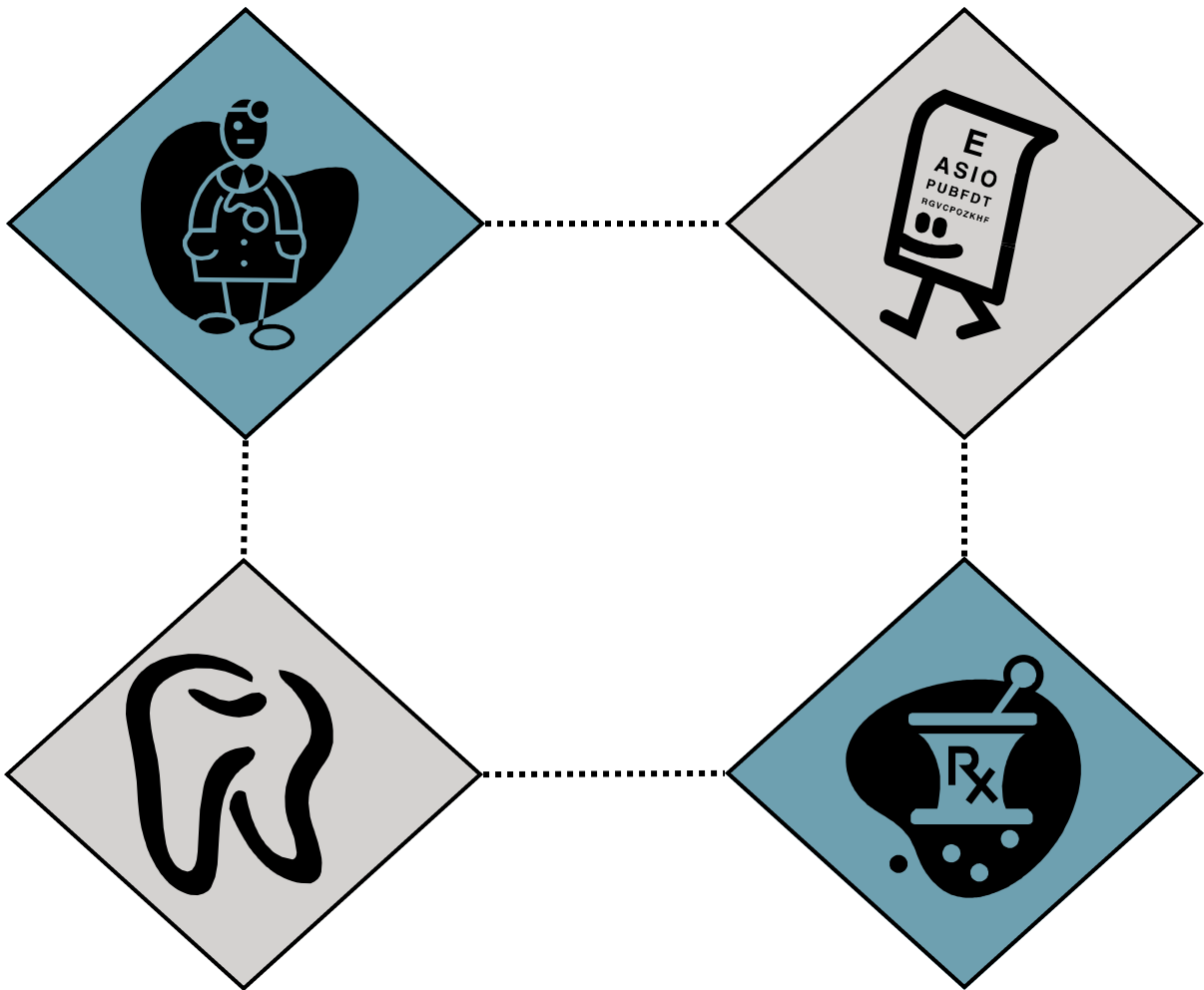


Employee Benefits Summary

2014-15



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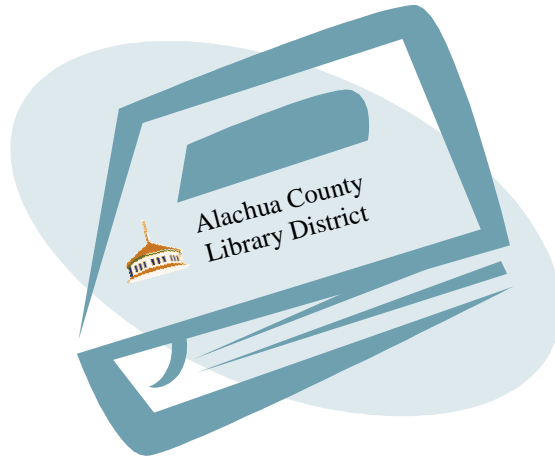
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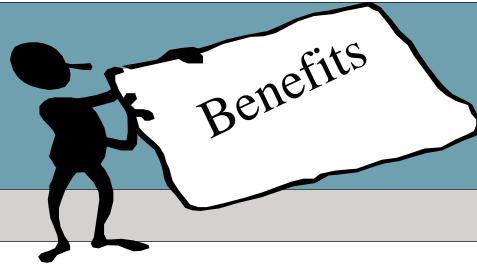
EMPLOYEE BENEFITS SUMMARY 2014-15
Alachua County Library District



The Alachua County Library District has a variety of benefits available to you and your family. This summary will provide you with information about the primary features of your health, life, dental, vision and financial program options.

Please read through this booklet carefully for a full understanding of your benefit options.

The following is general information intended to assist in the enrollment process; it is not a substitute for plan documents or contracts. Not all plan provisions, limitations or exclusions are listed. In the event of any conflict between information contained in this booklet and the plan document or insurance contracts, the plan document or insurance contracts will prevail.



Section 125

All core benefit premiums, except disability and dependent life insurance are deducted from an employee's gross income **before** taxes are calculated. The amount paid for benefits is free from federal income tax and social security tax, thus increasing an employee's take home, or net pay. Section 125 of the Internal Revenue Code governs premium pre-tax plans and, as a result, changes to benefit elections can only be made at the time of employment, during open enrollment or as a result of a qualified life-style event such as marriage, divorce, birth or death. All employees are automatically enrolled in this plan.

Health Insurance

The Alachua County Library District offers a PPO plan option (BlueOptions 03766) under a self funded health insurance plan with networks provided by Blue Cross Blue Shield of Florida (BCBS). A new employee is eligible for coverage under Alachua County's group health insurance plan the first day of the month following one month of employment with the Library District.

Dental Insurance

The Alachua County Library District offers three dental plan options through Florida Combined Life. The Library District pays 80% of the single rate for each plan.

Vision Insurance

A pre-paid vision insurance plan is offered through Humana. The premiums for this coverage are 100% employee paid.

Life Insurance

Term life, long and short term disability, supplemental life and dependent life insurance coverage is offered through Florida Combined Life Insurance. Election of life insurance coverage at the time of initial employment is the only time issue of coverage is guaranteed.

Flexible Spending Accounts

Employees have the opportunity to open two separate, tax-free accounts to pay for expenses not covered by health, dental, and vision insurance and another for childcare costs. Payment into these accounts is done through salary reduction.

Employee Assistance Program

A confidential counseling assessment and referral service is available without cost to employees and family members to help with personal, family or job-related problems.

Supplemental Retirement Options

The Alachua County Library District offers Deferred Compensation (457) Plans and a payroll deduction Roth IRA to help employees save money for retirement.

Eligibility

All permanent employees who work at least 20 hours per week and their legal dependents, such as a spouse or dependent children are eligible for benefits. A domestic partner is eligible for health and dental insurance coverage only, provided the required criteria are met and an affidavit completed and submitted.



As a new employee, insurance benefits are effective the first of the month following one month of employment.

Premium deductions will begin one month prior to the effective date of coverage.

Life Style Changes

- The IRS rules regulating pre-tax premium plans do not allow for changes to be made to benefits elections without a qualified life style event. Employees can make changes to their coverage during open enrollment or when they experience a qualified life style change.
- **To make a change due to a life style event, an employee must contact Risk Management within 30 calendar days of the date of the event.** If more than 30 days have passed you will have to wait until the next open enrollment period to make the change to your coverage.

The following events are some, but not necessarily all, qualified lifestyle changes.

- Birth, placement for adoption
- Marriage
- Death
- Divorce
- Dependent starting a new job
- Dependent terminating a job
- Reduction of work hours
- Dependent's open enrollment period with significant financial impact
- Dependent losing eligibility

Health Insurance Options

The Alachua County Library District offers BlueOptions 03766, a PPO plan under its health insurance plan through Blue Cross Blue Shield of Florida.

A new employee is eligible for coverage under the Library District's group health insurance plan, the first day of the month, following one month of employment with the Library. An active employee may enroll himself and/or eligible dependents during open enrollment or within 30 days of a qualified life style change.

The Library District offers three levels of coverage; 1) employee only, 2) employee plus one dependent and 3) employee plus two or more dependents. The Library District pays 85% of the employee only coverage premium and 70% of the employee plus one, or family premium.

Premiums effective October 1, 2014
Deductions are taken from 24 pay periods per year

BlueOptions 03766	Bi-weekly Premium			Monthly Premium		
	Employee	Library	Total	Employee	Library	Total
Coverage type						
Emp. Only	\$31.68	\$179.49	\$211.17	\$63.36	\$358.98	\$422.34
Emp. + 1	\$151.40	\$353.27	\$504.67	\$302.80	\$706.54	\$1,009.34
Emp. + 2 or more	\$213.44	\$498.03	\$711.47	\$426.88	\$996.06	\$1,422.94

Health Insurance Options

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Blue Cross Blue Shield Of Florida

Deductible (DED) (Per Person/Family Aggregate)	
In-Network	\$0 / \$0
Out-of-Network	\$500 / \$1,500
Coinsurance (Member Responsibility)	
In-Network	20%
Out-of-Network	50%
Out of Pocket Maximum (Per Person/Family Aggregate)	Includes DED, Coins, Copays (Excludes Rx)
In-Network	\$1,750 / \$3,500
Out-of-Network	\$3,000 / \$6,000
Lifetime Maximum	No Maximum
PROFESSIONAL PROVIDER SERVICES	
Allergy Injections	
In-Network Family Physician	\$5
In-Network Specialist	\$5
Out-of-Network	DED + 50%
E-Office Visit Services	
In-Network Family Physician	\$10
In-Network Specialist	\$10
Out-of-Network	DED + 50%
Office Services	
In-Network Family Physician	\$20
In-Network Specialist	\$40
Out-of-Network	DED + 50%
Provider Services at Hospital and ER	
In-Network Family Physician	\$0
In-Network Specialist	\$0
Out-of-Network	\$0
Provider Services at Other Locations	
In-Network Family Physician	\$0
In-Network Specialist	\$0
Out-of-Network	DED + 50%
Radiology, Pathology and Anesthesiology Provider Services at Ambulatory Surgical Center or Hospital	
In-Network Specialist	ASC: \$0 Hospital: \$0
Out-of-Network	ASC: \$0 Hospital: \$0
PREVENTIVE CARE	
Adult Wellness Office Services	
In-Network Family Physician	\$0
In-Network Specialist	\$0
Out-of-Network	50% (No DED)
Colonoscopies (Routine)	Age 50+ then Frequency Schedule Applies
In-Network	\$0
Out-of-Network	\$0
Mammograms (Routine and Dx)	
In-Network	\$0
Out-of-Network	\$0
Well Child Office Visits (No BPM)	
In-Network Family Physician	\$0
In-Network Specialist	\$0
Out-of-Network	50% (No DED)

Health Insurance Options

EMERGENCY/URGENT/CONVENIENT CARE	
Ambulance Maximum (combined ground, air and water - per day)	Unlimited
In-Network	20%
Out-of-Network	20% (No DED)
Convenient Care Centers (CCC)	
In-Network	\$20
Out-of-Network	DED + 50%
Emergency Room Facility Services (also see Professional Provider Services)	
In-Network	\$300
Out-of-Network	\$300
Urgent Care Centers (UCC)	
In-Network	\$40
Out-of-Network	DED + 50%

FACILITY SERVICES - HOSP/SURG/ICL/IDTF	
Unless otherwise noted, physician services are in addition to facility services. See Professional Provider Services.	
Ambulatory Surgical Center	
In-Network	\$100
Out-of-Network	DED + 50%
Independent Clinical Lab	
In-Network	\$0
Out-of-Network	DED + 50%
Independent Diagnostic Testing Facility - X-rays and AIS (Includes Physician Services)	
In-Network - Advanced Imaging Services (AIS)	\$0
In-Network - Other Diagnostic Services	\$0
Out-of-Network	DED + 50%
Inpatient Hospital (per admit)	
In-Network	Option 1 - \$600 Option 2 - \$1,000
Out-of-Network	DED + 50%
Inpatient Rehab Maximum	
	30 Days
Outpatient Hospital (per visit)	
In-Network	Option 1 - \$100 Option 2 - \$200
Out-of-Network	DED + 50%
Therapy at Outpatient Hospital	
In-Network	Option 1 - \$45 Option 2 - \$60
Out-of-Network	DED + 50%
Therapy at physician's office and rehab centers	
In - Network	\$20
Out-of-Network	DED + 50%

Health Insurance Options

MENTAL HEALTH AND SUBSTANCE ABUSE	
Inpatient Hospitalization	
In-Network	Option 1 - \$0 Option 2 - \$0
Out-of-Network	50% (No DED)
Outpatient Hospitalization (per visit)	
In-Network	Option 1 - \$0 Option 2 - \$0
Out-of-Network	50% (No DED)
Provider Services at Hospital and ER	
In-Network Family Physician or Specialist	\$0
Out-of-Network Provider	\$0
Physician Office Visit	
In-Network Family Physician or Specialist	\$0
Out-of-Network Provider	50% (No DED)
Emergency Room Facility Services (per visit)	
In-Network	\$0
Out-of-Network	\$0
Provider Services at Locations other than Hospital and ER	
In-Network Family Physician	\$0
In-Network Specialist	\$0
Out-of-Network Provider	50% (No DED)
OTHER SPECIAL SERVICES AND LOCATIONS	
Advanced Imaging Services in Physician's Office	
In-Network Family Physician and Specialist	\$0
Out-of-Network	DED + 50%
Birthing Center	
In-Network	20%
Out-of-Network	DED + 50%
Durable Medical Equipment, Prosthetics, Orthotics PBM	
	Enteral Formulas: No Maximum
In-Network	20%
Out-of-Network	DED + 50%
Home Health Care PBM	
	20 Visits
In-Network	20%
Out-of-Network	DED + 50%
Hospice - Life Time Max	
	No Maximum
In-Network	20%
Out-of-Network	DED + 50%
Outpatient Therapy and Spinal Manipulations PBM	
	50 Visits (Includes up to 26 Spinal Manipulations)
Skilled Nursing Facility PBM	
	90 days
In-Network	20%
Out-of-Network	DED + 50%
PRESCRIPTION DRUGS	
Deductible	
	\$100 waived for Generic medications
In-Network	
Retail (30 days)	
Generic/Preferred Brand/Non-Preferred	\$10 / \$30 / \$45
Retail (90 days)	
Generic/Preferred Brand/Non-Preferred	\$20 / \$60 / \$90
Specialty Drug / Pharmacy (30 days)	
Caremark – In network – 1-866-278-5108	
Generic/Preferred Brand/Non-Preferred	\$10 / \$30 / \$45
Out of Network – pharmacies other than CareMark	50% / 50% / 50%

Life Insurance Options

Election of life insurance coverage at the time of initial employment is the only time issue of coverage is guaranteed. If coverage is not elected at that time, completion of an "Evidence of Medical Insurability" form is required, with review by the underwriters at Florida Combined Life and determination of insurability.

Basic (Term) Life Insurance Coverage

Basic life insurance is offered in the amount of an employee's annual salary rounded to the next highest thousand. This coverage increases as an employee's salary increases. The minimum coverage offered is \$10,000, the maximum is \$40,000. The rate is \$0.30 per \$1,000 of coverage per month. The Library District pays 80% of the premium; the employee pays 20%. The benefit reduces 35% at age 65, 50% at age 70 and 75% at age 75.

Short Term and Long Term Disability Coverage

Short term disability pays a benefit when an employee is unable to work due to an accident or illness. The benefit for short term disability begins on the 8th day of disability, the maximum benefit period is 26 weeks. Short term disability pays for non-work related disabilities only. Disabilities due to normal pregnancy is covered as any other illness. The benefit is 60% of weekly salary to a maximum of \$350. The premium is \$0.55 per \$10.00 of covered weekly payroll.

Long term disability begins after 180 days from date of disability, the benefit is 60% of monthly salary up to \$6,000 per month. The premium is \$0.58 per \$100.00 of covered monthly payroll up to a maximum of \$6000.

Supplemental Life Insurance Coverage

Supplemental life insurance is also offered to employees who wish to purchase additional life insurance coverage. The premium is 100% employee paid. The premium rate is based on salary and age and coverage can be purchased at levels commensurate with your salary (See chart below).

Age	Less than 30	30 but less than 40	40 but less than 45	45 but less than 50	50 but less than 55	55 but less than 60	60 but less than 65	65 but less than 70	70 and older
Monthly Rate per \$1000	\$0.13	\$0.16	\$0.25	\$0.36	\$0.59	\$0.93	\$1.17	\$1.98	\$2.49

Retiree Life Insurance

Dependent Life Insurance Coverage

Dependent life insurance is coverage for an employee's spouse and/or dependent children. The premium is 100% employee paid. The benefit and the premium are based on salary as outlined below. The rate covers **all dependents**. The dependent life insurance benefit cannot exceed 50% of your basic life and supplemental life insurance amount combined. The employee is the beneficiary for dependent life coverage.

Salary range of \$10,000 to \$20,000

- Premium of \$1.25/month
- Spouse benefit - \$5,000
- Child(ren) benefit - \$2,000

Salary range of \$20,000 or more

- Premium of \$2.11/month
- Spouse benefit - \$10,000
- Child(ren) benefit—\$5,000

Humana Vision Insurance

Prepaid Vision Plan

A pre-paid vision insurance plan is offered through Humana. The premiums are 100% employee paid. A member can receive an eye examination every 12 months (\$10 co-payment), new lenses every 12 months and new frames every 24 months (\$15 co-payment).

Add-ons such as progressive lenses, transition lenses or anti glare coatings will have additional costs. There is a \$120 allowance for contact lenses and fitting fees. You must see a participating provider to take advantage of the in-network benefits.

	Bi-weekly	Monthly	Annually
Emp. Only	\$3.09	\$6.18	\$74.16
Emp. + child	\$7.75	\$15.50	\$186.00
Emp. + spouse	\$6.18	\$12.36	\$148.32
Emp + Family	\$10.84	\$21.68	\$260.16

Dental Insurance Options

The Alachua County Library District offers three dental plan options through Florida Combined Life. The Library District pays 80% of the single rate for each plan. Dental insurance models are very different than health insurance models and should not be compared. Rarely do dental plans pay 100% of the expenses for dental care. Employees incur a larger share of the expenses.

	Biweekly Premiums		Monthly Premiums	
BlueDental Care PS220	Employee	Library	Employee	Library
Emp. Only	\$1.31	\$5.26	\$2.62	\$10.52
Emp. + 1	\$6.04	\$5.26	\$12.08	\$10.52
Emp. + 2 or more	\$11.49	\$5.26	\$22.98	\$10.52
BlueDental Choice PPO - High	Employee	Library	Employee	Library
Emp. Only	\$2.69	\$10.76	\$5.38	\$21.52
Emp. + 1	\$14.64	\$10.76	\$29.28	\$21.52
Emp. + 2 or more	\$25.40	\$10.76	\$50.80	\$21.52
BlueDental Choice PPO - Low	Employee	Library	Employee	Library
Emp. Only	\$2.13	\$8.51	\$4.26	\$17.02
Emp. + 1	\$9.72	\$8.51	\$19.44	\$17.02
Emp. + 2 or more	\$18.22	\$8.51	\$36.44	\$17.02

BlueDental Care (DHMO) PS220

- Must choose a plan dentist to provide dental care
 - ◆ Provider directory at www.bcbsfl.com
- Focus is on preventative dental care
- No pre-existing condition exclusion
- No claim forms to file
- No deductibles
- No annual maximums
- Listed dental codes have co-pays
- Unlisted dental codes 25% discount
- Adult and children orthodontia benefits
- Can change dentists by calling member services
- There is no out of network benefit.

Dental Insurance Options

There are two PPO options - Low and High, the PPO plans allow you to receive benefits from any licensed dentist. Both the standard and the high option has a preferred network, but you may visit a dentist in or out of the network. The provider directory can be viewed at www.bcbsfl.com. You, or your dentist, will file a claim form and be reimbursed for services according to a pre-determined percentage basis.

BlueDental Choice PPO - High Option

In Network reimbursement

Preventative Services - 100% of allowed amount (no deductible)

Oral Exams, Cleanings, Bitewing x-rays

Basic Services - 85% of allowed amount

Extractions, Root Canals, Periodontal Scaling, etc.

Major Services - 55% of allowed amount

Crowns, Bridges, Dentures, Implants, etc.

In network dentists can not bill more than the allowed amount

Out of Network reimbursement

Preventative Services – 80% of allowed amount (no deductible)

Basic Services - 60% of allowed amount

Major Services - 40% of allowed amount

Out of network dentists can bill in excess of the allowed amount

\$50 in network/\$100 out of network individual annual deductible

Plan year maximum - \$1,500 per covered person

Orthodontia benefit – Children to age 19

12 month waiting period may apply to orthodontia



BlueDental Choice PPO - Low Option

In Network reimbursement

Preventative Services - 100% of allowed amount (no deductible)

Oral Exams, Cleanings, Bitewing x-rays

Basic Services - 80% of allowed amount

Extractions, Fillings, etc.

Major Services - 50% of allowed amount

Crowns, Bridges, Dentures, Implants, Root Canals, Periodontal Scaling, etc.

In network dentists can not bill more than the allowed amount

Out of Network reimbursement

Preventative Services – 70% of allowed amount (no deductible)

Basic Services - 50% of allowed amount

Major Services - 30% of allowed amount

Out of network dentists can bill in excess of the allowed amount

\$50 in network/\$100 out of network individual annual deductible

Plan year maximum - \$1,000 per covered person

No Orthodontia benefit

Flexible Spending Accounts

The Library District offers **Flexible Spending Accounts (FSA)** for work-related, dependent care and/or medical expenses which are not reimbursed by insurance. The employee designates how much he or she wants to contribute to a FSA. The annual amount is divided equally between 24 pay periods. The amount the employee elects to set aside is not subject to federal income tax or social security tax, thus lowering their taxable income.

A new employee may elect to participate when enrolling for benefits, and will be effective the first of the month following one month of employment. A new employee's plan year runs from his/her effective date of coverage through September 30. An active employee may elect to participate during open enrollment in July, with an effective date of October 1.

Medical Spending Accounts

The medical spending account is used for medical expenses for you and your dependents that are medically necessary, and not covered by your insurance. The maximum amount to be set aside for the medical spending account each fiscal year is \$2,500. The medical spending account functions like a line of credit; the entire amount is available at the beginning of the plan year and an employee may file for reimbursement of eligible expenses as soon as the plan year begins.

The plan year is October 1 to September 30. Expenses must be incurred during this time each year in order to be eligible for reimbursement.

Alachua County has adopted the IRS \$500 carry over which allows participants to carry over up to \$500 of unused funds after the end of the plan year to the following year. This applies to the medical spending account only.

Some examples of eligible expenses include:

- ◇ Doctor's co-payments
- ◇ Pharmacy co-payments
- ◇ Deductible and coinsurance
- ◇ Eye exams, eye glasses
- ◇ Contact Lenses and supplies
- ◇ LASIK surgery
- ◇ Dental expenses, dentures
- ◇ Orthodontic services
- ◇ Acupuncture
- ◇ Chiropractic services
- ◇ Hearing aids

Dependent Care Accounts

The dependent care account allows you to pay for work-related child or elder care expenses with dollars set aside on a pre-tax basis. The maximum amount allowed to be set aside each fiscal year is \$5,000. The reimbursement amount available to you from your account is the amount you have contributed to date.

Flexible Spending Accounts

Some examples of eligible expenses include

- After school programs
- Babysitting (in your home or someone else's home)
- Before school programs
- Child care
- Summer day camp
- Nursery school
- Adult day care

Work sheet for flexible spending accounts

<u>Health Care Reimbursement Account</u>	You	Spouse	Dependent
Medical expenses, such as:	\$ _____	\$ _____	\$ _____
Co-pays for prescriptions	\$ _____	\$ _____	\$ _____
Co-pays for doctor visits	\$ _____	\$ _____	\$ _____
Co-pays for mental health visits	\$ _____	\$ _____	\$ _____
Deductibles and coinsurance	\$ _____	\$ _____	\$ _____
Hearing exam	\$ _____	\$ _____	\$ _____
Hearing aids	\$ _____	\$ _____	\$ _____
Acupuncture	\$ _____	\$ _____	\$ _____
Other types of alternative medicine	\$ _____	\$ _____	\$ _____
Dental expenses, such as:			
Cleaning, check-up	\$ _____	\$ _____	\$ _____
Fillings	\$ _____	\$ _____	\$ _____
Crowns	\$ _____	\$ _____	\$ _____
Root canals	\$ _____	\$ _____	\$ _____
Vision care expenses, such as:			
Exams	\$ _____	\$ _____	\$ _____
Eyeglasses	\$ _____	\$ _____	\$ _____
Contact lenses	\$ _____	\$ _____	\$ _____

Dependent Care Reimbursement Account

Wages or salary paid to provider	\$ _____
Social Security and Medicare Taxes Paid	\$ _____
Payment to a licensed day care	\$ _____
Payment to other care provider	\$ _____



Other Voluntary Payroll Deductions

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Voluntary Retirement Savings Plans

457 Deferred Compensation Plans

Alachua County offers 457 deferred compensation plans through ICMA Retirement Corporation and Nationwide Retirement Solutions. 457 plans allow for investment of pre-tax dollars, allowing you to reduce your taxable income while saving for retirement. The 457 plans allow an employee to defer up to the dollar limit in effect for that year. An employee can enroll in the plan throughout the year and can also increase or decrease, stop or start deferrals at any time.

The money invested, as well as the earnings are able to grow on a tax-deferred basis. The employee pays the taxes when he or she withdraws the money either at the time of retirement or when separating from service. Deferred compensation is for retirement purposes. Its tax-deferred privileges are granted because funds are not readily available to the participant; they can only be withdrawn when an employee separates from service or due to an IRS-defined unforeseeable emergency.

Payroll Deduction Roth IRA

A Roth IRA allows an employee to invest up to \$ 5,500 per year on an after-tax basis, with an additional \$1,000 allowed if over age 50. Investments grow tax free, provided contributions are not withdrawn until they have been in the account for 5 years and the employee is 59½ or older. Since contributions are made with after-tax dollars they are accessible at any time.

The Payroll Roth IRA offers the following benefits:

- Dollar cost averaging through regular contributions
- Interest and earnings on contributions are always tax-deferred
- Earnings are tax-free at the time of withdrawal*
- Contributions are allowed after age 70½

Roth IRA investor must have held the Roth IRA account at least five years. Investor must also be age 59½ or using the money for a first-time home purchase (limited to \$10,000 over the investor's lifetime) or the investor is disabled or deceased.



Florida Retirement System

The Alachua County Library District participates in the Florida Retirement System. As a new employee you must choose between two different FRS plans, the FRS Pension Plan and the FRS Investment Plan. As a new employee you will receive a new hire kit from the Florida Retirement System with information on the two plan options and instructions on how to make your choice. Your choice must be made by the last business day of the fifth month after your month of hire. There is a mandatory 3% employee contribution made on a pretax basis.

The Pension plan membership classes and requirements for retirement are listed below for members enrolling in the FRS for the first time on or after July 1, 2011:

Requirements for Normal Retirement under the FRS pension plan

Regular Class

8 or more years of service and age 65, or
33 years of service, regardless of age.

Senior Management Service Class

8 or more years of service and age 65, or
33 years of service, regardless of age.

For more information on choosing your retirement option you can call the MyFRS Financial Guidance Line at 1-866-446-9377 or visit www.myfrs.com.

Retiree Life Insurance

- The Library District maintains a life insurance policy on all Library District retirees who were covered under the life insurance plan at the time of their retirement. The District pays the premium for this coverage.
- The benefit of this policy is \$5,000.
- The carrier on this policy is Florida Combined Life Insurance Company.



Contact Information

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RISK MANAGEMENT OFFICE

County Administration Building, 3rd Floor

Phone: 352-374-5297 or 352-337-6180

Fax : 352-381-0168

<http://benefits.alachuacounty.us/>

FLORIDA BLUE

Phone: 1-800-FLA-BLUE (352-2583)

<http://bcbsfl.com>

HUMANA/COMPBENEFITS - *Vision*

Phone: 1-866-537-0229

<http://CompBenefits.com/custom/alachua-govt>

FLORIDA COMBINED LIFE - *Dental*

Phone: 1-888-223-4892 - PPO Plans

Phone: 1-877-325-3979 - PS220

<http://bcbsfl.com>

TASC - *Flex Spending*

Phone : 1-800-422-4661

<http://tasconline.com>

MYFRS FINANCIAL GUIDANCE LINE

1-866-446-9377

<http://myfrs.com>

ICMA RC

Phone: 1-800-669-7400 or 1-866-328-4672

<http://icmarc.org>

NATIONWIDE RETIREMENT SOLUTIONS

Phone: 1-877-677-3678

<http://nrsretire.com>



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