings cost much less for the same service:

- Freestanding imaging centers for MRIs, CT scans, X-rays
- Ambulatory surgery centers for outpatient procedures
- Always confirm the facility is in-network and covered by your plan.

Check Your Bills Carefully

- Always request an itemized bill
- Make sure it reflects services actually received
- Keep records of conversations with billing representatives
- Contact the Claims Advocate if something looks incorrect

Review Your Benefits

Knowing how your plan works helps you avoid unnecessary costs. Review your benefit summaries whenever you're unsure.

Pharmacy Discount Programs

You can lower your prescription costs by using programs such as:

GoodRx, **Walmart's \$4 Generics**, **SingleCare**, and **CostPlus Drug Company**.

These tools allow you to compare prices across pharmacies and may offer significant savings—especially on generic medications or drugs not covered by your plan.



Important: Purchases made using these discount programs usually do NOT count toward your deductible or out-of-pocket maximum. In 2026, this matters even more due to new drug pricing rules.

Tip: Always compare your plan's in-network pharmacy price with discount card prices. After 2026 drug price reductions, your insurance may now be the cheaper option for many brand-name medications.

United Healthcare Dental Insurance DHMO Plan

Dental Maintenance Organization (DHMO) Plans offer coverage with no deductibles and no annual benefit maximum.



Should you require the care of a specialist, your Primary Care Dentist (PCD) will refer you to a specialist within the Dental DHMO network.

How to find a provider: www.myuhc.com

1. Select find a provider under Member drop down
 2. Choose Dental
 3. Plan name: S100B
 4. Enter search criteria
- Or call: 800.955.4137

Benefits Summary

	Plan Name	Dental DHMO
	Network Name	S100B-SHP
	Waiting Period	None
	Deductible	None
Code	Preventive Services	Copay
D0120	Periodic Oral Evaluation	\$0
D0210	Intraoral Radiographs	\$0
D1110/20	Prophylaxis Cleaning – Adult/Child (twice in 12 months)	\$0
D1510	Space Maintainers - unilateral	\$0
	Basic Services	
D2140	Amalgam - One Surface	\$0
D2150	Amalgam - Two Surfaces	\$0
D2330	Resin-based composite - One Surface	\$0
D2331	Resin-based composite - Two Surfaces	\$0
D2750	Crown - Porcelain fused to high noble metal	\$195
D3310	Root Canal - Anterior	\$100
D3320	Root Canal - Bicuspid	\$175
D3330	Root Canal - Molar	\$210
D4210	Gingivectomy (per quadrant)	\$175
D4260	Osseous Surgery (per quadrant)	\$375
D4341	Periodontal Scaling and root planning	\$36
D7230	Removal of Impacted tooth - soft tissue	\$55
	Major Services	
D5110	Complete Denture - Maxillary	\$210
D5120	Complete Denture - Mandibular	\$210
	Orthodontic Services	
D8080	Orthodontic Treatment – Adolescent	\$1,850
D8090	Orthodontic Treatment – Adult	\$1,950

United Healthcare Dental Insurance DPPO Plan

Preferred Provider Organization (PPO) Plans provide you with the freedom to use a dentist of your choice or access the PPO network of dentists.

If you use a dentist participating in the PPO network, your out-of-pocket expenses will be reduced, as fees are subject to a negotiated rate. If you use a non-network provider, you are responsible for paying the difference in cost between the non-network provider's charges and the allowed amount.



How to find a provider: www.myuhc.com

1. Scroll all the way to "Find a Dentist"
 2. Select "Employer and Individual Plans"
 3. Choose Network: **National PPO 30**
 4. Enter search criteria
- Or Call: 877-816-3596

Benefits Summary

Plan Name	Dental PPO	
	In-Network	Out-of-Network
National PPO 30		
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Annual Plan Maximum	\$5,000	\$5,000
Preventive Services - Deductible does not apply		
Oral Examinations	Plan pays 100%	Plan pays 100%
Cleanings	Plan pays 100%	Plan pays 100%
Fluoride	Plan pays 100%	Plan pays 100%
Sealants	Plan pays 100%	Plan pays 100%
Space Maintainers	Plan pays 100%	Plan pays 100%
Basic Services		
Anesthesia	Plan pays 100%	Plan pays 80%
Fillings	Plan pays 100%	Plan pays 80%
Periodontal Surgery	Plan pays 100%	Plan pays 80%
Root Canal	Plan pays 100%	Plan pays 80%
Simple Extractions	Plan pays 100%	Plan pays 80%
Major Services		
Bridges and Dentures	Plan pays 60%	Plan pays 50%
Single Crown	Plan pays 60%	Plan pays 50%
Inlays & Onlays	Plan pays 60%	Plan pays 50%
Implants	Plan pays 60%	Plan pays 50%
Orthodontic Services		
Comprehensive Treatment Child(ren) up to age 19	50% up to \$1,000 per person per lifetime	50% up to \$1,000 per person per lifetime

EyeMed Vision Insurance PPO Plan

Your vision benefits provide affordable vision coverage for eye exams , eyeglasses and contact lenses.

Scheduling regular exams helps your eye doctor identify vision correction needs, changes inside the eye and early stages of eye diseases, such as glaucoma, cataracts and macular degeneration. The vision plan allows you and your family members the freedom to visit any in-network or out-of-network doctor. However, when an In-Network doctor is used, you will typically have lower out-of-pocket costs.



How to find a provider:

www.eyedoclocator.eyemedvisioncare.com

1. Network name: Insight Network

2. Enter search criteria

Or call: 1.866.804.0982

Benefits Summary

Plan Name	Vision PPO	
Network Name	In-Network	Out-of-Network
Exam		
Eye Exam	\$10	Up to \$40 reimbursement
Frames		
Frames - any	\$130 allowance + 20% off balance	Up to \$91 reimbursement
Standard Plastic Lenses		
Single Vision	\$15	Up to \$30 reimbursement
Bifocal	\$15	Up to \$50 reimbursement
Trifocal	\$15	Up to \$70 reimbursement
Lenticular	\$15	Up to \$70 reimbursement
Contact Lenses		
Elective	\$150 allowance + 15% off balance	Up to \$150 reimbursement
Medically Necessary	\$0	Up to \$210 reimbursement
Frequency		
Exam	Once every 12 months	
Lenses (in lieu of contacts)	Once every 12 months	
Frames	Once every 12 months	
Contacts (in lieu of lenses)	Once every 12 months	

Additional Benefits

The City of Sunny Isles Beach offers the following additional benefit



Sick Leave	Employees earn twelve (12) sick days per calendar year on a prorated basis (1.846 per week).
Vacation Leave	Employees earn vacation leave on a pro-rated basis as follows: <ul style="list-style-type: none">• General Employees: Ten (10) days per year (1.539 hours per week).• Department Heads: Fifteen (15) days per year (2.308 hours per week) Vacation accruals are increased incrementally thereafter, as per City policy.
Holidays	Employees are compensated for eleven (12) Federal holidays per year. These include: New Year's Day, Law Enforcement Appreciation Day, Martin Luther King's Birthday, President's Day, Memorial Day, Juneteenth, Independence Day, Labor Day, Veteran's Day, Thanksgiving Day, Day after Thanksgiving, and Christmas Day. Please note: If the holiday falls on a Saturday, The City of Sunny Isles Beach observes it on the preceding Friday. If the holiday falls on a Sunday, The City of Sunny Isles Beach observes it on the following Monday.
Floating Holiday	Employees earn floating holidays as follows <ul style="list-style-type: none">• General Employees - Two (2) days per calendar year• Department Heads/Managers - Seven (7) days per calendar year Floating Holidays are pro-rated dependent upon hire date.
Direct Deposit	The City of Sunny Isles Beach offers direct deposit of your pay check to the financial institution(s) of your choice
Credit Union	The City of Sunny Isles Beach offers memberships in Space Coast, We Florida Financial and Dade County Federal credit unions.

Managed Care Concepts Employee Assistance Program



We all experience problems at times. Life, in general, can be stressful. It is natural to feel angry, nervous, depressed or overwhelmed when confronting issues such as grief and loss, relationship and family conflicts, financial stress, health issues and a variety of others. You may find yourself struggling at times to balance all of the demands of work, home and family. Sometimes talking to a professional can provide an opportunity to vent, problem solve, set goals for yourself and can help you learn healthy ways of coping with life's problems.

Managed Care Concepts is your EAP provider for confidential and professional face-to-face short term counseling services. Sunny Isles Beach employees and dependents are eligible for up to eight (8) EAP counseling sessions per year. If additional help is necessary, your health plan may provide additional coverage for sessions.

The Employee Assistance Program offers:

- Easy access to EAP services and 24/7 coverage by professional counselors
- Confidential, professional, face-to-face assessment and counseling services are offered at no cost to employees and families
- Education & Management Training Programs
- Unlimited Management support and consultation

Please call for help with issues including:

- Marital/relationship conflicts
- Communication problems
- Family concerns
- Work – Life Balance
- Substance abuse
- Depression
- Stress management
- Grief and loss
- Anxiety

Managed Care Concepts EAP

P.O. Box 812032, Boca Raton, FL 33481

Phone: 800-899-3926 Fax: 561-750-4621 www.managedcareconcepts.com

Available Services When You Need Help the Most



Life isn't always easy. Sometimes a personal or professional issue can affect your work, health and general well-being. During these tough times, it's important to have someone to talk with to let you know you're not alone.

With Mutual of Omaha's Employee Assistance Program, you can get the help you need so you spend less time worrying about the challenges in your life and can get back to being the productive worker your employer counts on to get the job done.

Learn more about the Employee Assistance Program services available to you.

We are here for you

Visit the Employee Assistance Program website to view timely articles and resources on a variety of financial, well-being, behavioral and mental health topics.

mutualofomaha.com/eap
or call us: 1-800-316-2796

Enhanced EAP Services

Features	Value to Company and Employees
Employee Family Clinical Services	<ul style="list-style-type: none">• An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments• Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters• Access to subject matter experts in the field of EAP service delivery
Counseling Options	<ul style="list-style-type: none">• Three sessions per year (per household) conducted by either face-to-face* counseling or video telehealth via a secure, HIPAA compliant portal

*California Residents: Knox-Keene Statute limits no more than three face-to-face sessions in a six-month period per person.

Continued on back.



Mental health support for you and your family



No matter the size of the challenge you or a loved one faces, it can be hard to figure out what mental health option best meets the moment. Here, you'll find resources to help you confidently connect with the right support at the right time.



In-the-moment support

For support with:

- Stress
- Grief and loss
- Parenting/family challenges
- Self-esteem issues
- Separation and divorce
- Any concerning changes in your loved one's behavior or mood



Ongoing care

For support with:

- Anxiety and depression
- ADD/ADHD
- Bipolar disorder
- Chronic illness or disability
- Domestic violence and anger
- Eating, gambling or compulsive disorders
- LGBTQ+ care
- Medication management
- Panic attacks/PTSD
- Substance use



Crisis care

For immediate support with:

- Use or misuse of alcohol, drugs or other substances
- Misuse of medications

For immediate support with:

- Suicidal thoughts or emotional distress
- Thoughts of harming self or others

For immediate support with:

- A life-threatening emergency

Employee Assistance Program (EAP)

- Speak confidentially with an experienced well-being professional
- Each member can receive up to 3 no-cost counseling sessions per year—in person or over the phone

Behavioral health benefits

- May include talk therapy, help with medications and hospitalizations

Family doctor or behavioral health provider

- Discuss concerns
- Learn about care options and recommendations based on their knowledge of your loved one's needs and situation

Substance Use Helpline

- Get anonymous support 24/7 for you or someone else
- Connect with an advocate who is trained in substance use and recovery

Suicide & Crisis Lifeline

- Interpretation services in 150 languages
- For text, fill out a short survey about what you or your loved one is going through, then a counselor will contact you

Emergency Services

- Provide as many details as possible
- Inform the operator this is because of a mental health crisis so they can send the appropriate personnel to handle the situation with care



Call

1-888-887-4114

Press or say 1 for EAP, then press or say 1 to speak with a well-being specialist



Available 24/7*



Visit myuhc.com® for benefit coverage details



Call the number on your health plan ID card



Visit myuhc.com to schedule an appointment with a provider



Call or meet with your family doctor



Call

1-855-780-5955



Available 24/7*



Call, text or chat

988



Available 24/7*



Call

911



Available 24/7*

*No appointment needed.

Depending on your coverage, these services may have a deductible or copay.

The material provided through the Employee Assistance Program (EAP) is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

This program should not be used for emergency or urgent care needs. In an emergency, call 911 or go to the nearest emergency room. This program is not a substitute for a doctor's or professional's care. This program and its components may not be available in all states and coverage exclusions may apply.

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**United
Healthcare**®



Healthier habits, healthier lifestyle

Take small steps for lasting change with Real Appeal[®],
an online weight management support program.



Get healthier, at no additional cost to you

Real Appeal on Rally Coach[™] is a proven weight management program designed to help you get healthier and stay healthier. It's available to you and eligible family members at no additional cost as part of your benefits.

Take small steps toward healthier habits

Set achievable nutrition, exercise and weight management goals that keep you motivated to create lasting change. Track your progress from your daily dashboard, too.

Support and community along the way

Feel supported with personalized messages, online group sessions led by coaches and a caring community of members.

Join today at enroll.realappeal.com or
scan this code



**Get a Success Kit delivered
right to your door.**

Make the most of tools and resources like weight and food scales, a portion plate and more. Your Success Kit is delivered after you attend your first live group session.

United
Healthcare

Real
Appeal

Real Appeal is a voluntary weight loss program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.

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Rediscover your passion for health

With One Pass Select™, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan

As of January 1, 2025, you and your eligible family members (18+) can get started with One Pass Select when you activate UnitedHealthcare Rewards. Plus, you can use your earnings to help pay for your One Pass Select membership.



Find your fit with One Pass Select



At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.



At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you based on your fitness level and interests.

\$34/mo

Classic

12,000+ gym locations

\$69/mo

Standard

14,000+ gym and premium locations

\$109/mo

Premium

16,000+ gym and premium locations

\$159/mo

Elite

20,000+ gym and premium locations



To get started:

1. Scan this code to download the **UnitedHealthcare® app**
2. Sign in or register
3. Select **UHC Rewards**
4. Select **Redeem rewards** to access One Pass Select

An enrollment fee may apply.

Or get started with a digital-only plan for \$10/mo.

One Pass Select is a voluntary program featuring a subscription based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.



When life feels challenging, get caring and confidential help

Your Employee Assistance Program (EAP) offers access to personalized support, resources and no-cost referrals. It's confidential 1-on-1 help from a master's-level specialist.

No-cost, 24/7 access to support in the moments that matter

EAP helps you and your family with a range of issues, including:

- Identifying resources for managing stress, anxiety and depression
- Offering specialized help in improving relationships at home or work
- Providing guidance on legal and financial concerns
- Finding ways to help you cope with occupational stress and burnout
- Connecting you with care for addressing substance use issues

**Call EAP 24/7 at
1-888-887-4114**

Press or say 1 for members, then press or say 1 for seeking in-the-moment support with a well-being specialist

- 3 free counseling sessions per incident, per year
- Confidential and private; services will not be shared with your employer



Scan to save EAP contact information to your phone.

**United
Healthcare®**

There for what matters™

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply.

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Mind. Body. You.

Make the connection with Calm Health.



The Calm Health app provides programs and tools to help support your mental health and well-being – all at your own pace. As a UnitedHealthcare member, Calm Health is included in your health plan and available at no additional cost.

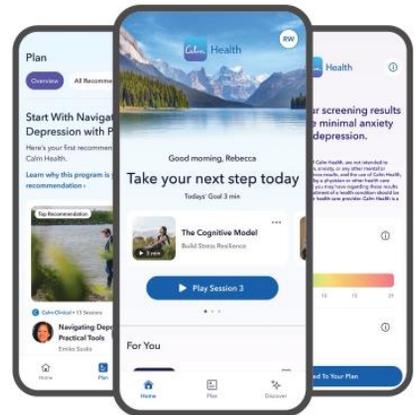
Resources to help support your mental health

To help tailor your Calm Health experience, you'll begin with a short mental health screening. Then, Calm Health will suggest certain programs for you to consider based on where you are in your well-being journey.

Tap into tools and support

The Calm Health app brings you a library of support – including mindfulness content and programs created by psychologists – for a variety of health experiences and life stages. This information is designed to help you:

- **Learn techniques to improve well-being** – Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body** – Access mental health information and support to help you strengthen the mind-body connection



Scan this code to get started

You'll first need to sign in to your account on myuhc.com® or the UnitedHealthcare® app. If you don't have an account, select Register to create one.



Mutual of Omaha Life Insurance

Life insurance is designed to safeguard your family's financial future. A policy provides stability in the event of your passing and may alleviate the stress and burden during an already challenging time

Basic Life & AD&D Insurance

The City of Sunny Isles Beach provides Basic Life and AD&D insurance which provides your beneficiaries important financial protection if you pass away at no cost to all eligible employees. Life Insurance can help your loved ones pay ongoing living expenses, debts, medical bills and funeral costs, in addition to future needs such as college tuition or retirement.

Basic Life & AD&D Insurance

	Class 1	Class 2	Class 3
Eligibility	Full-Time City Managers	Full-time Department Managers	All Full-Time Employees
Benefit Amount	2x annual salary	2x annual salary	1x annual salary
Maximum Benefit	\$500,000	\$500,000	\$300,000
Minimum Benefit	\$10,000	\$10,000	\$10,000
Accidental Life & Dismemberment Benefit	The Principal Sum amount is equal to the amount of your life insurance benefit		
Living Care / Accelerated Death Benefit	80% of the amount of life insurance benefit is available to you if terminally ill, not to exceed \$400,000.	80% of the amount of life insurance benefit is available to you if terminally ill, not to exceed \$400,000.	80% of the amount of life insurance benefit is available to you if terminally ill, not to exceed \$240,000.
Conversion	If your employment ends, you may apply for an individual life insurance policy from Mutual of Omaha without having to provide Evidence of Insurability (health information).		
Reduction Formula	Amount reduces to 65% at age 65, 40% at age 70, 25% at age 75		
Refer to Certificate of Coverage to review all limitations and exclusions			

Voluntary Life Insurance

You also have the option of purchasing additional Voluntary Life & AD&D. If you elect coverage for yourself, you then may elect coverage for your spouse and/or dependent children. No medical information is required if benefit is elected during your initial enrollment period. If you do not elect coverage for yourself during your initial enrollment period, you may enroll during Open Enrollment, however, Evidence of Insurability (EOI) may be required and processed through underwriting.

Voluntary Life & AD&D Insurance

Employee Life	Increment of \$10,000, up to 7x's annual salary or \$500,000
Spouse Life	Increments of \$5,000, up to \$250,000, and can be up to 100% of employee benefit amount
Child(ren)	\$10,000 - To age 30
Guaranteed Issue Amount (at initial enrollment, under age 65)	Employee: \$150,000
	Spouse: \$50,000
	Child: \$10,000

Refer to Certificate of Coverage to review all limitations and exclusions

Mutual of Omaha Disability Insurance

A disability insurance policy helps protect your earnings and keeps your family secure. If illness or injury prevents you from working, it pays a portion of your salary to help cover essential expenses.

As an eligible employee of The City of Sunny Isles Beach, you have the option to apply for a Short Term Disability (STD) Plan provided by Mutual of Omaha. Short Term Disability Insurance offers you the security of knowing that if you become disabled, replacement of income is available to help carry you through that period before the LTD plan takes effect without seriously affecting your present lifestyle or jeopardizing you and your family's financial security. Employees who want to supplement their disability insurance benefits may purchase this coverage. When you enroll yourself in this benefit, you pay the full cost through payroll deductions



Short-Term Disability	
Maximum weekly benefit	60% up to \$1,000
Elimination period	14 days of Injury or Illness
Benefits begin	Day 15
Duration of benefits	11 weeks
Refer to Mutual of Omaha Group Certificate of Coverage to review all limitations and exclusions	

The City of Sunny Isles Beach provides Long Term Disability insurance (LTD) through Mutual of Omaha to all eligible employees at NO COST to the employee. The LTD benefit pays you a percentage of monthly earnings if you become disabled due to an accident or injury.

Long-Term Disability		
Eligibility	Class 1	All Eligible City Managers & Department Managers
	Class 2	All other Eligible Employees
Minimum Hours Per Week	30 Hours	
Benefit Percentage	60%	
Maximum Monthly Benefit	\$10,000	
Minimum Monthly Benefit	\$50	
Elimination Period	90 Days	
Class 1	Benefits are paid to SSNR based on your ability to perform your regular occupation.	
Class 2	Benefits are paid for a period of 24 months based on your inability to perform your regular occupation	
Refer to Mutual of Omaha Group Certificate of Coverage to review all limitations and exclusions		

WILL PREPARATION SERVICES

Services provided by Epoq, Inc.



Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

Epoq provides the following **FREE** documents:

- Living Will and Trust
- Power of Attorney
- Healthcare Directive
- Pour-Over Will
- Last Will and Testament

Here's how it works:

- Log on to www.willprepservices.com and use the code **MUTUALWILLS** to register
- Answer the simple questions from any device and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

Create your will at www.willprepservices.com
and use the code **MUTUALWILLS** to register



Underwritten by
United of Omaha Life Insurance Company
A Mutual of Omaha Company

Will and other document preparation services are independently offered by Epoq, Inc. (Epoq) and are subject to its terms of service and privacy policy. Epoq is an online service that provides certain legal forms and legal information. Epoq is not a law firm and is not a substitute for an attorney's advice. United of Omaha Life Insurance Company and Epoq are independent, unaffiliated companies. Although United of Omaha Life Insurance Company make Epoq's services available to group life insurance customers, the use of Epoq's services is entirely voluntary. United of Omaha Life Insurance Company does not provide, is not responsible for, does not assume any financial liability for and does not guarantee the accuracy, adequacy or results of any service, advice or documents provided by Epoq. United of Omaha Life Insurance Company also is not responsible and does not assume liability for any disclosure of personal data or information by Epoq. These services are only available to group life insurance customers of United of Omaha Life Insurance Company. This service is not available in New York.

WORLDWIDE TRAVEL ASSISTANCE THAT TRAVELS WITH YOU



Take comfort in knowing that Travel Assistance* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

Enjoy Your Trip

We'll Be There If You Need Us — 24/7

Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.

Pre-trip Assistance**

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations
- Translation and Interpreter Services for emergency situations while traveling internationally

Emergency Travel Support Services

- **Telephonic translation and interpreter services** — 24/7 access to telephone translation services
- **Locating legal services** — referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- **Baggage** — assistance with lost, stolen or delayed baggage while traveling on a common carrier
- **Emergency payment and cash** — assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- **Emergency messages** — assistance with recording and retrieving messages between you, your family and/or business associates at any time
- **Document replacement** — coordination of credit card, airline ticket or other documentation replacement
- **Vehicle return** — if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company



613210 *Brought to you by Mutual of Omaha Insurance Company, 3300 Mutual of Omaha Plaza, Omaha, NE 68175. Services provided by AXA Assistance USA (AXA)
**Available at any time, not subject to 100 mile travel radius



Worldwide Travel Assistance

Services available for business and personal travel.

For inquiries within the U.S. call toll free:

1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658



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1-800-856-9947

Outside the U.S. call collect:

(312) 935-3658

AIG Law Enforcement Officers Life & Accident Insurance

The City of Sunny Isles Beach provides their Law Enforcement Officer the following benefit in accordance to Florida Statute:

Life Insurance		
Eligibility	All Sworn Law Enforcement Officers	
Benefit	Description	Hazard Amount
Accidental Death	Accidental Death Benefit - Loss Period: 365days	\$75,000
Accidental Death & Dismemberment	Accidental Death & Dismemberment Benefit – Loss Period: 365 day (For residents of Pennsylvania, the 365 days loss period is not applicable for loss of life only.)	\$75,000
Weekly Accident Indemnity	Weekly Accident Indemnity. Benefit Period 52 weeks; Elim. Period 30 days. 66.67% of Salary	\$100
Education	Education Benefit	\$2,000
Spouse Education	Spouse Education Benefit	\$2,000
Day Care	Day Care Benefit	\$2,000
Refer to the Certificate of Coverage to review all limitations and exclusion		
* The AD&D Benefit Amount is subject to 80% salary		



The information on this Benefit Guide is presented for illustrative purposes only. Please refer to the plan document for complete details.

For those currently enrolled and not making any changes to your Colonial Life policies, your prices and coverage will remain the same and no action is required.

If you need to make changes to your current Colonial Life elections, you can Login to your BSwift portal to make a change. For those of you that have not enrolled into a Colonial Life plan and wish to do so this year. Please review the current plans available. You can enroll via your BSwift portal.



Accident Coverage

This is a medical indemnity plan that provides you and your family with hospital, doctor, accidental death and catastrophic accident benefits in the event of an accident.



Disability Coverage

Replaces a portion of income if someone becomes disabled due to a covered accident or sickness.



Critical Illness and Cancer

Designed to help you and your family maintain financial security during the lengthy, expensive recovery period of a serious medical event such as cancer, heart attack or stroke.



Medical Bridge Coverage

Helps with the out-of-pocket medical and non-medical expenses related to events such as hospital confinement, outpatient surgery, diagnostic tests and more.

Support Contacts

Simply follow the prompts when calling for assistance, the representative may ask for your personal information to search for any existing coverages.

Claims Assistance
800-325-4368

Benefits Questions
954-914-7550

Aflac Supplemental Insurance

The City of Sunny Isles Beach is offering the following voluntary supplemental plans through Aflac:

ACCIDENT INDEMNITY PLAN - Covers injuries 24 hours a day on or off the job. Pays cash for injuries - Admission to Hospital, Physical Therapy, Follow up visits, MRR/CT scan, and much more. The plan does provide an accident death benefit and dismemberment

CANCER INDEMNITY PLAN - Benefits are payable on First Occurrence, Hospital Confinement, Medical Imaging, Radiation and Chemotherapy, Immunotherapy, Cancer Screening Wellness and much more.

DISABILITY INCOME PROTECTOR - If you are working at a full-time job while coverage is in-force and a covered sickness or covered off-the-job injury causes you to become totally disabled, Aflac will pay you one thirtieth of the benefit shown in the Policy Schedule for each day you remain totally disabled. A full-time job is defined as a job at which you work 30 or more hours per week for pay or benefits

SPECIFIED HEALTH EVENT PROTECTION - Policy provides hospital intensive care coverage for sickness and injury and provides specified health event coverage for critical illness. Some benefits are payable for both hospital intensive care and specified health events, and some benefits apply only to specified health events. Some benefits reduce at age 70. Read each benefit careful.

HOSPITAL INDEMNITY PLAN - Policy provides annual hospitalization confinement, ER visits, physician visits, labs and x-rays and much more. You can customize the Choice 1 plan.

LIFE PROTECTOR - Life insurance is not “what if” insurance, but “when”. Protect your loved ones with the money they will need in your absence. 10, 20, and, 30 Year Term and Whole Life policies are available. Face amounts are now available for up to \$200,000. You can also provide policies for your spouse and child(ren).

SUPPLEMENTAL DENTAL - Pays you money for going to the dentist. You can go to any dentist. No networks to use. Use this plan to Supplement your group dental. Must meet WAITING PERIOD for procedures.





At **City of Sunny Isles Beach**, our greatest asset is people like you. We value your hard work and like to do what we can to reward your efforts. We're proud to offer you this valuable employee benefit through our partnership with MassMutual: **Whole Life Insurance with Guaranteed Issue coverage.**

In addition, we are excited to offer you the support of a licensed PES-One Benefit Consultant to help with your benefit enrollment.

By meeting with a consultant, you will:

- **Get help choosing the right benefit for you and your family**
- **Clearly understand the options available**
- **Have your questions answered**
- **Complete your enrollment**



New Hires

This benefit can only be enrolled through a PES-One Benefit Consultant. You will be contacted prior to your eligibility date to set up your consultation or you can contact support@pes-one.com to request an appointment.

Look for messages from: *Email: info@enrollify.com Phone/Text: 844-490-2070*

Features and Benefits

- Coverage up to **\$250,000** available for employee.
- Policies are Guarantee Issue up to **\$150,000** in coverage for employees during the initial open enrollment period. This means you do not need to answer medical questions or have a physical exam to obtain coverage. **Guaranteed issue is only available during the initial open enrollment period.**
- Spouse, children and grandchildren whole life plans available for **\$25,000** of coverage.
- Plan includes a **Chronic Care Benefit** which offers the ability to receive an advance, or acceleration, of a portion of the death benefit, paid in a lump sum. This benefit can help reduce the financial stress that often comes with being critically ill.
- **Accidental Death Benefit** pays an additional 1 times the basic Death Benefit for an accidental death of employee prior to age 67.
- **Waiver of Premium Benefit** will waive premiums during an employee's total disability prior to age 67.

∴ MassMutual Group Whole Life Rates

Sample: **Semi-Monthly, nonsmoker, unisex** rates are show below. Rates will differ for tobacco users.

Rates include Accident Death & Wavier of Premium riders for employees only.

Employee Face Amount: Minimum \$10,000 in increments of \$5,000 up to \$250,000

Spouse & Children Face Amount: \$25,000 Only* *Employee must get a minimum \$25,000 policy to get dependent policy.

Employee Rates

Issue Age ¹	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000	Issue Age ¹	\$10,000	\$25,000	\$50,000	\$75,000	\$100,000
18	\$5.36	\$10.10	\$17.98	\$25.87	\$33.76	47	\$12.62	\$28.24	\$54.28	\$80.32	\$106.35
19	\$5.42	\$10.23	\$18.25	\$26.28	\$34.31	48	\$13.39	\$30.17	\$58.13	\$86.09	\$114.05
20	\$5.47	\$10.37	\$18.53	\$26.69	\$34.85	49	\$14.16	\$32.09	\$61.98	\$91.87	\$121.76
21	\$5.53	\$10.51	\$18.81	\$27.11	\$35.40	50	\$14.87	\$33.88	\$65.55	\$97.23	\$128.91
22	\$5.58	\$10.64	\$19.08	\$27.52	\$35.96	51	\$15.64	\$35.80	\$69.41	\$103.00	\$136.61
23	\$5.63	\$10.78	\$19.36	\$27.93	\$36.51	52	\$16.41	\$37.73	\$73.26	\$108.78	\$144.30
24	\$5.69	\$10.92	\$19.63	\$28.34	\$37.05	53	\$17.13	\$39.52	\$76.83	\$114.14	\$151.45
25	\$5.74	\$11.05	\$19.90	\$28.75	\$37.60	54	\$17.90	\$41.44	\$80.68	\$119.91	\$159.15
26	\$5.85	\$11.33	\$20.45	\$29.58	\$38.71	55	\$17.95	\$41.58	\$80.96	\$120.33	\$159.71
27	\$6.08	\$11.88	\$21.56	\$31.23	\$40.91	56	\$19.16	\$44.60	\$87.00	\$129.40	\$171.81
28	\$6.24	\$12.30	\$22.38	\$32.47	\$42.55	57	\$20.43	\$47.76	\$93.33	\$138.89	\$184.46
29	\$6.40	\$12.71	\$23.21	\$33.70	\$44.20	58	\$21.70	\$50.93	\$99.66	\$148.38	\$197.10
30	\$6.63	\$13.26	\$24.31	\$35.36	\$46.41	59	\$22.96	\$54.09	\$105.98	\$157.86	\$209.76
31	\$6.85	\$13.80	\$25.40	\$37.01	\$48.61	60	\$24.22	\$57.25	\$112.31	\$167.35	\$222.41
32	\$7.06	\$14.35	\$26.51	\$38.65	\$50.81	61*	\$22.86	\$54.13	\$106.25	\$158.38	\$210.50
33	\$7.35	\$15.05	\$27.89	\$40.72	\$53.56	62*	\$24.05	\$57.14	\$112.26	\$167.39	\$222.51
34	\$7.51	\$15.46	\$28.71	\$41.96	\$55.21	63*	\$25.21	\$60.01	\$118.01	\$176.01	\$234.01
35	\$7.56	\$15.59	\$28.98	\$42.37	\$55.76	64*	\$26.36	\$62.88	\$123.76	\$184.63	\$245.51
36	\$7.89	\$16.41	\$30.63	\$44.84	\$59.05	65*	\$26.40	\$63.01	\$124.01	\$185.00	\$246.00
37	\$8.33	\$17.52	\$32.83	\$48.14	\$63.45	66*	\$28.10	\$67.25	\$132.50	\$197.75	\$263.00
38	\$8.71	\$18.48	\$34.75	\$51.03	\$67.31	67*	\$30.45	\$73.13	\$144.26	\$215.38	\$286.51
39	\$9.10	\$19.45	\$36.68	\$53.92	\$71.15	68*	\$32.06	\$77.13	\$152.25	\$227.38	\$302.51
40	\$9.54	\$20.54	\$38.88	\$57.22	\$75.55	69*	\$34.56	\$83.38	\$164.75	\$246.13	\$327.50
41	\$9.92	\$21.50	\$40.81	\$60.10	\$79.41	70*	\$36.05	\$87.13	\$172.26	\$257.38	\$342.51
42	\$10.31	\$22.47	\$42.73	\$63.00	\$83.25	71*	\$37.60	\$91.00	\$180.01	\$269.00	\$358.01
43	\$10.75	\$23.56	\$44.93	\$66.29	\$87.65	72*	\$39.26	\$95.13	\$188.25	\$281.39	\$374.51
44	\$11.14	\$24.53	\$46.85	\$69.18	\$91.51	73*	\$41.06	\$99.63	\$197.25	\$294.88	\$392.50
45	\$11.19	\$24.67	\$47.13	\$69.59	\$92.05	74*	\$43.05	\$104.63	\$207.25	\$309.88	\$412.50
46	\$11.91	\$26.46	\$50.70	\$74.96	\$99.20	75*	\$45.31	\$110.25	\$218.51	\$326.76	\$435.00

Spouse Rates

Issue Age ¹	\$25,000
18 - 20	\$8.39 - \$8.63
21 - 25	\$8.75 - \$9.25
26 - 30	\$9.50 - \$11.26

Issue Age ¹	\$25,000
31 - 35	\$11.75 - \$13.38
36 - 40	\$14.13 - \$17.88
41 - 45	\$18.75 - \$21.63

Issue Age ¹	\$25,000
46 - 50	\$23.26 - \$30.01
51 - 55	\$31.75 - \$37.01
56 - 60	\$39.76 - \$51.25

Child/Grandchild Rates

Issue Age ¹	\$25,000
1 - 10	\$6.63 - \$7.88
11 - 20	\$8.13 - \$8.63
21 - 26	\$8.75 - \$9.50

¹Age as of Certificate Effective Date.

*Waiver of Premium: For issue ages 18 - 60, this benefit will waive premiums during an insured's total disability prior to age 67.

*Accidental Death: For issue ages 18 - 60, an additional benefit equal to 1 times the basic Death Benefit will be payable for an accidental death prior to age 67.

Group whole life insurance (GPWL), (MM-GCWL-2014 and MM-GCWL-2014 (NC) in North Carolina), is level-premium, participating permanent life insurance.

The GPWL policy and GCWL certificates are issued by Massachusetts Mutual Life Insurance Company, Springfield, MA 01111-0001.

Bi-Weekly premiums have been calculated assuming payments paid 26 times a year.

LegalEASE

LegalEASE offers a comprehensive suite of legal benefits designed to support you through various legal matters with confidence. Additionally, LegalEASE Identity Theft Protection provides essential services to safeguard your personal information and protect you from identity theft. Together, these programs ensure you have the legal support and identity protection you need for peace of mind.

LegalEASE Legal Benefits

A legal benefits plan can ease the biggest stresses – finding and paying for legal expertise when you need it most.

Life events can lead to unexpected legal concerns that are difficult to handle alone. Enrolling in a LegalEASE benefits plan reduces this stress by providing support and protection for personal legal issues.

What you get with a LegalEASE benefits plan:

- An attorney with expertise specific to your legal matter
- Access to a national network of experienced attorneys
- In and out-of-network coverage
- Concierge help navigating common legal issues

The value of a LegalEASE benefits plan.

As a member, you have access to over 21,500 attorneys matched to your specific legal needs. This membership saves you time and costly legal fees, providing coverage for::

- Home and consumer issues (buying, selling, foreclosure, tenant disputes)
- Financial matters (debt collection, contracts)
- Auto and traffic issues (traffic matters, license suspensions)
- Family matters (adoption, name change)
- Estate planning and wills (will, living will, health care power of attorney)

To learn more about your legal benefits plan, visit
<https://www.legaleaseplan.com/lp2a> or call 1(800) 248-9000.

LegalEASE Identity Theft Protection

Identity Monitoring offers valuable services to shield your family from unexpected identity theft issues With proactive monitoring and comprehensive protection, you can have peace of mind knowing your personal information is secure.

What you get with Identity Monitoring:

- Credit Monitoring
- Full Service Identity Restoration
- Identity Theft Insurance
- CyberAgent®
- Lost Wallet Protection
- Child Identity Monitoring

The value of Identity Monitoring: As a member, you have access to a range of services designed to protect your identity and assist you in case of identity theft. This membership provides coverage for:

- Credit Monitoring: Single or tri-bureau credit reports, scores, and monitoring
- CyberAgent®: Monitors the internet for stolen identity credentials
- Full Service Identity Restoration: Certified specialists to restore your identity
- Lost Wallet Protection: Support for canceling and reissuing documents
- Identity Theft Insurance: Up to \$1,000,000 in coverage for eligible expenses
- Child Identity Monitoring: Proactive monitoring of your child's identity

To learn more about your identity protection plan, visit
<https://www.legalease-id-monitor.com/enrollment/1> and type in your unique promo code found in your certificate of coverage or call 1(800) 248-9000.

Spot Pet Insurance

Pet insurance helps cover unexpected veterinary costs, from accidents to illnesses, so you can focus on your pet's health instead of the bills. Spot offered flexible plans designed to for your needs and budget.

Get Peace of Mind Today With Our Pet Coverage

Accidents

Spot plans help ensure your pet is covered from head-to-tail for unexpected accidents and injuries.

Illnesses

Spot plans cover exams for qualified illnesses and related treatment, including things like surgeries & medications.

Wellness

Spot's optional Preventative Care plans focus on routine care and regular check-ups to help ensure their routine wellbeing.

Unleash More with Spot



Spot Perks

Special discounts on pet products and services from your favorite brands.



24/7 Pet Telehealth Line

Get unlimited 24/7 virtual pet care from vet experts for your pet.

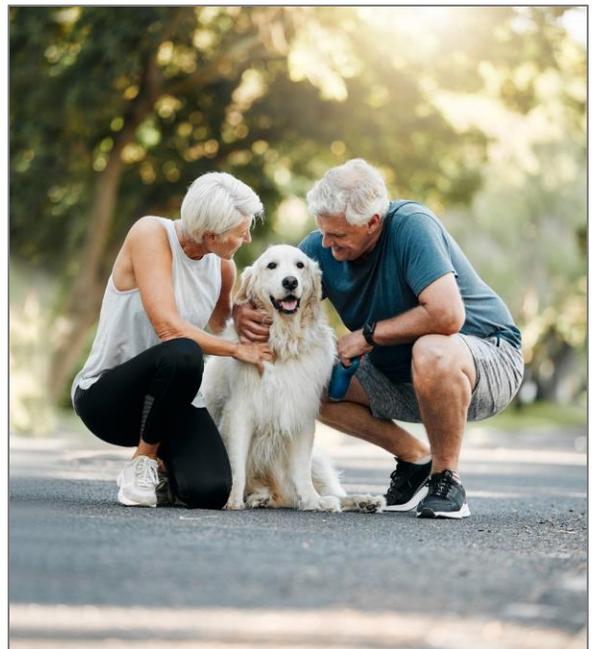
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FSA and DCFSA Flexible Spending Account | Dependent Care FSA

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A FSA & DCFSA allow you to put money away and withdraw it tax free, as long as you use it for qualified medical expenses or eligible care for your loved ones.

What Is A Flexible Spending Account?

A FSA is a type of saving account that allows employees to contribute a portion of their regular earnings to pay for health-related costs, these funds are not subject to income and payroll taxes. You can use an FSA to save on average 30 percent on healthcare costs. Don't think of it as money deducted from your paycheck, think of it as money added to your wallet.

2026 FSA Contribution Limit : \$3,400.00

Think beyond the doctor's office

Because of tax savings on contributions, you can save an average of 30% on qualified medical expenses. Here are a few examples of items you can buy without a prescription:

- Acne medication and treatments
- Athletic and orthopedic braces and supports
- Blood glucose monitors and testing strips
- Cold and flu remedies
- Contact lenses and supplies
- Denture cream and cleaners
- Eye drops
- First aid supplies and kits
- Hot & Cold packs
- Incontinence products
- Lip balm
- Medical supplies
- Menstrual products
- Motion sickness aids
- Nasal Spray
- Pregnancy and fertility test
- Prenatal vitamins
- Reading glasses
- Sinus products
- Show inserts and insoles
- Sleep aids
- Sunscreens
- Vaporizers and inhalers
- Walking aids and wheelchairs

What Is A Dependent Care Flexible Spending Account?

DCFSA's are tax-advantaged accounts that let you use pre-tax dollars to pay for eligible dependent care expenses. A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare.

2026 DCFSA Contribution Limits

\$3,750 for those married & filing separately
\$7,500 for those single or married filing jointly

Ways to save with a DCFSA

- ✓ Pay for babysitter or nanny during working hours
- ✓ Child daycare, nursery school, and preschool
- ✓ Before and after school programs
- ✓ Registration and/or processing fees
- ✓ Summer day camp
- ✓ Elder daycare

Child and dependent care expenses must be work related to qualify. Expenses are considered work related if they allow you (or your spouse if filing jointly) to work or look for work and if they are for a qualifying person's care.

Helpful Resources

FSA IRS Publication 502 or 969 | DCFSA IRS publication 503

Retirement

Employees are automatically enrolled in one of two retirement plans, depending upon hire date and position. The plans are as follows:

Florida Retirement System (“FRS”): All eligible employees hired after November 2002 are automatically enrolled in the FRS. Under this plan, employees and The City of Sunny Isles Beach make a contribution to the retirement plan in an amount specified according to the employee’s classification. The current contribution rates are as follows:

CONTRIBUTION RATES EFFECTIVE JULY 1, 2025

Employer contribution rates are set by law. Rates below include the appropriate retirement contribution rate including the applicable UAL rates¹, 2.00% HIS contribution rate, and 0.06% administrative/educational assessment.

FRS Membership Plan and Class (Rates below apply to FRS members who are in either the FRS Pension Plan or the FRS Investment Plan)	Employee Contribution Rate	Employer Contribution Rate	Total Contribution Rate
HA/PA – Regular Class	3.00%	14.03%	17.03%
HB/PB – Special Risk Class	3.00%	35.19%	38.19%
HC/PC – Judges – Elected Officers’ Class (EOC)	3.00%	46.14%	49.14%
HE/PE – Legislators – EOC	3.00%	62.66%	65.66%
HG/PG – Governor, Lt. Gov., Cabinet – EOC	3.00%	62.66%	65.66%
HH/PH – State Attorney, Public Defender – EOC	3.00%	62.66%	65.66%
HI/PI – County, City, Special District Elected Officers – EOC	3.00%	54.57%	57.57%
HJ/PJ – Special Risk Administrative Support Class	3.00%	39.48%	42.48%
HM/PM – Senior Management Service Class (SMSC)	3.00%	33.24%	36.24%

Employees have the option of choosing the Pension Plan or the Investment Plan. Under the Pension Plan, employees enrolled in the FRS prior to July 1, 2011, need to have 6 years of service to be vested. Employees enrolled in the FRS on or after July 1, 2011, must have 8 years of service to be vested.

Under the Investment Plan, employees need to have 1 year of service to be vested.

MISSIONSQUARE 401A MONEY MANAGEMENT PLAN:

GENERAL EMPLOYEES: All eligible employees hired before November 2002 were enrolled in the Missionsquare Plan. This plan is not open to newly hired employees. Under this plan, The City of Sunny Isles Beach contributes 11% and the employee 4% to a retirement investment plan. Employees are fully vested after 3 years.

SENIOR MANAGEMENT EMPLOYEES: All eligible employees hired before November 2002 were enrolled in the Missionsquare Plan. This plan is only open to certain positions which are not designated and/or classified under FRS. Under this plan, The City of Sunny Isles Beach contributes 11% and the employee 6% to a retirement investment plan. Employees are fully vested after 3 years.

Get to Know Your 457 Plan

Your pension and Social Security may go far, but you will likely need more income for a truly comfortable future. That's where your 457 deferred compensation plan comes in – see why it matters to you!

1. IT'S EASY TO CONTRIBUTE

- Make automatic paycheck contributions.
- Change your contributions any time.

2. GET TAX BENEFITS ALONG THE WAY

- Pre-tax contributions lower your tax bill, lessening the impact to your take-home pay.
- Delay all taxes, until you take money out.

3. A WIDE RANGE OF INVESTMENTS ARE AVAILABLE

- You control investment decision, choosing from available options.
- Consider a diversified target-date fund or build your own portfolio. Get help with Guided Pathways® - missionsquare.org/guidedpathways

4. TAKE OUT WHAT YOU NEED

- You control withdrawals upon separation from service with your employer.*
- Only 457 plans have no early withdrawal penalty regardless of your age.**

* Depending on your plan's rules, withdrawal and loan options may be available while you're still working.

** The penalty may apply to non-457 plan assets rolled into a 457 plan and subsequently withdrawn prior to age 59½

HOW MUCH CAN I CONTRIBUTE?

For 2026, you can save as much as:

- \$24,500
- \$32,500 if age 50 or over

A participant can make catch-up contributions for a year up to the lesser of the following amounts:

- The catch-up contribution dollar limit, or
- The excess of the participant's compensation over the elective deferral contributions that are not catch-up contributions.

Reminder: you may be able to contribute accrued sick or vacation leave.

Can't save that much? Even small savings can really add up—start with as little as \$10 per paycheck.

The sooner you save, the more your money can grow—see how at missionsquare.org/costofdelay

Already enrolled? Aim to save more—see how at missionsquare.org/savingsboost

GET HELP ONLINE

- Manage your account-
missionsquare.org/login
- Tips and tolls to help you save, invest, and retire—missionsquare.org/realize

Joining your 457 Deferred Compensation plan can be an easy way to save for your future.

To connect with your plan, go to www.missionsq.org/enroll.

Eligibility

You are immediately eligible to join the plan upon hire.

Enrollment

Join your plan online at www.missionsq.org/enroll or by scheduling an appointment with your MSQ Representative.

You may schedule an appointment by visiting:
<https://www.msqplanservices.org/myplan/304596>

Contributions

You elect the pre-tax amount you wish to contribute and are able to make changes to your contribution amount at any time. Contribution forms must be turned into your HR Department. You may also transfer, or roll over, other eligible retirement accounts to the plan.

The IRS limits contributions. For current limits, visit www.missionsq.org/contributionlimits.

Vesting

Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions and their earnings.

Investments

Log into your Account Access online. Choose 'My Portfolio' and then 'Change Investments' to select an investment option. If you do not select an investment option, your entire account will be invested in the Plan's Qualified Investment Alternative.

Withdrawals

After you separate from service with your employer, you will be eligible to withdraw your money at any time. However, you will not be required to take any withdrawals until after age 73. While you are still employed, your withdrawal options are limited to attaining age 70½, balances under \$5,000 (with no contributions made for a period of two years), or emergency withdrawals, as defined by the IRS.

Loans

Your plan allows you to borrow money from your account while you are still employed. The maximum loan amount is limited to half of your account balance or \$50,000, whichever is less.

Account Management

Log in to www.missionsq.org/login to manage your account, sign-up for e-delivery and text updates, and connect all of your finances in one view.

Your MissionSquare representative:

Augusto C. Gaymer
Retirement Plans Specialist
P: (202) 759-7096 | E: agaymer@missionsq.org

SUMMARY DESCRIPTION The actual rules governing your plan are contained in state retirement laws and the federal tax code. This publication provides a summary of the rules and is not a complete description of the law. If there are any conflicts between what is written in this publication and what is contained in the law, the applicable law will govern. This plan introduction is designed to provide you with general plan information. If there is a conflict between the information in this summary and the Plan document, the Plan document will be the controlling document.

Match A Roth Ira With Your 457 Plan

DEFERRED COMPENSATION: An optional Section 457 tax deferred savings program is available, through Missionsquare, for employees who wish to supplement future retirement income. The plan allows employees to put aside a portion of their earnings pre-tax each pay period, through payroll deduction, into an account for their retirement and reduce the amount of earnings that is currently taxable.

A Roth IRA and 457 deferred compensation plan can both help you reach your saving goals with added tax benefits and flexibility.

- For different savings goals – additional retirement income, health care, a home purchase, college education, emergencies.
- For different tax benefit – you can get a tax benefit now when you save to your 457 plan and a tax benefit later when you withdraw from your Roth IRA. And if you retire early, you can withdraw from your 457 plan without penalties.

Roth IRA

Tax-free withdrawals- distributions, including earnings, are tax and penalty-free if you have:

- Owned a Roth IRA for at least five years, as defined by the IRS; a
- A qualifying event, such as age 59½, a “first-time” home purchase, disability or death

Otherwise, income and penalty taxes may apply to the withdrawal of earnings. But contributions can be withdrawn at any time without taxes or penalties.

And there are no IRS required minimum distributions, so loved ones can receive money you don't need tax free.

- 2026 tax year contributions – up to \$7,000 (if age 50 or older \$8,000), or if less, your taxable compensation for the year.

457 Deferred Compensation Plan

Pre-tax contributions lower current year taxes and all taxes are deferred until you withdraw. Penalty-free withdrawals – distributions upon separation from service and not subject to the 10% IRS penalty tax, regardless of your age. ²

2026 tax year contributions ¹ – up to:

- \$23,500 normal limit
- \$31,000 if age 50 or over as of year-end
- A participant can make catch-up contributions for a year up to the lesser of the following amounts:
- The catch-up contribution dollar limit (\$7,500), or
- The excess of the participant's compensation over the elective deferral contributions that are not catch-up contributions

¹ 2025 tax-year contributions may be made up until the tax-filing deadline in April 2026. Income eligibility rules differ slightly. Visit missionsquare.org/ira for more information.

² A 10% penalty tax never applies to withdrawals of original 45 plan contributions and associated earning but may apply to non-457plan assets rolled into a 457 plan and then withdrawn prior to age 59½.

Missionsquare-RC does not provide specific tax advice

LEARN MORE

- IRA – missionsquare.org/ira
- 457 plan – missionsquare.org/457
- Contact your Missionsquare-RC representative

Workers' Compensation

The City of Sunny Isles Beach provides, at no cost to you, Workers' Compensation coverage for health care services for on-the-job injuries and occupational diseases. This coverage is provided through a managed care arrangement as outlined in Section 440.134 of the Florida Statutes.

The City of Sunny Isles Beach may provide full salary to employees injured on the job for a period of up to 13 weeks, in lieu of the 2/3 salary provided for by state statutes. Therefore, you must turn in any Workers Comp checks received to Human Resources. Under the Workers' Compensation law, it is mandatory that any on-the-job injury or accident be immediately reported to your supervisor so that the proper documentation can be filed. A report is filed with the State of Florida to ensure that any benefits the injured may be entitled to are not jeopardized by failure to report. Failure to file within seven days may result in a fine to The City of Sunny Isles Beach and a loss of benefits to you

The Third Party Administrator for The City of Sunny Isles Beach is:

Preferred Governmental Claims Solutions (PGCS)

PO Box 958456, Lake Mary, FL 32795

Phone: 321-832-1400

Toll Free: 800-237-6617 Ext 4100 / Fax: 321-832-1448

Workers' Comp Works For You

If you are injured on the job:

1. Notify your employer immediately to get the name of an approved physician. Workers' comp insurance may not pay the medical bills if you don't report your injury promptly to your employer.
2. Notify the doctor and medical staff that you were injured on the job so that bills may be properly filed.
3. If you have any problems with your claim or suffer excessive delays in treatment, contact the State of Florida's Division of Workers' Compensation at 1-800-342-1741.

\$25,000 Reward
ANTI FRAUD REWARD PROGRAM
Rewards of up to \$25,000 may be paid to persons providing information to the Department of Financial Services leading to the arrest and conviction of persons committing insurance fraud, including employers who illegally fail to obtain workers' compensation coverage. Persons may report suspected fraud to the department at 1-800-378-0445 or online at <http://www.myfloridafacts.com/fraudpage.asp>. A person is not subject to civil liability for furnishing such information, if such person acts without malice, fraud or bad faith.

This section of compliance must be posted by the employer and maintained at the employer's place of employment.
State of Florida
Division of Workers' Compensation

69L-6.007, F.A.C. Compensation Notice
DFS-F4-1548
Revised March 2010

PLACE INSURER INFORMATION STICKER HERE

Employer: The City of Sunny Isles Beach

18070 Collins Avenue, Sunny Isles Beach, FL 33160 is providing Workers' Compensation coverage through: Preferred Governmental Claims Solutions (PGCS)

Policy #: WCFL301320261001

Effective Date: 10/1/2025 - 10/1/2026

Report Claim To: Preferred Governmental Claim Solutions

PO Box 958456, Lake Mary, FL 32795-8456 Phone: 1-866-237-6617

Educational Reimbursement Plan

The City of Sunny Isles Beach provides educational assistance to full-time employees voluntarily participating in training of educational programs designed to maintain or increase knowledge, skills, and/or abilities.



This program is open to all full-time employees of **The City of Sunny Isles Beach**, and any other employees deemed qualified, as may be designated by The City of Sunny Isles Beach Manager.

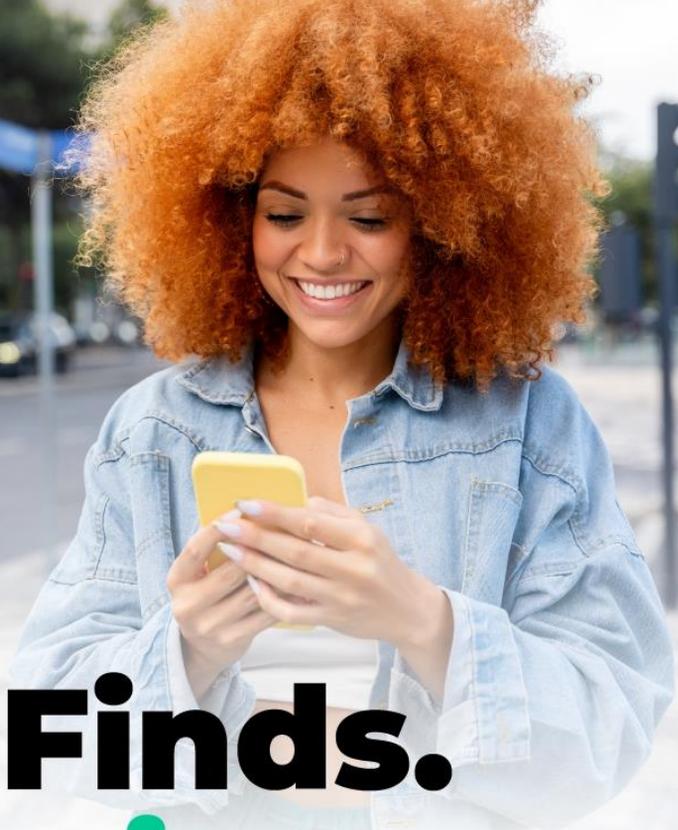
The City of Sunny Isles Beach will reimburse employees for educational development expenses provided (1) the courses are job-related, (2) the courses are pre-approved by the Department Head, the Human Resources Director, and the city manager, and (3) the Employee receives a grade of “B” or better. Employees are eligible to receive reimbursement of up to \$1,500.00 for a Bachelor's Degree and up to \$3,000.00 for a Master's Degree. per fiscal year, for the cost of tuition, books, materials, supplies and activity fees.

If less than one-half (1/2) of the educational funds budgeted for the fiscal year are expended or encumbered at the end of the fiscal year, a participating employee may be entitled to receive an additional reimbursement amount, not to exceed Fifteen Hundred Dollars (\$1,500.00). The maximum benefit amount shall be Three Thousand Dollars (\$3,000.00), per fiscal year.

Senior Staff employees as determined by **The City of Sunny Isles Beach** Manager (e.g. Department Heads, Deputies etc.) and general employees who are seeking a Master's degree or higher will be eligible to receive reimbursement of up to Three Thousand Dollars (\$3,000.00), per fiscal year, for the cost of tuition, books, materials, supplies and activity fees.

Participants may be required to reimburse The City of Sunny Isles Beach should they leave, voluntarily or not, within twelve (12) months of receiving program money.

Your home for Discounts, Perks and Rewards
on thousands of the brands and services you love!



Fresh Finds. Big Savings.

**Discover Daily Deals—your shortcut to
today's best savings.**

From trending fashion to everyday essentials, amazing new deals appear daily. With hand-selected offers across top categories, there's always something fresh to explore. Don't wait—today's savings might be gone tomorrow.

1. Go to <https://sunny.benefithub.com/Welcome>
2. Click "Don't have an account? Sign up" to create an account
3. Sign up & start saving!



Scan the code

Powered by  BenefitHub®

Questions? Call 813-675-2210 or email customercare@benefithub.com

EMPLOYEE RIGHTS AND RESPONSIBILITIES UNDER THE FAMILY AND MEDICAL LEAVE ACT

Basic Leave Entitlement

FMLA requires covered employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- for incapacity due to pregnancy, prenatal medical care or child birth;
- to care for the employee's child after birth, or placement for adoption or foster care;
- to care for the employee's spouse, son, daughter or parent, who has a serious health condition; or
- for a serious health condition that makes the employee unable to perform the employee's job.

Military Family Leave Entitlements

Eligible employees whose spouse, son, daughter or parent is on covered active duty or call to covered active duty status may use their 12-week leave entitlement to address certain qualifying exigencies. Qualifying exigencies may include attending certain military events, arranging for alternative childcare, addressing certain financial and legal arrangements, attending certain counseling sessions, and attending post-deployment reintegration briefings.

FMLA also includes a special leave entitlement that permits eligible employees to take up to 26 weeks of leave to care for a covered servicemember during a single 12-month period. A covered servicemember is: (1) a current member of the Armed Forces, including a member of the National Guard or Reserves, who is undergoing medical treatment, recuperation or therapy, is otherwise in outpatient status, or is otherwise on the temporary disability retired list, for a serious injury or illness*; or (2) a veteran who was discharged or released under conditions other than dishonorable at any time during the five-year period prior to the first date the eligible employee takes FMLA leave to care for the covered veteran, and who is undergoing medical treatment, recuperation, or therapy for a serious injury or illness.*

***The FMLA definitions of "serious injury or illness" for current servicemembers and veterans are distinct from the FMLA definition of "serious health condition".**

Benefits and Protections

During FMLA leave, the employer must maintain the employee's health coverage under any "group health plan" on the same terms as if the employee had continued to work. Upon return from FMLA leave, most employees must be restored to their original or equivalent positions with equivalent pay, benefits, and other employment terms.

Use of FMLA leave cannot result in the loss of any employment benefit that accrued prior to the start of an employee's leave.

Eligibility Requirements

Employees are eligible if they have worked for a covered employer for at least 12 months, have 1,250 hours of service in the previous 12 months*, and if at least 50 employees are employed by the employer within 75 miles.

***Special hours of service eligibility requirements apply to airline flight crew employees.**

Definition of Serious Health Condition

A serious health condition is an illness, injury, impairment, or physical or mental condition that involves either an overnight stay in a medical care facility, or continuing treatment by a health care provider for a condition that either prevents the employee from performing the functions of the employee's job, or prevents the qualified family member from participating in school or other daily activities.

Subject to certain conditions, the continuing treatment requirement may be met by a period of incapacity of more than 3 consecutive calendar days combined with at least two visits to a health care provider or one visit and

a regimen of continuing treatment, or incapacity due to pregnancy, or incapacity due to a chronic condition. Other conditions may meet the definition of continuing treatment.

Use of Leave

An employee does not need to use this leave entitlement in one block. Leave can be taken intermittently or on a reduced leave schedule when medically necessary. Employees must make reasonable efforts to schedule leave for planned medical treatment so as not to unduly disrupt the employer's operations. Leave due to qualifying exigencies may also be taken on an intermittent basis.

Substitution of Paid Leave for Unpaid Leave

Employees may choose or employers may require use of accrued paid leave while taking FMLA leave. In order to use paid leave for FMLA leave, employees must comply with the employer's normal paid leave policies.

Employee Responsibilities

Employees must provide 30 days advance notice of the need to take FMLA leave when the need is foreseeable. When 30 days notice is not possible, the employee must provide notice as soon as practicable and generally must comply with an employer's normal call-in procedures.

Employees must provide sufficient information for the employer to determine if the leave may qualify for FMLA protection and the anticipated timing and duration of the leave. Sufficient information may include that the employee is unable to perform job functions, the family member is unable to perform daily activities, the need for hospitalization or continuing treatment by a health care provider, or circumstances supporting the need for military family leave. Employees also must inform the employer if the requested leave is for a reason for which FMLA leave was previously taken or certified. Employees also may be required to provide a certification and periodic recertification supporting the need for leave.

Employer Responsibilities

Covered employers must inform employees requesting leave whether they are eligible under FMLA. If they are, the notice must specify any additional information required as well as the employees' rights and responsibilities. If they are not eligible, the employer must provide a reason for the ineligibility.

Covered employers must inform employees if leave will be designated as FMLA-protected and the amount of leave counted against the employee's leave entitlement. If the employer determines that the leave is not FMLA-protected, the employer must notify the employee.

Unlawful Acts by Employers

FMLA makes it unlawful for any employer to:

- interfere with, restrain, or deny the exercise of any right provided under FMLA; and
- discharge or discriminate against any person for opposing any practice made unlawful by FMLA or for involvement in any proceeding under or relating to FMLA.

Enforcement

An employee may file a complaint with the U.S. Department of Labor or may bring a private lawsuit against an employer.

FMLA does not affect any Federal or State law prohibiting discrimination, or supersede any State or local law or collective bargaining agreement which provides greater family or medical leave rights.

FMLA section 109 (29 U.S.C. § 2619) requires FMLA covered employers to post the text of this notice. Regulation 29 C.F.R. § 825.300(a) may require additional disclosures.



For additional information:
1-866-4US-WAGE (1-866-487-9243) TTY: 1-877-889-5627
WWW.WAGEHOUR.DOL.GOV

U.S. Department of Labor | Wage and Hour Division



WHD Publication 1420 - Revised February 2013

2026 Employee Annual Notices

This page provides a brief overview of the topics covered in your Employee Annual Notices. It's essential to carefully review these notifications to stay informed about government mandates, your employer's responsibilities, and your rights as an employee. By staying up-to-date with this information, you can make informed decisions, understand your entitlements, and ensure that you are aware of any changes or updates that might impact you. For full detailed information, please refer to the Annual Notices available to on you on Bswift.



- Hospital/Fixed Indemnity Plan Notice
- Notice About Your Prescription Drug Coverage and Medicare, Creditable Coverage
 - Information regarding if you join a Medicare Drug Plan
- General Notice of COBRA Continuation Coverage Rights
- Notice of Special Enrollment Rights, Newborns' and Mothers' Health Protection Act, Genetic Information Nondiscrimination Act (GINA), Mental Health Parity & Addiction Act, Women's Health and Cancer Rights Act, Michelle's Law, Uniformed Services Employment and Re-Employment Rights Act of 1994 (USERRA)
- Health Insurance Marketplace Coverage - Options and Your Health Coverage
- Information About Health Coverage Offered by Your Employer
- Your Rights When it comes to your health information
- Our Uses and Disclosures - How do we typically use or share your health information?
- Your Choices - For certain health information, you can tell us your choices about what we share
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Paperwork Reduction Act Statement

Your Claims Advocate: Suany Roye

Your dedicated support for all things claims, billing, and insurance navigation.

When something goes wrong with a claim or you're confused about a bill, you shouldn't have to figure it out alone.

That's why your organization provides you with a Claims Advocate — Suany Roye — a dedicated expert whose only job is to support you, protect you, and make sure your benefits work the way they should.

What Your Claims Advocate Does for You

Suany is your go-to resource when you need help understanding or fixing anything related to insurance claims, billing, or medical charges.



The Claims Advocate can assist with:

- Helping you understand your benefits, coverage, eligibility, and policy details
- Explaining how the claims process works and what to expect
- Resolving claim disputes and billing issues
- Acting as the liaison between you, the insurance carrier, and the provider/facility
- Identifying and working with providers to correct billing errors
- Supporting appeals, including preparing documentation
- Negotiating bills with provider offices
- Working with carriers regarding procedure denials
- Assisting with out-of-network claims
- Ensuring you submit the correct documents for Gap claims
- Working directly with carriers to ensure your claim is processed correctly
- Identifying and referring potentially fraudulent claims to the appropriate departments

When Should You Contact the Claims Advocate?

Reach out to Suany any time you experience:

- A bill that doesn't look right
- A claim that was denied or paid incorrectly
- Confusion about what you owe
- A provider saying your insurance didn't pay
- Trouble understanding Explanation of Benefits (EOBs)
- Any situation where a charge seems too high

You do not have to try to fix these issues yourself— that's exactly what Suany is here for.

Your Dedicated Claims Advocate
Suany Roye Claims Advocate
305.714.4506 | Suany.Roye@bbrown.com



This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the “plan documentation”) for the various benefit plans and programs.

Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual.

The provisions of the applicable plan documentation will govern the determination of any individual’s rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the formal wording in the plan documents will govern.

The information in this guide should in no way be constructed as a promise or guarantee of employment or benefits coverage. Pricing, underwriting, plan specifics, and all other product features are at the discretion of the insurance company. Complete details about the benefits can be obtained by reviewing current plans descriptions, contracts, certificates, policies and plan documents.

The City of Sunny Isles Beach. has retained the services of Brown & Brown Insurance Services, Employee Benefits Division to assist its employees with the benefits outlined in this booklet. This benefit guide was created by Brown & Brown Insurance Services for the exclusive use of The City of Sunny Isles Beach. and its employees. It is not intended to be copied or distributed without consent and approval.