

# TAMPA FIREFIGHTERS' AND POLICE OFFICERS' EMPLOYEES' HEALTH PLAN

DENTAL



HRA



MEDICAL



LIFE INSURANCE



VISION



ADDITIONAL



## Trust Fund Benefits Guide 2025

Pre-65 Retiree Members



# Welcome

Tampa Firefighters' and Police Officers' Employees' Health Plan offers eligible members a comprehensive benefit package that provides both financial stability and protection. Our offering provides flexibility for members to design a package to meet their unique needs. Enclosed you will find highlights of the benefits offered by the Health Plan for 2025 plan year.





After the enrollment for 2025, you will receive additional information in the mail from the insurance carriers. Please use this booklet as a guide to your benefits and review all carrier documents for the most comprehensive descriptions for your offered coverage.

Welcome	2
Benefits Plans Overview	3
Eligibility	4
How and Where to Enroll	5
Medical Plans	6
Prescription RX Plan	8
UHC Employee Assistance Program (EAP)	9
How to Find an In-Network Provider!	10
UHC Choose Smart!	11
Maximize Your Benefits and Savings	12
CareATC Wellness Centers	13
CareATC Wellness Portal	14
Wellness Incentive - HRA	15
Dental Plan	16
Vision Plan	17
Supplemental Plans	19
Carrier Contacts	21

Every effort has been made to ensure the accuracy of the information in this Benefits Guide. Plan provisions summarized in this overview contain only highlights. If there is a discrepancy between this overview and the plan documents, the plan documents will govern. The following descriptions of available benefit election options are purely informational and have been provided to you for illustrative purposes only.

# Benefits Plans Overview

Go to: [www.tampabenefits.com](http://www.tampabenefits.com) to obtain the 2025 Benefits Guide and all plan documents.

Coverage	Carrier	Brief Description
<b>Medical/RX</b> 	<b>United Healthcare</b>	<p>Three medical plans.</p> <ul style="list-style-type: none"> <li>◆ <b>Florida Network Plan:</b> NHP POS Access High Deductible Health Plan (HDHP) with Health Reimbursement Account (HRA) has a \$2,000 deductible and provides you an opportunity to earn wellness incentives for you and your spouse/domestic partner. Lower copays for PCP and \$15 Tier 1 and \$50 Tier 2 copay for prescriptions. No in-network coverage outside Florida, except ER &amp; UHC Virtual Visits.</li> <li>◆ <b>Florida Network Plan with National Network Access:</b> NHP/Flex POS Access High Deductible Health Plan provides the same benefits as the NHP plan but allows members and dependents access to the Choice Plus Network when outside of Florida.</li> <li>◆ <b>National Network Plan:</b> Choice Plus High Deductible Health Plan (HDHP) with Health Reimbursement Account (HRA) has a \$2,000 deductible and provides you an opportunity to earn wellness incentives for you and your spouse/domestic partner. There is a \$30 copay for going to a designated “Premium Care Physicians” (see page 6).</li> </ul>
<b>Dental</b> 	<b>United Healthcare</b>	<p>Two voluntary dental plan options:</p> <ul style="list-style-type: none"> <li>◆ Dental Health Maintenance Organization (DHMO) is an in-network only fixed copay plan for all covered dental services.</li> <li>◆ Dental Preferred Provider Organization (PPO) has both in and out of network benefits where you pay a percentage of the covered cost for services.</li> </ul>
<b>Vision</b> 	<b>United Healthcare</b>	<p>The voluntary vision plan allows you to obtain your routine eye exam, obtain frames with lenses or contact lenses <b>once</b> every 12 months. The frames and contact lenses allowance is up to \$150 with additional discounts above the allowance.</p>
<b>Voluntary Plans</b> 	<b>Colonial</b>	<p>Other coverage you may purchase that pays you directly:</p> <p><b>Colonial:</b></p> <ul style="list-style-type: none"> <li>◆ Cancer and Critical Illness</li> <li>◆ Accident</li> <li>◆ Hospital Indemnity</li> <li>◆ Universal and Term Life insurance</li> </ul>

Please note you will continue to receive the following benefits from the City of Tampa :

- ◆ Current Supplemental Plans (Grandfathered)
- ◆ Employee Assistance Plan (EAP)
- ◆ Basic Term Life and Beneficiary
- ◆ Long Term Disability Insurance
- ◆ 457(b) Retirement Savings Plan
- ◆ Flexible Spending Accounts
- ◆ Roth Retirement Savings

# Eligibility

There are three times during the year that you may be eligible to enroll in your benefits as outlined below:

## As a New Retiree

You must enroll within the first 30 days of your retirement date and the benefits will be effective date the first of the month following retirement. Your active benefits terminate end of the month from date of retirement.

## During Open Enrollment

Open enrollment is from **October 28 through November 15, 2024**. This is the one time of year that you may enroll, add dependents or make changes to your benefit elections without a qualifying life event.

## Qualifying Life Event

Generally, you may only enroll in the benefits for you and your dependents when you are first eligible as a new hire or during open enrollment. However, you may make changes/enroll during the plan year if you experience a qualifying life event. To make changes or new elections as a qualifying life event you must submit your elections to NEBA **within 30 days** of the date of the event or you will be considered a late enrollee and have to wait until open enrollment. Examples of a qualifying event:

- ◆ You get married or divorced
- ◆ You have a baby, adopt a child or guardianship
- ◆ Loss or gain of coverage due to an employment change
- ◆ Death
- ◆ Electing coverage under another group health plan
- ◆ Newly eligible for Medicare

## Whom can you add to your plan?

- ◆ Spouse or Domestic Partner (marriage certificate or Domestic Partner Affidavit required)
- ◆ You or your spouse's children up to age 26 regardless of their living situation or their employment, student or marital status. Coverage lasts until the last day of the month they attain age 26 (birth certificate, adoption papers or guardianship papers required)
- ◆ Your covered dependent child's newborn child for the first 60 days (your child must be covered at time of birth, birth certificate required)
- ◆ You or your spouse's unmarried children ages 26 to 30 living with a parent or full time student and is not offered coverage under any other health insurance policy. Coverage lasts until the last day of the month they attain age 30 (annual recertification required)
- ◆ You or your spouse's unmarried adult child aged 26 or older whom became mentally or physically disabled before age 26 is eligible for coverage under the Plan if the child is primarily supported by you or is incapable of self-sustaining employment. (documentation required)

## *What do I need to supply for dependent verification?*

You must provide NEBA with copies of all dependent documents to verify their eligibility for coverage. You have 60 days to provide the birth certificate for children, marriage certificate and domestic partner verification.

# How and Where to Enroll

**Open Enrollment is from October 28 to November 15, 2024 for a January 1, 2025 effective date.**

Tampa Firefighters' And Police Officers' Employees' Health Plan offers you and your eligible dependents medical, dental, vision and supplemental plans.

**Please note: All currently enrolled members with dependents enrolled in the Tampa Firefighters' and Police Officers' Employee Health Plan as of October 28th, MUST re-enroll for 2025.**

**Medical:** HDHP with HRA NHP POS Access FL In-Network  
HDHP with HRA NHP Flex POS Access In-Network  
HDHP with HRA Choice Plus National In-Network  
*(all plans have the same out-of-network coverage)*

**Dental:** UHC PPO Dental  
UHC DHMO

**Vision:** UHC Vision

**Colonial Plans:** Short Term Disability; Hospital Indemnity; Critical Illness and/or Accident (Guarantee Issue); Voluntary Life Insurance Whole Life or Term Life insurance (\$150,000 Guarantee Issue)

**If you want to make changes, remove or add a dependent to your 2024 benefits for 2025 go to: [www.employeenavigator.com](http://www.employeenavigator.com)**

To register for the first time the Company Identifier is: **Tampa Fire & Police**

**If you are currently not enrolled, please contact Juliet De La Hoz at (860) 665-8470 or email [Juliet.delahoz@bbrown.com](mailto:Juliet.delahoz@bbrown.com) for assistance during Open Enrollment.**

## *What to do after enrolling?*

Provide NEBA with copies of all dependent documents to verify their eligibility for coverage for newly added dependents on or after January 1, 2025. You have 60 days to provide the birth certificate, adoption, or guardianship papers for children, marriage certificate and domestic partner verification.

You are responsible to ensure that your payroll deductions reflect the benefits you enrolled. It is important to check your pay records the first pay period after your benefits effective date to ensure your deductions reflect all the benefits you enrolled in.

# Medical Plans

Tampa Firefighters' and Police Officers' Employees' Health Plan is providing you and your eligible dependents three medical plans. The **NHP Access POS HDHP with HRA** plan provides a lower copayment for your Primary Care Doctor (PCP), pediatrician (PCP) sickness or injury office visits at \$0 copay, Virtual Visits at \$0 copay and lower RX copays for tier 1 and tier 2 prescriptions. In-network coverage in FL only, except for true emergencies & Telemedicine.

The **NHP Flex POS HDHP with HRA** provides the same benefits as the NHP plan but allows members and dependents to have in-network benefits in all 50 states. This plan is designed for members who have dependents that reside outside of Florida or would like to have in network benefits while traveling outside of Florida using the Choice Plus provider Network.

The **UHC Choice Plus POS HDHP with HRA** plan uses the national network of providers, providing in-network coverage in all 50 states.

All plans include a Health Reimbursement Account (HRA) using your wellness incentives earned in 2024. The NHP Access POS HDHP and NHP Flex POS HDHP do require you to select a Primary Care Physician or one will be assigned to you. The Choice Plus POS HDHP doesn't require an assigned PCP, however **all plans are open access and you do NOT need a referral to see a specialist.**

United Healthcare	NHP HDHP with HRA	NHP/FLEX HDHP with HRA	CHOICE PLUS HDHP with HRA	HDHP with HRA (same for all plans)
	<b>IN NETWORK (FL Only w ER &amp; Telemedicine all other states)</b>	<b>IN NETWORK FL NHP POS Access, all other States Choice Plus</b>	<b>IN NETWORK (USA National Network)</b>	<b>OUT OF NETWORK</b>
<b>Calendar Year Deductible</b> Single/Family	Individual deductible \$2,000/4,000	Individual deductible \$2,000/4,000	Individual deductible \$2,000/4,000	Family deductible* \$4,000/8,000
<b>Health Reimbursement Account (HRA)</b>	Wellness Incentive: PHA, Tobacco Free and Online Program	Wellness Incentive: PHA, Tobacco Free and Online Program	Wellness Incentive: PHA, Tobacco Free and Online Program	
Member	Up to \$1,000	Up to \$1,000	Up to \$1,000	See in-network for details
Spouse or Domestic Partner	Up to \$1,000	Up to \$1,000	Up to \$1,000	See in-network for details
<b>Coinsurance</b>	10%	10%	10%	30%
<b>Calendar Year Out-of-Pocket Max (1)</b> Single/Family	\$4,000/8,000	\$4,000/8,000	\$4,000/8,000	\$8,000/16,000
<b>Outpatient Services (illness or injury)</b>				
Primary Care Physician Office Visit	<b>\$10 assign/select PCP required</b>	<b>\$10 assign/select PCP required</b>	<b>\$30</b>	30% after deductible
<i>Pediatrician Visits (PCP) to age 19</i>	<b>\$0 assign/select PCP required</b>	<b>\$0 assign/select PCP required</b>	<b>\$30</b>	30% after deductible
Specialist Office Visit ( <i>referrals not required</i> )	\$50	\$50	\$50	30% after deductible
Virtual Visit	<b>\$0</b>	<b>\$0</b>	<b>\$15</b>	Not Covered
Urgent Care	\$50	\$50	\$50	30% after deductible
Diagnostic Lab and X-Ray	No charge	No charge	No charge	30% after deductible
Diagnostic Testing(MRI, CAT & PET)	10% after deductible	10% after deductible	10% after deductible	30% after deductible
<b>Preventive Care</b>				
Routine Well Baby Care/Well Child Care	Covered at 100%	Covered at 100%	Covered at 100%	30% after deductible
Routine Wellness Exam - Adult	Covered at 100%	Covered at 100%	Covered at 100%	30% after deductible
<b>Inpatient Hospital</b>	10% after deductible	10% after deductible	10% after deductible	30% after deductible
<b>Outpatient Surgery</b>	10% after deductible	10% after deductible	10% after deductible	30% after deductible
<b>Emergency Care</b>				
Ambulance	10% after deductible	10% after deductible	10% after deductible	10% after deductible
Emergency room care	\$300	\$300	\$300	\$300
<b>Other Services</b>				
Physical; Speech & Occupational Rehab	<b>\$10</b>	<b>\$10</b>	<b>\$30</b>	30% after deductible
Chiropractor	<b>\$10</b>	<b>\$10</b>	<b>\$30</b>	30% after deductible
Skilled Nursing/In-Patient Rehabilitation (60 days)	10% after deductible	10% after deductible	10% after deductible	30% after deductible
<b>Mental Health &amp; Substance Abuse</b>				
Office Visit - Outpatient	<b>\$10</b>	<b>\$10</b>	<b>\$30</b>	30% after deductible
Inpatient Services	10% after deductible	10% after deductible	10% after deductible	30% after deductible

(1) What is included: Deductible, copays, coinsurance are included in the out of pocket maximum. Penalties for not obtaining Pre-Certification, premiums, balance billing and services that are not covered under the plan are not included in the Out of Pocket maximum.

# Medical Plans

## Limitations to Covered Services:

Limited Services (check the plan document for a complete list of excluded services)

- |   |                                      |
|---|--------------------------------------|
| - Acupuncture (10 per year)                                   | - Hearing aids (\$5,000)             |
| - Infertility up to \$30,000 Medical & \$10,000 RX (lifetime) | - Cranial Banding (\$1,500 lifetime) |

## Excluded Services:

Services your plan generally does NOT cover (check the plan document for a complete list of excluded services)

- |  |   |
|--|---|
| - Bariatric Surgery                          | - Long term care                                      |
| - Routine Foot Care                          | - Weight Loss Programs                                |
| - Dental care (Adult & Children)             | - Non-emergency care when traveling outside of the US |
| - Glasses and Routine Eye Care (Adult/Child) |   |

## Monthly Contributions:

### Pre-65 Retiree

United Healthcare Medical	NHP HDHP with HRA IN NETWORK (FL Network Only w ER & Telemedicine in all other states)	NHP FLEX HDHP with HRA IN NETWORK FL NHP POS Access, all other States Choice Plus	CHOICE PLUS HDHP with HRA Choice Plus - USA National Network
Pre-Tax Contribution			
Employee Only	\$997.76	\$1,079.16	\$1,134.86
Family	\$1,995.53	\$2,158.32	\$2,269.73

## PLEASE NOTE THE FOLLOWING REGARDING THE MEDICAL PLANS NEW ENROLLMENTS:

- ◆ Newly Retired - must have been enrolled under the Tampa Firefighters' and Police Officers' Employees' Health Plan prior to retirement or enrolled another group plan for a minimum of 12 months.
- ◆ Retired from City of Tampa as a Firefighter or Police Officer - Must have 12 months of prior coverage to enroll in the plans.

# Prescription Drug Plan

The three medical plans offered by Tampa Firefighters' and Police Officers' Employees' Health Plan use the Advantage 4-Tier prescription drug list. The Florida NHP POS Access HDHP and NHP Flex POS Access HDHP plans have lower RX copayments for Tiers 1 and 2.

United Health Care (Optum RX)	NHP POS ACCESS HDHP with HRA	NHP/FLEX POS ACCESS HDHP with HRA	CHOICE PLUS POS HDHP with HRA	HDHP with HRA
	<b>IN NETWORK</b>	<b>IN NETWORK</b>	<b>IN NETWORK</b>	<b>OUT OF NETWORK (1)</b>
<b>Prescriptions - Retail (30 days)</b>	Deductible waived	Deductible waived	Deductible waived	Deductible waived
Tier 1 - Lowest Cost	\$15	\$15	\$30	\$30
Tier 2 - Mid-Range Cost	\$50	\$50	\$60	\$60
Tier 3 - Higher Cost	\$90	\$90	\$90	\$90
Tier 4 - Highest Cost	25%	25%	25%	25%
<b>Prescriptions - Mail Order (90 days)</b>	<b>After Deductible</b>	<b>After Deductible</b>	<b>After Deductible</b>	<b>After Deductible</b>
Tier 1 - Lowest Cost	\$30	\$30	\$60	Not Available
Tier 2 - Mid-Range Cost	\$100	\$100	\$120	Not Available
Tier 3 - Higher Cost	\$180	\$180	\$180	Not Available
Tier 4 - Highest Cost	25%	25%	25%	Not Available

(1) The copay and percentages for out of network pharmacies is based on Reasonable and Customary (R&C). If the cost is more than the R&C, you will pay the difference plus the copayment or percentage on the R&C allowed amount.

**Tier information.** Using lower-tier medications can help you pay the lowest out-of-pocket cost. Your tier chart below indicates the overall value, medications' effectiveness and safety, cost, and the availability of alternative medications to treat the same or similar medical condition(s).

Drug Tier	Includes	Helpful Tips
<b>Tier 1</b>	<b>Lower-cost</b> Medications that provide the highest overall value. Mostly generic drugs. Some brand-name drugs may also be included.	Use Tier 1 drugs for the lowest out-of-pocket costs.
<b>Tier 2</b>	<b>Mid-range cost</b> Medications that provide good overall value. A mix of brand-name and generic drugs	Use Tier 2 drugs, instead of Tier 3 or 4, to help reduce your out-of-pocket costs.
<b>Tier 3</b>	<b>Higher-cost</b> medications that provide good overall value at a higher cost than Tier 2. Mostly brand-name drugs where there is another preferred brand or generic drug that is more cost effective.	Ask your doctor if a Tier 1 or Tier 2 option could work for you.
<b>Tier 4</b>	<b>Highest-cost</b> medications that provide the lowest overall value. Mostly brand-name drugs, as well as some generics.	Many Tier 4 drugs have lower-cost options in Tiers 1, 2 or 3. Ask your doctor if they could work for you.



# Employee Assistance Program (EAP)

Our medical plans offered by Tampa Firefighters' and Police Officers' Employees' Health Plan include an Employee Assistance Program (EAP) for enrolled members and their dependents.

From time to time many of us will face problems at work or at home that we are not sure how to solve. These can range from emotional problems to marital problems or even substance abuse. While you can still access the City of Tampa's EAP administered by Wood & Associates, you also have access to the UHC plan through our Health Plan.

**It's good to know you're not alone.** Reaching out to an EAP consultant is a good first step and with UHC you are guaranteed privacy and confidentiality.

They're trained to understand your concerns so they can connect you with the counselor or services best able to help you, such as:

- ◆ Depression
- ◆ Anxiety
- ◆ Substance Abuse Issues
- ◆ Managing stress
- ◆ Working through emotional issues or grief
- ◆ Assistance with Legal and financial concerns
- ◆ Up to 3 in person visits as determined by your counselor
- ◆ Unlimited services by phone
- ◆ Available to you and your dependents that live in your household, regardless if they are covered under your health plan or not



**One call** puts you in touch with a clinician, counselor, mediator, lawyer or financial adviser who could help change your life for the better.



Call the member phone number on your health plan ID card and ask to speak to an EAP Consultant during normal business hours!

Or, contact EAP directly 24 hours a day, 7 days a week at 1-888-887-4114.

## City of Tampa EAP

### Wood & Associates

In Hillsborough: (813) 870-0392

In Pinellas: (727) 576-5164

Out-of-Area (800) 343-4670

[www.woodassociates.net](http://www.woodassociates.net)

## Tampa Firefighters' and Police Officers'

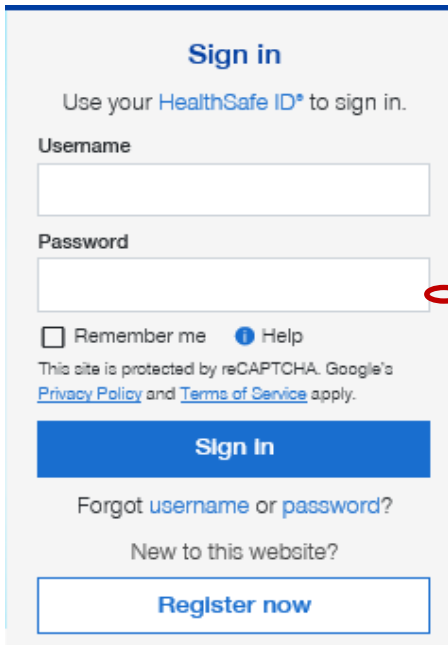
### Employees' Health Plan EAP

UnitedHealthcare

(888) 887-4114

# How to Find an In-Network Provider!

**In-Network Providers:** It is easy to find an in-network provider by logging onto [www.myuhc.com](http://www.myuhc.com). Below are some easy instructions to follow:



Sign in to [www.myuhc.com](http://www.myuhc.com) or register on or after January 1, 2025 for new members.

[Find a Provider >](#)

Find a doctor, medical specialist, mental health care provider, hospital or lab.

Or scroll down below the sign-in and “Find a Provider” and then click the Medical Directory to search by your zip code.

Select **NHP HMO/POS Access** for NHP POS Access HDHP and NHP Flex POS HDHP with HRA. Select **Choice Plus** for the Choice Plus POS HDHP with HRA or when seeking out of state benefits on the NHP Flex POS HDHP. (Please note you cannot change plans during the year, except during Open Enrollment).

Select the type of provider you are looking for, see below:

Find Care by Category



### People

Doctors, medical groups, and other professionals by specialty



### Places

Hospitals, clinics, labs, imaging centers, medical suppliers



### Services and Treatments

Providers for office visits, tests, treatments, surgeries



### Care by Condition

Find care for common concerns



### Cost Estimates

Treatment for common conditions

This sample provider is accepting all patients and is a Premium Care Physician! See the next page for details on this type of physician.



# Choose smart. Look for Blue Hearts...

Choosing a doctor is one of the most important health decisions you'll make. The UnitedHealth Premium program can help you find doctors who are right for you and your family.

## Choose with confidence:

The UnitedHealth Premium program evaluates physicians in various specialties using evidence-based medicine and national standardized measures to help you locate quality and cost-efficient doctors. It's easy to find a UnitedHealth "Premium Care Physician." Just go to [myuhc.com](http://myuhc.com) > **Find a Provider**. Look for the two blue hearts for the "Premium Care Physician."



### Premium Care Physician

The physician meets the UnitedHealth Premium program quality and cost-efficient care criteria.



### Quality Care Physician

This physician meets the UnitedHealth Premium program quality care criteria but does not meet the program's cost-efficient care criteria or is not evaluated for cost-efficient care.



### Does Not Meet Premium Quality Criteria

The physician does not meet the UnitedHealth Premium program quality criteria so the physician is not eligible for a Premium designation.



### Not Evaluated for Premium Care

The physician's specialty is not evaluated in the UnitedHealth Premium program, the physician does not have enough claims data for program evaluation or the physician's program evaluation is in process.

Below are the providers that may have a Premium Care Physician designation:

## Designated UnitedHealth Premium Care Physicians:

### Allergy

- Allergy
- Allergy & Immunology

### Cardiology

- Cardiac Diagnostic
- Cardiology
- Cardiovascular Disease
- Clinical Cardiac Electrophysiology
- Interventional Cardiology

### Ear, Nose and Throat

- Head and Neck Surgery
- Laryngology
- Otolaryngology
- Otology
- Pediatric Otolaryngology
- Rhinology

### Endocrinology

- Endocrinology and Diabetes
- Metabolism

### Family Medicine

- Family Practice
- General Practice
- Preventive Medicine

### Gastroenterology

- Digestive Diseases
- Endoscopy
- Gastroenterology
- Hepatology (Liver Disease)

### General & Orthopedics & Spine Surgery

- Abdominal
- Colon & Rectal
- Proctology
- Back & Spine
- Hand, Shoulder & Knee
- Orthopedic

### Internal Medicine

- Internal Medicine
- Pediatric Internal Medicine

### Nephrology

- Nephrology

### Neurology

- Neurology
- Neurology & Psychiatry
- Neuromuscular Disease

### Obstetrics & Gynecology

- Gynecology
- Obstetrics
- Obstetrics & Gynecology

### Pediatrics

- Adolescent Medicine
- Pediatric Adolescent
- Pediatrics

### Pulmonology

- Pulmonary Medicine

### Rheumatology

- Rheumatology

### Urology

- Urology

# Maximize Your Benefits and Savings!

## How to determine the most cost effective care for your situation:

Choosing the appropriate place of care ensures prompt medical attention and lower costs.

More than 10% of all emergency room visits could have been better addressed in either an urgent care facility, doctor's office or virtual visit. If you're suddenly faced with symptoms of an illness or injury, how can you determine which facility is most appropriate for your condition?

### \$ - Wellness Centers

The Wellness Centers are managed by physicians and staff who provide easy and cost-free access to the highest quality medical services. Come to the Wellness Center for your Primary Healthcare needs free of charge. Services, locations and contact information to schedule a visit are located on page 13 of this guide.

### \$ - Virtual Visit or Telemedicine

You may access a telemedicine provider from [www.myuhc.com](http://www.myuhc.com) app anywhere - home, work, or on the road - and it's available 24/7/365. Telemedicine doctors can diagnose non-emergency medical problems, recommend treatment, and can even call in a prescription to your pharmacy of choice, when necessary. Telemedicine is a \$0 copay on both NHP Access and NHP Flex and \$15 on Choice Plus vs. your primary care of \$10 or \$30 copay respectively and significantly less than an ER or Urgent Care visit.

### \$\$ - Primary Care Office

Many primary care offices keep space open for patients with minor medical conditions such as ear infections, colds, flu, sore throats, minor cuts or burns, fever or infections. The wait time is usually less than an urgent care facility with a cost of \$10 for the NHP Access and NHP Flex and \$30 per visit for Choice Plus.

### \$\$\$ - Urgent Care

Urgent care centers are usually located in clinics or hospitals, and, like emergency rooms, offer after-hours care. Unlike emergency rooms, they are not equipped to handle life-threatening situations. Rather, they handle conditions that require immediate attention—those where delaying treatment could cause serious problems or discomfort. Some examples of conditions that require urgent care are these:

- ◆ Ear infections
- ◆ Vomiting
- ◆ Minor cuts, burns and abrasions
- ◆ Sprains
- ◆ High fever
- ◆ Urinary tract infections

Urgent care centers are more cost-effective than ERs for these conditions. In addition, the waiting time in urgent care centers is usually much shorter.

### \$\$\$\$ - The Emergency Room (ER)

Emergency rooms are equipped to handle life-threatening injuries and illnesses and other serious medical conditions. An emergency is a condition that may cause loss of life or permanent or severe disability if not treated **immediately**. You should go directly to the nearest emergency room if you experience any of the following sudden onsite of conditions, such as:

- ◆ Chest pain or Shortness of breath
- ◆ Severe abdominal pain following an injury
- ◆ Uncontrollable bleeding
- ◆ Confusion or loss of consciousness, especially after a head injury
- ◆ Poisoning or suspected poisoning
- ◆ Serious burns, cuts or infections
- ◆ Inability to swallow
- ◆ Seizures
- ◆ Paralysis
- ◆ Broken bones

## Tampa Firefighters' and Police Officers' Employees' Health Plan Wellness Centers



Tampa Firefighters' and Police Officers' Employees' Health Plan Wellness Centers, operated by CareATC, are available to employees, Non-Medicare retirees and their dependents enrolled in the Tampa Firefighters' and Police Officers' Employees' Health Plan. The centers are managed by physicians and staff who provide easy and cost-free access to the highest quality medical services. Come to the Wellness Center for your Primary Healthcare needs including:

- |           |            |                  |            |                     |
|-----------|------------|------------------|------------|---------------------|
| Allergies | Asthma     | Cold & Sinus     | Headache   | Sore Throat         |
| Ear Pain  | Congestion | High Cholesterol | Congestion | High Blood Pressure |
| Flu       | Diabetes   | Physicals        | Lab Work   | Tobacco Cessation   |

### How to Schedule an Appointment:

To schedule your appointment call (800) 993-8244 or visit CareATC's patient portal at <https://www.careatc.com/patients>.

The first time that you log into the system at the CareATC website, you will be asked to complete the registration process and assign your own unique password. **Follow the prompts to schedule your appointment.**

**Please note:** You can also schedule an appointment through the CareATC mobile app. You will use the same user name and password that you use for the patient portal.

#### Brandon Wellness Center

413 W. Robertson St., Suite A  
Brandon, FL 33511

Monday - Friday 8:00 am to 5:00 pm  
Saturday 8:00 am to 12:00 pm

#### Himes Wellness Center

4107 N. Himes Ave., Suite 101  
Tampa, FL 33607

Monday - Wednesday 7:00 am to 7:00 pm  
Thursday 7:00 am to 6:30 pm  
Friday 7:00 am to 5:00 pm  
Saturday 8:00 am to 12:00 pm

Tampa Firefighters' and Police Officers' Employees' Health Plan medical plans with UHC provides all enrolled members and their dependents access to CareATC Clinic Services regardless of your designated PCP on your UHC ID card.

The Wellness Centers are free of charge to our covered members for treatment and Rx through CareATC.

## Tampa Firefighters' and Police Officers' Employees' Health Plan Wellness Portal

The Tampa Firefighters' and Police Officers' Employees' Health Plan has a New and improved dedicated wellness portal for employees, spouses or domestic partners covered by the Health Plans.

HealthPassport is part of the CareATC patient portal, ensuring that your wellness activities and incentive tracking remain confidential (with the exception of optional team challenges). With a new look and feel this year, accessing your information is both easy and convenient online via the CareATC mobile app or a personal computer.

Log on today!

### Wellness Incentives

- Personal Health Assessment (PHA)
- Tobacco Free Certification
- Wellness Webinars and Classes
- Wild on Walking and Train with Jane Challenges

### CHALLENGES

- Team and Individual Challenges
- Create your own, or join an existing challenge
- Pick Your Healthy Behavior for the Challenge

### EVENTS

- Calendar of all City of Tampa Wellness Classes
- Class Details
- Easy "Point" & Click Registration

### RESOURCES

- **Health Feed** health education library
- Food and Nutrition, Exercise and Fitness
- Stress Reduction, Emotional Wellness
- Web Pages, Videos, Podcasts and Other Resource

# Wellness Incentive - HRA

## Health Reimbursement Arrangement (HRA)

A Health Reimbursement Arrangement (HRA) is an account funded by the Tampa Firefighters' and Police Officers' Employees' Health Plan that is designed to reimburse members for qualified medical expenses that are paid for out of your out-of-pocket medical deductible and coinsurance expenses. The amount in your HRA is an incentive earned through participation in the wellness program in 2025 and is placed in your HRA account in 2026. All unused HRA balances at the end of the year will roll over to the following year up to your \$1,000 for single coverage and \$2,000 for employee and dependents.

Members can earn up to \$1,000 each year and your spouse or domestic partner may also earn \$1,000 for the following year. Below is a chart on how to earn your HRA incentives and the activity deadline:

Wellness Incentive Activities	Employee Wellness	Spouse or Domestic Partner Wellness	Wellness Incentive Activity Deadline
PHA	\$500	\$500	21-Nov-25
Tobacco Free Certification	\$250	\$250	21-Nov-25
Your Choice of (up to 5):	\$250	\$250	21-Nov-25
Wild on Walking Challenge, including Train with Jane Challenge or ...	✓	N/A	21-Nov-25
>2 Wellness Classes or ...	✓	N/A	21-Nov-25
> 2 Wellness Webinars or...	✓	✓	21-Nov-25
> A combination of 1 Wellness Class and 1 Wellness Webinar	✓	N/A	21-Nov-25
<b>Maximum Incentive Reward</b>	<b>\$1,000</b>	<b>\$1,000</b>	

### Qualified Medical Expenses

Qualified medical claims expenses are those specified in the Plan that would generally qualify as medical expenses. You can use your HRA funds for you and your dependents' medical and prescription drug expenses subject to your deductible and coinsurance.

Qualified medical and prescription drug claims will be processed by UHC automatically to the provider, provided you have HRA funds in your account. You are not allowed to direct which claims are paid or not.

### What if I terminate my employment during the Plan Year?

If you cease to be an Eligible Employee (i.e., you die, retire or terminate employment), your participation in the HRA Plan will end unless you elect COBRA continuation coverage. You will be reimbursed for any medical care expenses incurred prior to your termination date, up to your account balance in the HRA, provided that you comply with the Plan reimbursement request procedures required under the Plan. Any unused portions will be unavailable after termination of employment. However, you or your spouse/domestic partner may not participate in the wellness plan for the following year.

# Dental Plan

Tampa Firefighters' and Police Officers' Employees' Health Plan offers you and your eligible dependents the opportunity to enroll in one of two voluntary dental options, while covering 50% of the premium: The United Healthcare Dental Health Maintenance Organization (DHMO) or the Dental Preferred Provider Organization (PPO) plan. The DHMO gives you a fixed cost at point of service, while the PPO gives you more flexibility in choosing your dental provider and has unlimited maximum benefit to you and your dependents.

United Healthcare Dental	NEW TRUST DHMO	NEW TRUST DPPO Plan	
	IN NETWORK ONLY	IN NETWORK	OUT OF NETWORK
<b>Calendar Year Deductible</b>			
Single/Family	Not applicable		\$50 / \$150
Calendar Year Maximum Benefit	Unlimited		Unlimited
<b>Preventive &amp; Diagnostic Services</b>	You Pay	You Pay	You Pay
Oral Evaluations & Cleaning (2 per 12 months)	No Charge	0%	20%
Bite-Wing X-rays (1 per 12 months)	No Charge	0%	20%
Full Mouth X-rays (1 per 36 months)	No Charge	0%	20%
Fluoride - Child (2 x per 12 months, under 16 yrs old)	No Charge	0%	20%
Sealant - Child (1 per 1st & 2nd molar, under 16 yrs old)	No Charge	0%	20%
Space Maintainers (1 per 60 months, under 16 yrs old)	No Charge	0%	20%
<b>Basic Services</b>		after deductible	after deductible
Restorative - Fillings	\$40	0%	40%
Emergency Treatment / General Services	No Charge	0%	40%
Oral Surgery (including extractions)	\$10 - \$40	0%	40%
<b>Major Services</b>		after deductible	after deductible
Endodontics	\$40 - \$350	40%	50%
Periodontics	\$0 - \$100	40%	50%
Partial Inlays / Onlays / Veneers	\$195	40%	50%
Crowns	\$195	40%	50%
Dentures and Removable Prosthetics	\$210	40%	50%
Fixed Partial Dentures (Bridges)	\$210 - \$240	40%	50%
<b>Orthodontic Services (Braces)</b>			
Lifetime Maximum Benefit	Not applicable		\$2,000
Adolescent to age 19 - Braces	\$1,800		50%
Adult - Braces	\$2,400		Not covered

## Monthly Contributions:

United Healthcare Dental	DHMO	PPO Dental
Pre-Tax Contribution	Monthly Total	Monthly Total
Employee Only	\$6.29	\$20.33
Employee + One	\$12.45	\$38.63
Family	\$22.14	\$63.70

## Why choose an in-network provider?

The United Healthcare PPO dental providers have a contract with UHC and can't charge you more than the allowed amount. While the out of network dentist can balance bill you over the allowed amount that UHC indicates is reasonable and customary (R&C), the percentage you owe out of network is based on the R & C, which means you could owe the balance.



# Vision Plan

Tampa Firefighters' and Police Officers' Employees' Health Plan offers you and your eligible dependents the opportunity to enroll in the voluntary vision plan with improved benefits to include Warby Parker with UHC.

United Healthcare		NEW TRUST Vision Plan	
	IN NETWORK	OUT OF NETWORK	
<b>Benefit Frequency</b>			
Comprehensive Exam		Once every 12 months	
Eyeglass Lenses		Once every 12 months	
Frames		Once every 12 months	
Contact Lenses instead of Eyeglasses		Once every 12 months	
Discount for additional pair of glasses or contacts	20%	not applicable	
<b>Copayments</b>		You Pay	Reimbursement
Routine Exam	0%	up to \$40	
Eyeglasses (lenses and frames)	\$15	see below	
Contact Lenses instead of Eyeglasses	\$15	see below	
<b>Frames Benefit</b>		After copay	Reimbursement
Allowance	up to \$150	up to \$45	
Discount after allowance	30%	not applicable	
<b>Eyeglass Lenses</b>		After copay	Reimbursement
Single Standard Scratch-resistant	\$0	<b>up to \$40</b>	
Lined Bifocal	\$0	<b>up to \$60</b>	
Lined Trifocal	\$0	<b>up to \$80</b>	
Polycarbonate for children to age 19	\$0	up to \$40	
Polycarbonate for Adults	20% discount	not applicable	
Progressive Lenses	20% discount	up to \$60	
Other types of lenses not listed	20% discount	not applicable	
<b>Contact Lenses</b>		After copay	
Disposable Formulary	up to 6 boxes	not applicable	
Non-Formulary	up to \$150 allowance	<b>Up to \$150</b>	
Medically Necessary	<b>0%</b>	up to \$210	
<b>Laser vision</b>		After copay	
UnitedHealthcare has partnered with QualSight LASIK, the largest LASIK manager in the United States, to provide our members with access to discounted laser vision correction providers. Member savings represent up to 35% off the national average price of Traditional LASIK. Contracted prices start at \$945 per eye for Traditional LASIK and \$1,395 per eye for Custom LASIK. Discounts are also provided on newer technologies such as Custom Bladeless (all laser) LASIK. For more information, visit myuhcvision.com.			not applicable

## Monthly Contributions:

United Healthcare Vision	VISION
Pre-Tax Contribution	Monthly Total
Employee Only	\$8.33
Employee + One	\$16.54
Family	\$27.54

## Why choose an in-network provider?

If you go out of network, you must file a claim with United Healthcare and will only be reimbursed for a small portion of the actual cost. UHC Spectera has a large selection of in-network providers, both private practice and retail where you have a small copayment and a discount for items that are not standardly covered under the plan. This includes Warby Parker on-line services with additional advantages.

# Vision Plan - Warby Parker Advantage

You and your covered dependents on your UHC vision plan may shop for glasses at Warby Parker online and at their retail locations nationwide! It's part of the UHC vision network. It's convenient to shop and save on your eyeglasses and contacts online with Warby Parker!

## Advantages of Warby Parker with your vision plan

- ◆ Warby Parker's frames are designed in-house from top material
- ◆ Order online and pick 5 frames to test out for 5 days free (no shipping cost to you)!
- ◆ No additional cost to you after your \$15 material copay for:
  - ◇ Scratch-resistance
  - ◇ Smudge-resistance
  - ◇ Anti-reflective treatments
- ◆ Blue light glasses - They filter more blue light than standard polycarbonate or high-index options, making them perfect for screen-heavy days. Add them to any frame with or without a prescription for \$50
- ◆ Charity - for every pair purchased through Warby Parker a pair is distributed to someone in need, who otherwise wouldn't be able to see clearly.
- ◆ Shop for contacts, eyeglasses and sunglasses online at [www.warbyparker.com](http://www.warbyparker.com)



### Need to contact Warby Parker?

Call: (855) 550-0743

Email: [insurance@warbyparker.com](mailto:insurance@warbyparker.com)

## Check [myuhcvision.com](http://myuhcvision.com) to:

- ◆ Confirm your enrollment in our vision plan and your eyeglasses benefit
- ◆ Find out what your plan may cover after your \$15 material copay
- ◆ Find out how often you may purchase contacts or eyeglasses

## Warby Parker stores in the Tampa Area:

### Glasses/Frames only

#### Showroom at Oxford Exchange

420 West Kennedy Boulevard  
Tampa, FL 33606

(813) 686-6973

Mon - Sat 9:00 am to 5:30 pm

### Exams & Glasses

#### International Plaza

2223 N West Shore Boulevard  
Tampa, FL 33607

(813) 524-5436

Mon - Thurs 11:00 am to 8:00 pm

Fri - Sat 10 am to 8 pm; Sun 10 am to 6 pm

### Exams & Glasses

#### University Town Center

140 University Town Center Dr  
Sarasota, FL 34243

(941) 213-5764

Mon - Sat 11:00 am to 7:00 pm

Sunday 12:00 to 6:00 pm

### Exams & Glasses

#### Hyde Park Village

702 S Dakota Avenue  
Tampa, FL 33606

(888) 492-7297

Mon - Sat 11:00 am to 7:00 pm

Sunday 12:00 to 6:00 pm

# Supplemental Plans

## Accident Coverage - Colonial

**Accident Insurance** pays benefits directly to the insured if the person requires medical care at a doctor's office, urgent care center, emergency room, or hospital due to a covered injury. Reduce or eliminate out-of-pocket expenses associated with medical treatment, and non-medical expenses not covered by the medical insurance. Coverage is available for you, your spouse, and dependent children.

## Critical Illness Insurance - Colonial

**Critical Illness Insurance** pays a lump sum benefit (up to \$20,000) to the insured upon diagnosis of a covered specified disease (cancer, heart attack, stroke, kidney failure, permanent paralysis, etc.). Coverage is available for you, your spouse, and dependent children (Guarantee issue up to \$20,000). Please note, there is a pre-existing condition limitation for the first 12 months of the coverage effective date.

## Hospital Indemnity Insurance - Colonial

The Hospital Indemnity Plan provides a lump sum benefit (up to \$1,500) once per covered insured per calendar year if confined to a hospital for 20+ hours, and/or additional benefits if the covered insured receives treatment in an Observation Room for less than 20 hours, or is confined to a Rehabilitation unit. Coverage is available to you, your spouse, and dependent children.

## Universal or Term Life Insurance - Colonial

**Universal life** The plan provides guaranteed death benefit, guaranteed level premiums for life and guaranteed tax-deferred cash values. The insured can select a paid-up policy at age 70 or age 100. Coverage is also available for a spouse and/or dependent child. Plus, a Built-in terminal illness accelerated death benefit provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness. And, you have the flexibility to keep the policy if you change jobs or retire with no change in benefit or costs.

**Term Life** Lower cost when compared to whole life insurance. Same benefit payout throughout the duration of the policy, and premiums are guaranteed not to increase for up to 30-years based on issue age. Coverage is also available for a spouse and/or dependent child. Plus, a Built-in terminal illness accelerated death benefit provides up to 75% of the policy's death benefit (up to \$150,000) if you're diagnosed with a terminal illness. And, you have the flexibility to keep the policy if you change jobs or retire with no change in benefit or costs.

### **MEMBERS ARE ENCOURAGED TO SPEAK WITH A BENEFITS COUNSELOR**

- **Benefit counselors are available to meet with you in person or telephonically.**
- **Click <https://flimp.live/TampaPoliceandFire> to access information to speak with a benefit counselor.**

**For assistance please call: 800-884-0689, X 803**



# Carrier Contacts

Often time members are unsure whom to contact and when. Outlined below is your first point of contact in order and for what purpose:

1. Insurance matters by coverage are listed in the contact grid below. Our UHC Advocate, Alex DeLeon for UHC questions regarding UHC (email: alexander\_deleon@uhc.com; phone (954) 364-0688).
2. Active, Retirees or COBRA Enrollment questions, you will contact NEBA under Active and COBRA Administrators below.
3. When you have already contacted UHC or NEBA and still need assistance call our Member Advocate: Juliet De La Hoz (email: juliet.delahoz@bbrown.com or phone: (860) 665-8470).
4. For enrollment or claims issues with the supplemental plans offered by Colonial, and MetLife please contact NEES as listed below.

CONTACTS				
Coverage	Carrier	Phone Number	Network	Website
Medical and Pharmacy NHP HDHP	United Healthcare	866-230-2507	NHP POS Access	www.myuhc.com
Medical and Pharmacy Choice + HDHP	United Healthcare	866-230-2507	Choice Plus	www.myuhc.com
Employee Assistance Program (EAP)	United Healthcare	888-887-4114	Not Applicable	www.myuhc.com
Dental PPO	United Healthcare	877-816-3596	National Option PPO 30	www.myuhc.com
Dental DHMO	United Healthcare	800-955-4137	National Select Managed Care Network	www.myuhc.com
Vision	United Healthcare	800-638-3120	Spectera	myuhcvision.com
Health Reimbursement Account (HRA)	United Healthcare	844-651-3833	Not Applicable	myuhc.com
Supplemental Plans Below for enrollment and claims issues:	NEES	800-884-0689	Not Applicable	Not Applicable
Supplemental Plans: Hospital Indemnity, Accident and Cancer with Critical Illness, and Life	Colonial	800-884-0689, X803	Not Applicable	Not Applicable
Enrollment and COBRA Administrators	NEBA	800-872-1158	Email: TampaFandP@nebainc.com	



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EMPLOYEE BENEFITS