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## **Your Personalized Benefits Compensation Profile**





### **WELL WAY Mission Statement**

*The mission of the ABC Wellness Program is to increase employees' awareness on benefits and personal health status by establishing and maintaining a workplace that encourages environmental and social support for a healthy lifestyle.*

# ABCCompany

June 9, 2015

Dear ABC Employee:

Employees are at the heart of ABC company. Without dedicated staff, helping visitors and maintaining the organization, the company is just a building. The work that you do everyday makes a difference!

You are essential to the success of this organization. ABC Company is pleased to provide you with this personalized Total Compensation Statement. The Statement reflects the benefits you selected as an employee during the 2015 calendar year. It also includes a detailed review of the value of your total compensation which allows you and your family the opportunity to better understand your current elections and future considerations. These benefits are funded mutually by employee and hospital contributions.

By receiving this packet, you have already started your journey to making the most of your benefits. Your benefits counselor who provided you with this packet can answer your specific questions and help you design a benefits package that works with your goals and budget. You can also access answers on-line at the Personal Choices website at [www.abc.com](http://www.abc.com). Click on Employee Benefits on the left-side menu and then log in as a current employee with the username: ABCCOMPANY and password: ABCCOMPANY.

If you have any questions at any time about your employee benefits, please call the Human Resources Department Benefits Office at (XXX) XXX-XXXX.

Thank you for all you do to make ABC Company the best place to work.

Sincerely,

Susan F. Sample  
Chief Executive Officer

# 2015 Summary of Benefits Compensation Exclusively for Employee Sample

**Annual Base Salary\*                      \$58,635.00**

## Summary of Benefits

<u>Benefit</u>	<u>Employer Cost</u>	<u>Employee Cost</u>
CIGNA - OAP20 for Employee	\$ 5,868.00	\$ 0.00
\$55,000 Board Paid Core Term Life with AD&D	93.72	0.00
MetLife Indemnity Standard Dental Plan for Employee	0.00	199.40
United Healthcare Vision Plan for Employee	0.00	69.20
ID Watchdog Identity Theft Plan	0.00	95.40
The Hartford - Board Paid Short Term Disability	219.80	0.00
The Hartford - Long Term Disability Level 1	0.00	260.80
ARAG Legal Plan Employee/Family	0.00	207.60
CIGNA Hospital Indemnity \$100 Day Employee	0.00	102.00
\$60,000 MetLife Voluntary Group Term Life	0.00	216.00
MetLife Voluntary AD&D - Employee \$50,000	0.00	7.80
FICA Tax	4,485.58	3,312.88
<b>Total Benefits Cost</b>	<b>\$ 10,667.10</b>	<b>\$ 4,471.08</b>
<b>Annual Salary*</b>	<b>58,635.00</b>	
<b>Actual Realized Income</b>	<b>\$ 69,302.10</b>	

\*Annual Salary - Base salary plus supplements

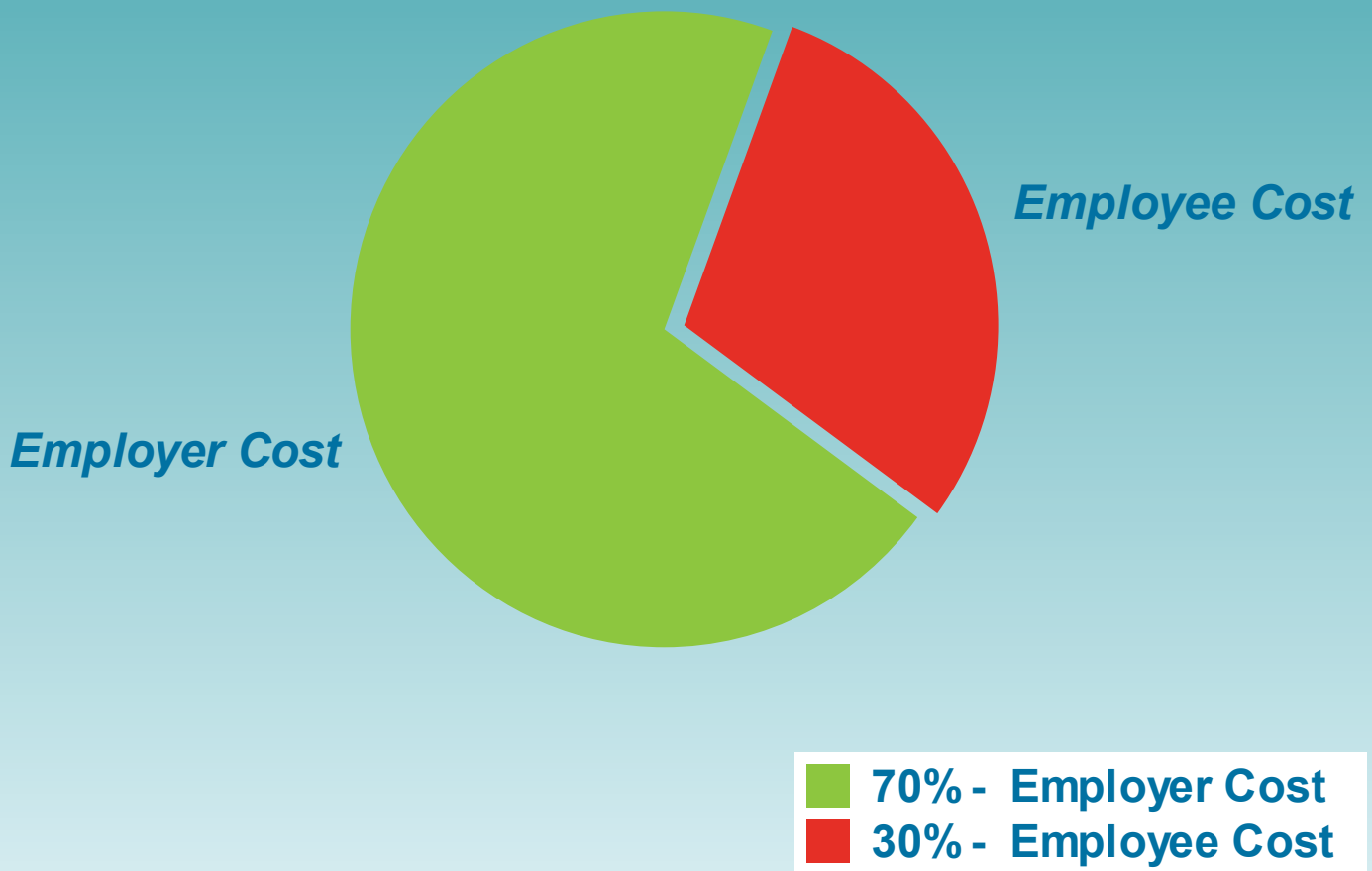
Your employer provided benefits increase the total value of your annual compensation by **18.19%** above your annual salary.

In addition to the health care benefits provided, your leave benefits are also a valuable part of your compensation package. Your leave benefits are pursuant to Florida Statutes, board rules and appropriate labor contracts.

Your benefit and salary information contained  
in this statement is as of 2015.

Questions concerning your salary need to be submitted in writing by completing a salary information form and forward to work location 9317. The form is available at <http://salary.dadeschools.net/notice.asp>.

# Salary and Benefits Cost for Employee Sample



**Important:** The information descriptions provided in this document do not constitute any insurance certificate or policy. Final determination of benefits, exact terms and exclusions of coverage for each benefit plan are contained in the Certificate of Coverage. Certificates of Coverage for your insurance benefits are available online. To view or print a copy of any Certificate of Coverage for any benefit log on to [www.dadeschools.net](http://www.dadeschools.net) under highlights click on Employee Benefits and under the New/Current Employees column click on the Certificate of Coverage link. If you prefer to have a hard copy mailed to your home address please contact the appropriate insurance company directly. Their phone numbers are listed on the M-DCPS website under important phone numbers.

Employee ID 000

## NEW DISTRICT PROGRAM FOR 2015!

# Green ght Your Work Location for Program Recognition

During Spring Enrollment, ABC employees have the opportunity to contribute to the District's wellness initiative by participating in the Green Light Incentive Program! The Green Light Incentive Program will recognize all ABC Work Locations that successfully achieve participation goals in the new Well Way initiatives. Enroll in any of the four new Well Way Benefit Programs to maintain Green Light status

for your workplace. After the first half of 2015, your Green Light status is yours to uphold!

## Top Work Locations will receive special recognition and prizes!



### WALK TO BE FIT

**10,000 Steps A Day** – A pedometer walking program that can help employees lose weight and improve their health by creating healthier lifestyle habits. Join and you will receive a pedometer so you can measure your daily progress toward the 10,000 Steps. This is an eight-week online program that allows you to log daily steps, track your progress and receive coaching tips. Soon, you will be walking more and seeing the benefits of short, but consistent physical activity throughout the day.

After you complete the health assessment, you'll receive a wellness score based on how your average compares to people in your gender and age group.

You can print a summary of the report to take to your next doctor's visit. Use it to ask your doctor questions and to learn more about your health. With more information, you can take control and make simple changes to improve your health.

### HEALTH COACH AND ADVISOR

A personalized health improvement program designed to let CIGNA Healthcare members know about opportunities to maintain or improve their health.

Sign up to receive personalized coaching to make health improvement in areas that are focused on you and the concerns you wish to address. You will receive a free kit in the mail with tools and free rewards that will help you stay on track. Select from a menu of programs to get started:

- Healthy Steps to Weight loss
- Stress Management
- Tobacco Cessation
- Healthy Babies

### DISEASE MANAGEMENT

#### Don't Let a Chronic Condition Control Your Life

If you have a chronic health condition, you can expect to hear from a CIGNA disease management health advocate to discuss your condition. Learn how to have more meaningful discussions during doctor visits and better understand your treatment plan.

CIGNA Well Aware for Better Health® offers help for chronic conditions, such as:

- Asthma
- Low back pain
- Diabetes
- Chronic Obstructive Pulmonary Disease
- Heart disease

Provides one-on-one support and works with you to create a personalized plan that can help you recognize and manage symptoms associated with your health condition, schedule important preventive screenings and improve overall health. To learn more, call 1-XXX-XXXX or visit [www.cigna.com/wellaware](http://www.cigna.com/wellaware)

### HEALTH ASSESSMENT

Health assessment is an easy-to-use questionnaire about your health and wellbeing, which takes about 15 to 30 minutes to complete. The questionnaire asks you about your life and job, your family history and your overall health.

## Programs Designed with Your Rewards in Mind

Well Way is the School Board's Employee Wellness Program focused on providing programs to educate our employees on wellness and their benefits.

This is a partial list of the programs and educational tools offered through Well Way:

- Corporate Run
- Fit To Work Series
- Flu Shots
- Biometrics



For additional information about these programs and many others, please contact our Wellness Coordinator at 1-XXX-XXXX.



# Financial Health means saving now and being prepared for the future

Take steps to save money now through a Flexible Spending Account (FSA) and by planning for the future with protection from Voluntary Benefits for when unexpected issues come up. *It pays to be prepared.*



## THE FSA DIFFERENCES

Unclear on the differences between a Medical Expense FSA and Dependent Care FSA? Here's an explanation to help you understand!

At your Open Enrollment, the funds you allocate into either a Medical Expense FSA or Dependent Care FSA are set aside from your salary before taxes are deducted from your paycheck—allowing you to pay your eligible FSA expenses tax-free. Then, you claim reimbursement of these funds whenever you incur an eligible FSA expense and you get your money back fast.

*The differences between the two FSAs are simple.*

### MEDICAL EXPENSE FSA

- A Medical Expense FSA allows you to put money aside for out-of-pocket health care costs.
- You save money on eligible medical expenses, such as: prescriptions, co-payments and doctor's office fees not covered by your medical insurance.
- Your total annual contribution is available to you on the first day of your plan year.
- There is no waiting for funds to accumulate in your account to pay for your eligible medical expenses.
- Check out the list of eligible medical expenses at [www.myfbmc.com](http://www.myfbmc.com).

### DEPENDENT CARE FSA

- A Dependent Care FSA helps you pay for the care of dependent loved ones while you are at work.
- You can be reimbursed for daycare, nursery or summer camp expenses for your eligible dependents.
- You may also be reimbursed for dependent care for an elderly or disabled relative for in-home care or care at a qualifying facility.
- Funds accumulate in your FSA on a per pay period basis to use toward eligible Dependent Care FSA expenses.

For details go to [www.abc.com](http://www.abc.com) to view your 2015 Benefits Guide or [www.myfbmc.com](http://www.myfbmc.com) or contact FBMC Benefits Management Customer Care 1-XXX-XXXX.

## VOLUNTARY BENEFITS PROTECTION

Your Spring Benefits Enrollment is the time to review and enroll in your voluntary benefits plans. You can choose from more than one insurance provider and plan type.

This means that protecting yourself financially from the cost of Critical Illness and Long-Term Care is more important than ever. Surviving a Critical Illness and living a long life are positive outcomes that can be diminished by dire financial circumstances if you do not have the right protection in place. That is why employees of ABC have access to additional voluntary benefit plans that can provide important financial protections.

## CIGNA Home Delivery Pharmacy

This is designed especially for individuals who take prescription medications on an ongoing basis.

When you choose CIGNA Home Delivery Pharmacy to fill your ongoing medications, you can receive:

- Licensed pharmacists available 24/7
- Up to a 90-day supply in one fill
- Standard delivery to your home or other preferred location at no additional cost
- Likely lower out-of-pocket costs for your medication\*
- Reminders if you forget to fill your prescriptions
- Specialty medications available, including those that require refrigeration and overnight delivery
- FDA-approved medications

### Manage your medications 24/7 days a week

- [myCIGNA.com](http://myCIGNA.com) – You can compare prices, track order and ship dates, see the number of refills you have left.
- Call Customer Service at 1-XXX-XXXX

### By Mail

1. Request a prescription from your doctor for a 90-day supply with refills.
2. Download an order form from [myCIGNA.com](http://myCIGNA.com).
3. Mail the order form, prescription and payment to:  
CIGNA Home Delivery Pharmacy  
PO Box XXXX • Horsham, PA 19044

### By Phone

1. Need your medication, doctor's name and credit card.
2. Call 1-XXX-XXXX
3. We'll request a prescription from your doctor for a 90-day supply with refills.

\*CIGNA Home Delivery Pharmacy can help you save on your out-of-pocket expenses.

## Health Screenings

### FEMALES

#### Exams in Your 20s and 30s:

- Body Mass Index (BMI)
- Skin and mole
- Pelvic
- Blood pressure
- Cholesterol
- Hearing
- Pap Test
- Dental/oral health
- Breast
- Eye care

#### Exams in Your 40s and 50s:

- Mammogram
- Blood sugar (for diabetes)
- Colorectal cancer (screening beginning at age 50)

#### Exams in your 60s

- Bone density

### MALES

#### Exams in Your 20s and 30s:

- Testicular
- Skin and mole
- Dental/oral health
- Blood pressure
- Cholesterol
- Body Mass Index (BMI)
- Hearing
- Eye care

#### Exams in Your 40s and 50s:

- Prostate (if determined by your doctor)
- Blood glucose (for diabetes)
- Colorectal cancer (screening beginning at age 50)
- Rectal

#### Exams in your 60s

- Abdominal Aortic Aneurysm (if you have ever smoked)

## Wellness Exams and/or Immunizations

### FOR AGES 22 AND OLDER

Immunizations/Wellness Exams	
Blood Pressure	Every two years or as doctor advises
Cholesterol/Lipid Disorders	All men ages 35 & older, or ages 20-35 if risk factors All women ages 45 & older, or ages 20-45 if risk factors
Colon Cancer Screening	All adults ages 50+, or at risk: <ul style="list-style-type: none"> <li>• Fecal occult blood test (FOBT) or fecal immunochemical test (FIT) annually</li> <li>• Stool-based deoxyribonucleic acid (DNA) test</li> <li>• Flexible sigmoidoscopy every 5 yrs.</li> <li>• Double-contrast barium enema (DCBE) every 5 yrs.</li> <li>• Colonoscopy every 10 years</li> <li>• Computed tomographic colonoscopy every 5 yrs.</li> <li>• Computed tomographic colonography (CTC)/virtual colonoscopy every 5 yrs.</li> </ul>
Depression Screening	All adults
Diabetes Screening	Ages 45 & older, or at any age if asymptomatic with sustained BP greater than 135/80, every 3 yrs.
Diphtheria, Tetanus Toxoids & Acellular Pertussis (DTaP)	Tetanus & diphtheria toxoids booster (Td) every 10 year, (Tdap) given once, ages 11-64
Healthy Diet/Nutrition counseling	Adults with hyperlipidemia, those at risk for cardiovascular disease or diet-related chronic disease

Immunizations/Wellness Exams	
Hepatitis A (HepA)	May be required for persons at risk
Hepatitis B (HepB)	May be required for persons at risk
HIV Screening	Adults at risk
Human Papillomavirus (HPV)	Catch-up through age 26
Influenza Vaccine	Ages 19-49, as doctor advises, ages 50 & older, annually
Measles, Mumps & Rubella (MMR)	Rubella for women of childbearing age, if not immune
Obesity Screening	All adults
Pneumococcal (Pneumonia)	Ages 65 & older, once (or younger than 65 for those with risk factors)
Prostate Cancer Screening (PSA)	Once a year for men age 50 & older or any age with risk factors
Sexually transmitted infections (STI) Screening	All adults at risk
Syphilis Screening	Adults at risk
Tobacco use /cessation intervention	All adults
Ultrasound Aortic Abdominal Aneurysm Screening	Men ages 65-75 who have ever smoked
Varicella (Chickenpox)	Second dose catch-up or if no evidence of prior immunization or chickenpox
Zoster	Ages 60+

### Health Information Line

Whether it's guidance on medical treatment, or assistance with health questions, the CIGNA Health Information Line gives you the support 24 hours a day, 7 days a week. Call 1-XXX-XXXX or visit [www.myX.com](http://www.myX.com).

These preventive health services are based on recommendations from the U.S. Preventive Services Task Force (A and B recommendations), the Advisory Committee on Immunization Practices (ACIP) for immunizations, and the American Academy of Pediatrics' Periodicity Schedule of the Bright Futures Recommendations for Pediatric Preventive Health Care. For additional information on immunizations, visit the immunization schedule section of [www.cdc.gov](http://www.cdc.gov). This document is a general guide. Always discuss your particular preventive care needs with your doctor.