City of Melbourne Benefits Highlights Sheet

The following benefits are offered to full-time employees working a minimum of 30 hours/week.
Dental and vision benefits are offered to part-time employees.
Coverage will be effective the first of the month following 30 days of employment.
The City's group insurance plan year is April 1, 2026 through March 31, 2027.

Medical Coverage

Through UnitedHealthcare, employees have a choice to select one of five (5) available plans – Choice, Surest, NHP HMO, Choice HSA, and NHP HSA. Rates vary depending on the level of coverage. For specific plan details, refer to the Benefits Enrollment Guide.

Rates shown are per pay period and are based on 24 payroll deductions.

Level of Coverage	CHOICE *National Network*	SUREST *National Network*	NHP HMO *Narrow Network*	CHOICE HSA *National Network*	NHP HSA *Narrow Network*
Employee Only	$0.00	$0.00	$0.00	$0.00	$0.00
Employee + Spouse	$147.50	$130.00	$105.00	$90.00	$60.00
Employee + Child(ren)	$135.00	$115.00	$90.00	$75.00	$50.00
Family	$190.00	$160.00	$135.00	$110.00	$75.00

Dental

You have a choice of dental insurance plans through Delta Dental. Rates vary depending on the level of coverage.

Rates shown are per pay period and are based on 24 payroll deductions.

Level of Coverage	DHMO	PPO Low Plan	PPO High Plan
Employee Only	$7.04	$15.70	$19.86
Employee + Dependent	$13.06	$31.19	$39.46
Employee + 2 or more Dependents	$19.08	$45.86	$58.02

Vision

Vision benefits are offered through UnitedHealthcare. Rates vary depending on the level of coverage. Rates shown are per pay period and are based on 24 payroll deductions.

Level of Coverage	Base Plan	Buy-Up Plan
Employee Only	$1.76	$5.30
Employee + Spouse	$3.54	$10.60
Employee + Child(ren)	$3.98	$11.42
Family	$5.88	$17.15

Retirement Plans

- **Florida Retirement System (FRS)**

The FRS offers two retirement plans to choose from – the Investment Plan or the Pension Plan.

- **FRS Investment Plan**
  - 401(k) type investment plan – members are responsible for managing their accounts.
  - Qualify for a benefit after 1 year of service.
  - Benefits are based on contributions made to your account and on investment performance over time.
- **FRS Pension Plan**
  - Traditional retirement pension plan – The State is responsible for managing the Pension Plan Trust Fund.
  - Qualify for a benefit after 8 years of service. Benefit is payable when member reaches retirement age as defined in plan.
  - Monthly benefit is guaranteed and based on a formula using salary, years of service, FRS membership class, and age.

Both plans require members to contribute 3% of their salary beginning with the first paycheck. Members cannot change the amount they contribute. The employer also makes contributions to the plan a member chooses.

Please visit www.myfrs.com for detailed plan information.

- **Police Officer's Retirement Plan**

Eligibility: All sworn police officers including command staff. Excludes Airport Police Officers. To reach normal retirement, employee must be age 65 with 10 years of service or complete 25 years of credited service regardless of age.

- **Firefighters' Pension Plan**

Eligibility: All sworn firefighters including command staff. To reach normal retirement, employee must be age 65 with 10 years of service or complete 25 years of credited service regardless of age.

For any questions regarding the Police and/or Fire Pension, please contact Jennifer Chase, Payroll/Pension Manager 321-608-7030.

Tax Favored-Programs

- **Deferred Compensation Plans**
  - Nationwide 457 (b) Deferred Compensation Program
  - Mission Square (formerly known as ICMA – RC Services) 457 Deferred Compensation Program

Employees may elect to participate in the City's 457 supplemental retirement savings plan, which provides an opportunity to save for retirement on a pre-tax basis. Contributions are made through convenient payroll deductions, and accounts may be open at any time.

Flexible Spending Accounts (FSA)

Save money on eligible out-of-pocket health care and dependent care expenses by contributing pre-tax dollars through a Flexible Spending Account (FSA). Because your contributions are deducted before taxes, your taxable income is reduced, which helps you save money.

You choose how much to contribute each year during open enrollment. FSA accounts are administered through Flores.

The City of Melbourne offers the following FSA options:

- **Health Care FSA**
  This account reimburses eligible out-of-pocket medical, dental, vision, and prescription expenses. You may contribute up to $3,400 for the 2026 plan year on a pre-tax basis. A rollover of up to $680 is available per year.

- **Dependent Care FSA**
  This is used to reimburse expenses related to care of eligible dependents (children under age 13 or any disabled adult dependent who lives with you) while you and your spouse work. Qualified expenses include nannies, babysitters, housekeepers, nurse's fees, and registration fees for day care facilities, the cost of pre-K or nursery school, before and after school care, and day camps. You may contribute up to $7,500 for the 2026 plan year on a pre-tax basis. There is no rollover allowed.

If you enroll in a Health Savings Account (HSA) plan, unused 2025 Health Care FSA funds may be rolled into a Limited Purpose FSA for employees who elect an HSA plan for 2026, subject to plan rules. A Limited Purpose FSA covers dental and vision expenses only. See Benefit Enrollment Guide for more info.

Health Savings Account (HSA)

Employees who elect to enroll in a qualified high-deductible health plan (HDHP) are eligible to make pre-tax contributions to a Health Savings Account (HSA), which can be used toward out-of-pocket health care and dependent care expenses. HSA accounts are administered by Flores.

For 2026, you can contribute up to $4,400 for individual coverage, or $8,750 for other coverage tiers. If you are 55 or older, you can make an additional "catch-up" contribution of $1,000.

If you enroll in an HSA eligible plan, the City contributes:

- $1,500 for Single coverage in quarterly installments for $375 on April 1st, July 1st, October 1st, and January 1st.
- $3,000 for Employee + Spouse, Employee + Child(ren), or Family in quarterly installments of $750 on April 1st, July 1st, October 1st, and January 1st.

These deposits help offset your deductible and grow tax free. Unused funds rollover from year

to year.

Accident Plan

Accident Insurance provides a set benefit amount based on the type of injury you have and the type of treatment you need. For more details, see the Benefits Enrollment Guide. How it works:

- It covers accidents that occur on or off the job (24-hour coverage)
- Benefits are paid directly to you based upon the treatment/injury. All benefits stack.
- Portable – take it with you if you leave.
- There are no pre-existing condition limitations.

Level of Coverage	Per Pay
Employee Only	$4.42
Employee + Spouse	$7.00
Employee + Child(ren)	$10.40
Family	$15.52

Critical Illness Plan

If you're diagnosed with an illness that is covered by this insurance, you receive a lump sum benefit payment. You can use the money however you want. The money can help you pay for out-of-pocket medical expenses like deductibles, etc., or you can use it to pay for rent, mortgage, or other bills while you recover. You can use this coverage more than once. For more details, see the Benefits Enrollment Guide. How it works:

- Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness.
- The reoccurrence benefit can pay 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.
- Benefits will pay for each covered condition.

Who Can Get Coverage?	Benefit
Employee Only	Choose Between $10,000 - $50,000
Employee + Child(ren)	100% of Employee's Amount
Children up to Age 26	50% of Employee's Amount

Hospital Indemnity Plan

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization. For more details, see the Benefits Enrollment Guide. How it works:

- You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth (up to 3 times per year).
- Portable – take it with you if you leave.
- There are no pre-existing condition limitations.

Level of Coverage	Per Pay
Employee Only	$7.36
Employee + Spouse	$17.08
Employee + Child(ren)	$14.44
Family	$25.74

Short-Term Disability (STD)

In the event of prolonged serious illness, the City is partnering with UnitedHealthcare (UHC). Employees will receive 50% of their basic weekly salary to a maximum of $1,000 per week after 14 days from the initial covered injury/sickness absence and will last up to 26 weeks. Biweekly premiums are based on annual salary.

Long-Term Disability (LTD)

In the case of a covered catastrophic illness or injury, the City is partnering with UnitedHealthcare (UHC) and provides 60 percent of your basic monthly salary up to a maximum of $5,000 per month after 180 days from the initial covered injury/sickness absence. Premium costs are calculated based on the employee's age at the start of the benefit plan year.

Basic Term Life and Accidental Death & Dismemberment (AD&D) Insurance

The City provides basic life insurance and AD&D coverage at no cost to eligible employees one times annual earnings, not to exceed $100,000 with Minnesota Life. There is also a schedule of coverage for dismemberment due to accidental injury.

Voluntary Life and AD&D Insurance

Supplemental life insurance is offered through UnitedHealthcare to employees to insure their spouse and eligible dependent children up to the age of 26. Cost is at the employee's expense but at group premium rates.

Employee Assistance Program

The Employee Assistance Program (EAP), offered through AllOne Health, is a free and confidential benefit available to employees, their dependents, and household members. The EAP provides short-term support and resources for a wide range of personal and work-related concerns, including stress, mental health, family or relationship issues, financial or legal matters, and more. Services are provided at no cost to you and are designed to help you navigate life's challenges while supporting your overall well-being.

Separation

Upon separation from employment with the City, employees will continue to have insurance through the end of the month in which separation occurred. Continuation of coverage through COBRA will be processed for eligible individuals for medical, dental and vision.

The Summary of benefits is for information purposes only and may be modified at any time. Some benefit programs, such as retirement plans, are administered, and interpreted outside of the City. If information conflicts with the provisions of any benefit program, the program's policies control.