



**Building <sup>^</sup>Community**  
*a Healthier*



# 2023

## Retiree Benefit Guide

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This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

# WELCOME

## Dear Retiree,

JEA understands that your benefits are important to you and your family. Helping you understand the benefits available to you is essential. This Retiree Benefits Guide provides a description of our company's Retiree benefit program.

This guide is not a contract. It is not intended to cover all provisions of all plans, but rather it is a quick reference to help answer most of your everyday questions. Please see the carrier benefit summaries and certificates for more details or contact Benefits Services at **904.665.5300**.

**Annual Enrollment** is the ideal time to re-evaluate your benefits and ensure your benefits will meet your anticipated healthcare needs. Open enrollment is held October 31-November 14, and changes in coverage are effective January 1 of the following year.

Florida Blue provides four medical options for retirees:

Medicare Advantage • PPO Plan 3768 • HMO Plan 47 • HDHP Plan 3160

**Medicare Part D Creditable  
Coverage Notice is  
included in this Guide.**

## NEW FOR 2023!

- New medical contribution amounts are available on page 13.
- Lower Tier 1 (generic) drug copay of \$5 (all plans).
- Teladoc services for Medical, Dermatology and Mental Health at \$0 copay. For HDHP, meet your Calendar Year Deductible (CYD) first and then \$0 copay.

We encourage you to review each section and discuss your benefits with your family members. Be sure to pay close attention to applicable copayments, deductibles, coinsurance, out-of-pocket maximums and bi-weekly premiums. This guide will give you an overview of your benefits and help prepare you for the enrollment process.



# ELIGIBILITY & ENROLLMENT

## Eligibility

Retirees can continue medical, dental and vision benefits that they are currently enrolled in at time of retirement. Retirees can also elect life insurance. Each year during open enrollment retirees can make changes to their existing elections. All changes will be effective January 1.

**If you should decline your retiree benefits, at any time or do not enroll in the coverage when you retire you may not rejoin the plan at a later date.**

## Eligible Dependents

As a retiree, you may enroll all covered dependents that are/were enrolled on the group plan at the time of retirement. Additional dependents cannot be added to any of the benefit plans after retirement. **Any dependents removed from the plan cannot be enrolled at a later date.**

You may include the following dependents:

Your spouse	The person to whom you are legally married.
Your child(ren)	Your covered biological child, legally adopted child or child placed in the home for the purpose of adoption in accordance with applicable state and federal laws through the end of the calendar year in which he/she turns age 26*
Surviving spouse	Surviving spouses are eligible to remain on the plan with individual or children coverage following the death of a Retiree or after a Retiree converts to Medicare.
*Your over-age dependent	Your child after the end of the calendar year in which they turn 26 through the end of the calendar year in which they reach 30 if they are unmarried, have no dependents of their own, are dependent upon you for financial support, live in Florida or attend a school in another state, and have no other health insurance.

## What if I have more than one medical plan?

If you are covered under JEA's medical plan and also have medical insurance somewhere else (such as Medicare, etc.), your medical benefits will be subject to **Coordination of Benefits (COB)**.

Coordination of Benefits is a practice used to ensure that insurance claims are not paid multiple times when someone is insured under multiple insurance plans. Your Medicare plan is primary. The JEA plan is secondary and will pay after Medicare. When the JEA plan is secondary, it pays benefits after the primary plan has paid benefits.

If you have more than one medical plan, let Florida Blue know when you enroll and they will work with your other insurance company on your behalf.

# MEDICAL INSURANCE

## FLORIDA BLUE MEDICAL PLAN CHOICES

	Medicare Advantage and Preferred Provider Organization (PPO)	High Deductible Health Plan (HDHP)	Health Maintenance Organization (HMO)
Plan Description	You may receive care from any provider of your choosing. However, providers who contract with Florida Blue (in-network) perform their services at a discounted rate, which generally makes your cost for care much less expensive.	A health plan that meets certain qualifications (deductible and out-of-pocket maximum) and requires that all non-preventive care is subject to the deductible.	This plan has fewer copays than the PPO plan with more services subject to the deductible. You are limited to receive care from network providers. This plan encourages consumers to become educated in the care they're receiving and how much it costs.
Is preventive care covered?	<p>✓ <b>Yes</b></p> <p>In-network preventive care is covered at 100%</p>		
Can I go to any doctor?	<p>✓ <b>Yes</b></p> <p>However, you will receive better benefits and pay less for care if you use in-network providers.</p>		<p><b>X No</b></p> <p>In-network providers must be used except for emergency care</p>
Do I need a referral to see a specialist?	<p><b>X No</b></p> <p>Your insurance plan does not require a referral, but some specialists may require a referral from your doctor.</p>		
Is there a limit on how much I pay in a year?	<p>✓ <b>Yes</b></p> <p>The out-of-pocket maximum is the most you'll pay in a year for in-network care.</p>		

### Important Insurance terms

**Copay** – a flat fee you pay whenever you use certain medical services, like a doctor visit.

**Deductible** – the dollar amount you pay before your medical insurance begins paying deductible-eligible claims.

**Coinsurance** – the percentage of covered medical expenses you continue to pay after you've met your deductible and before you reach your out of pocket maximum.

**Out of pocket maximum** – the most you will pay during the **calendar year** for covered in-network expenses. This includes copays, deductibles, coinsurance, and

prescription drugs.

**In-Network** - providers and facilities that contract with Florida Blue. When you remain in the network, your cost for care is lower due to negotiated costs.

**Balance billing** – the amount you are billed to make up the difference between what your out-of-network provider charges and what insurance reimburses. **This amount is in addition to (and does not count toward) your out-of-pocket maximum.**



# MEDICAL INSURANCE

## MEDICARE ADVANTAGE OPTION

In-Network Coverage	
Deductible <b>DED</b>	\$0
Coinsurance (your share)	20%
Out-of-Pocket Maximum	\$1,000 per person
Preventive Care	
Primary Doctor Visit	\$10 Copay
Specialist Doctor Visit	\$25 Copay
Mental Health Counseling	\$30 per visit
Independent Labs	Independent Facility: \$0 Outpatient Hospital: \$15
X-Rays	Independent Facility: \$25 Outpatient Hospital: \$100
Imaging: MRI / CT / PET	Independent Facility: \$75 Outpatient Hospital: \$100
Urgent Care Center	\$25 (same in-network and out-of-network)
Emergency Room	\$75 (same in-network and out-of-network)
Inpatient Hospitalization	\$200 per day up to 5 days
Outpatient Hospital	\$200
Out-of-Network Coverage (plus balance billing)	
Deductible	\$1,000 per person
Urgent Care Center	\$25 (same in- and out-of-network)
Emergency Room	\$75 (same in- and out-of-network)
Coinsurance (your share)	20% after deductible
Out-of-Pocket Maximum	\$3,000 per person

## Pharmacy coverage (Elite Rx)

Retail Prescriptions (up to 31 days) Standard Retail	
Tier 1 (preferred generic)	\$8
Tier 2 (generic)	\$15
Tier 3 (preferred brand)	\$40
Tier 4 (non-preferred drug)	\$70
Tier 5 (specialty)	33% off of the cost
Mail Order Prescriptions (90 days)	
Tier 1 (preferred generic)	\$0
Tier 2 (generic)	\$3
Tier 3 (preferred brand)	\$30
Tier 4 (non-preferred drug)	\$60
Tier 5 (specialty)	33% off of the cost

**Specialty medications** are generally used to treat rare or complicated conditions (autoimmune disorders, cancer, etc.)

Florida Blue Medicare Advantage is a health plan with options provided by JEA. To join the Medicare Advantage plan you must:

- be entitled to Medicare Part A and enrolled in Part B
- continue to pay your monthly Medicare B premium.

The Medicare Advantage plan will be deducted from your retirement check.

If you choose to enroll in the Medicare Advantage plan, you will use the health insurance cards provided by Florida Blue instead of the original Medicare card.

**When you enroll in a Florida Blue Medicare Advantage plan you do not lose your Medicare coverage.**



# MEDICAL INSURANCE

## TRADITIONAL MEDICAL PLAN DETAILS

	Preferred Provider Organization	High Deductible Health Plan	Health Maintenance Organization
In-Network Coverage	BlueOptions Network	BlueOptions Network	BlueCare Network
Deductible <b>DED</b>	\$1,350 per person \$2,700 per family	\$1,850 single coverage \$3,700 family coverage	\$1,600 per person \$3,200 family maximum
Coinsurance (your share)	20% after the deductible	20% after the deductible	20% after the deductible
Out-of-Pocket Maximum	\$5,000 per person \$10,000 family maximum	\$5,000 per person \$7,000 family maximum	\$5,000 per person \$10,000 family maximum
Preventive Care	Covered 100% In-Network	Covered 100% In-Network	Covered 100% In-Network
Primary Doctor Visit	\$30	<b>DED</b> then 20%	\$30
Specialist Doctor Visit	\$60	<b>DED</b> then 20%	\$60
Maternity Care	Initial Visit: \$60	<b>DED</b> then 20%	Initial Visit: \$60
Mental Health Counseling	\$60	<b>DED</b> then 20%	\$60
Independent Labs	\$25	<b>DED</b> then 20%	\$25
X-Rays	\$50	<b>DED</b> then 20%	then 20%
Imaging: MRI / CT / PET	\$300	<b>DED</b> then 20%	then 20%
Urgent Care Center	\$55	<b>DED</b> then 20%	then 20%
Emergency Room	<b>DED</b> then 20%	<b>DED</b> then 20%	then 20%
Inpatient Hospitalization	<b>DED</b> then 20%	[Opt 1] <b>DED</b> then 20% [Opt 2] <b>DED</b> then 25%	then 20%
Outpatient Hospital	<b>DED</b> then 20%	[Opt 1] <b>DED</b> then 20% [Opt 2] <b>DED</b> then 25%	then 20%
Out-of-Network Coverage (plus balance billing)			
Deductible	\$2,000   \$4,000	\$2,500   \$5,000	Not Covered
Urgent Care Center	<b>DED</b> then \$50	<b>DED</b> then 20%	Not Covered
Emergency Room	<b>DED</b> then 20%	<b>DED</b> then 20%	In-Network <b>DED</b> then 20%
Coinsurance (your share)	40% after deductible	40% after deductible	Not Covered
Out-of-Pocket Maximum	\$10,000   \$20,000	\$10,000   \$10,000	Not Covered

The out-of-network deductible and out-of-pocket maximum follows the same structure as in-network (i.e. per person / family maximum)

# PHARMACY COVERAGE

Retail Prescriptions (up to 30 days)			
Tier 1 (generic)	\$5	<b>DED</b> then \$5	\$5
Tier 2 (preferred brand)	30% to \$70	<b>DED</b> then 30% to \$70	30% to \$70
Tier 3 (non-preferred brand)	40% to \$90	<b>DED</b> then 40% to \$90	40% to \$90
Tier 4 (specialty)	20% to \$250	<b>DED</b> then 20% to \$250	20% to \$250
Mail Order Prescriptions (90 days)			
Tier 1 (generic)	\$10	<b>DED</b> then \$10	\$10
Tier 2 (preferred brand)	30% to \$140	<b>DED</b> then 30% to \$140	30% to \$140
Tier 3 (non-preferred brand)	40% to \$180	<b>DED</b> then 40% to \$180	40% to \$180

**Specialty medications** are generally used to treat rare or complicated conditions (autoimmune disorders, cancer, etc.)

# MEDICAL INSURANCE

## TIPS AND RESOURCES

### Florida Blue Resources

#### Nurseline (24/7)

**877.789.2583**

Available 24/7, Nurseline can provide assistance for unexpected and ongoing health care questions, including when it's time to seek care from a doctor.

#### Care Consultant

**1.888.476.2227**

A dedicated team featuring nurse care advocates, benefit specialists, and community resource experts who all are available to help you make more informed health care decisions.

#### Condition Management

**1.800.955.5692**

Assistance with rare or chronic conditions, cancer, transplants, high-risk pregnancy, prenatal care, and more.

#### Integrated Care Management

**800.955.5692**

Case management for complex cases including transition of care, pediatric conditions, NICU, and Hospice.

### FLORIDA BLUE

**Group:** 51564

**Website:** [www.floridablue.com](http://www.floridablue.com)

**Phone:** 800.664.5295



### Tips for being a wise healthcare consumer

**Understand your medical coverage.** Read this guide and ask questions if there is something you don't understand.

**Establish a relationship with a doctor.** Do not wait until you're sick to try to find a primary care doctor. Become an established patient by scheduling an initial exam. The doctor will then have your health history, which is an important tool in good medical care.

Additionally, established patients generally have priority in scheduling appointments.

**Use network providers.** The doctors and hospitals who are part of the BlueOptions network have agreed to negotiated prices for the services they provide, so you'll generally pay less from your own pocket.

**Save the emergency room for emergencies.** A hospital emergency room is no place to get care for a common illness. Going to the emergency room for non-emergencies can be very expensive and time-consuming. Consider an Urgent Care Center, Teladoc, or Convenience Clinic (usually inside drugstores) instead.

**Shop around.** When you need something like an MRI or surgery, contact a Florida Blue Care Consultant (**888.476.2227**) or use the comparison features on [www.floridablue.com](http://www.floridablue.com) to compare your options.

## TELADOC

### SEE A DOCTOR ANYTIME (MEDICAL, AND "NEW" DERMATOLOGY AND MENTAL HEALTH)

You and your covered family members have access to Teladoc which allows you to contact a licensed doctor from anywhere at anytime. Using a computer or your cellphone, reach a doctor for assistance with things like a cold, minor injuries, sinus infections, upset stomach, and fevers. Teladoc providers can write prescriptions when appropriate, and you don't have to travel to a doctor's office and wait!

Register online at [www.teladoc.com](http://www.teladoc.com). When you register, you will need to answer some medical questions just like you would for a doctor you see in person. After you've registered, you may contact a doctor when you need them using the contact methods available.

**PPO and HMO:** \$0 copay

**HDHP:** Meet your Calendar Year Deductible (CYD) first then \$0 copay

### TELADOC

**Website:** [www.teladoc.com](http://www.teladoc.com)

**Phone:** 800.835.2362

# DENTAL INSURANCE

Choose from three dental plans that balance cost and care for you and your family. Remember **balance billing** is when you are charged the difference between what your out-of-network dentist charges and what insurance pays.

	DHMO	Low PPO	High PPO
Benefits and Coverage	In-network only	In- and out-of-network	In- and out-of-network
Annual Deductible <b>DED</b>	Not applicable	\$50 / \$150	\$50 / \$150
Annual Maximum Benefit	Unlimited	\$750 per person	\$5,000 per person
Preventive Care	\$0 copay	100% covered (plus balance billing if you go out-of-network)	100% covered (plus balance billing if you go out-of-network)
Routine office visit (9430)	\$0 copay		
Teeth Cleaning (1110)	\$0 copay		
Full mouth / panoramic x-ray (0330)	\$45 copay		
Basic Care	Fee schedule applies	<b>DED</b> then 40% (plus balance billing if you go out-of-network)	<b>DED</b> then 20% (plus balance billing if you go out-of-network)
Fillings (2140)	\$0		
Extractions (7140)	\$10		
Major Care	Fee schedule applies	<b>DED</b> then 60% (plus balance billing if you go out-of-network)	<b>DED</b> then 50% (plus balance billing if you go out-of-network)
Periodontal Scaling (4341)	\$45		
Endodontics (3330)	\$225		
Full or partial dentures (5110)	\$260		
Crowns (2750)	\$240		
Child & Adult Orthodontia	Benefit schedule applies	Not Covered	Child: You pay 50%; \$1,000 lifetime max benefit Adult: Not Covered
Child Orthodontia (to age 19)	\$2,050 copay		
Adult Orthodontia	\$2,150 copay		

Major differences between the DHMO and PPO options:

Plan Feature Overview	DHMO	PPO
Insurance Company	MetLife	MetLife
Provider choice	In-Network only, you must designate a primary dentist from a list of providers.	Choose any dentist, though we encourage you to choose an in- network dentist to help save on costs.
Seeing a specialist (oral surgeon, periodontist, etc.)	A referral is required from MetLife for oral surgery, periodontics, and endodontists.	No insurance referral is required, though the specialist may require one from your dentist.
Seeing an out-of-network dentist	Out-of-network care is not covered.	You pay your deductible, any applicable coinsurance, and any applicable balance billing.
Paying for care	Pay a set copay for each service you receive designated by a specific coverage code.	Pay a percentage of the negotiated amount after you meet your deductible.

## METLIFE (DHMO)

**Group:** 236091

**Network:** MET245 FL

**Website:** [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

**Phone:** 800.942.0854

## METLIFE (PPO)

**Group:** 236091

**Network:** PDP Plus

**Website:** [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits)

**Phone:** 800.GET.MET8  
800.438.6388

# VISION INSURANCE

## EYEMED

### FOCUS ON YOUR VISION

Keep your eyes healthy and your vision sharp with comprehensive vision coverage offered through EyeMed. All services are available once every 12 months; frames are available once every 24 months.

	In-Network	Out-of-Network
<b>Copays</b>		
Eye Examination	\$10 Copay	Up to \$45 reimbursement
Materials	\$20 Copay	N/A
<b>Glasses</b>		
Lenses – Single	Covered after copay	Up to \$30 reimbursement
Lenses – Bifocal	Covered after copay	Up to \$50 reimbursement
Lenses – Trifocal	Covered after copay	Up to \$65 reimbursement
Lenses – Lenticular	Covered after copay	Up to \$100 reimbursement
Frames	\$120 allowance	Up to \$84 reimbursement
<b>Contacts</b>		
Elective Contact Lenses	\$120 allowance	Up to \$96 reimbursement
Standard Contact Fit & Follow-up	Up to \$30 allowance	N/A
Medically Necessary Contacts	Covered in full	Up to \$210 reimbursement

Elective contact lenses are available in lieu of glasses (lenses and/or frames). You are not eligible for glasses for 12 months after you receive elective contacts, and vice-versa.

### Visit: [eyesiteonwellness.com](http://eyesiteonwellness.com)

#### Get expert advice you can use!

Articles for all things vision:

#### Healthy Vision:

Your precious little peepers are surrounded by danger and disease. But you can protect them. Maybe even make them better. We'll show you how.

#### Vision By Age:

Eyes change with time. So do your vision needs. Learn how to look after eyes of all ages.

#### Vision Technology:

Technology is transforming vision right before our eyes. How does the digital experience do things differently? The answers are right here.

#### Eyewear Style & Care:

What to think of first – and how to make it last. Let's make sure your contacts, glasses or shades fit your life, personality and look.

## EYEMED

**Group:** 1012485

**Network:** Insight

**Website:** [www.eyemed.com](http://www.eyemed.com)

**Phone:** 866.939.3633



# PROVIDER SEARCH

## LOCATING IN-NETWORK PROVIDERS

How to locate in-network providers for each of your benefit plans.

	Website	Network Name	Instructions and Notes
Medical Insurance	<a href="http://www.floridablue.com">www.floridablue.com</a>	BlueOptions (PPO or HDHP) BlueCare (HMO)	<ul style="list-style-type: none"><li>• Choose 'find a doctor'</li><li>• Either log in with your member ID or choose 'BlueOptions' or 'BlueCare' under 'health plans'</li><li>• Enter the criteria and click 'search' Call 1.877.352.2583 for assistance</li></ul>
Medicare Advantage	Website: <a href="http://www.bcbs.com">www.bcbs.com</a>	Medicare Advantage PPO	Call 800.926.6565 for assistance
Dental Insurance Plans	DHMO <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	MET245 FL	Call 800.942.0854 for assistance
	PPO <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	PDP Plus	Call 800.438.6388 for assistance
Vision Insurance	<a href="http://www.eyemed.com">www.eyemed.com</a>	Insight Network	Call 866.800.5457 for assistance

If you experience issues with the websites or have questions about navigating the directories, please contact the company by using the contact information provided either on each coverage page or the back cover of this guide.



# LIFE INSURANCE

## THE STANDARD

Group Voluntary Retiree Life Insurance is available on the following schedule. In order to increase retiree life insurance coverage, existing retirees are required to submit a medical Evidence of Insurability form (medical questions) and be approved by Standard.

## COVERAGE AMOUNTS

- \$5,000
- \$10,000
- \$15,000

You must list a beneficiary for your life insurance plans. Your beneficiary can be a person or a trust. If listing a child, the child must be over the age of 18 to receive the benefits

Be sure to keep this information up-to-date.

### STANDARD

**Group:** 755562

**Phone:** 800.628.8600



# RETIREE CONTRIBUTIONS

## Medical Insurance

Coverage Level	Medicare Advantage*	PPO	HDHP	HMO
Retiree Only	\$152.86	\$425.32	\$308.73	\$388.92
Retiree + Spouse	\$305.72	\$909.43	\$660.57	\$831.58
Retiree + Child(ren)	---	\$821.64	\$596.81	\$751.35
Retiree + Family	---	\$1,291.19	\$938.09	\$1,180.68

\*Any additional dependent's covered on the Medicare Advantage plan cost an additional \$152.86 per person.

## Dental Insurance

Coverage Level	DHMO	Low PPO	High PPO
Retiree Only	\$5.99	\$12.45	\$18.57
Retiree + Spouse	\$10.49	\$20.67	\$30.83
Retiree + Child(ren)	\$12.58	\$23.18	\$34.59
Retiree + Family	\$17.67	\$36.24	\$54.04

## Vision Insurance

Coverage Level	Vision Plan
Retiree Only	\$1.87
Retiree + 1	\$3.75
Retiree + 2 or more	\$6.02

It is your responsibility to ensure your on-line benefits enrollment information is correct. If a premium deduction error occurs, notify Benefits Services immediately at **904.665.5300** or **Benefits@JEA.com**.

## Life Insurance

Coverage Level	Life Insurance
\$5,000	\$1.65
\$10,000	\$11.96
\$15,000	\$22.27



# FREQUENTLY ASKED QUESTIONS

## **What is Medicare?**

Medicare is a Federal health insurance program for people age 65 and older, people of any age with permanent kidney failure, and certain disabled people under age 65.

## **How can I contact Medicare?**

Phone **1.800.633.4227**; Web **[www.medicare.gov](http://www.medicare.gov)**  
Centers for Medicare & Medicaid Services  
7500 Security Boulevard  
Baltimore, MD 21244-1850

## **What is Medicare A?**

Part A (Hospital Insurance) helps pay for inpatient care in hospitals and skilled nursing facilities and for home health and hospice care. If an individual is eligible, Part A is usually premium-free; this is, the individual doesn't pay a premium because the individual paid Medicare taxes based on the hours they worked.

Part A is also available for a monthly premium to individuals who never paid Medicare taxes while working.

## **What is Medicare B?**

Part B (Medical Insurance) helps pay for doctors, outpatient hospital care and some other medical services that Part A doesn't cover, such as the services of physical and occupational therapists.

If an individual chooses to enroll in Part B, the monthly premium is deducted from their social Security, Railroad Retirement, or Civil Service Retirement payment. If an individual does not receive any of the above payments, Medicare will bill the individual. The Part B premium often changes on a yearly basis and can vary by individual based on certain criteria.

## **What is the Florida Blue Medicare Advantage Plan?**

The Medicare Advantage plan is a health plan option that is offered by JEA.

To join an individual must be entitled to Medicare Part A and enrolled in Part B. The individual will continue to pay monthly Medicare Part B premium. In addition, the Medicare Advantage plan will have its own monthly premium.

## **What about my spouse? If we are both Medicare eligible, will we be on separate plans?**

Yes, you would both be on your own Florida Blue Medicare Advantage plan.

## **What if I am Medicare eligible but my spouse is not 65?**

You can enroll in Florida Blue Medicare Advantage plan with your Medicare Part A and B. Your spouse can remain on the JEA benefits until he/she is eligible for Medicare Part A and B.

## **How do copays work when visiting my doctor?**

Copays are predictable costs when paying for health services. When you visit your doctor, you may be asked for payment at the time services are rendered.

## **If I'm no longer on the plan can my spouse continue coverage?**

Yes, your spouse may continue medical, dental and/or vision coverage currently enrolled in by paying the necessary cost.

## **My spouse and I live half the year in another state. Are there any restrictions?**

No. With the Florida Blue Medicare Advantage Plan you have flexibility to use doctors and hospitals across the country. You will need to use providers who accept Blue Cross & Blue Shield to get the for the greatest benefit.

## **Does the Florida Blue Medicare Advantage Plan cover prescription drugs?**

Yes. Prescription drug coverage with protection through the "coverage gap" for generic drugs and more are covered under the Florida Blue Medicare Advantage Plan.

# ANNUAL DISCLOSURES

## YOUR RIGHTS

This section contains important information about your benefits and rights. Please read the following pages carefully and contact Human Resources with any questions you have.

### HIPAA Special Enrollment Rights –

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its “special enrollment provision” if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

**Loss of Other Coverage (Excluding Medicaid or a State Children’s Health Insurance Program).** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage).

**Loss of Coverage for Medicaid or a State Children’s Health Insurance Program.** If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children’s health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents’ coverage ends under Medicaid or a state children’s health insurance program.

**New Dependent by Marriage, Birth, Adoption, or Placement for Adoption.** If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

**Eligibility for Medicaid or a State Children’s Health Insurance Program.** If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children’s health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents’ determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan’s special enrollment provisions, contact JEA Benefit Services at **904.655.5300** or **Benefits@JEA.com**.

### Patient Protection –

Florida Blue generally requires the designation of a primary care provider for the HMO plan. You have the right to designate any primary care provider who participates in our network and who is available to accept you or your family members. Until you make this designation, Florida Blue designates one for you. For information on how to select a primary care provider, and for a list of the participating primary care providers, contact the Florida Blue at **www.floridablue.com**. For children, you may designate a pediatrician as the primary care provider.

You do not need prior authorization from Florida Blue or from any other person (including a primary care provider) in order to obtain access to obstetrical or gynecological care from a health care professional in our network who specializes in obstetrics or gynecology. The health care professional, however, may be required to comply with certain procedures, including obtaining prior authorization for certain services, following a pre-approved treatment plan, or procedures for making referrals. For a list of participating health care professionals who specialize in obstetrics or gynecology, contact Florida Blue at **www.floridablue.com**.

### Women’s Health and Cancer Rights Act of 1998 –

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for all stages of reconstruction of the breast on which the mastectomy was performed, surgery and reconstruction of the other breast to produce a symmetrical appearance, prostheses; and treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

If you would like more information on WHCRA benefits call your plan administrator at **800.664.5295**.

## **Michelle's Law –**

Michelle's Law requires group health plans to provide continued coverage for a dependent child covered under the plan if the child loses eligibility under JEA's Group Medical Plan because of the loss of student status resulting from a medically necessary leave of absence from a post-secondary educational institution. If your child is covered under JEA's Group Medical Plan, but will lose eligibility because of a loss of student status caused by a medically necessary leave of absence, your child may be able to continue coverage under our plan for up to one year during the medically necessary leave of absence. This coverage continuation may be available if on the day before the medically necessary leave of absence begins your child is covered under JEA's Group Medical Plan and was enrolled as a student at a post-secondary educational institution.

A "medically necessary leave of absence" means a leave of absence from a post-secondary educational institution (or change in enrollment status in that institution) that: (1) begins while the child is suffering from a serious illness or injury, (2) is medically necessary, and (3) causes the child to lose student status as defined under our plan.

The coverage continuation is available for up to one year after the first day of the medically necessary leave of absence and is the same coverage your child would have had if your child had continued to be a covered student and not needed to take a medical leave of absence. Coverage continuation may end before the end of one year if your child would otherwise lose eligibility under the plan – for example, by reaching age 26 or 30 as applicable.

If your child is eligible for this coverage continuation and loses coverage under the plan at the end of the continuation period, COBRA continuation may be available at the end of the Michelle's Law coverage continuation period.

If you believe your child is eligible for this continued eligibility, you must provide to the plan a written certification by the child's treating physician that the child is suffering from a serious illness or injury and that the leave of absence is medically necessary. The written certification must be provided to JEA Benefit Services. (See contact info below.)

If you have any questions concerning this notice or your child's right to continued coverage under Michelle's law, please contact JEA Benefit Services, 21 West Church Street, Jacksonville, FL 32202 at **904.665.5300**, e-mail: **Benefits@JEA.com**.

## **Statement of Rights Under the Newborns' and Mothers' Health Protection Act –**

Under federal law, group health plans and health insurance issuers offering group health insurance coverage generally may not restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a delivery by cesarean section. However, the plan or issuer may pay for a shorter stay if the attending provider (e.g., your physician, nurse midwife, or physician assistant), after consultation with the mother, discharges the mother or newborn earlier.

Also, under federal law, plans and issuers may not set the level of benefits or out-of-pocket costs so that any later portion of the 48-hour (or 96-hour) stay is treated in a manner less favorable to the mother or newborn than any earlier portion of the stay.

In addition, a plan or issuer may not, under federal law, require that a physician or other health care provider obtain authorization for prescribing a length of stay of up to 48 hours (or 96 hours). However, to use certain providers or facilities, or to reduce your out-of-pocket costs, you may be required to obtain precertification. For information on precertification, contact your plan administrator.

## Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are **not** currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **877.KIDS.NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **866.444.EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2022. Contact your state for more information on eligibility.**

<b>ALABAMA – Medicaid</b> <a href="http://myalhipp.com">http://myalhipp.com</a> 855.692.5447	<b>INDIANA – Medicaid</b> Healthy Indiana Plan for low-income adults 19-64 <a href="http://www.in.gov/fssa/hip/">http://www.in.gov/fssa/hip/</a>   877.438.4479 All other Medicaid <a href="https://www.in.gov/medicaid/">https://www.in.gov/medicaid/</a>   800.457.4584
<b>ALASKA – Medicaid</b> The AK Health Insurance Premium Payment Program <a href="http://myakhipp.com/">http://myakhipp.com/</a>   866.251.4861 CustomerService@MyAKHIP.com Medicaid Eligibility: <a href="https://health.alaska.gov/dpa/Pages/default.aspx">https://health.alaska.gov/dpa/Pages/default.aspx</a>	<b>IOWA – Medicaid and CHIP (Hawki)</b> Medicaid: <a href="https://dhs.iowa.gov/ime/members">https://dhs.iowa.gov/ime/members</a>   800.338.8366 Hawki: <a href="http://dhs.iowa.gov/Hawki">http://dhs.iowa.gov/Hawki</a>   800.257.8563 HIP: <a href="https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp">https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp</a>   888.346.9562
<b>ARKANSAS – Medicaid</b> <a href="http://myarhipp.com">http://myarhipp.com</a> 855.MyARHIP 855.692.7447	<b>KANSAS – Medicaid</b> <a href="https://www.kancare.ks.gov/">https://www.kancare.ks.gov/</a> 800.792.4884
<b>CALIFORNIA – Medicaid</b> Health Insurance Premium Payment (HIPP) Program <a href="http://dhcs.ca.gov/hipp">http://dhcs.ca.gov/hipp</a> 916.445.8322   Fax: 916.440.5676   Email: <a href="mailto:hipp@dhcs.ca.gov">hipp@dhcs.ca.gov</a>	<b>KENTUCKY – Medicaid</b> Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP): <a href="https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx">https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx</a> 855.459.6328   <a href="mailto:KIHIPPPROGRAM@ky.gov">KIHIPPPROGRAM@ky.gov</a> KCHIP: <a href="https://kidshealth.ky.gov/Pages/index.aspx">https://kidshealth.ky.gov/Pages/index.aspx</a>   877.524.4718 Medicaid: <a href="https://chfs.ky.gov">https://chfs.ky.gov</a>
<b>COLORADO – Medicaid and CHIP</b> Health First Colorado (Colorado's Medicaid Program) <a href="https://www.healthfirstcolorado.com">https://www.healthfirstcolorado.com</a> Member Contact Center: 800.221.3943   State Relay 711 Child Health Plan Plus (CHP+) <a href="https://www.colorado.gov/pacific/hcpf/child-health-plan-plus">https://www.colorado.gov/pacific/hcpf/child-health-plan-plus</a> Customer Service: 800.359.1991   State Relay 711 Health Insurance Buy-In Program (HIBI) <a href="https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program">https://www.colorado.gov/pacific/hcpf/health-insurance-buy-program</a> HIBI Customer Service: 855.692.6442	<b>LOUISIANA – Medicaid</b> <a href="http://www.medicaid.la.gov">www.medicaid.la.gov</a> or <a href="http://www.ldh.la.gov/lahipp">www.ldh.la.gov/lahipp</a> 888.342.6207 (Medicaid hotline) or 855.618.5488 (LaHIP)
<b>FLORIDA – Medicaid</b> <a href="http://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html">www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html</a> 877.357.3268	<b>MAINE – Medicaid</b> Enrollment: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> 800.442.6003   TTY: Maine relay 711 Private Health Insurance Premium: <a href="https://www.maine.gov/dhhs/ofi/applications-forms">https://www.maine.gov/dhhs/ofi/applications-forms</a> 800.977.6740   TTY: Maine relay 711
<b>GEORGIA – Medicaid</b> GA HIPP Website: <a href="https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp">https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp</a> 678.564.1162, Press 1 GA CHIPRA Website: <a href="https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra">https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra</a> 678.564.1162, Press 2	<b>MASSACHUSETTS – Medicaid and CHIP</b> <a href="https://www.mass.gov/masshealth/pa">https://www.mass.gov/masshealth/pa</a> 800.862.4840   TTY: 617.886.8102
	<b>MINNESOTA – Medicaid</b> <a href="https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp">https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp</a> 800.657.3739

<b>MISSOURI – Medicaid</b>
<a href="http://www.dss.mo.gov/mhd/participants/pages/hipp.htm">http://www.dss.mo.gov/mhd/participants/pages/hipp.htm</a> 573.751.2005
<b>MONTANA – Medicaid</b>
<a href="http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP">http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP</a> 800.694.3084   Email: HSHIPPProgram@mt.gov
<b>NEBRASKA – Medicaid</b>
<a href="http://www.ACCESSNebraska.ne.gov">http://www.ACCESSNebraska.ne.gov</a> Phone: 855.632.7633   Lincoln: 402.473.7000   Omaha: 402.595.1178
<b>NEVADA – Medicaid</b>
<a href="http://dhcnp.nv.gov">http://dhcnp.nv.gov</a> 800.992.0900
<b>NEW HAMPSHIRE – Medicaid</b>
<a href="https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program">https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program</a> 603.271.5218   Toll free number for the HIPP program: 800.852.3345, ext. 5218
<b>NEW JERSEY – Medicaid and CHIP</b>
Medicaid: <a href="http://www.state.nj.us/humanservices/dmahs/clients/medicaid">http://www.state.nj.us/humanservices/dmahs/clients/medicaid</a> 609.631.2392 CHIP: <a href="http://www.njfamilycare.org/index.html">http://www.njfamilycare.org/index.html</a> 800.701.0710
<b>NEW YORK – Medicaid</b>
<a href="https://www.health.ny.gov/health_care/medicaid/">https://www.health.ny.gov/health_care/medicaid/</a> 800.541.2831
<b>NORTH CAROLINA – Medicaid</b>
<a href="https://medicaid.ncdhhs.gov/">https://medicaid.ncdhhs.gov/</a> 919.855.4100
<b>NORTH DAKOTA – Medicaid</b>
<a href="http://www.nd.gov/dhs/services/medicalserv/medicaid">http://www.nd.gov/dhs/services/medicalserv/medicaid</a> 844.854.4825
<b>OKLAHOMA – Medicaid and CHIP</b>
<a href="http://www.insureoklahoma.org">http://www.insureoklahoma.org</a> 888.365.3742
<b>OREGON – Medicaid</b>
<a href="http://healthcare.oregon.gov/Pages/index.aspx">http://healthcare.oregon.gov/Pages/index.aspx</a> <a href="http://www.oregonhealthcare.gov/index-es.html">http://www.oregonhealthcare.gov/index-es.html</a> 800.699.9075
<b>PENNSYLVANIA – Medicaid</b>
<a href="https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx">https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx</a> 800.692.7462
<b>RHODE ISLAND – Medicaid and CHIP</b>
<a href="http://www.eohhs.ri.gov">http://www.eohhs.ri.gov</a> 855.697.4347 or 401.462.0311 (Direct Rlte Share Line)
<b>SOUTH CAROLINA – Medicaid</b>
<a href="http://www.scdhhs.gov">http://www.scdhhs.gov</a> 888.549.0820
<b>SOUTH DAKOTA – Medicaid</b>
<a href="http://dss.sd.gov">http://dss.sd.gov</a> 888.828.0059
<b>TEXAS – Medicaid</b>
<a href="http://gethipptexas.com">http://gethipptexas.com</a> 800.440.0493

<b>UTAH – Medicaid and CHIP</b>
Medicaid: <a href="https://medicaid.utah.gov">https://medicaid.utah.gov</a> CHIP: <a href="http://health.utah.gov/chip">http://health.utah.gov/chip</a> 877.543.7669
<b>VERMONT – Medicaid</b>
<a href="http://www.greenmountaincare.org">http://www.greenmountaincare.org</a> 800.250.8427
<b>VIRGINIA – Medicaid and CHIP</b>
<a href="https://www.coverva.org/en/famis-select">https://www.coverva.org/en/famis-select</a> <a href="https://www.coverva.org/hipp/">https://www.coverva.org/hipp/</a> Medicaid and Chip: 800.432.5924
<b>WASHINGTON – Medicaid</b>
<a href="https://www.hca.wa.gov/">https://www.hca.wa.gov/</a> 800.562.3022
<b>WEST VIRGINIA – Medicaid</b>
<a href="https://dhhr.wv.gov/bms/">https://dhhr.wv.gov/bms/</a> or <a href="http://mywvhipp.com/">http://mywvhipp.com/</a> Medicaid: 304.558.1700 CHIP Toll-free: 855.MyWVHIPP 855.699.8447)
<b>WISCONSIN – Medicaid and CHIP</b>
<a href="https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm">https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm</a> 800.362.3002
<b>WYOMING – Medicaid</b>
<a href="https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/">https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/</a> 800.251.1269

**To see if any other states have added a premium assistance program since July 31, 2021, or for more information on special enrollment rights, contact either:**

**U.S. Department of Labor**  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
866.444.EBSA (3272)

**U.S. Department of Health and Human Services**  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
877.267.2323, Menu Option 4, Ext. 61565

OMB Control Number 1210-0137 (expires 1/31/2023)

# MEDICARE D NOTICE

## IMPORTANT NOTICE FROM JEA ABOUT YOUR PRESCRIPTION DRUG COVERAGE AND MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with JEA and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide a minimum standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. JEA has determined that the prescription drug coverage administered by Florida Blue is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current JEA coverage will not be affected.

You can keep your JEA group medical coverage if you elect Part D and the JEA group medical coverage will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current JEA coverage, be aware that you and your dependents will not be able to get this coverage back.

### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with JEA and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you leave nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan and if this coverage through JEA changes. You also may request a copy of this notice at any time.

## For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You will receive a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

### For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help.
- Call **1.800.MEDICARE (1.800.633.4227)**. TTY users should call **1.877.486.2048**.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at **1.800.772.1213 (TTY 1.800.325.0778)**.

**Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).**

<b>Date:</b>	January 1, 2023
<b>Name of Entity / Sender:</b>	JEA
<b>Contact / Position-Office:</b>	Manager of Benefit Services
<b>Address:</b>	21 West Church Street, Jacksonville, FL 32202
<b>Phone Number:</b>	<b>904.665.5300</b>

# ANNUAL DISCLOSURES

## JEASelf-Funded Health Plan Notice of Privacy Practices

**THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY.**

**EFFECTIVE DATE: October 1, 2020**

This Notice of Privacy Practices (the “Notice”) describes the legal obligations of the JEA Self-Funded Medical Plan (the “Plan”) and your legal rights regarding your protected health information held by the Plan under the Health Insurance Portability and Accountability Act of 1996 (“HIPAA”) and the Health Information Technology for Economic and Clinical Health Act (“HITECH”). Among other things, this Notice describes how your protected health information may be used or disclosed to carry out treatment, payment or health care operations, or for any other purposes that are permitted or required by law. We are required to provide this Notice of Privacy Practices to you by HIPAA. The HIPAA Privacy Rule protects only certain medical information known as “protected health information.” Generally, protected health information is health information, including demographic information, collected from you or created or received by a health care provider, a health care clearinghouse, a health plan, or your employer on behalf of a group health plan, from which it is possible to identify you and that relates:

1. your past, present, or future physical or mental health or condition;
2. the provision of health care to you; or
3. the past, present, or future payment for the provision of health care to you.

Understanding what is in your record and how your health information is used helps you to ensure its accuracy, better understand who, what, when, where, and why others may access your health information, and helps you make more informed decisions when authorizing disclosure to others.

### YOUR HEALTH INFORMATION RIGHTS

Unless otherwise required by law, your health record is the physical property of the health plan that compiled it. However, you have certain rights with respect to the information. You have the right to:

1. **Receive a copy of this Notice of Privacy Practices** from us upon enrollment or upon request.
2. **Request restrictions on our uses and disclosures of your protected health information** for treatment, payment and health care operations. We reserve the right not to agree to a given requested restriction.
3. **Request to receive communications of protected health information in confidence.**
4. **Inspect and obtain a copy of the protected health information** contained in your medical or billing records and in any other of the organization’s health records used by us to make decisions about you.
5. **Request an amendment to your protected health information.** However, we may deny your request for an amendment, if we determine that the protected health information or record that is the subject of the request:
  - was not created by us, unless you provide a reasonable basis to believe that the originator of the protected health information is no longer available to act on the requested amendment;
  - is not part of your medical or billing records;
  - is not available for inspection as set forth above; or
  - is accurate and complete.In any event, any agreed upon amendment will be included as an addition to, and not a replacement of, already existing records.
6. **Receive an accounting of disclosures of protected health information** made by us to individuals or entities other than to you, except for disclosures:
  - to carry out treatment, payment and health care operations as provided above;
  - to persons involved in your care or for other notification purposes as provided by law; to correctional institutions or law enforcement officials as provided by law; for national security or intelligence purposes;
  - that occurred before April 14, 2003;
  - incidental to other permissible uses or disclosures;
  - that are part of a limited data set (does not contain protected health information that directly identifies individuals);
  - made to you, a covered dependent, or your personal representative;
  - disclosures made pursuant to an authorization from you.
7. **Revoke your authorization to use or disclose health information** except to the extent that we have already taken action in reliance on your authorization, or if the authorization was obtained as a condition of obtaining insurance coverage and other applicable law provides the insurer that obtained the authorization with the right to contest a claim under the policy.

## PRIVACY PRACTICES CONTINUED

### HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED

We may use and/or disclose your medical information for the following purposes:

**Treatment:** We may use or disclose your health information without your permission for health care providers to provide you with treatment.

**Payment:** We may use or disclose your health information without your permission to carry out activities relating to reimbursing you for the provision of health care, obtaining premiums, determining coverage, and providing benefits under the policy of insurance that you are purchasing. Such functions may include reviewing health care services with respect to medical necessity, coverage under the policy, appropriateness of care, or justification of charges.

**To Carry Out Certain Operations Relating to Your Benefit Plan:** We also may use or disclose your protected health information without your permission to carry out certain limited activities relating to your health insurance benefits, including reviewing the competence or qualifications of health care professionals, placing contracts for stop-loss insurance and conducting quality assessment activities.

**To Plan Sponsor:** Your protected health information may be disclosed to the plan sponsor as necessary for the administration of this health benefit plan pursuant to the restrictions imposed on plan sponsors in the plan documents. These restrictions prevent the misuse of your information for other purposes.

**Health-Related Benefits and Services:** We may contact you to provide information about other health-related products and services that may be of interest to you. For example, we may use and disclose your protected health information for the purpose of communicating to you about our health insurance products that could enhance or substitute for existing health plan coverage, and about health-related products and services that may add value to your existing health plan.

**Individuals Involved in Your Care or Payment for Your Care:** Unless you object, we may disclose your protected health information to your family or friends or any other individual identified by you when they are involved in your care or the payment for your care. We will only disclose the protected health information directly relevant to their involvement in your care or payment. We may also disclose your protected health information to notify a person responsible for your care (or to identify such person) of your location, general condition or death.

**Business Associates:** We may contract with individuals or entities known as Business Associates to perform functions on our behalf or to provide certain types of services. An example might include a copy service we use when making copies of your health record. When these services are contracted, we may disclose some or all of your health information to our Business Associate so that they can perform the job we have asked them to do. To protect your health information, however, we require the Business Associate to appropriately safeguard your information.

**Limited Data Sets:** We may use or disclose, under certain circumstances, limited amounts of your protected health information that is contained in limited data sets. These circumstances include public health, research, and health care operations purposes.

**Organ and Tissue Donation:** If you are an organ donor, we may release medical information to organizations that handle organ procurement or organ, eye or tissue transplantation or to an organ donation bank, as necessary to facilitate organ or tissue donation and transplantation.

**Worker's Compensation:** We may release protected health information about you for programs that provide benefits for work related injuries or illness.

**Communicable Diseases:** We may disclose protected health information to notify a person who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition.

**Health Oversight Activities:** We may disclose protected health information to federal or state agencies for activities authorized by law. These activities include audits, investigations, inspections, and licensure.

**Law Enforcement:** We may disclose protected health information if asked to do so by a law enforcement official (a) in response to a court order, subpoena, warrant, summons or similar process; (b) to identify or locate a suspect, fugitive, material witness or missing person; (c) about the victim of a crime if, under certain limited circumstances, we are unable to obtain the victim's agreement; (d) about a death that we believe may be the result of criminal conduct; (e) about criminal conduct at the Plan Sponsor's office(s); and (f) in emergency circumstances to report a crime, the location of a crime or victims, or the identity, description or location of the person who committed the crime.

**Military and Veterans:** If you are a member of the armed forces, we may release protected health information about you as required by military command authorities.

**Lawsuits and Disputes:** We may disclose protected health information about you in response to a court or administrative order. We may also disclose medical information about you in response to a subpoena, discovery request, or other lawful process.

**Inmates:** If you are an inmate of a correctional institution or under the custody of a law enforcement official, we may release protected health information about you to the correctional institution or law enforcement official. An inmate does not have the right to the Notice of Privacy Practices.

**Abuse or Neglect:** We may disclose protected health information to notify the appropriate government authority if we believe an individual has been the victim of abuse, neglect or domestic violence. We will only make this disclosure if you agree or when required or authorized by law.

**Coroners, Medical Examiners, and Funeral Directors:** We may release protected health information to a coroner or medical examiner. This may be necessary to identify a deceased person or determine the cause of death. We may also release protected health information about patients to funeral directors as necessary to carry out their duties.

**Public Health Risks:** We may disclose your protected health information for public health activities and purposes to a public health authority that is permitted by law to collect or receive the information. The disclosure will be made for the purpose such as controlling disease, injury or disability.

**Serious Threats:** As permitted by applicable law and standards of ethical conduct, we may use and disclose protected health information if we, in good faith, believe that the use or disclosure is necessary to prevent or lessen a serious and imminent threat to the health or safety of a person or the public.

**Food and Drug Administration (FDA):** As required by law, we may disclose to the FDA health information relative to adverse events with respect to food, supplements, product and product defects, or post marketing surveillance information to enable product recalls, repairs, or replacement.

**For Purposes For Which We Have Obtained Your Written Permission:** All other uses or disclosures of your protected health information will be made only with your written permission, and any permission that you give us may be revoked by you at any time.

## INFORMATION WE COLLECT ABOUT YOU

We collect the following categories of information about you from the following sources:

- Information that we obtain directly from you, in conversations or on applications or other forms that you fill out.
- Information that we obtain as a result of our transactions with you.
- Information that we obtain from your medical records or from medical professionals.
- Information that we obtain from other entities, such as health care providers or other insurance companies, in order to service your policy or carry out other insurance-related needs.

## GENETIC INFORMATION

We will not use genetic or disclose genetic information or results from genetic services for underwriting purposes, such as:

- Rules for eligibility or benefits under the health plan;
- The determination of premium or contribution amounts under the health plan;
- The application of any pre-existing condition exclusion under the health plan; and
- Other activities related to the creation, renewal or replacement of a contract of health insurance or health benefits.

## OUR RESPONSIBILITIES

We are required to maintain the privacy of your health information and to notify you if there is a breach of your unsecured protected health information. In addition, we are required to provide you with a notice of our legal duties and privacy practices with respect to information we collect and maintain about you. We must abide by the terms of this Notice. We reserve the right to change our practices and to make the new provisions effective for all the protected health information we maintain. If we make a material change to this Notice, we will provide you with a copy of our revised Notice of Privacy Practices by posting the revised Notice of Privacy Practices on the JEA intranet by the effective date of the material change, and providing a hard copy of the revised Notice in the Plan's next annual mailing.

Your health information will not be used or disclosed without your written authorization, except as described in this Notice. The following uses and disclosures will be made only with explicit authorization from you: (i) uses and disclosures of your health information for marketing purposes, including subsidized treatment communications; (ii) disclosures that constitute a sale of your protected health information; and (iii) other uses and disclosures not described in this Notice. Except as noted above, you may revoke your authorization in writing at any time.

## OUR PRACTICE REGARDING CONFIDENTIALITY AND SECURITY

We restrict access to nonpublic personal information about you to those retirees who need to know that information in order to provide products or services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## OUR PRACTICE REGARDING CONFIDENTIALITY AND SECURITY FOR E-MAIL COMMUNICATION

If you choose to communicate with us via e-mail, please be aware of the following due to the nature of e-mail communication: (a) privacy and security of e-mail messages are not guaranteed (b) we are not responsible for loss due to technical failures and (c) e-mail communication should not be used for emergencies or time and content sensitive issues.

## POTENTIAL IMPACT OF STATE LAW

In some circumstances, the privacy laws of a particular state, or other federal laws, provide individuals with greater privacy protections than those provided for in the HIPAA Privacy Regulations. In those instances, we are required to follow the more stringent state or federal laws as they afford the individual greater privacy protections. For example, where such laws have been enacted, we will follow more stringent state privacy laws that relate to uses and disclosures of protected health information concerning HIV or AIDS, mental health, substance abuse/ chemical dependency, genetic testing, and reproductive rights.

## NOTICE OF PRIVACY PRACTICES AVAILABILITY

You will be provided a hard copy for review at the time of enrollment (or by the Privacy compliance date for this health plan). Thereafter, you may obtain a copy upon request, and the Notice will be maintained on the organization's Web site (if applicable Web site exists) for downloading.

## FOR MORE INFORMATION OR TO REPORT A PROBLEM

If you have questions about this Notice or would like additional information, you may contact our HIPAA Privacy Officer, Pat Maillis at the telephone or address below. If you believe that your privacy rights have been violated, you have the right to file a complaint with the Privacy Officer or with the Secretary of the Department of Health and Human Services. We will take no retaliatory action against you if you make such complaints.

The contact information for both is included below.

### **U.S. Department of Health and Human Services**

Office of the Secretary

200 Independence Avenue, S.W. Washington, D.C. 20211

Tel: **202.619.0257**

Toll Free: **877.696.6775**

**<http://www.hhs.gov/contacts>**

### **JEA Self-Funded Health Plan**

Pat Maillis

Privacy Officer

21 West Church St.

Jacksonville, FL 32202

**904.665.5300**

# NOTES

# NOTES

# IMPORTANT CONTACTS

Service	Provider	Phone	Email / Website
Benefit Services	-	904.665.5300	benefits@JEA.com
Payroll	-	904.665.4408	Payroll@JEA.com
<b>Health and Welfare Plans</b>			
Medical	Florida Blue	800.664.5295	www.FloridaBlue.com
Teladoc	-	800.835.2362	www.teladoc.com
Dental	MetLife (DHMO)	800.942.0854	www.metlife.com/mybenefits
	MetLife (PPO)	800.GET.MET8 800.438.6388	www.metlife.com/mybenefits
Vision	EyeMed	866.939.3633	www.eyemed.com
<b>Retiree Life</b>			
Retiree Life	Standard	800.628.8600	www.standard.com
<b>Other</b>			
Employee Assistance Program	Healthadvocate	877.240.6863	www.healthadvocate.com
Pension and Retirement Services	City Pension Office	904.255.7280	-
	Empower	904.255.5569	
	Mass Mutual (Retirement Plan)	800.743.3274	
Insurance Premium Billing (P&A Admin Services)	-	800.688.2611	www.padmin.com

*This benefit summary prepared by*



## Gallagher

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