

# FLORIDA CONSORTIUM OF CHARTER SCHOOLS EMPLOYEE GROUP BENEFITS PROVIDED BY T. R. JONES & COMPANY



T.R. Jones & Company represents a select group of highly respected, national A-rated carriers. This enables us to offer a complete range of insurance products. We take seriously our pledge to place coverage with only stable, reputable, and carefully selected carriers. The long-term relationships that we have with these carriers allows us to deal from a position of strength and flexibility. As a result, we are able to provide the best coverage and service for your needs. We are proud to present the following employee benefit plans designed especially for the members of FCCS.

## Vista HealthPlans Medical

Several benefit options are available from HMO to POS (Point Of Service), giving you the ability to have services in or out of the network. Rates shown reflect a discount exclusively for the charter school members plus up to an additional 10% discount on groups of 10 employees or more with good medical history.

## Delta Dental Plans Dental & Vision:

PPO and DMO coverage plans are offered with additional selected benefits for your group at discounted rates.

## Principal Life Insurance Company Life, Short Term Disability & Long Term Disability:

Guaranteed issue up to \$50,000 with Preferred ratings.

## Exclusive program provided by T. R. Jones & Co.

Medical benefits will be provided through Vista, a health benefits company that offers access to one of Florida's largest independent physicians networks, with more than 6,000 participating physicians. Vista received the highest level of accreditation from the Accreditation Association for Ambulatory Healthcare and is now the second largest healthcare provider in the state of Florida.



### PLAN OUTLINES

In-Network Benefits	FD 15 HMO	FD 20 HMO
Deductible	\$500 Hosp \$100 Rx	\$500 Hosp \$100 Rx
Coinsurance	N/A	N/A
<b>Physician Services</b>		
Open Access	No	No
Office Visits	\$15	\$20
Spec Visits	\$20	\$40
<b>Hospitalization</b>		
Emergency Room	\$100	\$100
Urgent Care	\$30	\$40
Inpatient Services	\$200/day (max 5 days) after Hosp Ded.	\$350/day (max 5 days) after Hosp Ded.
Outpatient Surgery	\$200 after Hosp Ded.	\$350 after Hosp Ded.
Outpatient Diagnostic		
- Lab & X-Rays	100% Covered	100% Covered
- MRI, PET Scan	\$60 after Hosp Ded.	\$80 after Hosp Ded.
<b>Prescription Drugs</b>		
Generic/Brand/Non	Formulary \$15/\$35/\$50 after Rx Ded.	\$20/\$40/\$60 after Rx Ded.
Injectables	20% after Rx Ded.	20% after RX Ded.
Max Out of Pocket	\$1,500/\$4,500	\$3,000/\$9,000
Lifetime Maximum	Unlimited	Unlimited
<b>Out of Network Benefits</b>		
Deductible (Ind/Fam)	\$1,000/\$3,000	\$1,000/\$3,000
Coinsurance	70% / 30%	60% / 40%
Max Out of Pocket	\$3,000/\$9,000	\$7,500/\$22,500
Lifetime Max	\$1,000,000	\$1,000,000



T. R. Jones & Company, Providing Professional Insurance Solutions  
Phone: 1-800-333-0777 • 305-246-7543 • Fax 305-242-7469  
Ask to speak with an FCCS consultant.

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## Delta Dental

is the nation's largest, most experienced dental benefits system and is unparalleled in the industry. Comprised of independent, affiliated dental service corporations, Delta Dental is a not-for-profit organization, with some for-profit affiliates, that offers a nationwide system of dental health benefits for a wide range of employers both large and small.

	PPO In/Out-of-Network	DMO Plan Highlights	
Diagnostic & Preventative Services	100%/80%	<ul style="list-style-type: none"> <li>• 87 additional procedures</li> <li>• Additional cleanings beyond the current limitations of one per 6 month period at a set, fixed co-payments</li> <li>• Fixed bridgework at set co-pay</li> <li>• Full mouth reconstruction at set co-pay</li> <li>• Extractions for orthodontic reasons</li> <li>• External bleaching</li> </ul>	
Basic Services	80%/60%		
Major Services	50%/40%		
<b>Deductible:</b>			
Per enrollee	\$50/\$50		
Per family	\$150/\$150		
Max Benefit	\$1000		
<b>Monthly Rates:</b>			
	Program 1	14A	15C
Employee Only	\$25.43	\$16.92	\$10.82
EE+ 1	\$47.80	\$27.01	\$16.94
EE+ 2/+	\$77.70	\$39.28	\$24.41



Delta Dental also provides Vision care for you and your family. Routine vision care is an important part of a complete health and wellness program for both adults and children. During a vision and eye health examination, eye care providers can detect vision correction needs, eye diseases, and even symptoms of other health conditions such as high blood pressure or diabetes.

**Delta Dental Plans offer programs and reporting systems that provide employees with quality, cost-effective dental and vision benefit programs and services.**

## The Principal Financial Group

The Principal Financial Group® (The Principal®) is a leader in offering businesses, individuals and institutional clients a wide range of financial products and services, including retirement and investment services and life and health insurance through its diverse family of financial services companies.

At Principal Financial Group, they understand the importance of your employee benefits. From their outstanding customer service to their cutting edge technology, they are committed to making sure you get the most out of the benefit program. The Principal has more than half a century of experience in providing employee benefits, so they know what is important to you: integrity, simplicity and security.

The Principal offers a diverse family of products on both a group and individual basis, including group Life and Accidental Death & Dismemberment (AD&D), Short-Term & Long Term Disability. **For FCCS members, The Principal is offering guaranteed Life Insurance up to \$50,000.**



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