



ECUA Benefits 2025

Primary Benefits

- Medical Insurance
- Dental Insurance
- Life Insurance
- Long Term Disability Insurance
- Florida Retirement System (FRS) Membership



Medical Insurance

ECUA's medical insurer is Florida Municipal Insurance Trust (FMIT). FMIT contracts with United Healthcare to administer claims and provide a range of member services. Employees have a choice of two health plans. One plan is a co-pay plan and the other is a high deductible health plan (HDHP) which allows for health savings account (HSA) participation. For both plans, ECUA pays a percentage of the premium for employee and dependent coverage. The core features of each plan and the rates for the employee-paid portion of the premium are presented on page 2. Medical insurance coverage is effective the first of the month following completion of 30 days of employment.

Health Savings Accounts (HSA) A health savings account is an "interest-earning account" employees can use to pay for eligible health care and related expenses. ECUA and employees can contribute to a HSA. Employee contributions are made pre-tax, earnings through investments are tax-free, and withdrawals for qualified expenses are tax-free. To participate in a HSA, an employee must elect the high deductible health plan (HDHP). When that happens, ECUA will contribute up to \$1,100/Individual and \$1,675/Family into the employee's health savings account for the calendar year. ECUA contributions made during the calendar year are prorated according to hire date. HSA annual contribution limits are determined by the Internal Revenue Service. For 2025, the limits are \$4,300 for individual coverage and \$8,550 for family coverage (includes ECUA contribution). In addition, if age 55 or over, the IRS allows a catch-up contribution of up to \$1,000. Another great feature of HSAs is account balances roll over each year. Specific eligibility requirements apply for HSA participation.



Dental Insurance

Metlife Insurance Company is our dental insurer. A Basic plan is offered with a \$750 annual maximum. ECUA also offers an Enhanced plan with a \$1,250 annual maximum. Both plans include the Preventive Incentive Program whereby the costs of Class I services (preventive and diagnostic) are not deducted from the annual maximum. In addition, employees may elect coverage for dependents. Dental insurance coverage is effective the first of the month following completion of 30 days of employment.

Dental Insurance	Basic Plan \$750 Annual Maximum	Enhanced Plan \$1,250 Annual Maximum
Employee Only Coverage: Employee Pays	\$ 0.68 per month	\$ 7.76 per month
Dependent Coverage: Employee Pays	\$38.57 per month	\$57.56 per month

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Florida Municipal Insurance Trust (FMIT) / United Healthcare (UHC)
Medical Plan Designs: October 1, 2024– September 30, 2025*

	FMIT/UHC Plan 5 (HSA) - HDHP	FMIT/UHC Plan 14
Physician Office Visit	10%, after deductible is met	\$25 copayment per visit
Specialist Office Visit	10%, after deductible is met	\$50 copayment per visit
Preventive Medical Care	100% covered; deductible does not apply	100% covered
Deductible (Calendar Year)	\$1,600 Individual \$3,200 Family**	\$1,000 Individual \$2,000 Family
Coinsurance	90% / 10%	80% / 20%
Urgent Care Center Services	10%, after deductible is met	\$35 copayment per visit
Emergency Health Services	10%, after deductible is met	\$200 copayment per visit
Hospital – Inpatient Stay	10%, after deductible is met	20% of eligible expenses, after deductible
Outpatient Surgery	10%, after deductible is met	20% of eligible expenses, after deductible
LabCorp: Lab, X-ray and other preventive tests	100% covered, deductible does not apply	No copayment
Pharmacy Tier 1 / Tier 2 / Tier 3	Deductible, then \$10 / 35 / 60 (\$25 / 87.50 / 150 for mail order)	\$10 / 35 / 60 (\$25 / 87.50 / 150 for mail order)
Out-of-Pocket Maximum (Calendar Year)	\$3,750 Individual \$7,500 Family (Includes Deductible, Coinsurance & Copayments)	\$4,000 Individual \$8,000 Family (Includes Deductible, Coinsurance & Copayments)
Plan Type	Paid by Employee	Paid by Employee
Employee	\$ 15.00 per month	\$ 30.00 per month
Employee + Spouse	\$ 434.86 per month	\$ 541.40 per month
Employee + Child(ren)	\$ 369.08 per month	\$ 449.66 per month
Employee + Family	\$ 467.76 per month	\$ 619.86 per month

**Refer to the Summary of Benefits and Coverage (SBC) of your plan for additional details. The coverage highlights presented above presume providers and facilities are in-network. This table primarily illustrates member costs.*

***No one in the family is eligible for benefits until the family deductible is satisfied.*



Life Insurance

Our life insurer is The Standard Insurance Company. ECUA provides a Basic Life benefit of \$50,000 or one-times (1x) annual salary, whichever is greater. Employees may purchase Additional Life coverage equal to 1x, 2x, 3x, or 4x annual earnings (i.e., base earnings). If enrolled within 31 days of the eligibility date, the Guarantee Issue amount is \$250,000. The Guarantee Issue maximum is \$450,000 (Basic + Additional). Overall life insurance maximum is \$650,000. Also, employees may elect Dependent Life coverage for spouse and children. Life insurance coverage is effective the first of the month following completion of 30 days of employment.

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Life Insurance	Employee Purchase Choices	Rates			
Additional Life Coverage	1x, 2x, 3x or 4x annual earnings	Age	Rate per \$1000	Age	Rate per \$1,000
		Under 20	.08	55 – 59	.59
		20 – 34	.08	60 – 64	.94
		35 – 39	.09	65 – 69	1.33
		40 – 44	.15	70 – 74	1.57
		45 – 49	.20	Age 75 & over	3.06
		50 – 54	.33		
Spouse / Dependent Life Coverage	\$ 5,000 Spouse / 2,000 Dependent	\$2.23 monthly			
	\$ 7,500 Spouse / 3,000 Dependent	\$3.35 monthly			
	\$10,000 Spouse / 4,000 Dependent	\$4.46 monthly			



Long-Term Disability (LTD) Insurance The Standard Insurance Company is our long-term disability insurer. ECUA provides a base long-term disability benefit for all employees. New employees are eligible for coverage effective the first of the month following completion of 30 days of employment. Provisions of the base plan include:

- A benefit payment that is 60% of your monthly earnings (not including overtime), up to a maximum of \$5,000 per month.
- Benefits which are payable after 180 days of disability (6-month benefit waiting period).
- A work-life balance employee assistance program and an emergency travel assistance program.



Florida Retirement System (FRS) Employees must choose to participate in one of FRS's two retirement plans – the Investment Plan or the Pension Plan. Both plans require employees to contribute 3% of salary on a pre-tax basis, beginning with the first paycheck. The Investment Plan is a 401(k)-type investment plan, whereas the Pension Plan is a traditional retirement pension plan. Pension Plan members qualify for a benefit after eight (8) years of service and Investment Plan members qualify for a benefit after one year of service. More information about your retirement plan is available at frs.fl.gov.

Online Enrollment - www.myBenTek.com/myECUA

The benefits online enrollment system is designed to assist employees with making benefit elections during our annual open enrollment period and changes due to mid-year qualifying events, as well as to provide a range of benefits-related information and resources. The online system is accessible from any device with Internet capability. More details will be provided during new employee benefits orientation.

Voluntary Benefits

- Short Term Disability
- Flexible Benefits Plan and Flexible Spending Accounts
- Vision Plan
- Deferred Compensation Plans

Short-Term Disability (STD) Insurance The Standard Insurance Company is our short-term disability insurer. Employees may voluntarily elect this benefit which provides disability coverage due to physical disease, pregnancy or mental disorder or accidental injury after a benefit waiting period of 21 days. New employees are eligible for coverage the first of the month following 30 days of employment.

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the month following completion of 30 days of employment. Plan features include:

- A benefit payment that is 60% of your weekly earnings (not including overtime), up to a maximum of \$1,000 per week. Plan minimum \$15 per week.
- To provide coverage during the 180-day benefit waiting period in the LTD plan, the STD benefit is payable for up to 23 weeks.

Flexible Benefits Plan One part of the plan allows employees to have premiums for several elected benefits deducted pre-tax: medical insurance, dental insurance, vision insurance, and eligible supplemental AFLAC elections. The other part of the flexible benefits plan allows employees to participate in a tax-advantaged cost-saving benefit, **flexible spending accounts**. Employees contribute pre-tax dollars and save FICA (social security) and income taxes on these contributions.

HealthEquity is the plan's administrator. The plan year maximum is \$3,050 for a health care spending account or a limited health care spending account, and for the dependent care reimbursement account, the calendar year maximum is \$5,000. ECUA adopted a \$610 rollover for the health care FSA, any amount that rolls over into the new plan year does not affect the maximum limit that employees can contribute.

Employees are eligible to participate in flexible spending accounts after completing one year of employment. The Flexible Benefits Plan allows for an automatic pre-tax deduction of all eligible premiums.



Vision Plan ECUA offers a voluntary vision plan with MetLife Insurance Company as the insurer. The plan offers a network of private and retail providers, and it includes the following features and service frequency: vision exam, lenses, and contact lenses (every 12 months) and frames (every 24 months). If elected, the coverage is effective the first of the month following completion of 30 days of employment. The four-tiered premium structure is as follows:

Employee Only	\$4.84	Employee + Child(ren)	\$10.46
Employee + Spouse	\$9.84	Family	\$14.14

Deferred Compensation Plans ECUA offers employees the option to participate in a deferred compensation plan with Empower and/or VALIC. Both plans are employee contributory only.

Programs

- *Employee Assistance Program (EAP)*
- *Healthy Choices Reimbursement Program*
- *Tuition Reimbursement Program*

Employee Assistance Program The program, offered through The Standard Insurance Company, is available for employees when they need a little help managing their personal and work lives. In addition to face-to-face assessment and consultative sessions, the program also provides over-the-phone consultation and online access to EAP services. EAP services are available for covered employees, their dependents, including children to age 26, and all household members.



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Healthy Choices Reimbursement Program The ECUA is committed to supporting an environment of health and wellness. As an incentive, this program reimburses employees who join a gym or enroll in fitness classes, participate in weight management programs, complete tobacco cessation programs, and purchase tobacco cessation aids. Approval for reimbursement is in accordance with program requirements and guidelines.

Tuition Reimbursement Program This program is designed to promote continuing education by offering financial assistance. The program reimburses fees for job-related courses, training, licenses and certifications that will benefit the organization by increasing employees' competence in current positions and by preparing them for future opportunities offered by the ECUA. Approval for reimbursement is in accordance with the requirements and provisions of the program.

Policies

- *Annual Leave*
- *Sick Leave*
- *Holidays*

Annual Leave Annual leave is accumulated in accordance with the following schedule:

- Up to 5 years ----- 8 hours per month
- 6 to 10 years ----- 10 hours per month
- 11 to 15 years ----- 12 hours per month
- 16 to 20 years ----- 14 hours per month
- 21 to 25 years ----- 15 hours per month
- 26 + years ----- 16 hours per month

A total of 328 hours of annual leave is the maximum accumulation that can be carried over from one year to the next, based on the employee's anniversary date. Upon retirement, employees are entitled to be paid up to a maximum of 328 hours of annual leave. Accrued annual leave is available for use after three months of employment.

Sick Leave Sick leave is accumulated at the rate of ten hours per month. There is no annual maximum accumulation for sick leave. Upon retirement, employees are entitled to be paid one-half of accumulated sick leave, up to a maximum of 576 hours. Accrued sick leave is available for use after three months of employment.

Holidays ECUA's holiday calendar includes three floating holidays and the following nationally recognized holidays. Floating holiday leave** is available for use after three months of employment.

New Year's Day	Independence Day
Martin Luther King, Jr. Day	Labor Day
President's Day	Thanksgiving & Friday after Thanksgiving
Memorial Day	Christmas Eve & Christmas Day

****** In lieu of the 3 Floating Holidays, all Customer Service employees (excluding the Atrium Receptionists) will observe the following holidays:

Good Friday
Veteran's Day
New Year's Eve