Open Enrollment Information

Summary of Benefits Brochure 2027

MEDICAL

Quality Medical Care at a Cost That Works for You

The Collier County Group Health Plan offers access to quality medical care with three coverage tiers, giving employees the flexibility to choose the tier that best meets their needs based on the qualifying activities they choose to complete. Completing all qualifiers provides access to lower copays, deductibles, and out-of-pocket maximums.

Employees qualify during the "EVEN" years and spouses qualify during the "ODD" years.

This is a spouse qualifying period running from November 1, 2026, through September 30, 2027. Enrolled spouses may complete the applicable qualifiers during this period to earn their desired coverage tier for 2028. Employees who did not earn the Premium Cost Share provisions for Plan Year 2027 may also complete the qualifiers by the applicable deadlines but must contact the Health Advocate Office by March 31, 2027, to begin the process. For more information or assistance, contact a Health Advocate at (239) 252-5588.

DENTAL

The County offers a choice of two DPPO dental plans. Under both plans, you may select any dentist you wish. Both plans pay higher benefits when you receive treatment from a network dentist. If treatment is received from a non-network dentist, the treatment is paid at 50% or 80%, but at usual and customary charges instead of a network fee schedule.

BASIC Plan: $50 deductible, pays 50% of treatment charges, $1,000 annual maximum per covered person.

SELECT Plan: $50 deductible, pays 80% of treatment charges, $2,000 annual maximum per covered person.

For a list of network providers and to check the status of dental claims, log into: www.askallegiance.com/ccg.

ALLEGIANCE

Allegiance is the provider that pays our group health claims and maintains your Flex Spending and Health Reimbursement Accounts. Employees can check eligibility, view benefits accumulators, claim status, activity on their Flex and HRA accounts, and order ID cards from their website. Log in to www.askallegiance.com/ccg and set up your account today.

Collier County

Make changes or enroll between November 1-14, 2026

https://OpenEnrollment.collier.gov

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Deadline to Submit Forms: November 20, 2026

- Dependent Affidavit for children ages 26 and older
- Dependent Care Contract if dependent care elected
- Change/Enrollment Forms to add/remove dependents

For more information, visit the benefits website: www.collier.gov/Benefits

VISION

The County offers a choice of two vision plans:

Routine VisionCare Benefit:

- One well vision exam every calendar year with a $10 copay
- 20% savings on a complete pair of prescription/non-prescription glasses/sunglasses, including lens enhancements, from a VSP provider within 12 months of your last exam

Buy-UP Vision Benefit:

- One well vision exam every calendar year with a $0 copay
- Regular frames allowance of $175 or $195 allowance for "Featured Brands" or $100 allowance for Walmart/Sam's/Costco (each allowance has a $10 copay)
- 20% savings on the amount over your allowance
- Lenses (single vision, lined bifocal/lined trifocal lenses have a $10 copay)
- Contacts (instead of glasses have a $175 allowance with a $0 copay
- Exams (fitting and evaluation) have a copay up to $60

VISION APPOINTMENTS OTHER THAN ROUTINE VISION CARE CAN BE COVERED THROUGH THE HEALTH INSURANCE PLAN.

Log in to www.VSP.com to find a provider or call (800) 877-7195. When making your appointment, be sure to state that you are a Collier County employee with VSP coverage.

DEPENDENT ELIGIBILITY AUDIT COMING JANUARY 2027

Collier County is partnering with a vendor to conduct a dependent eligibility audit beginning in January 2027. This audit ensures that everyone enrolled in the County's Group Health Plan meets the Plan's eligibility requirements and that benefit dollars are used responsibly.

Open Enrollment is a great time to review your coverage. Please take a moment to confirm that your covered dependents remain eligible. If you discover that someone no longer qualifies for coverage, you can update your elections during Open Enrollment. Your covered dependents are listed on the Open Enrollment site. Even if you are not making changes this year, please log in to ensure that your dependent(s) information is accurate.

Instructions will be provided regarding required documentation, submission deadlines, and the verification process. Employees are encouraged to watch for communications from the Benefits team and respond by the established deadlines.

PHARMACY

Your pharmacy vendor is Navitus. Navitus gives you access to drug pricing and your prescription claims history, gives you the ability to review your coverage, and offers other ways to save. Log in to www.Navitus.com to create an account online.

You have a few options to fill your prescriptions:

1. Local retail pharmacy - 30-day supply and 90-day supply
2. Mail order - 90-day supply with Navitus/Costco - (800) 607-6861
3. Lumicera Specialty - (855) 847-3553



Call Navitus at (855) 673-6504. Our goal is to help you get the most out of your prescription benefit plan.

SHORT-TERM DISABILITY

The County offers two Short-Term Disability options. Both have a seven calendar day waiting period and start paying a benefit for up to six months. You must also exhaust all of your sick leave.

Basic Option:
All eligible full-time employees will automatically receive short term disability coverage at 40% of their monthly income. This option is paid by the County.

Select Option:
All eligible full-time employees have the opportunity to elect the buy-up and receive a benefit of 66.67% of their monthly income. Employees electing this option pay a portion of this benefit.

LONG-TERM DISABILITY

If you remain disabled for more than six months, the Long-Term Disability (LTD) plan provides monthly payments for as long as you are disabled or until you reach Medicare age. Your LTD benefit may be reduced by any income you receive from other sources related to your disability.

Basic Option:
All eligible full-time employees automatically receive LTD coverage equal to 40% of their monthly income, paid by the County.

Select Option:
Eligible full-time employees may choose to upgrade their LTD coverage to 66.67% of their monthly income by making the selection during Open Enrollment. Benefits will be subject to a pre-existing condition clause outlined in the plan document.

BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT

All full-time employees, with the exception of certain contract employees, are offered County-provided basic life and accidental death and dismemberment coverage of two times their annual salary.

SUPPLEMENTAL OPTIONAL LIFE INSURANCE

In addition to the basic term life insurance that the County provides at no cost, you also have the option to buy additional term life insurance coverage for yourself or your dependents through Lincoln Financial Group. The amount of optional life insurance you may purchase for yourself and your spouse is any multiple of $10,000 up to a maximum of $500,000. You may apply for $10,000 in optional life insurance for your children up to age 26 regardless of student status.

If you are interested in optional life insurance, the application can be found in the Open Enrollment platform or Benefits website. Send your completed forms to the Benefits Office. You will then receive a link for the health questionnaire to complete and electronically submit to Lincoln. Lincoln will inform you if you have been approved. The application must be completed and returned to the Benefits Office by **November 20, 2026**.

PET HEALTH INSURANCE THROUGH PETS BEST

- Use any licensed veterinarian in the US or Canada, including specialty and emergency clinics
- Exclusive employee discount on a BestBenefit plan
- Optional coverage for routine care
- Around the clock support from the 24/7 pet helpline
- Easy claims submission
- Self-service through our mobile app
- Enjoy an exclusive employer discount of up to 10%

Enroll at www.petsbest.com/COLLIERPET or call (888) 984-8700. Use the reference discount code: COLLIERPET

PARENTS OF INSURED CHILDREN 26 AND OLDER

If you wish to insure your dependent who is over the age of 26 on your health insurance, you must complete a "Dependent Affidavit Form" and turn it in to the Benefits Office by **November 20, 2026**.

If the form is not submitted on time, you risk your dependent being dropped from your coverage.

The form can be found on the Open Enrollment site under the health forms tab.

FLEXIBLE SPENDING ACCOUNT OPTIONS

You must RE-ENROLL online each year during the Open Enrollment period to have a Flex Account.

All flexible debit cards are valid for 3 years. Don't throw them out!

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

FSA accounts can be used to offset the portion of most healthcare related expenses not paid by the County's health plans (medical, dental, vision, and prescription copays). For plan year 2027, all enrollees will receive a debit card to use at the time of service. The current maximum annual election is $3,400. Any funds remaining up to $680 will be credited to a 2027 FSA as of 4/1/2027.

How your flexible debit card works: During open enrollment you specify how much money you want automatically deposited pre-tax into your flexible spending account in 2027. When you visit a doctor, fill a prescription, or buy glasses/contacts, you may swipe your Allegiance flexible debit card for those expenses.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT

This account can be used to offset the cost to you for the care of your dependents. The current maximum annual election is $7,500. Children 13 years old and younger can be considered dependents for full-time daycare and after school programs and some summer camp programs.

Yearly carry-over provisions do NOT apply to dependent care FSAs.

HOW A FLEXIBLE ACCOUNT SAVES YOU MONEY

You earn $3,500 per month and elect health insurance. Your employer covers some of the insurance premium cost, but you are required to contribute $100 each month. Your oldest child has braces and you are paying the orthodontist $100 per month. Your youngest child attends pre-school while you are at work, and you're paying $300 per month to the daycare provider. The chart below compares your monthly take-home pay if you enroll in the employer's flexible benefits plan to your take-home pay if you pay these expenses with after-tax income.

By participating in your employer's Flex Plan, you are able to put an extra $140 in your pocket each month. That's a total increase of $1,680 in spending income for the year.

PLANNING:

A maximum of $680 in unused 2026 Flexible Spending Account (FSA) funds can be carried forward to use in the 2027 plan year. You do not have to elect a Health FSA in the 2027 plan year in order to carry over up to $680. The carryover will be credited to the new plan year once the run-out period has been completed. The run-out period gives you 90 days to submit 2026 claims for reimbursement in the 2027 calendar year. Expenses incurred in 2026 must be reimbursed by funds available in 2026. You cannot use 2027 funds to pay expenses from prior years.

Any funds remaining up to $680 will be credited to a 2027 FSA as of 4/1/2027.

All active, eligible employees may participate. The carryover provision does not apply to Dependent Care FSAs. Use an FSA to save on taxes for health expenses for you and your family. For a complete list of eligible health care expenses and non-covered expenses, contact Allegiance at (855) 333-1004 or log in to https://askallegiance.com/Resources/Reimbursement.

	No Plan	Flex Plan
Gross Pay	$3,500	$3,500
Flex Plan	$0	$500
Taxable Pay	$3,500	$3,000
Federal Tax*	$306	$234
State Tax*	$146	$116
FICA/Medicare*	$268	$230
Net Pay	$2,780	$2,420
Insurance	$100	$0
Braces	$100	$0
Daycare	$300	$0
Monthly Net Pay	$2,280	$2,420

Important Resources

QuadMed Health Center
4081 Tamiami Trail North,
Suite C203
Naples, FL 34103
(239) 228-8851
www.myquadmed.com/collier

Medical/Dental Insurance Company
Allegiance
(855) 333-1004
www.askallegiance.com

Onsite Representative: Dan Ross
(855) 333-1004,
option 7, ext 3702
Located in Building D (Risk Management)
on the main campus

The Health Advocates
Community Health Partners
(239) 252-5588
www.chpha.com

Located in Building D (Risk Management)
on the main campus

The Wellness Program
www.collier.gov/wellness

Ivonne.Barkman@collier.gov
(239) 252-8718
Located in Building D (Risk Management)
on the main campus

Zachary.Izbicki@collier.gov
(239) 252-6096
Located in Building G (Fitness Center)
on the main campus

Medical Provider Search
Inside Collier County -
Community Health Partners
www.chealthpartners.com
(239) 659-7700
Outside Collier County - **Cigna**
www.CIGNA.com

Prescriptions Provider
Navitus
www.navitus.com
(855) 673-6504

Vision Insurance Company
Vision Service Plan
www.VSP.com
(800) 877-7195

24/7 Telehealth Provider
Recuro Health
www.RecuroHealth.com
(855) 673-2876

Emotional Wellness Program
Community Health Partners
ew@CHealthPartners.com
(239) 659-7751

Lincoln Financial
Short Term Disability/FMLA
(888) 408-7300
www.LincolnFinancial.com
Employee Registration Code for
website app: LF1540COL

EAP Guidance Resources
(888) 628-4824
www.GuidanceResources.com

Username: LFGSupport
Password: LFGSupport1