



The Benefits of Blue

2013 Benefits Summary

for Full-time Exempt II Employees
(scheduled to work 30 hours or more per week)

Florida Blue 

An Independent Licensee of the
Blue Cross and Blue Shield Association

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As a member of the Florida Blue team, you are empowered and entrusted to help us realize our mission: to help people and communities achieve better health. Investing in our high-performing team is very important to us. One way we do this is through a very valuable benefits package. As a Florida Blue employee, you are offered plans and programs that meet an array of diverse needs – all to support you and your family in your pursuit of health.

Benefits at a Glance: Full-time (or 30 hrs per week)

2013 Benefit Plan	Eligibility ¹	Biweekly Cost	
Employee Health Plans Two high-deductible health care plans providing comprehensive care with 100% wellness benefits: BlueOptions 90/10 Coinsurance Plan <ul style="list-style-type: none"> Plan 5180 (single, \$1,500 deductible) Plan 5181 (family, \$3,000 deductible) BlueOptions 80/20 Coinsurance Plan <ul style="list-style-type: none"> Plan 5192 (single, \$2,100 deductible) Plan 5193 (family, \$4,200 deductible) One health maintenance organization (HMO) plan <ul style="list-style-type: none"> Plan 047 (deductible of \$1,500/\$4,500 applies for hospitalization; co-pays only for many other services) Retiree Health Plans: Employees at least age 50 with a minimum of five years of service can access retiree health plans at the established retiree premiums.	First of month following hire date.	Plan 5180/5181	Exempt II
		Employee only	\$35.06
		+ spouse/domestic partner	\$67.94
		+ child(ren)	\$61.70
		+ family	\$104.20
		+ access only child(ren)	\$166.49
		Plan 5192/5193	Exempt II
		Employee only	\$13.90
		+ spouse/domestic partner	\$27.42
		+ child(ren)	\$24.85
		+ family	\$42.06
		+ access only child(ren)	\$136.92
		HMO Plan 47	Exempt II
		Employee only	\$40.38
		+ spouse/domestic partner	\$78.24
		+ child(ren)	\$71.02
		+ family	\$119.99
		+ access only child(ren)	\$170.25
Florida Blue Wellness Program Incentives Earn points that become dollars for the succeeding year's health savings account or health care flexible spending account: up to \$500.	First of month following hire date. Employees hired 10/1 or later are credited with full wellness points for the following year.	No cost to employees; fully paid by Florida Blue. Employees may earn points by participating in the personal health assessment and making improvements, as well as through learning modules, online tools and other fitness activities. Wellness points are earned in the current year for the succeeding year's health savings account or health care flexible spending account.	

¹ Most plans offer eligibility as of the first of the month following hire or re-hire date, unless otherwise noted. Descriptions and costs are based on regular, full-time (scheduled to work at least 30 hours per week). Cost ranges are based on level of coverage selected and, for medical plans, are tiered based on job level: non-exempt (hourly), exempt (salaried), director or officer. This is a brief description only; the benefits described are subject to the provisions of the plan documents, corporate policies and certificates of coverage. This summary is for information only and should not be construed as an offer of employment.

2013 Benefit Plan	Eligibility	Biweekly Cost																																																																																																																					
Dental Plans Three PPO plans providing comprehensive care: <ul style="list-style-type: none">• BlueDental Choice Basic (low)• BlueDental Choice Value (medium)• BlueDental Choice Signature (high)	First of month following hire date.	Description	Basic	Value	Signature																																																																																																																		
		Employee only	\$3.42	\$5.21	\$7.50																																																																																																																		
		+ spouse/domestic partner	\$6.86	\$10.47	\$15.08																																																																																																																		
		+ child(ren)	\$7.49	\$11.43	\$16.46																																																																																																																		
		+ family	\$21.95	\$16.74	\$24.11																																																																																																																		
		+ access only child(ren)	\$8.14	\$12.44	\$17.86																																																																																																																		
Vision Plans Three PPO plans with a leading national vision provider: <ul style="list-style-type: none">• Davis Premier• Davis Designer• Davis Fashion Value	First of month following hire date.	Description	Davis Premier	Davis Designer	Davis Fashion Value																																																																																																																		
		Employee only	\$4.18	\$2.99	\$2.48																																																																																																																		
		+ spouse/domestic partner	\$7.53	\$5.38	\$4.46																																																																																																																		
		+ child(ren)	\$7.95	\$5.69	\$4.71																																																																																																																		
		+ family	\$12.55	\$8.99	\$7.44																																																																																																																		
		+ access only child(ren)	\$3.77	\$2.70	\$2.23																																																																																																																		
Health Savings Accounts (HSAs) Save toward future medical expenses on a pre-tax basis with Florida Blue contributions and your own personal savings. Florida Blue HSA contributions: <ul style="list-style-type: none">• BlueOptions 5180 (single): up to \$750*• BlueOptions 5181 (family): up to \$1,500*• BlueOptions 5192 (single): up to \$1,050*• BlueOptions 5193 (family): up to \$2,100* Maximum 2013 contributions: <ul style="list-style-type: none">• Single - Up to \$3,250 (including Florida Blue dollars + employee contributions)• Family - Up to \$6,450 (including Florida Blue dollars + employee contribution)• Age 55+ - Can contribute an additional \$1,000.	First of month following hire date. Florida Blue pro-rates contributions based on effective date of benefits. Wellness dollars earned in 2013 apply to 2014 HSA accounts.	No cost to employee, other than personal contributions to the account. Company deposits all contributions to the HSA account at the beginning of the year (for those employed as of 12/31 of the previous year) and provides the following pro-rated amounts for new hires based on the effective date of their medical benefits:																																																																																																																					
		<table><tr><th colspan="6">BlueOptions HSA-Compatible Plan (90/10 Coinsurance)</th><th colspan="6">BlueOptions HSA-Compatible Plan (80/20 Coinsurance)</th></tr><tr><th>Start Date</th><th>5180 Single</th><th>5181 Family*</th><th>Start Date</th><th>5180 Single</th><th>5181 Family*</th><th>Start Date</th><th>5192 Single</th><th>5193 Family*</th><th>Start Date</th><th>5192 Single</th><th>5193 Family*</th></tr><tr><td>1/1</td><td>n/a</td><td>n/a</td><td>7/1</td><td>\$375</td><td>\$750</td><td>1/1</td><td>n/a</td><td>n/a</td><td>7/1</td><td>\$525</td><td>\$1050</td></tr><tr><td>2/1</td><td>\$687.50</td><td>\$1375</td><td>8/1</td><td>\$312.50</td><td>\$625</td><td>2/1</td><td>\$962.50</td><td>\$1925</td><td>8/1</td><td>\$437.50</td><td>\$875</td></tr><tr><td>3/1</td><td>\$625</td><td>\$1250</td><td>9/1</td><td>\$250</td><td>\$500</td><td>3/1</td><td>\$875</td><td>\$1750</td><td>9/1</td><td>\$350</td><td>\$700</td></tr><tr><td>4/1</td><td>\$562.50</td><td>\$1125</td><td>10/1</td><td>\$187.50</td><td>\$375</td><td>4/1</td><td>\$787.50</td><td>\$1575</td><td>10/1</td><td>\$262.50</td><td>\$525</td></tr><tr><td>5/1</td><td>\$500</td><td>\$1000</td><td>11/1</td><td>\$125</td><td>\$250</td><td>5/1</td><td>\$700</td><td>\$1400</td><td>11/1</td><td>\$175</td><td>\$350</td></tr><tr><td>6/1</td><td>\$437.50</td><td>\$875</td><td>12/1</td><td>\$62.50</td><td>\$125</td><td>6/1</td><td>\$612.50</td><td>\$1225</td><td>12/1</td><td>\$87.50</td><td>\$175</td></tr><tr><td colspan="12">*Family coverage for purposes of HSA contributions includes all coverage levels except single.</td></tr></table>												BlueOptions HSA-Compatible Plan (90/10 Coinsurance)						BlueOptions HSA-Compatible Plan (80/20 Coinsurance)						Start Date	5180 Single	5181 Family*	Start Date	5180 Single	5181 Family*	Start Date	5192 Single	5193 Family*	Start Date	5192 Single	5193 Family*	1/1	n/a	n/a	7/1	\$375	\$750	1/1	n/a	n/a	7/1	\$525	\$1050	2/1	\$687.50	\$1375	8/1	\$312.50	\$625	2/1	\$962.50	\$1925	8/1	\$437.50	\$875	3/1	\$625	\$1250	9/1	\$250	\$500	3/1	\$875	\$1750	9/1	\$350	\$700	4/1	\$562.50	\$1125	10/1	\$187.50	\$375	4/1	\$787.50	\$1575	10/1	\$262.50	\$525	5/1	\$500	\$1000	11/1	\$125	\$250	5/1	\$700	\$1400	11/1	\$175	\$350	6/1	\$437.50	\$875	12/1	\$62.50	\$125	6/1	\$612.50	\$1225	12/1	\$87.50	\$175	*Family coverage for purposes of HSA contributions includes all coverage levels except single.									
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<p>Health Care Flexible Spending Account (HCFA)</p> <p>Company contribution is based on the level of coverage:</p> <ul style="list-style-type: none">• Single - \$500*• Family - \$750* <p>The maximum amount the employee can contribute in 2013 is \$2,500 (not including company dollars).</p>	First of month following hire date.	<p>Must contribute \$1 to participate. Employee can also contribute personal dollars to the account.</p> <table><tr><th colspan="6">BlueCare HMO 047 FSA-Compatible Plan</th></tr><tr><th>Start Date</th><th>Single</th><th>Family*</th><th>Start Date</th><th>Single</th><th>Family*</th></tr><tr><td>1/1</td><td>n/a</td><td>n/a</td><td>7/1</td><td>\$250</td><td>\$375</td></tr><tr><td>2/1</td><td>\$458.33</td><td>\$687.50</td><td>8/1</td><td>\$208.33</td><td>\$312.50</td></tr><tr><td>3/1</td><td>\$416.67</td><td>\$625</td><td>9/1</td><td>\$166.67</td><td>\$250</td></tr><tr><td>4/1</td><td>\$375</td><td>\$562.50</td><td>10/1</td><td>\$125</td><td>\$187.50</td></tr><tr><td>5/1</td><td>\$333.33</td><td>\$500</td><td>11/1</td><td>\$83.33</td><td>\$125</td></tr><tr><td>6/1</td><td>\$291.67</td><td>\$437.50</td><td>12/1</td><td>\$41.67</td><td>\$62.50</td></tr></table> <p>*Family coverage for purposes of HSA contributions includes all coverage levels except single.</p>	BlueCare HMO 047 FSA-Compatible Plan						Start Date	Single	Family*	Start Date	Single	Family*	1/1	n/a	n/a	7/1	\$250	\$375	2/1	\$458.33	\$687.50	8/1	\$208.33	\$312.50	3/1	\$416.67	\$625	9/1	\$166.67	\$250	4/1	\$375	\$562.50	10/1	\$125	\$187.50	5/1	\$333.33	\$500	11/1	\$83.33	\$125	6/1	\$291.67	\$437.50	12/1	\$41.67	\$62.50
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<p>Dependent Care Flexible Spending Account (DCFSA)</p>	First of month following hire date.	Must contribute \$1 to participate. Employee can contribute up to \$5,000 per year on a tax-favored basis. If not receiving a company contribution to the HSA or health care FSA, Florida Blue will match up to \$500 in this account (\$0.50 per \$1).																																																
<p>Life Insurance Benefits</p> <ul style="list-style-type: none">• Basic life and Accidental Death/ Dismemberment• Supplemental life insurance• Dependent life insurance	<p>First of month following hire date.</p> <p>First of month following 90-day waiting period.</p>	<p>Basic life: No cost to employee. Basic coverage is the amount of the employee’s base salary plus annual incentive or commissions (up to \$1.5 million).</p> <p>Supplemental life: Rates based on age; non-smoker’s discount of 20% applies; premiums deducted in biweekly pay. Employees can add up to six times their earnings (up to \$3 million, including Basic life).</p> <p>Dependent life: Spouse life \$5k (\$0.54), \$10k (\$1.08) or \$25k (\$2.70); Child \$3k (\$0.69), \$5k (\$1.15), \$10k (\$2.31)</p>																																																
<p>401(k) Retirement Savings Plan</p> <p>Three levels of contributions:</p> <ul style="list-style-type: none">• Employee contributions• Florida Blue matching contributions• Florida Blue annual service-based contribution (prior “Blue” service may count)	<p>Day one of service.</p> <p>Day one of service.</p> <p>After one year of service.</p>	<p>No cost to employee.</p> <p>Employee contributions: up to \$17,500 in 2013</p> <p>Matching contributions: \$1 per \$1 on first 3% of pay; 50 cents per \$1 on next 2% of pay</p> <p>Annual service-based contribution**: 1 to 5 years – 2.00%; 6 to 10 years – 2.75%; 11 to 15 years – 3.50%; 16 to 20 years – 4.25%; more than 20 years – 5.00%</p>																																																

* Includes earned wellness dollars.

** Paid annually at the company's discretion.

2013 Benefit Plan	Eligibility	Biweekly Cost																				
Paid Time Off <ul style="list-style-type: none">• Use time away for vacation, sickness, family illness or other personal reasons• Employees scheduled to work 40 hours per week accrue PTO hours each pay period for actual regular hours worked. The rate of time accrued is based on years of service.	Start accruing day one.	<p>No cost to employee. Time accrued based on years of service and prorated based on hours worked. The following is based on 80 regular hours:</p> <table><tr><th>Years of Service</th><th>Annual PTO</th><th>Years of Service</th><th>Annual PTO</th></tr><tr><td>0 - 2</td><td>18 days</td><td>15 - 19</td><td>27 days</td></tr><tr><td>3 - 4</td><td>20 days</td><td>20 - 24</td><td>29 days</td></tr><tr><td>5 - 9</td><td>22 days</td><td>25+</td><td>32 days</td></tr><tr><td>10 - 14</td><td>25 days</td><td></td><td></td></tr></table>	Years of Service	Annual PTO	Years of Service	Annual PTO	0 - 2	18 days	15 - 19	27 days	3 - 4	20 days	20 - 24	29 days	5 - 9	22 days	25+	32 days	10 - 14	25 days		
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0 - 2	18 days	15 - 19	27 days																			
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5 - 9	22 days	25+	32 days																			
10 - 14	25 days																					
Company Holidays Nine designated holidays and one floating holiday.	Day two of service; some restrictions may apply.	No cost to employee. Company holidays include: New Year’s Day; Martin Luther King, Jr. Day; Memorial Day; Independence Day; Labor Day; Thanksgiving (2 days); Christmas (2 days). The floating holiday can be taken anytime during the calendar year with manager approval.																				
Paid Volunteer Day	Day one of hire.	No cost to employee. Company provides eight hours of paid time within the calendar year for employees to volunteer at their charities/organizations of choice.																				
Disability Benefits Short-term Disability – salary continuation of 70%, as defined by program guidelines. Long-term Disability – income protection of 60% of annual base salary.	After three months of active employment. After 12 months of service.	<p>No cost to employee. Employee required to use PTO for first 8 calendar days. Employee may then supplement basic benefits with PTO up to 100% of base pay.</p> <p>Benefits are calculated on 60% of earnings up to the IRS limit.</p>																				
Work-Life Balance Programs <ul style="list-style-type: none">• Health and Wellness• Employee Assistance Program• LifeCare• Leaves of Absence<ul style="list-style-type: none">• Adoption Leave• Military Leave• Family and Medical Leave• General Unpaid Leave of Absence• Jury Duty	Varies by program.	<p>No cost to employee. Florida Blue provides several programs designed to help employees effectively balance their professional and personal lives.</p> <p>Health and wellness includes on-site facilities (JAX, TAM, MIA), Intramurals, fitness facilities, health coaching, resources and tools.</p> <p>The Employee Assistance Program is designed to help employees and their families resolve issues, including marital/family concerns, financial problems and budgeting, alcohol and drug use, managing stress and coping with grief, among others. There is no charge for you or your family members to obtain short-term therapy.</p> <p>LifeCare offers free resources and referrals for common work-life concerns including childcare, legal assistance, personal finance and more. LifeCare also provides discounts to employees on entertainment, travel, dining, electronics, theme parks, movies and more.</p> <p>Family and Medical Leave is available to care for family members including spouse or domestic partner and children, including domestic partner children.</p>																				