

## Health Care Benefits Q&A

Q. When and how do I choose my 2021 benefits?

A. Benefits specialists will be available to answer your questions and assist with enrollment from December 1 – December 3. Choose a time that is convenient for you [HERE](#) by 3:30 PM on November 30. The sooner you sign-up, the better the chance of getting your preferred date and time.

Q. What if I need help scheduling the appointment?

A. Contact your supervisor or Keri at ext. 233/[hr@stpetebeach.org](mailto:hr@stpetebeach.org) to assist with scheduling.

Q. Will I need my Employee Navigator log-in information to sign up for benefits?

A. Yes. If you do not remember your password, you can re-set it [HERE](#) . If you need further assistance, contact Keri at ext. 233 or [hr@stpetebeach.org](mailto:hr@stpetebeach.org)

Q. Who is the 2021 health insurance provider?

A. Florida Blue

Q. Will I need an **In-Network Primary Care Provider** to complete the health benefits registration?

A. Yes. **You will need to select a Primary Care provider for each family member enrolled in a plan.** Florida Blue In-Network providers are found [HERE](#). Under “Not a member?” click “Click here.” Select **BlueCare** as the plan type then follow the prompts to search for your provider. Your primary care provider can be changed later if you are not satisfied with your choice.

Q. If I am not covered by the City’s plan, do I still need to make an appointment?

A. Yes. All eligible employees must make an election, even if that election is to decline coverage. This is the also the time to explore and elect other available benefits.

Q. Why are we changing providers?

A. Cigna proposed a 49% increase. A summary of alternate proposals follows:

- Florida Blue, balance-funded (+15.5%) – 2021 provider
- Florida Blue, fully insured (+20.4%)
- Humana, fully insured (+21%)
- Florida Blue, via Public Risk Management (+22.12%)
- Aetna declined to quote

- United Healthcare declined to quote
- Florida Municipal Insurance Trust declined to quote

Q. Are the Dental and Vision providers changing?

A. No. In addition, the cost for dental insurance is remaining the same, and the vision costs are decreasing slightly.