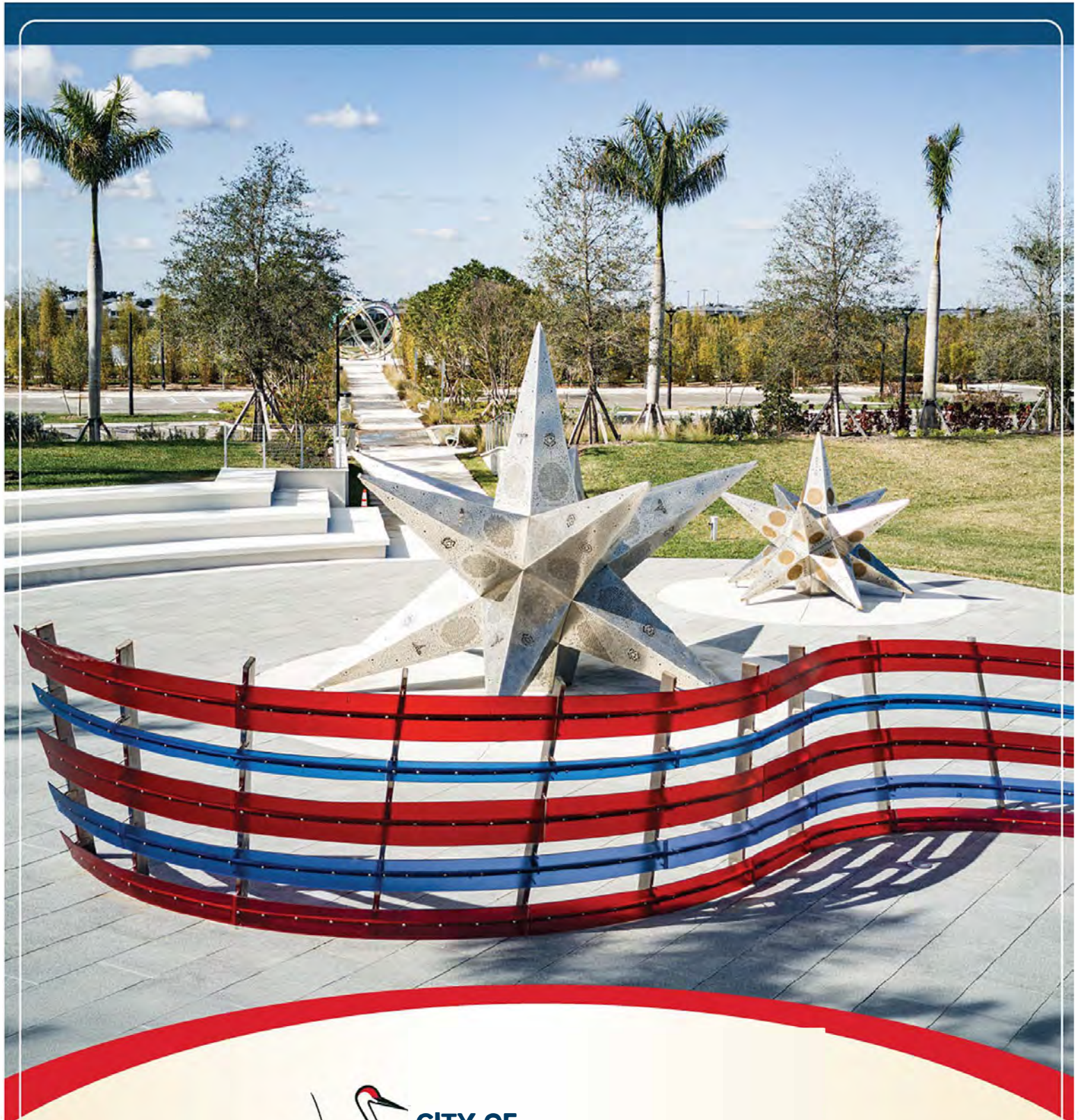




CITY OF
PORT ST. LUCIE
HEART OF THE TREASURE COAST

2026 | 2027 PART-TIME EMPLOYEE BENEFIT HIGHLIGHTS



Mission

To provide exceptional services that enhance our community's safety, beauty and quality of life through innovation, engagement and fiscal responsibility.

Vision

To be a leader in finding innovative solutions that put residents first and support opportunities for all people to thrive.

Values

- **Ethics** – We value ethics, integrity, and honesty as moral principles that are the foundation of public trust and confidence.
- **Stewardship** – As stewards of the community, we strive to nurture our organization; maintain and enhance the natural and built environment; and, commit to responsible actions that sustain both present and future generations.
- **Diversity** – We embrace diversity, promote inclusion, and respect the unique qualities of our City team and of our community.
- **Customer Service** – We are committed to providing superior customer service to our community and organization.
- **Teamwork** – We are committed to working together as a team by respecting and supporting each other, and are dedicated to achieving our common goals.
- **Accountability** – We value accountability and believe transparency and fiscal responsibility are essential for citizen confidence in our local government.



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The City of Port St. Lucie reserves the right to amend, modify or terminate the plan at any time. This booklet should not be construed as a guarantee of employment.



Contact Information

	HR Director	Natalie Cabrera	Phone: (772) 344-4369 Email: ncabrera@cityofpsl.com
	Employee Benefits Division		Phone: (772) 344-4131 Email: Benefits@cityofpsl.com
	Online Benefit Enrollment	Bentek Support	(888) 5-Bentek (523-6835) app.mybentek.com
	Employee Assistance Program	Evernorth EAP	[REDACTED]
	Employee Support Program	Spirence	[REDACTED]
		Empathy	[REDACTED]
		Aflac	Phone: (800) 443-3036 www.aflacgroupinsurance.com
	Supplemental Benefits	Metropolitan Life Insurance	Phone: (866) 713-1690 www.madisonplanning.com
		ASPCA	Phone: (877) 343-5314 [REDACTED]
	Legal & Identity Theft Plans	LegalShield	Phone: (800) 729-7998 www.legalshield.com
	Retirement Plans	MissionSquare Retirement	Phone: (800) 669-7400 www.missionsq.org



Introduction

The City of Port St. Lucie offers a benefit package to eligible part-time employees. The Employee Benefit Highlights Booklet provides a general summary of the benefit options as a convenient reference. Please refer to the City's Handbook, Union Contract and/or the group's insurance Certificates of Coverage for detailed descriptions of all available employee benefit programs and stipulations therein. If employee requires further explanation or needs assistance regarding claims processing, please refer to the customer service phone numbers under each benefit description heading or contact Human Resources.

Online Benefit Enrollment

The City offers employees convenient online benefits enrollment through Bentek®. Benefit eligible employees can enroll or make changes during the annual Open Enrollment period, New Hire Orientation, or following a Qualifying Life Event. Employees can log in to review detailed information about benefit plans, view current elections, and print summaries of coverage for themselves and dependents. Bentek also provides access 24 hours a day, year-round to important forms and carrier resources.

Accessing Bentek

- ✓ Visit app.mybentek.com
- ✓ Sign in with email and password, or select "Create an Account."
- ✓ Need Password Help? Follow the link for a password reset.
- ✓ Once logged in, use the Launchpad icons to navigate.

Technical Support

For technical assistance related to using the platform, contact Bentek Support:

Email: support@mybentek.com

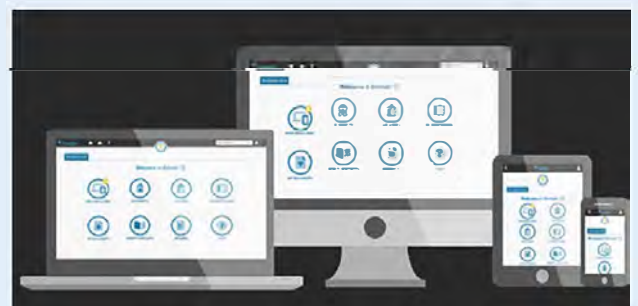
Phone: (888) 5-Bentek (523-6835)

Hours of Operation: Monday through Friday 8:30 am - 5:00 pm (EST)



Scan QR Code to Access Bentek

For the best experience, we recommend enrolling on a computer.





Qualifying Events and Section 125

Section 125 of the Internal Revenue Code

Premiums for certain supplemental policies are deducted through a Cafeteria Plan established under Section 125 of the Internal Revenue Code and are pre-taxed to the extent permitted. Under Section 125, changes to employee's pre-tax benefits can be made **ONLY** during the Open Enrollment Period unless the employee or qualified dependent(s) experience(s) a Qualifying Event and the request to make a change is made within 30 days of the Qualifying Event.

Under certain circumstances, employee may be allowed to make changes to benefit elections during the plan year if the event affects the employee, spouse or dependent's coverage eligibility. An "eligible" Qualifying Event is determined by Section 125 of the Internal Revenue Code. Any requested changes must be consistent with and due to the Qualifying Event.

Examples of Qualifying Events:

- Marriage or divorce
- Birth or adoption of a child
- Death of a spouse and/or other dependent(s)
- Loss or gain of coverage due to employee, employee's spouse and/or dependent(s) termination or start of employment
- An increase or decrease in employee's work hours causing eligibility or ineligibility
- A covered dependent no longer meets eligibility criteria for coverage
- A child gains or loses coverage with parent/guardian
- Change of coverage under an employer's plan
- Gain or loss of Medicare coverage
- Gain or loss of eligibility for State Medicaid or CHIP (including Florida Kid Care) program (60 day notification period)

Please Note: If dependent changes could not be made through a Qualifying Event, then the next opportunity to request a change is during Open Enrollment.



IMPORTANT NOTES

If employee experiences a Qualifying Event, Human Resources Benefits Division must be contacted within 30 days of the Qualifying Event to make the appropriate changes to employee's coverage. Employee may be required to furnish valid documentation supporting a change in status or "Qualifying Event". If approved, changes may be effective the date of the Qualifying Event or the first of the month following the Qualifying Event. Newborns are effective on the date of birth. Qualifying Events will be processed in accordance with employer and carrier eligibility policy. Beyond 30 days, requests will be denied and employee may be responsible, both legally and financially, for any claim and/or expense incurred as a result of employee or dependent who continues to be enrolled but no longer meets eligibility requirements.

Please Note: Employee must also formally submit their request along with valid supporting documentation through the Bentek benefits enrollment system within 30 days of the Qualifying Event.



Employee Assistance Program

As part of the employee's benefits package the City provides a comprehensive Employee Assistance Program (EAP) available to employee and each family member through Evernorth Behavioral Health. EAP offers employee and each family member access to licensed mental health professionals through a confidential program protected by State and Federal laws. EAP is available to help employee gain a better understanding of problems that affect them, locate the best professional help for a particular problem, and decide upon a plan of action. EAP counselors are professionally trained and certified in their fields and available 24 hours a day, seven (7) days a week. **The EAP also includes eight (8) free face-to-face sessions, per member, per issue.**

What is an Employee Assistance Program?

An Employee Assistance Program (EAP) offers covered employee and family member(s) free and convenient access to a range of confidential and professional services such as:

- ✓ Mental Health Counseling
- ✓ Work-Life Services
- ✓ Family and/or Marriage Counseling
- ✓ New Parent Programs
- ✓ Lifestyle Coaching
- ✓ Grief and Bereavement
- ✓ Substance Abuse
- ✓ Legal & Financial Consultation(s)
- ✓ Leadership Education
- ✓ Caregiver Support
- ✓ Eldercare Consultants

The City recognizes that employees' personal responsibilities may, at times, spill over into the workplace. To help ensure employee is able to address these concerns with minimal disruption, the program provides employee and family members assistance for a variety of concerns – including child care, elder care, daily-living issues, and other issues that may effect employee or family member(s).

Are Your Services Confidential?

Yes. Receipt of EAP services are completely confidential. If, however, participation in the EAP is the direct result of a Management Referral (a referral initiated by a supervisor or manager), Evernorth will ask permission to communicate certain aspects of the employee's care (attendance at sessions, adherence to treatment plans, etc.) to Human Resources. The referring supervisor/manager will not receive specific information regarding the referred employee's case. Human Resources will only receive reports on whether the referred employee is complying with the prescribed treatment plan.

Evernorth EAP

Employee Support Program

Spirence

Spirence is a virtual mental health education and prevention platform for employees and their loved ones. Access includes: virtual library with mental health videos; weekly live and recorded mental health webinars with Q&A; weekly live and recorded family educational webinars and support sessions.

Empathy

The City provides Empathy for all employees at no cost. Empathy is an online, confidential platform that provides 24/7 grief support through phone, chat or email. Empathy grief support includes:

- ✓ Funeral planning
- ✓ Claiming benefits
- ✓ Estate planning
- ✓ Estate administration
- ✓ Probate support
- ✓ Accounts deactivation
- ✓ Document sharing
- ✓ And much more!



Supplemental Benefits

Aflac

Aflac offers a variety of supplemental plans that may be purchased separately on a voluntary basis and premiums paid by payroll deduction on a pre-tax basis. Aflac pays money directly to participating employee, regardless of what other insurance plans employee may have. To learn more about these Aflac plans and/or to schedule a personal appointment, contact the local Aflac agent. Details regarding available Aflac plans and services are also available online at www.aflacgroupinsurance.com. Available plans include:

Group Accident Plan – Provides cash benefits for expenses resulting from injuries on or off the job, and pays in addition to any other insurance you may have. It includes an Accidental Death Benefit and Annual Wellness benefit per covered person.

Group Critical Illness with Cancer Plan – When diagnosed with a covered Critical Illness, or Cancer (internal or Invasive; noninvasive and skin cancer) Aflac pays a lump sum benefit to help employee better cope financially.

Group Hospital Indemnity Plan – Provides cash benefits for covered illness or injury resulting in hospitalization. Some benefits include Hospital Admission and Confinement, Inpatient and Outpatient Surgery, Outpatient Doctor's Office Visits, Chiropractor Visits and more.

Aflac | Phone: (800) 443-3036 | www.aflacgroupinsurance.com
Claims Submission: groupclaimfiling@aflac.com
Agent: Margaret Pearson | Phone: (561) 352-3581
Email: margaret_pearson@us.aflac.com

MetLife

MetLife Insurance is offered through Madison Planning Group and may be purchased separately on a voluntary basis. It is available for employee, spouse, children, and grandchildren with premiums paid by payroll deduction after tax. This permanent life insurance policy can be purchased as a supplement to the basic group life insurance offered through the City. The policies are portable, even if you change jobs or retire, as long as you pay the necessary premium you may continue the policy. To learn more about the MetLife Insurance Plan or to schedule an appointment, contact Janet or Tara Froyen.

Metropolitan Life Insurance | www.madisonplanning.com
Agent: Janet Froyen | Phone: (561) 704-4378
Email: jfroyen@madisonplanning.com
Agent: Tara Froyen | Phone: (561) 602-2827
Email: tfroyen@madisonplanning.com

ASPCA

The City provides the employees the opportunity to purchase pet insurance benefits on a voluntary basis directly through ASPCA. Coverage includes exam fees, diagnostics and treatments for:

Dogs and cats:

- ✓ Accidents
- ✓ Illness
- ✓ Cancer
- ✓ Hereditary Conditions
- ✓ Behavioral Issues
- ✓ Dental Disease

Pets must be older than 8 weeks to enroll and a 14 day waiting period will apply at enrollment. To learn more and sign up visit the ASPCA website or call customer service.

ASPCA | Phone: (877) 343-5314





Legal & Identity Theft Plans

LegalShield

The City offers legal assistance plans through LegalShield on a voluntary basis via payroll deduction. The LegalShield plan gives members access to professional legal counsel not only for traditional legal problems, but for everyday events such as buying a house or a car, creating a will, handling a problem with an insurance company, dealing with identity theft and other instances in which legal review should be considered.

To learn more about the types of legal plans available, including Identity Theft Shield, contact the City's LegalShield Representative. Employee can also contact LegalShield's customer service at (800) 729-7998 for assistance.

IDShield

LegalShield also offers a voluntary pre-paid identity theft protection program, IDShield. IDShield offers comprehensive privacy and security monitoring. This plan will give employee and spouse access to their credit report, plus daily monitoring of credit report. If victim of identity theft, this membership will provide an investigator to help with the restoration process. This includes contacting the State DMV, the Medical Information Bureau, all 3 Credit Repositories, Financial Institutions, the Social Security Administration, and even Criminal Records. To learn more about the benefits of this plan, contact Rebecca Smith by using the contact information provided below.

Legal Insurance Monthly Premium Cost

	LegalShield	IDShield	LegalShield & IDShield
Member	\$14.95	\$8.95	\$23.90
Family	\$14.95	\$18.95	\$29.90

LegalShield | www.legalshield.com
 Agent: Rebecca Smith | Phone: (904) 262-2311
 Fax: (904) 239-5467

Retirement Plans

General Employees

MissionSquare 457(b) Deferred Compensation Plan
 Phone: (800) 669-7400 | www.missionsq.org

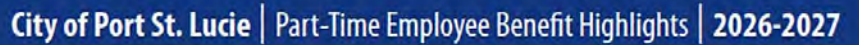
Full-time and part-time employees may choose to contribute their own dollars, through payroll deduction, into the MissionSquare 457(b) Deferred Compensation Plan. With a 457(b) plan, employee controls how much to save and where those savings are invested, while enjoying tax advantages. The plan offers before-tax and after-tax Roth contributions. The IRS determines the annual contribution limit, and a participant may not exceed the annual contribution amount. Employee may not withdraw funds until after separation of employment. A loan option is available for this plan. Employee becomes eligible on date of hire.

MissionSquare Roth IRA Plan
 Phone: (800) 669-7400 | www.missionsq.org

Full and part-time employees may choose to contribute after-tax dollars to a Roth IRA through payroll deduction. Participants can take tax-free withdrawals of their contributions at any time. Withdrawal of earnings may be subject to tax and penalties. The IRS determines the annual contribution limit. Eligibility to contribute to a Roth IRA is subject to IRS Earned Income limits. Employee becomes eligible on date of hire.

For additional information, please contact:

General Office Email: RetirementOffice@cityofpsl.com
 Reyna Hahn | Phone: (772) 344-4223 | Email: rhahn@cityofpsl.com
 Karen Russell | Phone: (772) 344-4190 | Email: krussell@cityofpsl.com



Reyna Hahn | Phone: (772) 344-4223 | Email: rhahn@cityofpsl.com
Karen Russell | Phone: (772) 344-4190 | Email: krussell@cityofpsl.com

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Notes

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FINAL
V1 - Last Modified: July 31, 2026 11:49 AM

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.