



**Marion County Board of County  
Commissioners & Constitutional Offices**

**2024-2025  
BENEFITS GUIDE**

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*Note: We intend for this benefits guide to help you choose benefits offered by Marion County. This benefits guide is not representative of all plan provisions or rules. Please refer to each plan document for a full explanation of benefits, which are available on BenTek. Plan documents and rules prevail if there are any discrepancies with this benefits guide.*



# *Welcome to* **MARION COUNTY**

**Here are some important benefit facts to keep in mind as you start your journey with Marion County!**

**You will receive additional information as you complete New Hire Orientation and other onboarding activities while beginning your employment with Marion County.**

**We are happy  
you're here!**

# HOW TO ENROLL

## COMPLETE NEW HIRE ENROLLMENT

As a New Hire, benefits are **effective the 1st of the month following 30 days of employment**. Elections must be made online at BenTek within the **first 2 weeks of employment**. Go to [www.mybentek.com/marioncountyfl](http://www.mybentek.com/marioncountyfl) and log in to enroll by clicking on the New Hire Enrollment icon on the home screen.

BenTek serves as the County's online enrollment system for employee benefits. You can access your group insurance information anytime, day or night, at <https://www.mybentek.com/marioncounty.org>.

Simply enter your **Username** and **Password** to log in. If you haven't yet created a Username, just click the link next to "First Time User." To explore BenTek, click on the Menu button located at the top of the page.

For any assistance or questions regarding your benefit options, please reach out to Risk and Benefit Services at (352) 438-2345 or via email at [risk@marionfl.org](mailto:risk@marionfl.org).

**Contact one of our Risk & Benefit Specialists  
for more information at 352.438.2345**

# Dependent Eligibility & Documentation

## Eligible Dependents Include:

Spouse: To whom you are currently legally married.

Children: Natural, newborn, adopted, foster, or step children or a child for whom the employee has been court-appointed as legal guardian or legal custodian. (Once a Foster child is no longer in the Foster Child Program, than he/she is no longer eligible for coverage under the Foster parent.)

## Age Limitations for Dependent Children:

Life Insurance: Unmarried dependent children may be covered until the end of the calendar year in which they turn age 25.

Health, Dental, Vision: Dependent children may be covered until the end of the calendar year in which they turn age 30.

**All employees are required to submit supporting documentation to verify dependent eligibility. Failure to provide dependent documentation will result in the dependent being removed.**

## Most Common Documentation Includes:

Birth Certificate, Marriage License

To submit dependent documentation go to [www.mybentek.com/marioncountyfl](http://www.mybentek.com/marioncountyfl) and log in. Once logged in, click on the My Documents icon to upload and required dependent documentation.



# HEALTH BENEFITS

## At A Glance

|   | 3160 HSA                            | 3161 HSA                            | BlueCare HMO 45                             | Blue Options 5781                            | Blue Options 3359                                |
|---|-------------------------------------|-------------------------------------|---|--|--|
| Employee Only Monthly Premium                             | \$605.23                            | N/A                                 | \$557.42                                    | \$668.90                                     | \$690.58   |
| Employee Only Monthly Employee Contribution               | \$0                                 | N/A                                 | \$33.58                                     | \$80.26                                      | \$117.80   |
| Employee + Family Monthly Premium                         | N/A                                 | \$1,663.63                          | \$1,747.70                                  | \$1,837.24                                   | \$1,979.88                                       |
| Employee + Family Monthly Employee Contribution           | N/A                                 | \$266.46                            | \$280.08                                    | \$330.96                                     | \$515.06   |
| In-Network Deductible                                     | \$1,600 Per Person                  | \$3,200 Per Family                  | \$1,500 Per Person                          | \$1,500 Per Person                           | \$1,500 Per Person                               |
| Out-Of- Network Deductible                                | \$3,200 Per Person                  | \$6,400 Per Family                  | N/A   | \$4,500 Per Person                           | \$500 Per Person (Combined with In-Network Ded.) |
| In-Network Max Out of Pocket                              | \$5,000 Per Person                  | \$5,000 Per Person                  | \$4,000 Per Person                          | \$5,500 Per Person                           | \$3,000 Per Person                               |
| In-Network Cost for a Family Doctor Visit                 | Deductible + 20%                    | Deductible + 20%                    | \$30 Copay                                  | \$30 Copay                                   | \$25 Copay                                       |
| In-Network Cost for a Specialist Doctor Visit             | Deductible + 20%                    | Deductible + 20%                    | \$55 Copay                                  | \$55 Copay                                   | Deductible + 20%                                 |
| Generic Prescription Cost *Not Filled at Heart of Florida | \$10 Copay *After Deductible is Met | \$10 Copay *After Deductible is Met | \$10 Copay                                  | \$10 Copay                                   | \$10 Copay                                       |
| Generic Prescription Cost *Filled at Heart of Florida     | Varies                              | Varies                              | Free  | Free   | Free   |
| Preferred Brand Name Prescription Cost                    | Varies                              | Varies                              | \$60 Copay *After \$100 One-Time Deductible | \$60 Copay *After \$100 One-Time Deductible  | \$60 Copay *After \$100 One-Time Deductible      |
| Non-Preferred Prescription Cost                           | Varies                              | Varies                              | \$80 Copay *After \$100 One-Time Deductible | \$100 Copay *After \$100 One-Time Deductible | \$100 Copay *After \$100 One-Time Deductible     |



# DENTAL PLAN

## Florida Combined Life

| <u>Calendar Year Benefit</u>               | <u>Example</u>       | <u>In-Network</u>       |
|--|----------------------|-------------------------|
| Deductible                                 | 1x Per Year          | \$50                    |
| Preventative Services                      | Cleaning, X-Ray      | 100% Covered            |
| Basic Services                             | Filling, Extractions | 80% Covered             |
| Major Services                             | Crowns, Implants     | 50% Covered             |
| Orthodontia Service<br>(For Children Only) | Appliances           | \$1000 Lifetime benefit |

*Remember!!*

Each member has a maximum benefit of \$1000 per year. If you do not use your full benefit, your remaining balance may be eligible to roll over to the next plan year.



## Monthly Premium Cost

|                   | Low Option | High Option |
|-------------------|------------|-------------|
| Employee Only     | \$29.14    | \$39.92     |
| Employee + 1      | \$45.22    | \$61.90     |
| Employee + Family | \$71.36    | \$97.68     |

For additional details or to see the out-of-network benefit please refer to:  
[www.mybentek.com/marioncountyfl](http://www.mybentek.com/marioncountyfl)



Take a look at our  
**VISION PLAN**  
through  
**AETNA**

| <u>Calendar Year Benefit</u> | <u>In-Network</u> |
|------------------------------|-------------------|
| Eye Exam                     | \$10 Copay        |
| Glasses                      | \$120 Allowance   |
| Lenses                       | \$10 & Up Copay   |
| Contact Lenses               | \$100 Allowance   |

Monthly Premium Cost

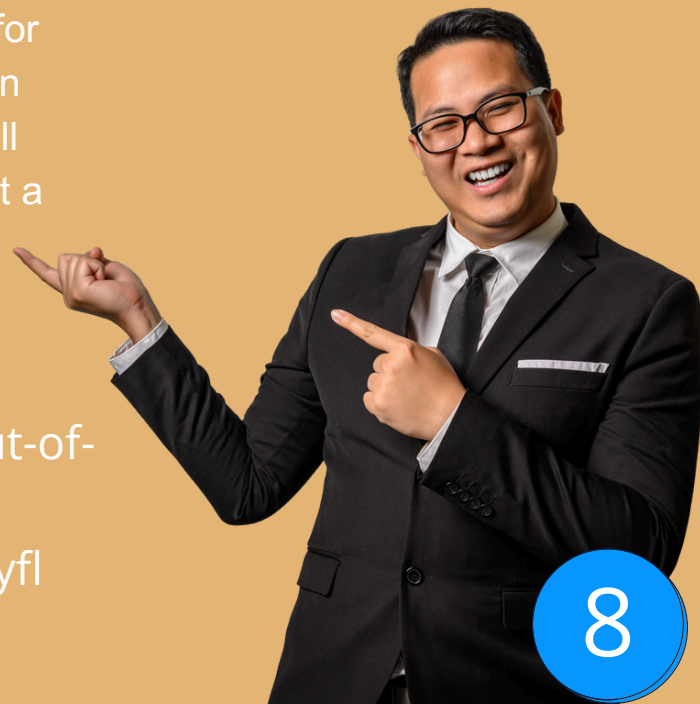
|                   |         |
|-------------------|---------|
| Employee Only     | \$5.86  |
| Employee + 1      | \$11.34 |
| Employee + Family | \$18.50 |

**Can I get Contact Lenses and Glasses  
in the same year?**

No, you may only use your insurance benefit for one or the other each year, however, our plan does offer additional discounts so you will still be able to get additional glasses or contacts at a reduced rate.

*Remember!!*

For additional details or to see the out-of-network benefit please refer to:  
[www.mybentek.com/marioncountyfl](http://www.mybentek.com/marioncountyfl)





# UNDERSTANDING YOUR BENEFITS

Key terms and definitions to help you choose your plan.

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## **COPAY**

A fixed dollar amount for each doctor visit that will be paid by you, the employee.

## **DEDUCTIBLE**

A fixed dollar amount that you will have to pay

## **COINSURANCE**

A percentage (ex. 20%) that you are responsible for paying once you have met your deductible.

## **MAX OUT OF POCKET**

The most you could pay during the coverage year.

## **EMPLOYEE PREMIUM**

The cost, per month, for the plan you select.

## **NETWORK**

Every doctor, hospital, clinic, etc. can decide to be in network or out of network. If they are "in-network" that means they have an agreement with Florida Blue to provide care. Out-of-network is generally more expensive.

## **FSA**

FSA, or Flexible Spending Account, is a special account that you can put pre-tax money in to to pay for eligible medical expenses.

## **HSA**

Investing in your health now can pay dividends for the rest of your life, especially with an HSA Account. HSA, or Health Savings Accounts, can also be used to save pre-tax money, but if you ever leave the County the money you saved will go with you!

Have questions? Call us at 352-438-2345

# EMPLOYEE BENEFITS

**NOTE: Insurance premiums are payroll deducted on a pre-tax basis, as permissible under Section 125 of the Internal Revenue Code, and will be deducted one month in advance of the effective date.**



## EMPLOYEE MEDICAL CENTER @ HEART OF FLORIDA

All employees, retirees and dependents enrolled in one of the County health insurance plans are eligible to visit the **FREE** Employee Medical Center through the Heart of Florida. Employees are eligible for **FREE** medical visits, labs x-rays, behavioral health and are also eligible to fill generic prescriptions for **FREE** once established!

Other brand and specialty medications will also be available at a reduced cost.



# MARION COUNTY HEALTH HAPPENS WELLNESS PROGRAM

The day of your Wellness visit is a paid day off!

By completing 3 steps, participating employees will receive a \$25 monthly reduction on the following year's insurance deductions.

Step 1: Create an account on the [Floridablue.com](https://www.floridablue.com) website. then complete the personal health assessment on the Better You Strides Platform.

Step 2: Complete an annual wellness visit and blood work with your regular family physician or at the Heart of Florida. \*You can now self-report your wellness exam on the Better You Strides platform.

Step 3: Complete one physical challenge, participate in any six (6) onsite fitness classes or education series during the fiscal year.



All 2024-2025 Wellness Program participants must self-report wellness exam on the designated platform for Wellness Exam credit by July 31st, 2025. For more information contact the Wellness Coordinator.

For more details contact the Wellness Coordinator at [wellness@marionfl.org](mailto:wellness@marionfl.org) or call 352.438.2360

EMPLOYEE ASSISTANCE PROGRAM - EAP

# When life's a little much, reach out and get in touch.

Let's be real: life can be tough. When your responsibilities start to feel overwhelming and showing up each day with a smile on your face seems difficult, it's important to reach out for help. You can lean on your free and confidential Employee Assistance Program (EAP) for support.

### We've got your back.

A free benefit from your workplace, the EAP can help you or anyone in your household:

- Be more present and productive at work
- Receive support when you don't feel like yourself
- Get help with responsibilities that are distracting or stressful
- Grow personal and career skills
- Be a caring, loving friend or family member
- Receive care after a traumatic event or diagnosis
- Make healthy lifestyle choices
- Improve and inspire daily life

### We're here for you, always.

Life happens, regardless of the day or time. That's why we make ourselves available 24/7, even on holidays. So whenever you need to reach out, we're here for you.



**Support Line**  
Call anytime  
800-624-5544



**Mobile app**  
Search for New  
Directions EAP



**Web**  
Visit [eap.ndbh.com](http://eap.ndbh.com)  
for resources

### SERVICES

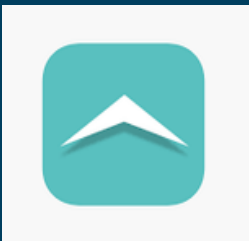
- ☑ Counseling
  - 6 In-person or 6 Online messaging or 6 Telephonic
  - In-the-moment support anytime
- ☑ Consultation on
  - Finances
  - Legal needs
  - Managing employees
  - Resources
  - Life issues
- ☑ Crisis support
- ☑ Coaching
- ☑ Adult and child care resources
- ☑ Personal and professional training
- ☑ Digital behavioral health tools

**eap.ndbh.com**  
marion county  
**800-624-5544**

**Services are free and your employer will not know you reached out.**  
Flip this sheet over to see some common reasons people use EAP.

# Benefits on the Go

Carry Your  
Benefits With  
You Wherever  
You Go!



## Florida Blue

- Find in-network doctors
  - Print ID cards
- Check benefits and claims
- Compare medical costs

## Teladoc

- \$10 Co-Pay for most
- Talk with a Doctor 24/7
  - Search for nearby pharmacies

## New Directions

Gain immediate, confidential, and secure access to your Employee Assistance Program (EAP)

Company code: marion  
county

**CIS FSA**

- Check your FSA Balance
  - File a Claim
- Review your Charges

# Flexible Spending Account



Health Care FSA dollars can be used to reimburse you for medical and dental expenses incurred by you, your spouse or eligible dependents.



Dependent FSA dollars can be used to reimburse you for childcare expenses.

**IMPORTANT:** The IRS defines which medical expenses are eligible under a tax-deferred account. Not all expenses are eligible under all plans. An employer may limit which expenses are allowable under their Health Care FSA plan. If you are unsure of what your Health Care FSA and/or HRA dollars may be used for, please contact your Plan Administrator, Combined Insurance Services at 352.237.2181.

# LIFE INSURANCE

As a full-time employee, Marion County provides life insurance, at no cost to you, equal to 1x your annual salary rounded up to the next thousand through The Standard Insurance Company.

Additional Supplemental Life Insurance and Dependent Life is also available. Additionally, new hire employees are eligible for up to \$150,000 of guaranteed issue supplemental life insurance. Supplemental Life Insurance rates are based on age. Please see the rate chart below for more details. Dependent Life is \$5.00 per month and each eligible dependent will be enrolled in a \$10,000 policy.

## Active Employee Age Step Rate

|         |               |         |               |
|---------|---------------|---------|---------------|
| <35     | \$0.13/\$1000 | 55 – 59 | \$0.93/\$1000 |
| 35 – 39 | \$0.14/\$1000 | 60 – 64 | \$1.13/\$1000 |
| 40 – 44 | \$0.27/\$1000 | 65 – 69 | \$2.07/\$1000 |
| 45 – 49 | \$0.44/\$1000 | 70 – 74 | \$4.23/\$1000 |
| 50 – 54 | \$0.50/\$1000 | 75 +    | \$5.18/\$1000 |

# TRAVEL ASSISTANCE



Marion County provides travel assistance through The Standard. Travel Assistance can help employees and their families prepare for trips and during critical situations while away from home. The program can assist participants with finding qualified medical providers, legal services or with the replacement of lost credit cards and passports.



## SHORT TERM DISABILITY

Short Term Disability Coverage replaces a portion of your income when you cannot work because of a qualifying disability, including injury, physical disease, pregnancy, or mental disorder.

## LONG TERM DISABILITY



Marion County also provides long term disability (LTD) to all benefits eligible employees. LTD will replace 66 2/3% of your income in the event of disabling injury or sickness, whether it occurs on or off the job. LTD plan benefits begin after a 120 day elimination period through The Standard Insurance Company.

Don't forget to check your beneficiaries!!!  
Go to [www.mybentek.com/marioncountyfl](http://www.mybentek.com/marioncountyfl)



Marion County is an FRS participating employer. Employees may choose one of two retirement plan options, the Florida Retirement System's Pension Plan, or the Florida Retirement System's Investment Plan. Both plans include employer and mandatory employee contributions.

Free resources and tools are available for every career stage at [myfrs.com](http://myfrs.com).

***457B PLANS ARE ALSO  
AVAILABLE!***



A 457 deferred compensation plan allows you to save and invest money for retirement with tax benefits. Contributions are made to an account in your name for the exclusive benefit of you and your beneficiaries. The value of the account is based on the contributions made and the investment performance over time.

Contact your HR Department to find out more!





# Allstate

## Accident Policy

This policy is designed to put cash back in your pocket after you or a covered dependent are involved in an accident.

## Critical Illness Policy

This policy is designed to pay you a lump sum if you or a covered dependent experience a qualifying illness.

## Cancer Policy

This policy is designed to put cash back in your pocket if you or one of your covered dependents are diagnosed with cancer.

**WANT MORE INFO??**

Tom Watson

Cornerstone Benefits at  
352.369.9453 to find out more and  
get enrolled!





The CARES Initiative, short for "Compassionate Assistance & Resources for End-of-life Support," offers employees support for end-of-life planning, financial assistance, and peace of mind.

- ✓ Roberts Funeral Home: 20% discount on funeral services preplanning or immediate need
- ✓ Good Shepard Memorial Gardens: 15% off of all preneed cemetery property and burial vaults
- ✓ Employee Wellness Workshops, Resources and More

ENROLL TODAY, CONTACT THE BENEFITS TEAM AT  
352-438-2345!

👤 Family Care Advisors: Felipe E. Torres | Maria D. Torres

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**ROBERTS OF OCALA  
DOWNTOWN**

606 SW 2ND AVE,  
OCALA, FL 34471  
(352) 780-1267

**ROBERTS OF OCALA  
EAST**

2739 SE MARICAMP ROAD,  
OCALA, FL 34471  
(352) 732-9944

**ROBERTS OF OCALA  
WEST**

6241 SW STATE RD 200,  
OCALA, FL 34476  
(352) 857- 2266



# New this Year!

Employees who currently have health benefits through Marion County will not be charged by MCFR for ambulance rides within the county limits.

Note: This does not include employees who have elected the HSA plan.



# IMPORTANT CONTACTS

**For Benefits/Insurance Customer Service Please Contact :**

**Human Resources, Risk and Benefits**

**521 SE 26th Ct., Ocala, FL 34471**

**352-438-2345**

**[risk@marionfl.org](mailto:risk@marionfl.org)**

**For Information on the Wellness Program Please Contact:**

**2730 E. Silver Springs Blvd. Unit 300, Ocala, FL 34470**

**352-438-2360**

**[wellness@marionfl.org](mailto:wellness@marionfl.org)**

## **Other Contacts:**

Aetna [www.aetnavision.com](http://www.aetnavision.com)

Vision Claims 1-877-973-3238

AllState - Tom Watson, Accident, Cancer, and Critical Illness (352) 369-9453

Bentek Online Enrollment - [www.mybentek.com/marioncountyfl/](http://www.mybentek.com/marioncountyfl/)

Flexible Spending Account - [www.combinedinsuranceservices.com](http://www.combinedinsuranceservices.com)

Claims Administration Combined Insurance Services, Inc.

1702 NE 42nd Avenue, #200,

Ocala, FL 34472, 352-237-2181

Florida Blue – My Blue Service - [www.floridablue.com](http://www.floridablue.com)

Medical & RX Claims, Customer Service 1-800-664-5295

Florida Combined Life - [www.floridabluedental.com](http://www.floridabluedental.com)

Dental Claims 1-888-223-4892

Florida Retirement System (FRS) - [www.myfrs.com](http://www.myfrs.com)

Pension/Investment Plan 1-844-377-1888

The Standard- Short and Long Term Disability

[www.standard.com](http://www.standard.com)

1-800-368-2859