



2025 Benefits for You and Your Family

Empowering Life's Moments That Matter

- Eligibility
- Health Insurance
- Dental Insurance
- Vision Insurance
- Disability Insurance
- Life & Accident Insurance
- Retirement Plans
- Flexible Spending Accounts
- Employee Assistance Program
- Caregiver Assistance
- Wellness
- Paid Time-Off
- Child Development Centers and Bright Horizons Back-up Care
- Optional Benefits
- On-site Dental Clinics
- On-site Mobile Dermatology Units
- Important Contacts

Important Terms You Should Know

There are several terms associated with benefit programs and insurance used in this guide. These terms directly affect your coverage amounts and payments. Learn the basics below.

COBRA – A federal law that allows workers and dependents who lose their Medical, Vision, Dental, or Flexible Spending Account coverage to continue any group coverage for a specified length of time.

Coinsurance – The portion of covered expenses that you must pay for care, after first meeting a deductible amount, if any.

Copayment – A flat fee that you pay for medical services at the time they're received, regardless of the actual amount charged by your doctor or another provider. This generally applies to office visits and prescription drugs.

Deductible – The amount you pay toward covered services per specified period before the plan begins paying benefits.

Reasonable & Customary (R&C) Charge – The usual amount charged by most doctors for a particular medical service. The R&C charge may be different in two different geographic areas or if the service was provided under different circumstances (for example, in an emergency versus a nonemergency). R&C charges may apply only if you use out-of-network providers. You're responsible for paying any amount that exceeds the R&C limit.

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Lee Health is pleased to provide a summary of our 2025 benefits. To enroll, go to VirtuaLee and click on Employee/Manager space. Then click the “Benefits” Icon. For annual enrollment, click “Benefits Enrollment.” If you are a new hire or newly eligible, click “Life Events.” Be sure to watch the benefits video posted on the Employee Benefits section of the Human Resources page on VirtuaLee.

If you prefer, you can contact the HR Call Center at **(239) 343-1555** to enroll by phone weekdays between 8 a.m.-4:30 p.m.

If there is ever a question about one of these plans, or if there is a conflict between the information in this guide and the formal language of the plan documents, the plan documents will govern.

New full-time and part-time employees must enroll for benefits within the first 30 days of employment. Benefits become effective on the first day of the pay period in which the 30th day of employment falls.

Current employees have an open enrollment period annually in November. It is important to note: You must enroll even if opting out of medical coverage in order to receive the opt-out credit.

Please note that the benefits described in this summary may be changed at any time and do not represent a contractual obligation on the part of Lee Health; benefits may change mid-year.

A wellness exam at a primary care provider (PCP) in our Network must be completed within 90 days after the effective date of your Health Plan coverage. This applies to both employee and spouse if both are covered. In addition, if the employee or spouse is female and age 40 or older and has not had a first-time mammogram, this must be completed within 90 days. If the employee or spouse is age 50 or older or has not had a first-time colonoscopy, this must be completed within 90 days. In addition, members with diabetes will need to complete the diabetes outreach program. These qualify you for our lower-priced “Healthy Choice” premiums.

Please review your current benefits selections and enroll if you would like to change your benefits or if you want to enroll or continue your Flexible Spending Account. Otherwise, your current selection will roll over to 2025.

To ensure you receive the coverage you need, we encourage you to read this summary, share it with your family and refer to it during the year.

This summary is meant to cover the major points of each plan. It does not contain all of the details that are included in your Summary Plan Description (SPD) or your Certificate of Coverage. The SPD is available on VirtuaLee/Human Resources Department/Employee Benefits/Benefit Documents.

Select the Benefits That Fit You

Your Lee Health benefits package provides comprehensive coverage and the flexibility to choose what works best for your current needs and wants. Your benefit options are highlighted below.

Here's what the 2025 Lee Health benefit programs package includes:	
Health plan with prescription drug coverage	DispatchHealth
No-cost physician wellness exam for covered employees, spouses and dependents	Dental and Vision Insurance
Life Insurance with AD&D	Short- and Long-Term Disability
Medical and Dependent Day Care FSAs	Subsidized childcare facilities and Bright Horizons Back-up Care
Paid Time-Off (PTO) Program	Education grants and tuition assistance
403(b) Pre-Tax and Roth Retirement Plans and 457(b) for highly compensated	Employee Assistance and Caregiver Assistance On-site Jet Dental Clinics OnSpot - On-site Mobile Dermatology Units

In addition, you can purchase Optional Benefits at group rates such as:	
Long-Term Care Insurance	529 College Savings Plan
Pet Insurance	Group Universal Life Insurance (employee, spouse and children)
Auto Insurance	Legal Insurance
Identity Theft	Consumer Purchasing Program
Critical Illness Insurance	Hospital Indemnity Plan
Group Accident Insurance	

Our focus for 2025 is on:

Lee Health's Total Rewards— Empowering Life's Moments that Matter

At Lee Health, we're taking a fresh look at Total Rewards and want to remind you of the benefits available to you and your family — over and above the money you earn. Benefits enrollment is your opportunity to take full advantage of this core aspect of your Total Rewards. Your benefits are also one of the many ways we can support you during the moments that really matter.

Each one of us has different physical, mental, and financial well-being needs — from planning for a new child or saving money for your retirement, to dealing with diabetes and budgeting for dental care. As part of our strategy to provide comprehensive, competitive and financially responsible benefits, we regularly review our benefits program and consider changes that could better support you and your family across the entire spectrum of well-being.

These benefits are designed with you in mind, to help provide you with some peace of mind and more time to focus on life's moments that matter. Be sure to review your options, consider your future benefit needs, and enroll in what works best for you and your family.

COMING IN 2025! We're introducing a new, exciting and personalized way to learn more about the total value of being part of Lee Health. Look for more information next year.

- We are pleased to announce that we still have “Healthy Choice” premiums as part of the Lee Employee Health Plan. “Healthy Choice” premiums are about 20% lower than normal premiums. Family coverage in the local market costs over \$16,000 per year. Our Health Plan offers family coverage thousands of dollars below this amount for all full-time plan participants. However, after years of no premium increase, there will be a modest increase this year. Please refer to the 2025 rate sheet.
- Wellness exams and fasting labs are required yearly — 12 months from your last wellness visit in 2024. If you and/or your spouse did not get your wellness exam with labs in 2024, you now have another opportunity to complete these in 2025. You will want to get your labs done at one of the Lee Health outpatient drawing stations or Lee Health labs, as well as schedule and complete your wellness exam with your PCP. If you have questions about when your last wellness exam was done, please contact Key Benefit Administrators (KBA), our third-party administrator, by phone **(888) 320-7217** or online at **KBASolution.com**.
- The copay for PCP visits will increase to \$25 and the copay for Specialist visits will be reduced to \$50. This change is consistent with national plans and encourages the use of specialists when needed.
- The Telehealth copay for 2025 will remain \$10 per visit.
- This year, our focus continues on behavioral health and stress management with EAP coverage through ESI and caregiver assistance and support through HomeThrive.
- New this year! Lee Health will now fund 25% of the cost for short-term disability (STD) for participants who select this coverage.
- We have enhanced our Child Development Centers with a new back-up care program through Bright Horizons, which is available to all employees.
- We have increased our flexible spending account maximum for 2025 to \$3,200.
- We are adding two new benefit options for you and your covered spouse and/or dependents:
 1. Jet Dental - a professional dental team will be coming on site to provide basic dental care.
 2. OnSpot Dermatology - a mobile dermatology practice that brings a full-service dermatology practice on site. Both are in-network and work directly with the dental and health insurance you already have.
- Access exclusive discounts from top brands and local businesses through the Discount Portal provided by Perkspot. Perkspot is a voluntary benefit accessible to all Lee Health employees. Learn more at **www.leehealthoptionalbenefits.com** or contact Human Resources at **(239) 343-1555** for more information.
- DispatchHealth offers many of the same services as an emergency department for non-emergency, urgent care minus the ED costs and wait times. With DispatchHealth, you can call **(239) 301-3730**, use the mobile app or visit **www.DispatchHealth.com** to request care between 8 a.m. - 10 p.m., seven days a week including holidays.



- To further assist employees and family members on their wellness journey, the Health Plan will continue to cover screenings through the Lee Health Lung Cancer Screening Program at the Regional Cancer Center.

By enrolling in the lung cancer screening program, you will be assessed by an advanced provider and discuss smoking cessation, if applicable.

Call the Regional Cancer Center Lung Cancer Screening Program at 239-343-LUNG (5864) to schedule an appointment.

- Qualifying for “Healthy Choice” premiums remains your choice. Nicotine-free individuals just selecting the plan or newly hired employees joining the plan need to complete a wellness exam with a PCP within 90 days after the effective date of the plan. The wellness exam must be completed for the covered spouse, too. If age 40 and female (employee or spouse) without a baseline mammogram, one needs to be completed at Lee Health within 90 days after the effective date of the plan. Employees and spouses, male or female, age 50 or older, just selecting the plan or newly hired do need to complete a colonoscopy at Lee Health within 90 days after the effective date of the plan. If you and/or your spouse have completed this screening within the last 10 years, you do not need to repeat it. Please contact HR to provide the date of screening. Your PCP may order Cologuard for this. A physician referral is required for the colorectal

screening tests to assess risk and determine which test is most appropriate. Members with diabetes will need to complete the diabetes outreach program. Cases over \$50,000 must comply with large-case management. These are plan qualifiers for our lower “Healthy Choice” premiums. Employees and/or spouses turning age 40 (within 90 days) or 50 (within 90 days) during the year will need to complete the applicable qualifier(s) to maintain the “Healthy Choice” discount on Health Plan premium.

- Additional screening after 10 years for colonoscopy and annually for mammograms are covered but not required to keep discounted “Healthy Choice” premiums.
- Our optional benefits package is comprehensive.
- As you prepare to enroll, verify your spouse’s and dependent’s eligibility status and watch the video on VirtuaLee. You will also have the opportunity to attend our online benefits fair on VirtuaLee. Your benefits are a substantial part of your Total Compensation at Lee Health, so use them wisely. And, as always, focus on your health!



Eligibility Requirements

Individuals eligible to enroll in the benefit plans include:

1. An employee 18 or older who is:
 - A) A regular full-time employee who works at least 72 hours per pay period; or
 - B) A regular part-time employee who works at least 32 hours per pay period; or
 - C) A PRN working a total of at least 1,560 hours during the lookback period, which is November 1, 2023, through November 1, 2024, would be eligible for coverage for the 2025 plan year.
2. Regular eligible dependents are defined as follows:
 - A) The legal spouse of an employee (meaning marriage). A marriage certificate and one additional document are required. Note: There is an additional premium surcharge for spouses who are offered medical coverage through another employer.
 - B) A child until their 26th birthday (actual date). For these purposes, the child will include:
 - i.) A natural child
 - ii.) A child placed under the legal guardianship of the employee
 - iii.) A child who is adopted by the employee or placed in the home for purposes of adoption
 - iv.) A child named in a Qualified Medical Child Support Order (QMCSO)
 - v.) A stepchild who lives with the employee and is primarily dependent on the employee for financial support
 - vi.) A child of a covered daughter can be on the Health Plan for up to 18 months after a covered birth
 - C) Any unmarried child beyond age 26 who became incapacitated while covered under this or any group plan and is not capable of self-support due to an intellectual or physical impairment as certified by a physician
 - D) Under the Health Plan, a child will remain eligible until his/her 30th birthday (actual date) if the child is unmarried, does not have any dependents of his or her own, is a resident of Florida and has no other health coverage (including Medicare). A higher premium will be charged for coverage of eligible children over 26 until age 30. Note: Unmarried children may remain on the Dental and/or Vision Plan up to age 26.

Warning

It is fraud and falsification of company records to knowingly add ineligible dependents to your Lee Health plan. Any such violation is subject to disciplinary action and possible termination. Lee Health has the right to request supporting documentation at any time and conducts periodic audits. Our vendors may also conduct periodic audits of dependent status to determine eligibility.

Health & Prescription Coverage

Our Health Plan is administered by KBA.
Employees can elect coverage as follows:

- Employee only
- Employee and spouse
- Employee and child(ren)
- Employee and family

Our Health Plan offers coverage for prescription drugs to all participants. Benefit designs may vary with respect to drug coverage, quantity limits, days' supply and prior authorizations. Regular 30-day supply prescriptions should be filled at our Lee Health retail pharmacies on-site or at your local retail pharmacy. For the latest retail pharmacy provider other than Lee Health or formulary list, contact **Ventegra at (855) 648-5445**. There is a \$4 copay for Tier 1 medications at Lee Health Retail and a \$10 copay at other wrap network retail pharmacies.

Lee Health's Health Plan Mail-Order Pharmacy administers Mail-Order Pharmacy benefits for all plan participants. For maintenance prescriptions (medications taken for 90 days or longer), we suggest using our in-house Mail-Order Pharmacy after the first two fills at a retail pharmacy. Tier 1, 90-day supplies have a \$10 copay through Lee Health Mail-Order Pharmacy and retail pharmacies. Certain types of medications and supplies, such as diabetic testing materials and certain chronic pain-management medications, may also be obtained through the Mail-Order Pharmacy. You can use retail but we suggest using mail order. For more information – including how you can save money on your copayments – please contact the Health Plan Pharmacy at **(239) 424-3197**. Fax number is: **(239) 424-4087**

Contact Us: **HealthPlanPharmacy@leehealth.org**.

VirtualLee: **<https://intranet.leehealth.org/group/pharmacy/healthplan-pharmacy>**



What If I Don't Need Medical Insurance?

If you waive coverage because you have other health coverage, you will receive a \$100 credit each pay period if you are a full-time employee, \$50 per pay period if part-time. You may then purchase any other benefits using these pre-tax dollars, with any balance paid to you as taxable income. You must select "no coverage" and attest you have health coverage elsewhere during enrollment to receive this credit. This is referred to as an "opt-out" credit.

It is important to note: You must enroll even if opting out of medical coverage in order to receive the opt-out credit.

Pre-Existing Conditions

There is no pre-existing condition clause for individuals on our Lee Employee Health Plan.

Continuing Your Coverage (COBRA)

Under certain circumstances, you may continue your health care coverage when it would otherwise end. This is called COBRA, which stands for Consolidated Omnibus Budget Reconciliation Act of 1986. COBRA applies to these plans:

- Health Insurance
- Dental Insurance
- Vision Insurance

Election forms will explain rights and requirements for COBRA continuation. Each qualified beneficiary who elects continuation coverage will have the same rights under the plan as other participants or beneficiaries covered under the plan. Please contact KBA at **(888) 320-7217** for additional information.



Refer to the Summary Plan Description at **VirtuaLee/Human Resources Department/Employee Benefits/Benefit Documents** for more details and additional benefits.

Lee Employee Health Plan	
Service	If offered at Lee Health, you must use Lee Health services to be covered.
Annual Deductible <ul style="list-style-type: none"> For one person / for your family 	\$400 / \$1,200
Annual Out-of-Pocket Maximum <ul style="list-style-type: none"> For one person / For your family 	\$2,500 / \$7,500
Doctor's Office Visits <ul style="list-style-type: none"> Primary care Wellness exam Specialists 	\$25 copay for PCP An annual wellness exam with a PCP rather than Employee Health is required for employees and spouses during the 2025 plan year. This exam must be completed by the end of December 2025 to qualify for Healthy Choice premiums. Exams as specified in Plan SPD are covered without copay once in a plan year for employees, spouses and dependents. \$50 copay. This is lower this plan year!
Diagnostic Tests <ul style="list-style-type: none"> Telehealth Visits Simple X-ray MRI, CAT scan, other diagnostics Labs 	\$10 copay - 2025 plan year \$50 copay 10% after annual deductible You must use Lee Health services for an MRI, CAT scan or other diagnostic tests. \$0 copay. You must use Lee Health for lab coverage. Be sure your provider sends any lab specimens to the Lee Health lab. Please note when labs are completed in the Emergency Department, Allergy Labs or in-house, there may be a pathology fee to read the labs. For more information, call HR at (239) 343-1555 .
Hospital Inpatient Care <ul style="list-style-type: none"> Lee Health facility 	\$100 copay per day, maximum \$500 per admission
Physical/Occupational/Speech Therapy (Max. 24 visits annually)	\$0 copay for 12 visits per occurrence; thereafter, 10% per visit after annual deductible
Cardiac Rehab (Max. 36 visits annually)	\$0 copay for 36 visits per occurrence, after annual deductible
Emergency Treatment <ul style="list-style-type: none"> Emergency room Ambulance (only covered if emergency) 	10% coinsurance after annual \$150 deductible and \$50 ER physician copay Please note the \$150 deductible does apply toward your annual deductible. 10% coinsurance after annual deductible; ER copay applies to your \$400 deductible.
Urgent Care <ul style="list-style-type: none"> Convenient Care 	\$35 copayment
Prescription Drugs Wrap Network Retail Pharmacy <ul style="list-style-type: none"> Tier 1 Generic Tier 2 Preferred Brand Tier 3 Non-preferred Brand 	up to 30 day fills \$10 copayment 30% coinsurance (min \$40, max \$70) 50% coinsurance (min \$70, max \$135)
Lee Retail Pharmacy <ul style="list-style-type: none"> Tier 1 Generic Tier 2 Preferred Brand Tier 3 Non-preferred Brand 	up to 30 day fills \$4 copayment 30% coinsurance (min \$30, max \$60) 50% coinsurance (min \$60, max \$125)
Lee Health Plan Pharmacy (Mail-Order) <ul style="list-style-type: none"> Tier 1 Generic Tier 2 Preferred Brand Tier 3 Non-preferred Brand 	up to 90 day fills \$10 copayment \$50 copayment \$100 copayment Note: For 2025 you can use retail also. Mail order is suggested.
Lee Health Specialty Pharmacy <ul style="list-style-type: none"> Specialty Medications 	up to 30 day fills \$150 copayment* Note: Must use Lee Health for J Code/CPT Code Drugs.

For "Healthy Choice" premiums, see qualifiers noted. * Exceptions: Specialty medications included in Ventegra's Copay Maximizer Program are subject to a 25% coinsurance. The specialty pharmacy will seek copay assistance options to cover part or all of the member's copayment for these medications. Copay assistance contributions will NOT be applied toward member out-of-pocket accumulations on these medications.

A Guide to Your Health Options

Level of Care	Examples of Conditions/Symptoms (not all-inclusive)	Provider Options
Routine Primary Care (prevention, diagnosis and management of both routine and complex health problems for every age group)	<ul style="list-style-type: none"> ■ Annual physical wellness exams ■ Regular gynecological exams ■ Health screening tests ■ Acute and chronic disorders 	Primary Care Physician or OB/GYN in the Best Care Alliance Network, including Lee Physician Group
Sick Visit (acute onset of symptoms or injuries that are not of an emergency nature) Be sure to review the information on DispatchHealth.	<ul style="list-style-type: none"> ■ Sore throat ■ Nasal congestion ■ Flu ■ Rashes ■ Earache ■ Headache ■ Coughs/colds ■ Stomachache/nausea ■ Infections ■ Minor cuts, bruises, or injuries 	Primary Care Physician or Urgent Care Center or an APRN in Employee Health Your Employee Health APRN visit is free. DispatchHealth
Minor Emergency	<ul style="list-style-type: none"> ■ Abrasions ■ Lacerations ■ Back problems ■ Sprains ■ Fractures ■ Burns ■ Eye injury 	Primary Care Physician or Urgent Care Center or an APRN in Employee Health DispatchHealth
Emergency (acute life-threatening illness or injury that without immediate medical attention could endanger one's health or result in serious bodily harm or dysfunction)	<ul style="list-style-type: none"> ■ Chest pain or irregular heartbeat ■ Uncontrolled bleeding ■ Sudden or severe pain ■ Coughing up or vomiting blood ■ Difficulty breathing or shortness of breath ■ Sudden dizziness, weakness or change in vision ■ Weakness or numbness in an arm or leg ■ Severe or persistent vomiting or diarrhea ■ Change in mental status (confusion, difficulty arousing) ■ Allergic reactions with difficulty breathing 	Lee Health Hospital Emergency Department (including out-of-state hospitals) With many ailments, heart attacks included, the symptoms of life-threatening conditions are not always obvious early on. If you are not sure, you should go to an emergency department where you will receive a medical screening to determine whether an emergency medical condition exists. If you decide you need to call 911, an operator often can tell you what to do while waiting for an ambulance.
Disease Management (Lee Health offers members disease management programs)	<ul style="list-style-type: none"> ■ Diabetes ■ Pre-Diabetes ■ Medical Nutrition Therapy ■ Weight Management ■ Asthma ■ COPD 	Benefit is only available through Lee Health physicians and facilities. See Lee Health Solutions and Asthma COPD Management Education. KBA outreach focuses on 27 chronic conditions.

Dental Coverage

Lee Health Dental Plans offered through Delta Dental cover routine checkups and just about any other type of dental work you might need. Dental claims and ID cards are available at **(800) 521-2651** or at **deltadentalins.com**.

	Delta PPO Plan		Delta High PPO Plan	
	When you use network providers	When you do not use network providers	When you use network providers	When you do not use network providers
Deductible				
■ Individual	\$50	\$50	\$50	\$50
■ Family	\$150	\$150	\$100	\$100
■ Waived for preventive	Yes	Yes	Yes	Yes
Annual Plan Maximum	\$1,000	\$1,000	\$2,000	\$2,000
Preventive – These are not applied to plan maximums (oral exams, routine cleanings, X-rays)	\$0	20%	\$0	\$0
Basic (fillings, sealants)	20%	40%	\$0	\$0
Major (crowns, inlays, onlays, cast restorations, bridges, dentures, denture repairs)	50%	60%	50%	50%
Orthodontia				
■ Orthodontia	NA	NA	Charges are based on in-network negotiated fees. Benefits are limited to dependent children up to 19. \$1,000	Charges are based on in-network negotiated fees. Benefits are limited to dependent children up to 19. \$1,000
■ Lifetime maximum			No	No
■ Adult coverage			No	No
■ Waiting periods			No	No

Reimbursement is paid on Delta Dental contract allowances and not necessarily each dentist's actual fees.



Vision Coverage

The Lee Health benefits program helps you protect and improve your vision with a Vision Plan. The Vision Plan gives you two different options to receive benefits:

- Use the network and receive vision services and plan lenses and frames at a greater benefit level.
- Go to a doctor outside the network and receive a reimbursement for part of the cost of your exams, glasses and/or contacts.

Vision Care	Member Cost
	When you use network providers
Annual Deductible for Eye/Contact Exam ■ Per person	\$5
Eyeglass Lenses (every 12 months) ■ Single ■ Bifocal ■ Trifocal ■ Lenticular	\$15 \$15 \$15 \$15
Frames - \$105 allowance 20% off balance over \$105 (every 24 months)	\$15
Contacts (every 12 months instead of glasses)	The plan provides an exam with a \$5 deductible and an allowance of \$120 for contacts. Contact lens fitting fees apply.



Statistics show that between the ages of 35 and 65, almost one-third of Americans will have a serious disability or illness that requires time away from work. If that happens to you, how long could you go without your income? If you are like most Americans, loss of any income would put you in dire straits. To prevent financial loss, most people insure their life, home and car, but have you insured your income?

The Lee Health Disability Plans work together to help you pay your household expenses if you become disabled and cannot work. The disability plans offered are:

- Short-Term Disability
- Long-Term Disability

If you are choosing to elect Short- or Long-Term Disability Insurance for the first time or are attempting to increase coverage during Open Enrollment, you will be required to complete an Evidence of Insurability form. This form will be sent to you automatically once you enroll. **Coverage will not begin until approval from the vendor is received.** This is also true if you discontinue or decrease coverage during Open Enrollment, and then choose to re-enroll at a later date. **Approval will be required.**

Short-Term Disability (STD) Insurance

Lee Health has now added as a new benefit funding of 25% of the costs for STD for participants that select this coverage. Sometimes, your illness or injury keeps you away more than just a few days. In those instances, the Short-Term Disability Insurance plan covers you.

- Maternity is considered a disability and is covered by STD for up to six weeks. For more details, refer to your group STD Certificate of Coverage on the Human Resources page on VirtuaLee.
- See directions on how to file claims by phone with the carrier. Contact MetLife at bloomfieldmail@metlife.com to file a claim and/or initiate FMLA. Certificate of Disability Coverage is available at **VirtuaLee/Human Resources Department/Benefits.**

Coverage options are:

Short-Term Disability (STD)	
When benefits start	
■ Disability due to injury	Immediately
■ Disability due to sickness	After you have been disabled for 7 days (or the first day of hospitalization, if earlier)
Percent of your salary you will receive	66.67% of base weekly pay (disability benefits paid to you are taxable income)
Maximum benefit you can receive	\$2,000 per week
How long benefits continue	STD Option A: Up to 3 months (13 weeks) STD Option B: Up to 6 months (26 weeks)

Please note for 2025 the benefit maximum remains at \$2,000 per week, but is dependent on 66.67% of your base salary. For Physician and Executive coverage STD, contact HR. This coverage will be unchanged but through MetLife also.



Long-Term Disability (LTD) Insurance

If you are disabled for an extended period of time, you may be eligible to receive Long-Term Disability Insurance benefits.

Coverage options are:

Long-Term Disability (LTD)	LTD Option 1	LTD Option 2	LTD Option 3	LTD Option 4
Benefits amount	50% of pay	50% of pay	60% of pay	60% of pay
Elimination period	6 months	3 months	6 months	3 months

At four years of continuous full-time service, LTD is paid at maximum level by Lee Health. Coverage must be elected and approved.

You can continue to receive LTD benefits if:

- After 24 months of LTD payments, you are disabled and the vendor determines that due to the same sickness or injury, you are unable to perform the duties of any gainful occupation for which you are reasonably trained by education and experience.
- See directions on how to file claims by phone with the carrier. Contact MetLife at bloomfieldmail@metlife.com to file a claim. Certificate of Disability Coverage is available at **VirtuaLee/Human Resources Department/Benefits**.

For more information on Long- and Short-Term Disability Insurance plans, please review your Certificate of Coverage on **VirtuaLee/Human Resources Department/Benefits**.

Maximum benefit you can receive	\$10,000 per month
How long you may receive benefits	Your duration of benefits is based on your age when disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability up to age 65. If your disability occurs at or after age 62, benefits may be payable beyond age 65.

Be sure to coordinate your STD and LTD coverage.

For Physician or Executive LTD benefits, contact HR. Our carrier for 2025 is now MetLife.



To paraphrase a television ad, “Life Insurance isn’t for you; it’s for the ones you leave behind.” Life Insurance is an important part of your financial security, especially if others financially depend on you. Even if you’re single, your beneficiary can use your Life Insurance to pay debts like credit cards, car payments, mortgages and final expenses.

Employees can elect or change their Life Insurance coverage during Open Enrollment without Medical Evidence of Insurability, as follows:

- Employees who currently have no coverage and earn \$50,000 per year or more may elect either the 1x pay, \$4,000, or the flat \$50,000 benefit.
- Employees who currently have no coverage and earn less than \$50,000 per year may elect either the flat \$4,000 benefit or 1x pay.
- Employees currently enrolled in 1x pay or more may increase coverage one level or elect \$50,000.
- Any employee may elect the flat \$4,000 benefit.

What Is Accident Insurance?

Accident Insurance, also called Accidental Death & Dismemberment (AD&D) Insurance, is similar to regular Life Insurance. For example, if your death is a result of a covered accident, the amount of your coverage is doubled and paid to your beneficiary. However, Accident Insurance also pays a benefit if you suffer a covered injury in a covered accident. Part of your benefit may be paid to you if you lose a limb (such as your arm) or your sight as the result of a covered accident.

For more information on Life & Accident Insurance, please review your Certificate of Coverage.

Life and Accident Insurance (Maximum of \$600,000)	
Level 1	\$4,000
Level 2	1x pay
Level 3	1.5x pay
Level 4	2x pay
Level 5	3x pay
Level 6	\$50,000

Waiver of Premium for Disabled Employees

If an employee becomes totally disabled before age 60 (as determined by the insurance company) while covered by the plan, his or her Life Insurance will be continued without further premium. The employee must make a written application to the insurance company and be approved to receive this benefit.

Life Insurance Living Benefit

If you are insured for at least \$5,000 of Life Insurance and become terminally ill and are not expected to live for more than 24 months, you may request that up to 75% of your Life Insurance amount (up to \$500,000), be paid to you before your death. A doctor must certify your condition in order to qualify for this benefit. Upon your death, the remaining benefit will be paid to your designated beneficiary(ies).

Beneficiary Designation

Everyone electing Life Insurance for the first time must complete a Beneficiary Designation Form. You will want to review this each year. Your beneficiary is the person you wish to have your benefits paid to in the event of your death. You may change your beneficiary at any time by completing a new Beneficiary Designation Form, available on VirtualLee/Forms Management, or by contacting the Human Resources Call Center at **(239) 343-1555**.

Coverage Greater Than \$50,000

Federal regulations require payment of income tax and Social Security tax on the “value” of Life Insurance in excess of \$50,000. The value assigned to this coverage in excess of this amount is regarded as taxable income, and appropriate taxes are withheld from your paycheck (an additional line will appear on your paycheck for Imputed Life). This amount increases with coverage level and with age, per IRS scale.



403(b) Retirement Plan

The 403(b) plan at Lee Health is a valuable benefit and allows employees to save for their retirement by contributing a portion of their regular base wages through the convenience of payroll deduction. You can save with traditional pre-tax contributions, after-tax Roth contributions, or a combination of both.

Our 403(b) Retirement Plan is administered by Transamerica Retirement Solutions, which is one of the largest companies in the US specializing in retirement plans. Our plan offers more than 30 money market, bond and stock mutual funds that empower you to build a diverse portfolio tailored to your individual needs. Our plan also offers the flexibility to change your contributions and funds at any time.

All employees, full-time, part-time and temporary (PRN), may contribute to the 403(b) Retirement Plan immediately with no waiting period. After you have one year of continuous service, Lee Health will match your contribution to your 403(b) Retirement Plan, up to 5% of your gross base pay, consistent with the plan document on a pre-tax basis. This applies whether full-time, part-time or PRN. You become fully vested in the matching funds after three years of service. Lee Health contributes more than \$33 million per year to provide this benefit. The chart at right outlines the matching provisions based on the percentage of your base salary you choose to contribute. You can enroll by calling Transamerica at **(800) 755-5801** or going online at **Transamerica.com**.

457(b) Supplemental Retirement Plan

This plan, as defined by the IRS, is for highly compensated individuals earning \$155,000 plus in income. Eligible individuals can supplement their 403(b) Retirement Plan to save additional monies for retirement. That means with these two plans you can save twice the annual deferral maximum allowed each year!

The Lee Health 457(b) Supplemental Retirement Plan is also administered by Transamerica Retirement Solutions and provides the same funds as available in the 403(b). The 457(b) plan provisions parallel the 403(b) for the most part but do not have the hardship loan or age 59½ access. However, access is allowed in case of an "Unforeseen Emergency" as defined by the IRS. The 457(b) allows for all types of compensation in determining a contribution, including base pay, bonus, PTO, overtime and shift differential. There is not an employer match available for your contributions to the 457(b) Retirement Plan. And the plan, as defined by the IRS, is for individuals making a salary of \$155,000 or more.

Roth Option

This is an after-tax basis, available in the 403(b) plan. Please see the SPD on VirtuaLee.

Retirement Planning Assistance

In addition to the retirement planning tools offered by Transamerica (you can also enroll online), Lee Health offers personalized education and financial planning assistance.

Contact our on-site Retirement and Finance Specialist at **(239) 343-1555**. For additional questions, please contact Transamerica Retirement Solutions at **(800) 755-5801**.

Percentage of Employee Gross Base Pay Contributed	Match on Entire Contributed Amount	Example: Assume an employee's gross pay was \$1,000 per pay period
Less than 1%	0%	No match on contributions.
At least 1%, but less than 2%	20%	If the employee contributes 1% of gross base pay (\$10), then Lee Health will match 20% of \$10 (\$2).
At least 2%, but less than 3%	40%	If the employee contributes 2% of gross base pay (\$20), then Lee Health will match 40% of \$20 (\$8).
At least 3%, but less than 4%	60%	If the employee contributes 3% of gross base pay (\$30), then Lee Health will match 60% of \$30 (\$18).
At least 4% but less than 5%	80%	If the employee contributes 4% of gross base pay (\$40), then Lee Health will match 80% of \$40 (\$32).
At least 5%	100% match on 5% contribution. No match above the 5% contribution.	If the employee contributes 5% of gross base pay (\$50), then Lee Health will match 100% of \$50 (\$50).



Flexible Spending Accounts

Through the Lee Health Flexible Spending Accounts (FSA) program, you can use tax-free dollars to pay for:

- Most medical, dental and vision care expenses, such as copayments, deductibles and prescriptions.
- Dependent care expenses for children under age 13, such as daycare, babysitters, after-school programs and eldercare programs, so that you and your spouse can work or go to school.

Using tax-free dollars means that you spend less for these expenses and have more money to spend on other things you want and need. Lee Health is offering a VISA card through Eagles, Benefits By Design, Inc. The VISA card makes it convenient to use the tax-free dollars you put into a FSA. Please see the back pages of this guide for contact information.

Points to Remember

- **You must enroll each year to start or continue FSAs. Your FSA will not automatically continue into the next plan year.**
- **“A Flex Health Spending Claims Extension Period”**
You can continue to use your funds from the previous year from January 1 through March 15 of the following year in order to use them up. You have until March 31 to turn in paper claims to Eagles that were not reimbursed during the plan year.
- This ensures that you have the opportunity to maximize your Flex Health Spending funds and avoid forfeiting money through the IRS “use-it-or-lose-it” rule.

- **Use-it-or-lose-it.** The IRS rules state that if you have money left over in your FSAs after you have submitted all your claims for the year, you lose the amount that is leftover. So, be careful when calculating how much to contribute.
- **Per the IRS regulations,** your Flex Health Spending account annual maximum is \$3,200. This has increased this year. The Flex Dependent Spending account maximum remains at \$5,000.

If you are a new hire after Open Enrollment, your flexible benefit account will be effective after your 30th day and through the end of the calendar year. All eligible expenses must have been incurred during that time frame. If you need assistance calculating the number of the remaining pay periods, please contact HR at **(239) 343-1555**. For more information on FSAs, please refer to the Flexible Spending Account SPD at **VirtuaLee/Human Resources Department/Benefits** or visit **www.eaglesbenefits.com**.

Long-Term Care Insurance

Lee Health aims to protect you from devastating financial effects by providing access to long-term care coverage for yourself or a family member. Be sure to review the coverage offered. Contact HR for more information or visit **<http://unuminfo.com/lmhs>**, a website designed especially for Lee Health employees.



When to Use the Personal and Family Counselor

Counseling is available to all Lee Health employees, including PRNs, and their immediate family members for personal difficulties such as:

- Family or marital problems
- Parenting concerns
- Emotional difficulties, such as depression and anxiety
- Drug and alcohol dependence
- Stress and burnout
- Grief over death of a loved one or other losses
- Other problems that may surface

If you need assistance, please call ESI at: **(239) 433-1211** or **(800) 252-4555**.

The personal and family counselor will work directly and confidentially with you and/or your family member. In some cases, the counselor's role will be to assist in determining what community services can best provide the needed help. Up to six sessions per incident are provided. The first six sessions are fully covered by Lee Health. Additional treatments may be covered by the Health Plan.

Confidentiality

The Lee Health personal and family counselor is administered by ESI Group, a national firm specializing in employee assistance programs. Any help you receive is completely confidential.

HomeThrive

This is a new program offering assistance and support to caregivers. If you support anyone who needs more care due to age, disability or a medical condition, they can help you discover a better way forward that prioritizes their care and your own well-being. Homethrive's intuitive online platform is powered by insights and live support from a team of compassionate caregiving experts. *To access your free benefit visit <https://app.homethrive.com/join> and sign up.*

Asthma COPD Management Education

Participants receive extensive education, self-management tools, an Asthma or COPD Action Plan and enroll in MyChart Care Companion, which offers daily communication tools. This service is available through telehealth, group settings and in-person appointments. The education team are Registered Respiratory Therapists who are Certified Asthma and Pulmonary Disease Educators.

Health Coaching Focused on 27 Chronic Conditions

This exciting service is offered in conjunction with our Health Plan. Outreach is made for 27 chronic conditions. Many of these offer additional office visits at no cost to you. In addition, additional lab work at Lee Health is in many cases also offered. Healthcare Navigator Nurses at KBA outreach for these 27 chronic conditions. This outreach will include coaching and referrals to programs offered by Lee Health Solutions.



Wellness

Wellness Exam

Each employee and spouse enrolled in the Lee Employee Health Plan can schedule an annual wellness exam with their in-network physician. **It is important to note, Employee Health will not be completing wellness exams.**

Healthy Life Center: Education & Navigation

23450 Via Coconut Point, Estero, FL 33928; 239-468-0050

Programs at: Lee Health Coconut Point, WellWay Cape Coral, Babcock Ranch and Cypress Resource Group in Fort Myers

Education Resources: leehealth.org/events

- Teaching Kitchen – cooking demos, workshops & classes
- Mind & Body – yoga & meditation
- Lectures- physicians and subject matter experts
- Health Screenings
- MyChart support
- Holistic Treatments – massage & acupuncture services

Navigation

The Healthy Life Center has Outreach Schedulers on staff to assist with primary care appointments for community members and Lee Health new hires. Our team is trained and knowledgeable in Lee Health providers and services to navigate the health system.

Chronic Disease Education & Prevention

Lee Health Solutions, a department of the Center for Care Transformation, provides a variety of programs to help you achieve your goals for healthier living and reduced disease risk. The education team is available to assist you in making positive health choices leading to a lifetime of better health. All of the programs listed below are provided at no out-of-pocket expense for health plan participants.

- Programs include:
 - Diabetes Self-Management
 - Diabetes Prevention
 - Pregnancy & Diabetes
 - Registered Dietitian Nutrition Guidance
 - Chronic Disease Self-Management
 - Chronic Pain Self-Management
 - Weight Management Program

Both in-person and virtual appointments/classes are available. In addition, there are online, on-demand video education modules available covering topics such as High Blood Pressure, Diabetes, and Chronic Obstructive Pulmonary Disease (COPD) available to watch anytime. Please call **(239) 424-3120**, email

LeeHealthSolutions@LeeHealth.org, or go to

www.leehealth.org/leehealthsolutions for more information.

Center for Care Transformation Team

Five key departments partner with you, your providers and your health plan to ensure Lee Health employees and their family receive the best patient care possible every time.

- **Quality & Patient Outreach.** Our Care Transformation team will reach out to you and your family to ensure you receive annual wellness visits, testing, preventative care and education you need for optimal health.
- **Education.** Lee Health Solutions and the Asthma/Chronic Obstructive Pulmonary Disease education team will reach out to you and your family to deliver education, tools and resources you need to self-manage chronic healthcare conditions, cut costs and live a healthier lifestyle. For more information, refer to “Chronic Disease Education & Prevention” and “Asthma COPD Management Education” located in this section.
- **Best Care Alliance Network.** Best Care Alliance is a high-quality, physician-led, integrated physician/provider network created to partner with you, your family, and the Lee Employee Health Plan to ensure you have access to high-quality

providers/practices. The goal is to allow you and your family to have better healthcare outcomes and the resources you need to manage any conditions that arise and help you get and stay healthy.

- **Navigation Team.** To be sure you are getting the right care at the right place and at the right time, Nurse Navigators are available 24 hours a day / 7 days a week at **(239) 343-1844** for immediate needs.

WellWay

Lee Health is proud to partner with WellWay, providing full-service health and wellness facilities in Cape Coral and Babcock Ranch, as well as virtual wellness support to employees and the community. As a Lee Health employee, you receive a large discount on memberships, as well as the opportunity to participate in a custom health plan free of charge. In addition, you can utilize payroll deduction to pay for your discounted membership. WellWay makes it easy to engage, with no long-term contracts.

To help meet your goals we offer:

- Full-Service Health and Wellness Clubs in two locations
 - **Cape Coral**, 609 SE 13th Ct.
Cape Coral, FL 33990 - 239-424-3220
 - **Babcock Ranch**, 42880 Crescent Loop, Suite 100
Babcock Ranch, FL 33982 - 239-343-3540
- Complimentary Custom Health Plan
 - Discovery session with Health and Nutrition Coach
 - Holistic Assessment with Exercise Specialist
 - Complimentary Personal Training Session with an Exercise Specialist
 - Roadmap Session with Health and Nutrition Coach
- Graduate Program
- Health and Nutrition Coaching
- Personal training/group training
- Group fitness classes
 - Cardiovascular and strength training equipment
 - Free Weights
 - Cycle Studio
 - Yoga Studio
 - Massage Therapy
 - Full-Service Locker Rooms
 - Aquatics center
 - Basketball court
 - Swimming lessons for all ages
 - Kid Zone childcare
- Clinical Wellness Support
 - Post-rehab
 - Cardiovascular
 - Osteoarthritis
 - Hypertensives
 - Diabetes and Pre-Diabetes
 - Offered in-person and virtually

Another wonderful benefit of Lee Health is our Paid Time-Off (PTO) Program. With our PTO program, eligible regular full-time and part-time employees accrue PTO for vacations, holidays, disaster disruptions and absences due to personal needs, illness or injury.

Regular full-time and part-time employees with at least 30 days of continuous service are eligible to use PTO with supervisor approval. PTO accrues on hours worked as shown to the right.

The accrual for regular full-time employees with standard hours of 72-80 and regular part-time employees shall be pro-rated based on actual hours worked each pay period (capped at 80 total hours).

Compared to other similar employers, this is a very market-competitive PTO schedule. For full details and updates, please see the PTO policy on VirtuaLee.

For management staff, this benefit differs. Please review our policy for more details. The policy is available through HR.

For more information about Leaves of Absence, Family Medical Leave Act (FMLA) and all other leaves of absence, contact the **Absence Management Specialist at (239) 343-1551 or MetLife at (800) 638-6420, option 2.**

Service	Full-Time Accrual Based on 80 Hours Worked
Beginning 30 days after date of hire through completion of 5 years of service. (0-59 months)	7.40 hours
Beginning of 6th year through completion of 9 years of service. (60-107 months)	9.25 hours
Beginning of 10th year through completion of 14 years of service. (108-167 months)	11.08 hours
Beginning of 15th year through completion of 19 years of service. (168-227 months)	11.70 hours
Beginning of 20th year. (228+ months)	13.25 hours

Newly hired staff members from January 1, 2024, and after should refer to the HR Call Center as their PTO plan differs.



Lee Health is continuously mindful of balancing the demands of work, family and home. That's why we provide a number of optional benefits to assist you in this never-ending balancing act such as:

Tax-Advantaged College Saving Plan

College Bound Fund is a 529 College Savings Program that allows you to deduct money from your paycheck, after taxes, and place it into an investment fund for college education. The earnings grow tax-free, and the minimum payroll deduction is \$25 per pay period. This program is available to everyone – parents, grandparents, friends and family – to help you plan for your child's future educational needs.

Other Lee Health Benefits Include:

- Lee Health Child Development Centers
- Bright Horizons Back-up Child Care
- Cafeteria Discounts on Meals
- Educational Assistance and Career Advancement
- Service Awards and Recognition
- Staff Activities Discounts
- Workers' Compensation
- Social Security Contribution
- APRN – Employee Health
- Free Flu Shots
- Discounts to WellWay Fitness centers
- Free COVID-19 Vaccines
- Lee Health Solutions Programs for Pre-diabetes, Weight Loss, Hypertension, Hyperlipidemia and Osteoarthritis
- Hospital Indemnity Plan
- Lee Health Asthma Management Program
- Gift Shops
- Pet Insurance
- Universal Life Insurance
- Auto Insurance
- Legal Insurance (available only during Open Enrollment or newly eligible)
- ID Theft Protection
- Expanded Critical Illness Policy
- Long-Term Care Insurance
- On-site Dental Services

- On-site Dermatology Services
- Consumer Purchasing Program
- Group Accident Insurance
- Employee Discount Program – Perkspot
Perkspot is a marketplace of exclusive discounts, negotiated by a team of experts, from top brands and local businesses. As a Lee Health employee, you can access discounts through the discount portal and browse deals, search by brand or category, discover curated and personalized discounts relevant to your interests, and enjoy savings on a variety of products and services. Perkspot is a voluntary benefit accessible to all Lee Health employees and we are excited to be able to add this program to our list of additional benefits!

Contact Human Resources at **(239) 343-1555** to find out more about these benefits.

Please review all benefit programs on **VirtualLee/Human Resources Department/Benefits**.

Childcare Benefits

Employees may enroll their children at a reduced rate in any of the Lee Health Child Development Centers, as space permits. These award-winning centers provide a high-quality nationally accredited childcare program to employees' children. Programs offered include those for infants, preschool children, VPK (Voluntary Prekindergarten), school holiday care and a summer camp for school-age children up to 12 years of age for Lee Health employees' children or their dependents' children. If space permits, spots may be offered to the public. The Child Development Centers are open Monday through Friday as follows:

- Lee Memorial Hospital – 6 a.m. – 6:30 p.m.
- Cape Coral Hospital – 5:45 a.m. – 6:30 p.m.
6:30 p.m. – 8 p.m. based on need
- HealthPark Medical Center – 6 a.m. – 6:30 p.m.
6:30 p.m. – 8 p.m. based on need
- Lee Health Child Dev. Ctr. (Gulf Coast Medical Ctr.) – 5:45 a.m. – 6:30 p.m.
6:30 p.m. – 8:00 p.m. based on need

For more information on childcare fees, menus or curriculum please visit Virtual Lee – Departments / Childcare Services or contact the Lee Health Child Development Center at **(239) 343-0480**. Childcare scholarships are available for our programs if families are experiencing a hardship. Please contact the System Director at **(239) 343-6133**.

Bright Horizons Back-up Care

Whether you have a planned need or the unexpected happens, book affordable back-up care in high-quality centers or at home for children, adults or elderly loved ones. Plus, you have access to local day camp options for no-school days, tutoring and test prep with top providers, and pet care to ensure your dog or cat has TLC — all available through your Bright Horizons Back-Up Care benefit.

Employee Health Services

Cape Coral Hospital – 660 Del Prado Blvd. Suite 103	(239) 424-2120
HealthPark Medical Center – 9981 S. HealthPark Drive Suite 456	(239) 343-5120
Lee Memorial Hospital – 2780 Cleveland Ave. Suite 802	(239) 343-2220
Gulf Coast Medical Center – 13685 Doctors Way Suite 250B	(239) 343-0486

Convenient Care

Page Field 4771 S Cleveland Avenue	(239) 343-9800
Pine Island 1682 NE Pine Island Road	(239) 424-1655
Metro Parkway 13340 Metro Parkway, Suite 100	(239) 343-0490
Bonita Community Health Center 3501 Health Center Blvd	(239) 949-1050
Golisano Children's Urgent Care Center 3361 Pine Ridge Road, Suite 101	(239) 254-5920

Hospital Emergency Departments

Cape Coral Hospital 636 Del Prado Boulevard, Cape Coral	(239) 424-2354
For Fort Myers: HealthPark Medical Center 9981 S. HealthPark Drive	(239) 343-5334
Golisano Children's Hospital 9981 S. HealthPark Drive	(239) 343-5437
Lee Memorial Hospital 2776 Cleveland Avenue	(239) 343-2329
Gulf Coast Medical Center 13681 Doctor's Way	(239) 343-0434

Lee Health Pharmacies Locations & Contacts

Lee Health Plan Pharmacy (Mail Order) Phone (239) 424-3197 Fax (239) 424-4087 Email: HealthPlanPharmacy@LeeHealth.org	
Lee Pharmacy at Lee Memorial Hospital 2776 Cleveland Ave (Located in Lobby) Fort Myers, FL 33901 Phone (239) 343-2800 Fax (239) 343-2703 Open 8 a.m. – 8 p.m., Monday-Saturday, 9 a.m. – 1 p.m., Sunday	
Lee Pharmacy at HealthPark Medical Center 9981 S. Health Park Drive (Located by Cafeteria) Fort Myers, FL 33908 Phone (239) 343-5100 Fax (239) 343-5275 Open 8 a.m. – 8 p.m., Monday-Saturday, 9 a.m. – 5 p.m., Sunday	
Lee Pharmacy at Gulf Coast Medical Center 13681 Doctor's Way (Located off Lobby) Fort Myers, FL 33912	

Phone (239) 343-1600 **Fax** (239) 343-1601

Open 24 hours, 7 days per week

*After hours dispensing is available through the GCMC Emergency Department

Lee Pharmacy at Cape Coral Hospital
636 Del Prado Blvd, S. (Located near Cafeteria)
Cape Coral, FL 33990

Phone (239) 424-2456 **Fax** (239) 424-2466

Open 8 a.m. – 8 p.m., Monday-Saturday

Open 9 a.m. – 5 p.m., Sunday

Lee Pharmacy at Page Field
4751 S. Cleveland Ave (Located near Pediatrics)
Fort Myers, FL 33907

Phone (239) 343-9836 **Fax** (239) 343-9838

Open 8 a.m. – 6 p.m., Monday-Friday; 8 a.m. – 7 p.m., Saturday-Sunday

Lee Pharmacy at Coconut Point
23450 via Coconut Point Estero, FL 34135

Phone (239) 468-0090 **Fax** (239) 343-4038

Open 9 a.m. – 5:30 p.m., Monday-Friday

Lee Health Specialty Pharmacy
8350 Hospital Drive Suite 120, Bonita Springs, FL 34135

Phone (239) 468-0190 **Fax** (239) 343-4038

Open 9 a.m. – 5:00 p.m., Monday-Friday

Lab Locations

Lab Services Customer Service	(239) 424-3177
Cape Coral Hospital Outpatient Lab 636 Del Prado Blvd.	(239) 424-3748
Downtown Cape Coral 1335B Cape Coral Parkway (Big John Plaza)	(239) 424-3790
Pine Island Road - Cape Coral 1682 NE Pine Island Road	(239) 424-1650
Lee Memorial Hospital Outpatient Lab 2776 Cleveland Avenue	(239) 343-3190
Outpatient Center at HealthPark Commons 16281 Bass Road, Suite 202	(239) 343-7247
Outpatient Center at Plantation Road 13601 Plantation Road, Suite 1	(239) 343-0770
Outpatient Center at the Sanctuary 8960 Colonial Center Drive, Suite 102	(239) 343-9420
Outpatient Center at Surfside 2441 Surfside Boulevard, Suite 100	(239) 541-7525
University Highlands - Estero 19511 Highland Oaks Drive	(239) 343-1999
Coconut Point - Estero 23450 Via Coconut Point	(239) 468-0086

If you have any questions about our benefits, please contact the company that handles the plan administration for Lee Health. Below is a list of the companies, the plans they administer and their phone numbers.

If you still have questions, please contact the Human Resources Department at **(239) 343-1555**.

For appointments with Lee Physician Group, call **(239) 481-4111** or send an email to **LeePhysicianGroup@LeeHealth.org**.

Plan	Contact	Phone Number	Website	Mailing Address
Dental	Delta Dental	(800) 521-2651	deltadentalins.com	P.O. Box 1809, Alpharetta, GA 30023-1809
Urgent Care (In-Home)	DispatchHealth	(239) 301-3730	www.DispatchHealth.com	
Flexible Spending Accounts	Eagles, Benefits by Design, Inc.	(800) 726-5603	www.eaglesbenefits.com	2336 SE Ocean Blvd., Ste 301 Stuart, FL 34996
ESI (EAP)	ESI Group	(239) 433-1211 (800) 252-4555	healthcareeap.com	6213 Presidential Court, Suite 110, Fort Myers, FL 33919
Vision	Humana	(877) 398-2980	humana.com	500 W. Main Street, Louisville, KY 40202
Best Care Alliance (Network Providers)	Best Care Alliance (BCA)	(239) 343-1844	https://bestcarealliance.org/	Center For Care Transformation 6630 Orion Drive, Suite 201 Fort, Myers, FL. 33912
Mail-Order Prescriptions	Lee Health	(239) 424-3197	https://www.leehealth.org/our-services/pharmacy	636 Del Prado Blvd., Cape Coral, FL 33990
Prescription Coverage	Ventegra	(855) 648-5445	MyVentegra.com	15950 North 76th Street, Suite 200, Scottsdale, AZ 85260
Optional Benefits	Mercer	(800) 336-9421	leehealthoptionalbenefits.com	12421 Meredith Dr., Urbandale, IA 50398
Life Insurance	MetLife	(800) 638-6420, option 2	mybenefits.metlife.com or email for claims: lifeclaimsubmit@metlife.com	P.O. Box 6100, Scranton, PA 18505
Short-Term Disability (FMLA)	MetLife	(877) 638-2056	mybenefits.metlife.com or email for claims: bloomfieldmail@metlife.com	P.O. Box 14590, Lexington, KY 40512-4590
Long-Term Disability (FMLA)	MetLife	(877) 638-2056	mybenefits.metlife.com or email for claims: bloomfieldmail@metlife.com	P.O. Box 14590, Lexington, KY 40512-4590
Retirement 403(b) & 457(b)	Transamerica Retirement Solutions	(800) 755-5801	transamerica.com/portal	440 Mamaroneck Ave., Harrison, NY 10528
Long-Term Care Insurance	UNUM Provident	(800) 227-4165	unuminfo.com/lmhs	P.O. Box 100196, Columbia, SC 29202-9975
Medical	KBA	(888) 320-7217	KBASolution.com	P.O. Box 3252, Milwaukee, WI 53201
Aetna Wrap Network	KBA	(888) 320-7217	www.aetna.com/asa	P.O. Box 3252, Milwaukee, WI 53201



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About This Guide

This guide describes the benefit plans and policies available to you as an employee of Lee Health. The details of these plans and policies are contained in the official plan and policy documents, including some insurance contracts. This guide is meant only to cover the major points of each plan or policy. It does not contain all of the details that are included in your Summary Plan Descriptions (as required by ERISA) found in your other employee benefit materials. If there is ever a question about one of these plans and policies, or if there is a conflict between the information in this guide and the formal language of the plan or policy documents, the formal wording in the plan or policy documents will govern.

Note: The benefits highlighted and described in this guide may be changed at any time and do not represent a contractual obligation – either implied or expressed – on the part of Lee Health.