

# 2025 EMPLOYEE OPEN ENROLLMENT NEWS

## IMPORTANT DATES

**OPEN ENROLLMENT DATES:**  
Oct. 28, 2024 – Nov. 15, 2024

**PERIOD OF COVERAGE:**  
Jan. 1, 2025 – Dec. 31, 2025



To enroll online or schedule your appointment with a Benefits Counselor, go to [JacksonBenefits.org](https://JacksonBenefits.org)

## HOW TO ENROLL:

### YOU NOW HAVE 4 WAYS TO ENROLL!

#### SELF-ENROLLMENT ONLINE

- Use your FBMC open enrollment username and password to log on to the FBMC home page at [JacksonBenefits.org](https://JacksonBenefits.org)
- Your dependent's name, date of birth, valid Social Security number and relationship for medical, dental, and/or vision coverage must be provided
- To reset log in contact FBMC Tech Support at [TechSupport@FBMC.com](mailto:TechSupport@FBMC.com).

#### IN-PERSON BENEFITS COUNSELING

Schedule your appointment with a Benefits Counselor at select locations at [jacksonbenefits.org](https://jacksonbenefits.org)

#### TELEPHONIC ENROLLMENT

Schedule your appointment with a Call Center Benefits Counselor at [jacksonbenefits.org](https://jacksonbenefits.org). Select "Call Center" as the location and a Benefits Counselor will call you at your scheduled time.

#### VIRTUAL ENROLLMENT SESSION (VES)

Similar to a one-on-one meeting, employees can schedule an appointment to participate in a face-to-face Virtual Enrollment Session (VES). At the time of appointment, our highly trained Benefit Counselors will make an outbound call to the employee at the appointed time and provide a link to join a Virtual Enrollment Session.

SCAN ME 



## Be Mindful

- **Medical Premium Increase of 5%** for all plans with the exception of the Jackson First HMO
- **Healthcare Flexible Spending Account** Annual contribution maximum increased to \$3,200
- **Menopause Program Femmar**, a new Menopause program available  
Femmar's Menopause Program empowers women to learn about and manage their symptoms using the latest scientific, psychological, and medical research
- **The Ultra Human Smart Ring** is a wearable fitness device designed to monitor various health metrics such as heart rate, body temperature, sleep quality, and activity levels

#### 529 college Savings Plan

- We're excited to offer a new opportunity to help you save for education expenses through a 529 plan. A 529 plan is a tax-advantaged savings plan designed to encourage saving for future education costs. We're offering this option through payroll deduction, which would allow you to automatically contribute a portion of your paycheck to your 529 plan account.

## Mindful Reminders

- **Total Rewards Benefit Menu:** Offers full-time employees including non-union company code 300, AFSCME, SEIU nurses and professionals, and GSAF the flexibility and option to forego certain benefits in exchange for a pay supplement in lieu of a specific benefit with a maximum value of up to 20% of base salary.
- **Tava's** network of therapist are available via Jackson Health's Medical plans, giving you options to secure unlimited and accessible mental health care.
- **Jackson First Rider** - for dependents of Employees enrolled under Jackson First, who may reside outside of the tri-county area (Miami-Dade, Broward and Palm Beach) need to complete an "Away from Home" form available on [JacksonBenefits.org](https://JacksonBenefits.org)
- An Over Age Dependent\* Affidavit is **required yearly for dependents between the ages of 26-30 covered under the Medical Plans.**
- Dependent Verification Documents are required for any newly added dependent.

**CONTACT** [Hr-Benefits@jhs-miami.org](mailto:Hr-Benefits@jhs-miami.org) for more details for both menopause and human smart ring

ADDITIONAL VOLUNTARY BENEFITS INFORMATION ON OTHER SIDE.

## Aflac Group Accident Insurance (NEW!)

**Aflac\*** - Aflac group accident insurance helps pay costs that arise from covered accidents such as fractures, dislocations, and lacerations. This plan provides 24-hour coverage, and two plan options are available - High and Low. The High plan includes a \$60 Wellness Benefit, and the low plan includes a \$30 Wellness Benefit for the covered employee, spouse, and dependent child(ren), payable once per calendar year per insured.

## Aflac Group Critical Illness Insurance (New!)

**Aflac\*** - Employees may be responsible for paying more of the costs associated with a critical illness. Aflac is designed to help families plan for the health care bumps ahead and take some of the uncertainty and financial insecurity out of getting better. Group Critical Illness Insurance helps pay the expected and unexpected expenses that arise from diagnosis of a covered critical illness such as cancer (internal or invasive), heart attack, stroke, end-stage renal failure or a major organ transplant. This plan includes a \$50 Health Screening Benefit for the covered employee, spouse, and dependent child(ren), payable once per calendar year per insured.

## Aflac Group Hospital Insurance (NEW!)

**Aflac\*** - When you're confined to the hospital for an accident or illness, the medical costs can quickly escalate. Aflac group hospital indemnity insurance helps pay the costs associated with a covered hospital stay, including benefits such as hospital confinement, hospital admission, and hospital intensive care. Three plan options are available - High, Mid and Low. Each option provides a \$50 Health Screening Benefit for the covered employee, spouse, and dependent children, payable once per calendar year per insured.

## TRUSTMARK UNIVERSAL LIFE EVENTS INSURANCE®

**TRUSTMARK INSURANCE COMPANY** - Universal LifeEvents provides a higher death benefit during your working years, when your needs and responsibilities are the greatest<sup>1</sup>. You can choose a benefit amount that provides the right protection for you. Universal LifeEvents insurance can mean those left behind can still pursue their own dreams, and help ensure that the ending of one story won't stop the beginning of another. Universal LifeEvents with Long Term Care provides 25 months of benefits for licensed home healthcare, assisted living, adult day care and nursing home care, restores the benefit paid out by LTC and benefits are paid directly to the policyholder enabling choices in care. Family coverage is also available for employees, spouses, children and grandchildren.

## Whole Life Insurance with Long Term Care (LTC)

**UNUM** - With Unum's Whole Life Insurance, you can give your family the added financial protection they may need in the event something unexpected happens.

All employees have the opportunity to enroll on a guaranteed issue basis during this enrollment period with an amount purchased up to \$30 per week to a maximum of \$300,000.

A Long Term Care (LTC) Rider is available to employees and spouses ages 15 to 70 with face amounts of \$10,000 or more. This rider provides a LTC facility, nursing home care or assisted living facility maximum monthly benefit that is the lesser of 6% of death benefit, less any policy debt at the end of the waiting period, or \$3,000.

This rider also provides a monthly benefit for home health or adult day care that is the lesser of 4% of the death benefit, less any policy debt at the end of the waiting period; your actual monthly expenses; or \$1,500.

<sup>1</sup>Universal LifeEvents death benefit reduces to 1/3 at age 70 or the beginning of the 15th policy year, whichever occurs last. Issue age is 18 to 64. Death benefit for issue ages 65+ won't reduce.

Trustmark® and LifeEvents® are registered trademarks of Trustmark Insurance Company. Products are underwritten by Trustmark Insurance Company.

\*Continental American Insurance Company (CAIC), a proud member of the Aflac family of insurers, is a wholly-owned subsidiary of Aflac Incorporated and underwrites group coverage. CAIC is not licensed to solicit business in New York, Guam, Puerto Rico, or the Virgin Islands. Columbia, South Carolina. This is a brief

## Term Life Insurance with Long Term Care (LTC)

### COMBINED INSURANCE COMPANY OF AMERICA, A CHUBB COMPANY

- You work hard to provide a good life for your family. However, what if something happens to you? If they need you, you need a champion to defend and protect your family. Here's how Lifetime Benefit Term can be your family's champion:

LifeTime Benefit Term provides cash benefits that can be used any way you choose, including to pay for rent or mortgage, college education, retirement, household expenses, long-term care, child care, family debt or burial.

If you become chronically ill, your LifeTime Benefit Term coverage will pay you 4% of your death benefit each month you receive long-term care. You can use this money any way you choose, and during that time your life insurance premiums will be waived. You can receive 50% of your death benefit immediately, up to \$100,000, if you are diagnosed as terminally ill. \*This is a brief description of the coverage available.

Please see the Benefits Guide online at: [jhs.fbmcbenefits.com](http://jhs.fbmcbenefits.com) for additional details of coverage, exclusions, and limitations

## Legal Insurance

**ARAG®** - Legal troubles can happen to anyone. We've all been there - you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out. And when trouble happens, ARAG legal insurance protects. For as low as \$6.20 bi-weekly, you'll receive legal advice and representation that is 100% paid in full for most covered legal matters when you work with an experienced ARAG network attorney. Choose between two plans to get the coverage that best fits the needs of you and your family. UltimateAdvisor® covers most common personal legal issues. UltimateAdvisor Plus™ includes more robust coverage plus additional services. Limitations and exclusions apply.

## ConstantCredit

Constant Credit monitors your credit report for any changes that may indicate suspicious activity or possible fraud. With Constant Credit, you can be more aware of your credit health by receiving alerts when changes are reported, receive information on your credit score, and have access to tools that allow you to keep track of how current and future activities could affect your credit score.

## ID Commander

With ID Commander's 360-degree approach to Identity Theft Protection - protection, detection, restoration - you can have the most complete identity protection coverage available, including \$1 Million in Insurance Coverage. ID Commander, a leader in proactive identity theft protection, uses a variety of industry leading tools to help protect you from the growing crime of identity theft.

## Pet Assure, PetPlus, & Wishbone

Pet Assure is a post-tax employee benefit program that enables members to receive discounts on all medical services provided by network veterinarians. You will save hundreds on medical care and products for your pet for only \$7.61 bi-weekly. Pet Assure is the nation's oldest and largest veterinary discount plan and has been saving pet caretakers money on pet expenses since 1995. With PetPlus, members get wholesale pricing on prescriptions, preventatives, food and other pet-related products, which are almost never covered by insurance.

Enroll in pet health insurance from **Wishbone** and receive 90% reimbursement on your pet's veterinary care. With a low deductible of \$250, protecting your pet's health and your finances has never been easier. Coverage would include accident, illness and cruciate ligament event. Additionally, you would have the option to add the CARE package that would include all routine care services. The policy would be dependent on the type of pet, as well as age and gender.