

**2024
2025**



LARGO



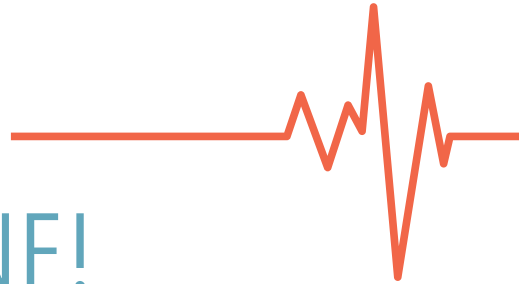
LIFELINE

BENEFITS GUIDE



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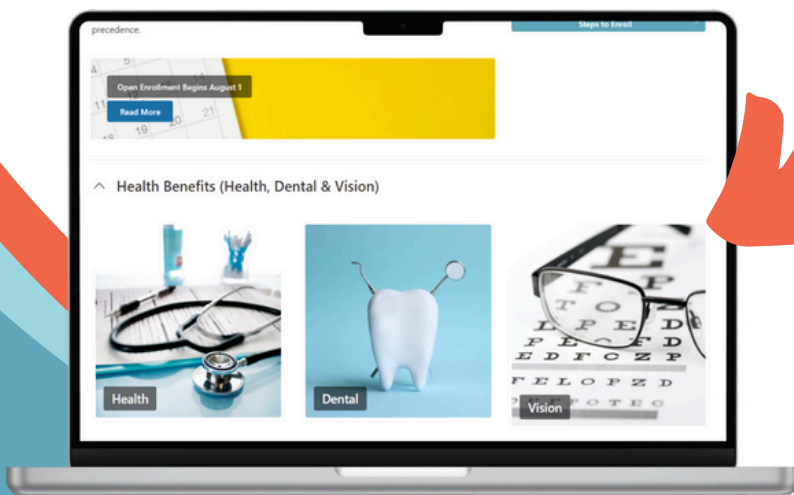
Welcome TO LARGO LIFELINE!



The City of Largo offers team members a comprehensive benefits package. Benefits include access to health, dental, vision, and life insurance plans, flexible spending accounts, deferred compensation, supplemental retirement accounts, paid holidays, a variety of leave time, tuition reimbursement, and much more. We hope you find Largo Lifeline helpful and a great resource throughout the year.

Please note that Largo Lifeline offers general information to assist with enrollment in the City of Largo Benefits Program. It's important to remember that not all details, limitations, and exclusions are covered here. If there are any discrepancies, the information outlined in respective union contracts, Administrative Policies, Team Member Guidelines, and insurance contracts will take precedence.

VIEW THE LIFELINE ONLINE AT
TEAMLARGO.COM





IMPORTANT THINGS TO KNOW

WHO IS BENEFIT ELIGIBLE?

City of Largo team members regularly scheduled to work at least 30 hours weekly are eligible for benefits.

WHAT ARE PERSONAL INSURANCE CREDITS (PIC)?

Personal Insurance Credits (PIC) are insurance credits offered to select pay plan groups with the city. They can be used to pay for team member benefit premiums. Unused PIC will be considered income, added to a team member's paycheck, and taxed accordingly.

HOW ARE BENEFIT PREMIUMS CALCULATED?

Benefit premiums are calculated on a 24-pay period cycle. There are 2 paychecks per year (in months with 3 pays) when team member benefit costs are not deducted and waived monies are not paid.

WHEN DOES COVERAGE BEGIN?

New team members are eligible for benefits on the 1st of the month following 30 days of employment. They are required to make benefit selections during the eligibility period. If no benefit selection is made, the team member will automatically be enrolled in team member-only coverage in the CORE medical plan and decline any other available benefit options.

WHEN IS THE CITY OF LARGO'S ANNUAL OPEN ENROLLMENT PERIOD?

Coverage under the City's Plan Year is effective from October 1 through September 30. Team members have the opportunity to adjust their benefit elections during the annual open enrollment period in August.

STEPS TO ENROLL



Review Benefit Options

Select options that fit you and your family's needs.



Upload Any Required Docs

If enrolling your spouse or children, upload your marriage certificate and their birth certificates to your Workday account.



Submit Your Enrollment Task

Select plans in Workday and any complete dependent info that will be covered by Health, Dental, Vision & Life.

HOW DO I ADD A SPOUSE/DEPENDENT CHILD TO MY BENEFIT PLANS?

SPOUSE

- Notarized marriage license
- Social Security card (after age 45)

DEPENDENT

- Birth certificate
- Legal documentation for adoption, fostering, or guardianship
- Coverage up to age 26

EXTENDED COVERAGE (UP TO AGE 30) UNDER FLORIDA STATUTE 627.6562

- Unmarried and without dependents
- Florida resident or full/part-time student
- No own coverage or Medicare benefits



IMPORTANT THINGS TO KNOW

WHAT IF MY SITUATION CHANGES? WHEN CAN I CHANGE MY BENEFITS?

If a team member experiences a qualifying event (marriage, divorce, birth or adoption of a child, death, employment status change), they can change their benefits consistent with the type of event. The team member has 30 days from the event date to enter the request through Workday. Documentation supporting the change is required.

WHY CAN'T I CHANGE MY BENEFITS?

The City's benefit offerings are governed by Section 125 of the Internal Revenue Code. Section 125 allows team members to pay for benefit elections on a pre-tax basis. In exchange, the team member is "locked in" to the benefit selections unless the team member experiences a qualifying event or makes changes during Open Enrollment.

WHAT IS A QUALIFYING EVENT?

A qualifying event, also known as a life status change, includes common occurrences such as marriage, divorce, birth/adoption, and death. Changes in employment status, such as transitioning between full-time and part-time, also qualify as a status change. Additionally, events are triggered if a spouse gains or loses eligibility for coverage with their employer, members become newly eligible for Medicare or Medicaid, or any other changes approved by the Internal Revenue Service. Documentation of the qualifying event is necessary. For questions about whether an event qualifies, please contact Human Resources.

Regardless of the event, team members must notify Human Resources within 30 days for benefit changes, and documentation is always required.

WHEN DOES COVERAGE END?

Coverage ends on the last day of the month when termination with the City of Largo occurs; or if a team member is no longer benefits eligible.

WHAT IF I RETIRE? WHAT HAPPENS TO COBRA?

An active team member's coverage extends until the last day of the retirement month.

Retiree benefits are available to team members who reach early or normal retirement age or have completed 10 years of service with the City, provided they are enrolled in the City's health plan at the time of retirement. Please contact Human Resources for Retiree Benefit Selection Information.

What about COBRA? When a team member, spouse, or eligible dependent loses coverage due to termination of employment, reduction of work hours, or loss of dependent eligibility, they may continue coverage through COBRA for 18 to 36 months, depending on the reason for losing health coverage. The City of Largo will notify the COBRA plan administrator of the qualifying event, and each qualified beneficiary will receive notification of their right to elect continuation coverage.



TEAM MEMBER INCENTIVES

WELLNESS & WELLBEING

The City of Largo's Wellbeing Program aims to promote various health and wellbeing opportunities for team members to encourage a positive, healthy lifestyle. The program assists team members in making lasting changes to improve their health and well-being. Part-time and full-time regular team members, spouses, and retirees are eligible for free Largo Recreation passes. The Wellness Program offers many free services to support the health and well-being of all team members and their families. Upcoming events are highlighted in the weekly Monday Morning Briefing or team members can contact their HR Business Partner for more information.

FITNESS REIMBURSEMENT

Not only do City team members enjoy a FREE Largo Recreation fitness membership card and access to three state-of-the-art fitness centers, but team members can also be reimbursed for select fitness classes and events! A \$400 reimbursement cap per full-time employee and a \$200 cap per part-time team member is available each calendar year.

24/7 FITNESS CENTER ACCESS

The Highland Recreation facility is open 24 hours a day, 7 days a week, for use by team members only during non-working hours. On the other side of town? No worries, the Environmental Services and Public Works Departments offer fitness centers for team members to use only. Please note, that only City of Largo team members can access the fitness centers for free. Family members in the same household need to pay for fitness room access.

HEALTH SCREENINGS & SUPPORT

Employee Assistance Program (EAP): The City of Largo offers an Employee Assistance Program at no cost to team members and those living in the team member's household. This benefit is through HealthAdvocate, which provides confidential counseling and assistance to help balance family and work responsibilities. Team members may contact HealthAdvocate directly at (877) 240-6863 or visit HealthAvocate.com/members to review available services and resources.

Smoking Cessation: Team members can receive 100% reimbursement for smoking cessation, which will be deducted from their wellness benefit. To receive the reimbursement, team members must purchase the smoking cessation items and submit the receipt(s) through Workday.

Health Screenings: A variety of screenings are offered throughout the year, such as blood pressure checks, cholesterol tests, Team Largo Health Fair, glucose tests, skin cancer screenings, etc. Check TeamLargo.com and the Monday Morning Briefing (MMB) for the next screening event.



HEALTH PLANS



Florida Blue plans offer flexibility and affordability with access to an extensive network of independent, contracting physicians, hospitals, and pharmacies. Team Members also enjoy:

- 100% Coverage for adult wellness, child wellness, immunizations, and routine checkups
- A large selection of quality physicians and hospitals with no referrals required
- A national network for coverage wherever and whenever you need it
- Access to help when you need it (online, over the phone, or at a Florida Blue Center)
- Personalized care and support for you and every covered family member

CHOOSING A PLAN THAT'S RIGHT FOR YOU

Before you enroll in a plan, think about how your family's healthcare needs might change during the upcoming year, consider each plan's coverage and which option works best for you—too much, too little, or just right—and review your health spending for last year, including premiums, out-of-pocket medical costs, and prescription drug costs.

HEALTH SAVINGS ACCOUNT

Along with health plans, the City of Largo offers tax-free options to pay for out-of-pocket health care expenses. Financial accounts that work with specific health plans, such as a Flexible Spending Account (FSA) or a Health Savings Account (HSA) allow you to set aside tax-free money to use for qualified medical expenses.

CONTRIBUTION LIMITS: HEALTH SAVING ACCOUNTS

	2024	2025
HSA contribution limit (employer + team member)	Individual: \$4,150 Family: \$8,300	Individual: \$4,300 Family: \$8,550
HSA catch-up contributions (age 55 or older)*	\$1,000	\$1,000

* Catch-up contributions can be made any time during the year in which the HSA participant turns 55.

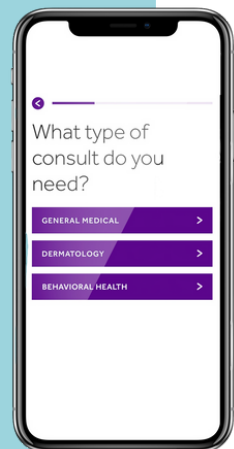
** Unlike other limits, the HSA catch-up contribution amount is not indexed, any increase would require statutory change.

ONLINE RESOURCES

Florida Blue has an online portal to help you access your ID Cards, doctors, benefits, cost-saving tools and more! To register: log in at floridablue.com, then select New Member Registration. Call (800) 352-2583 if you have trouble logging in.



Teladoc gives you access 24/7 to a board-certified doctor through the convenience of your phone, video or mobile app. Set up your account today by downloading the mobile app or visiting the website teladoc.com. Select "activate" or "set up account" to register. If you have any issues, give them a call at (800)835-2362.



FLORIDA BLUE COMPARISON CHART



Service	Blue Option (PPO) 03748	Blue Option HDHP (HSA) 05168/9	Min Coverage Blue Option (PPO) 05901
Cost Sharing - Member's Responsibility			
Deductible (Per Person/ Family Aggregate)	\$0	\$1,600 / \$3,200	\$2,000
Coinsurance (BCBSF pays/ Member pays)	100% / 0%	100% / 0%	50% / 50%
Out of Pocket Maximum (Per Person/Family Aggregate)	\$1,500 / \$3,000	\$1,600 / \$3,200	\$6,350 / \$12,700
Office Services			
Family Physician/Specialist	\$10 / \$20 Copay	DED + 0%	\$35 / \$75 Copay
Preventative Services			
Office Services (Primary.Specialist)	\$0 Copay	\$0 Copay	\$0 Copay
Medical/ Surgical Care at a Facility			
Ambulatory Surgical Center (ASC)	\$50 Copay	DED + 0%	DED + 50%
Inpatient Hospital Facility			
Option 1	\$250 Copay	DED + 0%	\$2,000 Copay
Option 2	\$500 Copay		\$3,000 Copay
Outpatient Hospital Facility			
Option 1	\$100 Copay	DED + 0%	\$300 Copay
Option 2	\$200 Copay		\$400 Copay
Emergency And Urgent Care			
Emergency Room Facility,per visit. Surgery performed/with adm	\$50 Copay	DED + 0%	DED + 50%
Urgent Care Centers	\$20 Copay		\$75 Copay
Diagnostic Testing (e.g., Lab, x-ray)			
Independent Clinical Laboratory	\$0 Copay	DED + 0%	\$0 Copay
Independent Diagnostic Testing Center	\$50 Copay	DED + 0%	\$50 Copay
Outpatient Hospital Facility			
Option 1	\$100 Copay	DED + 0%	\$300 Copay
Option 2	\$200 Copay		DED + 20%
Advanced Imaging (AIS)(MRI, MRA, PET, CT & Nuclear Medicine)			
Independent Diagnostic Testing Ceter	\$50 Copay	DED + 0%	\$200 Copay
Outpatient Hospital Facility			
Option 1	\$100 Copay	DED + 0%	\$300 Copay
Option 2	\$200 Copay		\$400 Copay
Other Special Services and Locations			
Durable Medical Equipment	Copay	DED + 0%	50% After Deductable
Skilled Nursing Facility			
Home Health Care			
Hospice			
Prescription Drugs (Certain Medications subject to Prior Authorization)			
Retail - Generic/Brand/Non-Preferred/Specialty	\$10 / \$25 / \$60	DED + 0%	\$10 / \$60 / \$100 / \$120
Mail Order - Generic/Brand/Non-Preferred	\$20 / \$50 / \$120	DED + 0%	\$30 / \$180 / \$300
Oral Weight Loss Medications - Coinsurance/Annual Plan Max	\$30% / \$3,000	DED / \$3,000	30% / \$3,000
Hearing Aid Benefit			
\$500 for 1st ear \$300 for 3rd year. One every 36 months.	Included	Included	Included

DENTAL PLAN



United HealthCare Dental Plan		
	DMO S700/D1068	PPO
Calendar Year Deductible	None	\$50 per individual
Annual Maximum Paid by Insurance	Unlimited	\$1,250 per individual
Selection of Dentist	NETWORK DENTIST ONLY	Any Dentist (PPO network dentists will not balance bill)
Waiting Period	None	None
Office Visit Co-pay	\$0 co-pay	N/A
Specialist Visit Cost	Co-pay for in-network specialist	N/A
Preventative Care Exam once every 6 months	No charge	Covered at 100%
Basic Care One surface resin (white) filling Simple Extraction	Co-pay schedule	90% in-network 80% out-of-network
Major Care Crown/Upper Denture	Co-pay schedule	60% in-network 50% out-of-network
Orthodontia	Co-pay schedule Adults and Children	Covered at 50% \$500 Lifetime Maximum
This chart is only an example of co-pays and fees. refer to each Dental Benefits Schedule for specific plan information. *Percentage paid is based on usual and customary charges. ** Co-pay schedule is located teamlargo.com		

DMO PLAN

You must receive care from a dentist who is part of the Solstice Network. You can find a network dentist by calling (800)955-4137 or using the Provider Locator tool on myuhcdental.com.

If you need to see a specialist, request written authorization from United before receiving care to reduce out-of-pocket costs. Your plan fully covers most preventative care. You'll pay a co-pay at the time of your visit for other types of care.

PPO PLAN

You can see any dentist in or outside of United's network. You will save money if they are in-network and you don't need a referral. Preventative services are covered at little or no cost! Getting an estimate for dental services over \$500 is a good idea.

YOUR ID CARD



DMO members should receive a dental ID card within 10 days of the first day of coverage. If previously covered by UHC, new dental ID cards are not issued.

PPO members will not receive cards automatically. Two ways to access your dental ID card: sign in to myuhc.com View & Print Member ID Cards or sign it to your mobile app.

Your dental ID card will only list the team member's name. Bring your dental ID card with you each time you see the dentist.



VISION BENEFIT SUMMARY

Group Number #5088000001

Schedule of Vision Benefits

Benefit Frequency	Participating Provider	Non-Participating Provider Reimbursed amount
Examination Once every 12 months	<ul style="list-style-type: none"> Covered 100% After \$10 copay 	Up to \$40
Lenses Once Every 12 Months Single Vision Bifocal, Trifocal, Lenticular Standard scratch coating	Standard Glass or Plastic Covered at 100% After \$25 copay Covered 100%	Up to \$40 Between \$60 - \$80 Up to \$5
Frame Once Every 24 months	Retail allowance - up to \$130 (20% discount off balance)*	Up to \$45
Contact Lenses One Every 12 months	In lieu of Lenses & Frame	In lieu of Lenses and Frames
Elective Contact Lenses	Up to \$105 retail (15% discount or 10%).	Up to \$105
Medically necessary	Covered 100%	Up to \$210
Contact Lens	Covered 100%	Up to \$50
Evaluation/Fitting	After \$20 copay	

*Does not apply to Wal-Mart / Sam's Club locations or for certain proprietary brands. **Does not apply to Wal-Mart/Sam's Club, Contact Fill (NVA Mail Order) or the following locations: Target, Sears, JC Penney, Boscov's, Pearle, K-Mart, & Macys and may be prohibited by some manufacturers. ***Pre approval from NVA required. ****Fittings vary at Wal-Mart/Sam's Club locations and are only covered if you choose Contact

HOW YOUR VISION CARE PROGRAM WORKS

Eligible team members and their dependents are entitled to a vision examination and one pair of lenses every 12 months, along with a frame every 24 months, or contact lenses and a contact lens evaluation/fitting every 12 months from the last date of service. Please note, choosing a frame will make you ineligible for contact lenses for 24 months.

VERIFYING BENEFIT ELIGIBILITY

Visit NVA's website at e-nva.com or contact NVA's Customer Service Department toll-free at (800)672-7723. Customer Service is available 24/7/365. If you are not a registered subscriber, you can still search our providers online by selecting the "Find a Provider" link on our home page. Enter group number 5088000001 or the group number on the identification card and enter in your search parameters. It's that easy!

LIFE INSURANCE



GROUP LIFE INSURANCE – BASIC LIFE INSURANCE

The City of Largo provides Basic Life and Accidental Death and Dismemberment (AD&D) insurance for active benefit-eligible team members at no cost. Coverage begins the first of the month following 30 days of active employment and ends on the team member's last day of active employment.

BASIC LIFE INSURANCE COVERAGE AMOUNT

Basic life insurance coverage is equivalent to the team member's basic annual salary rounded up to the nearest \$500, with a minimum of \$15,000 (\$30,000 for CWA team members) and a maximum of \$500,000. Salary is the total annual earnings excluding bonus, overtime pay, or other compensation. Police Officers receive an additional \$30,000 of coverage per the PBA contract. The Mayor and Commissioners receive \$15,000 of Basic Life and AD&D insurance.

EFFECTS OF SALARY CHANGE

Basic Life Insurance is calculated based on annual earnings. Therefore, salary changes automatically increase the policy amount. Any change in the amount of insurance due to a change in earnings takes effect on the first day of the month following the salary change.

REDUCTION SCHEDULE

When a team member reaches age 70, the amount of basic life insurance and team member supplemental life insurance is reduced by 50%.

TEAM MEMBER SUPPLEMENTAL LIFE INSURANCE

The City of Largo offers Supplemental Life Insurance to active benefit-eligible team members. Supplemental life insurance costs are paid for by the team member through payroll deduction on a post-tax basis.

SUPPLEMENTAL LIFE INSURANCE COVERAGE AMOUNT

Supplemental Life Insurance may be selected in addition to the City of Largo's paid Basic Life Insurance. This benefit can be selected at the beginning of employment and is renewable annually during the City's Annual Open Enrollment period.

Spouse and Child Supplemental Life Insurance Spouse and Child Supplemental life insurance coverage is also available to team members. The total amount of spouse life may not exceed 100% of the team member's coverage, up to a maximum of \$250,000.

At enrollment, a Personal Health Application (medical evidence of insurability form) will be required if:

- Newly eligible team members who elect more than \$250,000
- Spouse coverage selected is more than \$50,000
- Coverage is selected for the first time during open enrollment
- Existing Supplemental coverage is increased

DUAL LIFE INSURANCE POLICIES PROHIBITED

No person can be insured simultaneously as a team member and dependent nor as a dependent of more than one team member.



LIFE INSURANCE

Team Member or Supplemental Life Premium Amount Per Pay

Team Members Age	Rate per \$1,000
18-29	\$.07
30-39	\$.09
40-44	\$0.15
45-49	\$0.25
50-54	\$0.45
55-59	\$0.75
60-64	\$0.83
65-69	\$1.63
70-75	\$2.97

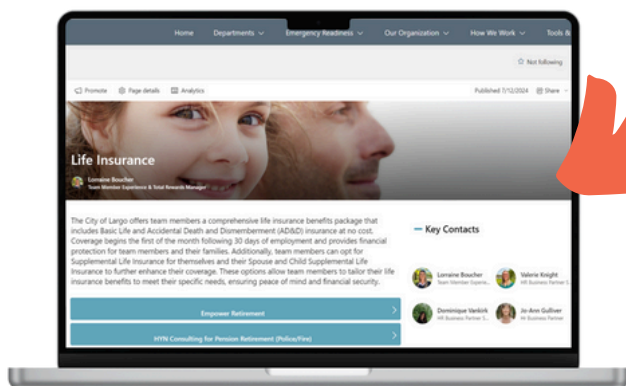
Supplemental and Spouse coverage based on team member's age. Guaranteed Issue for team member is \$250,000 at the time of eligibility. Guaranteed Issue for spouse is \$50,000 at the time of eligibility. Rates beyond 75 are available upon request.

Child Supplemental Life Rate Chart Premium Amount Per Pay

	\$10,000	\$15,000
Child	\$1.20	\$1.80

One premium covers all eligible children from live birth to age 26.

FIND FORMS & RESOURCES
LIFELINE.TEAMLARGO.COM



CALCULATING COSTS

The annual cost is based on the team member's age as of the enrollment effective date and the policy amount selected. (Please note: This is Term Life Insurance. The premium will increase as you get older). The following table lists the cost of Supplemental life insurance on a bi-weekly pay period basis for each age bracket and coverage level.

Here's how Jane Smith calculated their semi-monthly premium:

They elected a total supplemental life coverage amount of	\$150,000
÷ 1,000	\$150
x Jane Smith's rate (Age: 42)	\$0.15
÷ by 2 = their semi-monthly premium	\$11.25



3 WAYS TO FILE A CLAIM

If you have a questions about this process, please call our claim service team at (888)299-2070 between 8am-8pm.



Member Claims Portal

Log in to myuhcftp.com and click "Start a Claim" to submit online.



Hard Copy Claim Form

Request the claim form from HR. Complete, sign, date, and email to fpcustomersupport@uhc.com.



File over the Phone

Verify phone access with your HRBP, then call (866)556-8298.

DISABILITY & LEAVE



SHORT-TERM DISABILITY

The City of Largo provides Short-Term Disability coverage for full-time, benefit-eligible team members who are non-represented (Professional, Supervisory, Executive Management) after one year of service at no cost to the team member. Short-term disability pays up to 70% of the Team Member's salary up to 12 weeks directly to the team member who is unable to work due to an injury or illness (non-work related).

ELIGIBILITY, WAITING PERIOD & FILING A CLAIM

Eligible team members are non-represented, full-time (40 hours per week), who are actively at work prior to the injury or illness and have completed one year of employment. Part-time, variable, temporary, represented team members and volunteers are not eligible. Benefits are available after a 14-day waiting period, and satisfactory completion of a disability application with approval of Short-Term Disability by the insurance company.

LONG-TERM DISABILITY

The City of Largo provides Long-Term Disability coverage for full-time, benefit-eligible regular team members (CWA, Professional, Supervisory, and Executive Management) after completing one year of service at no cost to the team member. Long-term disability pays a benefit, based on a percent of salary, directly to team members who, by plan definition, are disabled.

ELIGIBILITY, WAITING PERIOD & FILING A CLAIM

Eligible team members are team members who are full-time, benefit eligible, are actively at work, and have completed one year of employment. Part-time team members who work less than 30 hours per week, variable, temporary team members, and volunteers are not eligible. Benefits are available after 90 days of continuous disability, and satisfactory completion of a disability application with approval of LTD by the insurance company. Please reach out to your HRBP for more information regarding these benefits.

FAMILY MEDICAL LEAVE (FMLA)

As part of the City's Leave of Absence policy and in accordance with the Family and Medical Leave Act of 1993 (FMLA), team members with one year of service and have worked a minimum of 1,250 hours may be granted up to twelve weeks of leave during a continuous twelve-month period for childbirth, placement of child, to care for a seriously ill child, spouse, or parent, or for the team member's own serious illness.

MILITARY LEAVE

Military Exigency Leave may be authorized for a team member whose parent, spouse, or child of any age in the National Guard or Reserves is Federally called to or on active military duty. Military Caregiver Leave may be used, up to 26 weeks, by a team member who the blood relative, caregiver of a service member in the armed forces, National Guard, or Reserves and has a serious injury or illness in the line of duty while on active duty.

PAID PATERNAL LEAVE

Team members may receive up to six weeks of paid Parental Leave, consistent with the Family Medical Leave Act for childbirth, adoption, or foster care placement. Personal leave, jury duty and bereavement also qualify for paid leaves of absence. Visit [Lifeline.TeamLargo.com](https://lifeline.teamlargo.com) for more information.

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HR FORMS





LEAVE TIME

Non Represented

PAID TIME OFF (PTO)

To align with our High-Performance Organization (HPO) philosophy, the City of Largo utilizes a comprehensive and flexible Paid Time Off (PTO) system for our non-represented Team Members. This leave management program supports an engaged, flexible, and healthy Team Largo.

Paid Time Off (PTO) combines vacation and sick time into a single pool of time that team members can use for any purpose. This unified approach allows team members to decide how to use their time off, whether for illness, personal matters, or vacation, based on their individual or family needs.

Full-time Professional, Supervisory, Senior Management and Executive Management accrue PTO leave accruals based on the years of service as a full-time team member. For example, during the completion of the first 2 years, team members will accrue 188 hours of PTO, accruing 7.23 hours per pay period (PPP). New Team Members will start with 20 hours of front-loaded PTO to use aligning with their respective departments' absence policy. The maximum accrual for PTO time for full-time team members is 480 hours.

A full-time, regular team member may cash out up to 80 hours of PTO once per fiscal year as long as they have taken a minimum of 80 hours of PTO leave in the previous 12-month period and have completed 5 years of service with the city. Accruals are based on the position's budgeted FTE.

PROFESSIONAL TECHNICAL, SUPERVISORY, SENIOR MANAGEMENT		
Years of Service	Annual Accrual	Accrual Rate PPP
Under 1 (20 upfront)	160	6.40
1	180	6.92
2	188	7.23
3	196	7.54
4	204	7.85
5	220	8.46
6	228	8.77
7	236	9.08
8	244	9.38
9	252	9.69
10 to 15	260	10.00
15+	300	11.54

FLOATING HOLIDAY (BIRTHDAY)

Non-represented team members will receive one day off with pay in honor of their birthday. Birthday recognition is treated like a floating holiday and must be taken within the fiscal year.

PART-TIME

Part-time team members' PTO leave accrual is based on their work schedule (refer to the team member guidelines). They accrue half the amount of a full-time team member based on the number of years worked. The maximum annual accrual for PTO time for part-time team members is 240 hours.

A part-time regular team member may cash out up to 40 PTO hours once per fiscal year as long as they have taken a minimum 40 hours of PTO leave in the previous 12-month period and have completed 5 years of service with the city.



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LEARN MORE
ABOUT PTO

LEAVE TIME

Communication Workers of America (CWA)



VACATION TIME

CWA team members accrue 80 vacation hours per year (3.08 per pay period*) as a base. Vacation time is available for use after 3 months of employment. After 5 years of service, team members will receive a lump sum amount (longevity vacation accrual) at the end of the pay period that contains the team members continuous service date anniversary in addition to the base accrual.

After completion of the following years of continued service, the longevity hours will be added in addition to the base accrual:

- 5 years - 16 hours per year
- 6 years - 24 hours per year
- 7 years - 32 hours per year
- 8-10 years - 40 hours per year
- 11 years - 48 hours per year
- 12 years - 56 hours per year
- 13-16 years - 64 hours per year
- 17-18 years - 72 hours per year
- 19 years - 80 hours per year
- 20-24 years - 88 hours per year
- 25 years - 96 hours per year

In order to cash out vacation hours, a team member must use 80 hours of vacation time during the previous year.

Team members may accrue vacation leave balance to a maximum of 320 hours. Any vacation leave earned in excess of this cap will be forfeited. Part-time team members eligible to accrue vacation leave may accrue a vacation leave balance to a maximum of 160 hours.

*Accruals are based on the position's budgeted FTE.

SICK LEAVE

CWA team members receive 3.70 hours per pay period, totaling 96 hours per year. Sick leave is available for use after 1 month of service. Sick leave conversion is available; for more information, review the union contract located on TeamLargo.com.

- **Full-time** maximum annual accrual of 720 hours; prior to October 1, 2013 have a maximum annual accrual of 720 hours
- **Part-time** maximum annual accrual of 360 hours; hired prior to October 1, 2013 have a maximum annual accrual of 360 hours

PERSONAL OPTION TIME

CWA **full-time** team members receive 40 hours of personal option time. **Part-time** team members earn personal option hours based on the positions budgeted FTEs.



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CONTRACT





LEAVE TIME

International Association For Firefighters (IAFF)

VACATION TIME

IAFF team members accrue 104 vacation hours per year (4 per pay period) as a base. Team members are eligible to use vacation leave after

6 months of service. After 5 years of service, team members will receive a lump sum amount at the end of the pay period that contains the team member's continuous service date anniversary in addition to the base accrual.

After completion of the following years of continued service, the following longevity amounts will be added in addition to the base accrual:

After completion of:

- 5-9 years - 36 hours per year
- 10-14 years - 84 hours per year
- 15-19 years - 120 hours per year
- 20 years and each year thereafter - 144 hours per year

The maximum vacation accrual for IAFF team members is 400 hours.

In order to cash out vacation hours, a team member must use 48 hours of vacation time during the previous year. Review the union contract for more details. Vacation time is accumulated per payroll draw.

SICK LEAVE

Scheduled shift team members shall earn 11.26 hours of sick leave for every calendar month worked (5.20 hours per biweekly payroll draw). Scheduled 40 hour team members shall earn 8 hours sick leave for every calendar month worked (3.70 hours per biweekly pay period). Team members shall be eligible for sick leave after 1 month of service.

Sick leave may be accumulated to a maximum of 900 hours by scheduled shift team members and 720 hours by scheduled 40 hour team members.

Team members who accrue sick leave in excess of 250 hours may convert up to 200 hours to vacation leave. Hours will be converted on a two-for-one basis to vacation. Sick leave conversion can be done only once per fiscal year. Conversion of hours may not reduce the sick leave balance below 250 hours. Forty-eight hours of vacation must be utilized in the year immediately prior to be eligible for sick leave conversion privileges.



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LEAVE TIME

Police Benevolent Association (PBA)



VACATION TIME

PBA team members hired on/after October 1, 1996 accrue 80 vacation hours per year (3.08 per pay period*) as a base. After a certain number of years of service, there is a lump sum on the continuous service date anniversary in addition to the base accrual. After completion of:

- 5 years - 16 hours per year
- 6 years - 24 hours per year
- 7 years - 32 hours per year
- 8-9 years - 40 hours per year
- 10-11 years - 48 hours per year
- 12 years - 56 hours per year
- 13-15 years - 64 hours per year
- 16-18 years - 72 hours per year
- 19 years - 80 hours per year

SICK LEAVE

PBA team members receive 3.70 hours per pay period* with a total of 96 hours per year. They have a maximum sick leave annual accrual of 720 hours. Team members who accrue sick leave in excess of two 200 hours may convert up to 160 hours to vacation leave. Hours will be converted on a two for one basis. Sick leave hours may be converted only once per year. A minimum of 40 hours vacation must be used during the previous year.

PERSONAL OPTION TIME OFF (PO)

PBA team members hired between:

- Oct. 1 to Dec. 31 have 40 personal option hours per year
- Jan. 1 to Mar. 31 have 30 personal option hours per year
- Apr. 1 to June 30 have 20 personal option hours per year
- July 1 to Sept. 30 have 10 personal option hours per year



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RETIREMENT PLANNING

GENERAL TEAM MEMBERS' RETIREMENT PLAN DEFINED CONTRIBUTION – 401(A)

The City of Largo offers general team members a defined contribution plan for the purposes of retirement. Team members (CWA, Professional, Supervisory, and Operational Management) are required to contribute 5% of salary, each pay period. The City of Largo contributes as follows:

- CWA: 6%; Professional and Supervisory: 6.5%; Sr. Management: 7%; Executive Management: 8%

Contributions are deducted on a pre-tax basis. Team members are 100% vested in their own contributions and earnings. The vesting schedule is based on number of years of employment, beginning on a team member's date of hire and each succeeding anniversary in which a participant provides 1,000 hours of service to the City, and is as follows:

- Less than 2 years: 0%; 2 years: 25%; 3 years: 50%; 4 years: 75%; 5 years: 100%

Upon entrance into the plan, team members will automatically be enrolled in the Target Date Fund. Team members may change investment options at any time online at empowermyretirement.com, by calling Client Services at (800)444-9412, or by contacting the City's representative.



EMPOWER REPRESENTATIVE CONTACT

Christina Constantine, Retirement Plan Advisor
(727)282-7048 | Christina.Constantine@empower.com

MUNICIPAL POLICE OFFICERS' & FIREFIGHTERS' RETIREMENT PLAN DEFINED BENEFIT

The Police/Fire Retirement Plan is administered by the Police Officers' and Firefighters' Board of Trustees. As of October 1, 2013, a team member's pre-tax contribution is 8% of credited service salary.

FIRE

The Average Final Compensation (AFC) used to determine the team member's pension is the highest three years of the last 10 years of service. Normal retirement date is the first of the month following 23 years of credited service. The benefit factor used in the calculation of the team member's pension is 3.25%.

POLICE

The Average Final Compensation (AFC) used to determine the team member's pension is the highest of five years of the last 10 years of service. Normal retirement date is the first of the month following 25 years of credited service. The benefit factor used in the calculation of the team member's pension is 2.75% for those hired after October 1, 2013, and 3.25% for those hired prior to October 1, 2013.

The plan allows for a Deferred Retirement Option Plan (DROP) for a term no longer than seven years for eligible police officers and firefighters.

For a more detailed description, please refer to the City of Largo's Municipal Police Officers' and Firefighters' Retirement Summary Plan Description.

PLAN REPRESENTATIVE CONTACT

Mr. Caleb Hynson, Plan Administrative Director
(727)559-7333 | HynConsulting@outlook.com

RETIREMENT PLANNING



457(B) AND ROTH 457(B) DEFERRED COMPENSATION RETIREMENT PLAN

All City of Largo team members may participate in the voluntary 457(b) Deferred Compensation plan and/or the Roth 457(b) Deferred Compensation plan. Empower administers the plans.

ADVANTAGES OF SAVING FOR RETIREMENT

The 457(b) Deferred Compensation plan offers an IRS-approved method for deferring Federal Income Taxes on savings until retirement. Taxes are paid on the savings and earnings when withdrawn, usually during retirement when the team member may be in a lower tax bracket. In addition, saving for retirement through the City of Largo Deferred Compensation plan with Empower offers the convenience of pre-tax payroll deduction.

The Roth 457(b) Deferred Compensation plan offers an after-tax method. These Roth contributions will be subject to income taxes before they are invested. In exchange, you may be able to withdraw your contributions and any earnings tax free when you retire (qualifying factors apply), which could mean more retirement income.

HOW TO REGISTER YOUR ACCOUNT

- Log on and select Register.
- Choose the I do not have a PIN tab.
- Follow the prompts to create your username and password.

If Empower doesn't have your email or phone number on file, or if you have another account with Empower from a former employer, you will need to call to access your new plan account.

For more help, call (800)701-8255. Live representatives are available Monday through Friday 8am-10pm and Saturdays 9am-5:30pm.

Investment Options and Changing Your Contributions

The Deferred Compensation plan offers numerous investment options with a wide range of risk levels. Team members can change investment choices at any time by contacting Empower or online at empowermyretirement.com.

CHANGING YOUR CONTRIBUTION AMOUNT

Deferred Compensation Plan contributions may be changed at any time. Team members have the flexibility to change and start/stop payroll contributions without fees or penalties. To change your Deferred Compensation contribution during the plan year, visit your online account at EmpowerMyRetirement.com.

Both the 401(a) (general team member retirement) and the 457(b) plans provide for a loan option. The team member must pay back the loan within five years and have an account balance of at least \$4,000. The minimum loan amount is \$2,000 and the maximum amount is \$50,000 or 50% of the account balance, whichever is less, to include the vested team member share of the 401(a) account balance. Loan repayment is made through payroll deduction. A \$25 annual fee will apply. Please contact Empower directly to request a loan application at (800)444-9412.

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PAY DATES AND HOLIDAYS

OCTOBER 2024

S	M	T	W	T	F	S
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NOVEMBER 2024

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DECEMBER 2024

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JANUARY 2025

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FEBRUARY 2025

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MARCH 2025

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APRIL 2025

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MAY 2025

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JUNE 2025

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JULY 2025

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AUGUST 2025

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SEPTEMBER 2025

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28	29	30				



PAY DATES



CITY PAID HOLIDAY

2024 HOLIDAYS

Nov 11: Veteran's Day
Nov 28: Thanksgiving
Nov 29: Day after Thanksgiving
Dec 24: Christmas Eve
Dec 25: Christmas Day

2025 HOLIDAYS

Jan 1: New Years Day
Jan 20: Martin Luther King Day
Feb 17: Presidents Day
May 26: Memorial Day
July 4: Independence Day
Sep 1: Labor Day



IMPORTANT TELEPHONE NUMBERS

HUMAN RESOURCES

(727)587-6716
(727)587-6782 Fax

HEALTH INSURANCE

Florida Blue (BCBS)

Group #98790
(800)352-2583
floridablue.com

HEALTH EQUITY

Health Savings Account (HSA) &
Flexible Spending (FSA)
(877)223-5329
myhealthequity.com

DENTAL INSURANCE

United Healthcare (UHC)

Group #742789
PPO (877)816-3596
DHMO (800)955-4137
myuhcdental.com

VISION INSURANCE

National Vision Administrators (NVA)

Group #5088000001
(800)672-7723
e-nva.com

LIFE INSURANCE

Minnesota Life
(800)392-7295

EMPLOYEE ASSISTANCE PROGRAM

(EAP) - Health Advocate
(877)240-6863
healthadvocate.com/members

RETIREMENT PLANS

Municipal Police Officers' & Firefighters'
Retirement Plan
Mr. Caleb Hynson
Plan Administrative Director
(727)559-7333
HynConsulting@outlook.com

RETIREMENT PLAN

Empower, Plan Administrator
401(a) Plan #1000121-02
457(b) Roth & Deferred Plan #100021-01
(800)701-8255
EmpowerMyRetirement.com

EMPOWER REPRESENTATIVE

Christina Constantine
Retirement Plan Advisor
(727)282-7048
Christina.Constantine@empower.com

SHORT-TERM DISABILITY

United Health Care
Policy#303573
(888)299-2070 Claims
(866)556-8298 Claim Support

WORKERS' COMPENSATION

Davies
(800)749-3044
Team Member Claim Portal:
app.jarvisclaims.com/c

LIFELINE.TEAMLARGO.COM

