



2025 associate benefits.



Find the perfect blend.

There's health insurance (and it includes prescription and vision benefits, a discounted gym membership, and select routine labs covered at 100%). Dental plans. Retirement saving plans. Short- and long-term disability. And that's just for starters.

Want the whole enchilada? Our [Showcase of Benefits book](#) has it all, just like your favorite buffet. The [Benefits at a Glance](#) is a snack-size list.

What's in store for 2025?

Take a sneak peek at what's new



2025 Showcase of Benefits Book

Mental insurance	Full-time/Part-time	Compassionate leave	Full-time/Part-time
Delta Dental <ul style="list-style-type: none"> Offers three Plans: Basic Plan, Plus Plan and Premium Plan Orthodontic coverage available for Plus and Premium plans 		Paid time off for scheduled work days following the death of family member <ul style="list-style-type: none"> Up to 24 hours (full-time benefit-eligible associates) Up to 12 hours (part-time benefit-eligible associates) 	
Life Insurance <ul style="list-style-type: none"> MetLife <ul style="list-style-type: none"> Basic Term Life: 1 x annual salary (employer paid) Supplemental Term Life: 1 to 6 x annual salary (associate paid) Dependent Life Insurance – spouse and children *Evidence of Insurability required if Life Insurance is over \$500,000 (\$250,000 for spouse) and for annual open enrollment increases and status changes. **Maximum coverage allowable – \$1,000,000		Jury duty <ul style="list-style-type: none"> Paid time off for jury time served for full-time and part-time benefit-eligible associates on scheduled work days. 	
Short-term disability <ul style="list-style-type: none"> MetLife <ul style="list-style-type: none"> 60% or 70% benefit (associate paid). Begins on the 15th calendar day of disability for a maximum of 11 weeks. 	Full-time	Leave of absence <ul style="list-style-type: none"> Family Medical Leave of Absence (FMLA) – eligible after one year and 1,250 hours of employment Medical – Non-FMLA Personal – eligible after one year of employment Military – available anytime associate has to be absent for active U.S. Military duty 	All associates
Long-term disability <ul style="list-style-type: none"> MetLife <ul style="list-style-type: none"> Basic: 60% benefit (employer paid) Supplemental (optional) purchase: 50% or 60% benefit (associate paid). Begins on the 91st calendar day of disability. *Evidence of Insurability required for increases to 50% or 60% during open enrollment.	Full-time		

2025 Benefits at a Glance

Breaking it down into smaller pieces.

Too much info to digest all at once? It's a lot of good stuff. (We get it, it's still a *lot*.) Here's the info, in smaller, bite-size chunks. (This is a very, very short summary of benefits. Limitations and prior authorization requirements may apply to certain services. See the plan documents for details that may affect your coverage.)



Visit [AskAllegiance.com/HF](https://www.askallegiance.com/HF)

2024 ASSOCIATE HEALTH PLANS

How to find a participating provider.

Get the most value from your benefits and save money by using participating providers whenever possible.

Our associate health plans are administered by **Allegiance**

High Value Network		EPO Plus		EPO Choice	
\$	\$S	\$	\$S	\$	\$S
Most services are \$0 at High Value Provider	Most services have 20% coinsurance at High Value, Preferred and Capex Shared-Cost Providers	Most services have a maximum copay of High Value, Preferred and Capex Shared-Cost Providers	Most services have a maximum copay of Capex Shared-Cost Providers	Most services have a maximum copay of High Value, Preferred and Capex Shared-Cost Providers	Most services have a maximum copay of Capex Shared-Cost Providers
Select this option in the PPO Network Enrollment menu* • High Value Providers	Select either of these options in the PPO Network Enrollment menu** • Preferred Providers • Capex Shared-Cost Providers	Select any of these options in the PPO Network Enrollment menu** • High Value Providers • Preferred Providers • Capex Shared-Cost Providers	Select for these providers in the Capex network enrolled in the US** • Any provider • Preferred Providers • Capex Shared-Cost Providers	Select any of these options in the PPO Network Enrollment menu** • High Value Providers • Preferred Providers • Capex Shared-Cost Providers	Select for these providers in the Capex network* • Any provider • Preferred Providers • Capex Shared-Cost Providers
Search for providers	Search for providers	Search for providers	Search for providers	Search for providers	Search for providers

*Out-of-network providers.
Please note, because of the contracted nature of Health First's provider benefits, a few providers do not participate in our contracted list. For more information on the network search options for Preferred and Capex, visit [www.allegiance.com](#). **Network hospitals in Shreveport County, Louisiana.

How to find a participating provider



Prescriptions



Dental-Delta Dental



Retirement savings-Milliman

- [General health/medical plans](#)
 - [Prescriptions](#)
 - [Vision](#)
- [Dental](#)
- [Flexible spending accounts \(FSAs\)](#)
- [Disability \(short- and long-term\)](#)
- [Accidental death and dismemberment insurance](#)

- [Associate life insurance](#)
 - [Dependent life insurance](#)
 - [Retirement savings plan](#)
 - [Voluntary benefits](#)
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General health/medical plans

Our health plan is administered through Allegiance, a Cigna Company. Like last year, all of them include prescription and vision benefits.

- [Comparison of benefits](#) (see all three plans, side-by-side)
- [Premiums](#) (how much you'll pay each pay period through payroll deduction)
- **Help me choose**
 - [See a short description of each plan](#) (PDF)
- **Visit [AskAllegiance.com/HF](https://www.askallegiance.com/HF)**

For more details about each plan, see the Summary of Benefits and Coverage (SBC):

- [High Value Network Plan](#)
- [EPO Plus Plan](#)
- [EPO Choice Plan](#)

About participating providers

For *any* health plan, your cost for the healthcare services you receive can depend on the benefit plan you choose and the provider networks included in each plan. That means **you can save money—often a *lot*—by using providers who participate in (or accept) your health plan** whenever possible.

- **For our associate benefits**, we have several plans to choose from, and the costs of services covered under each plan can vary depending on which provider network you use. For example, a PCP visit could be \$0 or it could be \$45. A specialist visit could be \$0 or \$80, or even more. Also, ***there could be a deductible*** depending on which provider(s) you see. (A deductible is the amount you would pay for care before the plan starts paying for your care.)
- To make it easier to save the most money, here's a one-page overview on [how to find a participating provider](#). It includes links to search for providers who participate with each plan.

Some important exceptions:

These providers are ***included*** in Tier 1 for all plans:

- ShadeTree Dermatology
- Pediatrics in Brevard
- Atlantic Psychiatric
- Circles of Care
- Select providers at Brevard Health Alliance Pediatrics (Mary Rose Barrios-Banal, MD; Alexandria Dixon, MD; Brenda Figueras, MD; Vanessa Hinckson, MD; Ramon Isales, MD; Wendy Lockhart, MD; Dassy Mas, MD; Robert Paduano, MD; Brittany Schnelle, APRN; Jennifer Smith, NP; Kelly Cobb, APRN; Kristy Sharpe, APRN; and Leigh Potts, APRN).

These providers are ***included*** in Tier 2 for the High Value Network plan, and in Tier 1 for the EPO Plus and EPO Choice plans:

- Hobbs Pharmacy
- Yong's Wig Salon
- Quest Diagnostics
- NextGen Pathology
- Cranial Technologies

Exclusions: Because of the customized features of Health First's associate benefits, a few providers (OMNI Healthcare and Orlando Health, the new owner of local Steward Medical Group and hospitals) **do not participate in any network for these plans**, even if they appear in the online search results for Allegiance or Cigna. That means they are considered "out of network" and **you could be responsible for the full cost** of any non-emergency services you receive from them. (Emergency services are always covered at any hospital until you can be transferred to an in-network hospital.)

Prescriptions

You and your dependents who are enrolled in our associate health plan will receive discounts when you use [Health First Family Pharmacy](#) to fill a 30- or 90-day supply of your prescriptions. Diabetes supplies (monitors, lancets, test strips, syringes and insulin) are covered at no cost at Health First Family Pharmacy.

- [Learn more and see the cost shares](#) (how much you pay for each prescription).
- [Formulary](#) (list of covered drugs—[PDF version](#) | [Searchable version](#)).
 - [Prior Authorization Criteria](#).
- [Learn more](#).

Vision

All four plans include routine **eye exams for \$15** (no cost for kids), and \$75 reimbursement for frames and lenses. You can go to any provider for this.

- [Learn more](#).

Allegiance ID cards

Any time you need one, **you can get a temporary ID card** from the Allegiance website, [AskAllegiance.com/hf](https://www.AskAllegiance.com/hf), or from the [Allegiance mobile app](#). Whenever you get a new ID card, please remember to shred or cut up the old one and throw it away to help reduce the risk of fraud.

Active&Fit Direct fitness center membership

If you enroll in our associate health plan, your medical benefits include an **Active&Fit Direct nationwide fitness center membership**. In 2025, it will be \$28 a month for each covered associate and dependent. There is a one-time \$28 enrollment fee. Minimum age limits vary by location. For details, visit [ActiveAndFitDirect.com](https://www.ActiveAndFitDirect.com).

- If you were enrolled in Active&Fit at the end of 2024, your membership will automatically continue in 2025.

Dental

Our dental benefits are provided through Delta Dental. We have three plans to choose from. Two of them even include a benefit for orthodontics.

- [See the comparison of benefits and premiums, and how the plans work](#) (see all three plans side-by-side and how much you'll pay each pay period through payroll deduction).
- [Benefit Summary/Evidence of Coverage - Basic Plan](#)
- [Benefit Summary/Evidence of Coverage - Plus Plan](#)
- [Benefit Summary/Evidence of Coverage - Premium Plan](#)
- [Visit DeltaDentalins.com](https://www.DeltaDentalins.com)

- Call Delta Dental at 1.800.521.2651

Meet WEX, our new partner for Flexible spending accounts (FSAs)

We have two kinds of accounts: one for **healthcare** and one for **dependent care**. In 2025, both will be administered by WEX.

An FSA allows you to contribute, via payroll deductions, pretax dollars into accounts you can then use to pay for eligible healthcare and/or dependent care expenses. In other words, FSAs allow you to set aside before-tax dollars to cover qualified expenses that you would normally pay out of your pocket with after-tax dollars. With just a little planning, you can **increase your net pay by paying less in taxes**.

- An important note—although most of your other benefits (except for your health plan) automatically continue each year if you don't log in to PeopleSoft and enroll, the **FSAs require re-enrollment every year** to confirm how much money you're setting aside.
- [Learn more.](#)

- Visit [WEXinc.com](https://www.wexinc.com).
- [Get the WEX mobile app.](#)
- [About dependent care FSAs.](#)
- [About medical FSAs.](#)
- [Contribution limits.](#)
- [How to carry over](#) (transfer funds from one year to the next).
- [How to use the grace period](#) (if you have funds left over at the end of the year).
- [Additional technology and resources.](#)

Disability (short- and long-term)

If you're ever unable to work for more than a couple of weeks (for example, for maternity leave, surgery or an extended illness), these insurance plans from MetLife could pay a portion of your salary. (You could use PTO for the remaining portion of your pay, and if you have Secure Sick Leave, you could also use that.)

- **Short-term benefits:** Depending on the plan you choose, you could receive 60% or 70% of your base pay (max. of \$1,500/week) for up to 11 weeks. Benefits start on the 15th day of your disability due to accidental injury and/or sickness. All full-time, benefit-eligible associates have the option to enroll in this.
- **Long-term benefits:** All full-time, benefit-eligible associates are automatically enrolled in this—you would receive 40% of your base salary (max. of \$5,000/month). You also have the option to "buy-up" or increase your coverage to 50% or 60%.
- [Learn more.](#)

The costs for these plans depend on your salary. (FYI, it's a lot of math, so the details on how to calculate that are in the Showcase of Benefits book. If math is not your thing, when you log in to PeopleSoft to enroll, your costs will be automatically calculated for you there.)

Accidental death and dismemberment insurance

MetLife covers accidental bodily injury that directly causes dismemberment (for example, the loss of a hand, foot or eye) or death. You can choose coverage for 1 to 6 times your annual salary, up to a maximum of \$1 million, and coverage for your spouse up to \$200,000.

- [Learn more.](#)

Associate life insurance

All benefit-eligible full- and part-time associates automatically receive basic life insurance in the amount of your annual salary rounded to the next \$1,000. (For example, if your salary is \$48,400 your coverage would be \$49,000.) You can also choose additional coverage up to 6 times your salary.

- [Learn more.](#)

Dependent life insurance

You can buy coverage for your eligible spouse and dependent children. Cost depends on the coverage you choose, and for spouses, their age.

- [Learn more.](#)

Retirement savings plan

Upon hire, you can voluntarily begin contributing between 1% and 75% of your salary through before-tax and/or Roth (after-tax contributions) through payroll deductions. Also, after 30 days of employment, **Health First contributes to your account—40¢ for every \$1 you contribute** to the plan, up to 8% of pay. You are always 100% vested in the value of your own contributions and will be 100% vested in the matching contributions after working at least 1,000 hours each year for six years (prorated for less than six years). **It's never too early to start planning for your retirement.**

- [Make an appointment with our Retirement Educator](#) to get started, review your account, or roll over other accounts.

- [Visit MillimanBenefits.com.](#)
 - [Learn more.](#)

 - **Enrollment and rollover forms**
 - [Enrollment New Hire-Health First, Inc.](#)
 - [Enrollment New Hire-Health First Medical Group](#)
 - [Rollover Instructions for Health First, Inc](#)
 - **Retirement IRS Notice**
 - [Health First Plan](#)
 - [Privia Plan](#)
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Voluntary benefits

Provided through Aon, these options allow you to further customize your benefits to meet your family's particular needs. For voluntary benefits, you cover the entire cost of any plan(s) you choose. We have negotiated discounted rates so your costs are less than they would be if you purchased the same coverage on your own.

- Permanent life insurance
- Critical illness insurance
- Hospital indemnity insurance
- Accident insurance
- Legal insurance
- Pet insurance and discounts

[Learn more.](#)

Enrollment is now open!

Log in to PeopleSoft HR through Monday, November 11, and choose your core benefits, and then go through Voluntary Benefits Enrollment to finish up.

ENROLL NOW (You may need to turn on VPN)

Tips on how to enroll

Questions? We have answers.

Want to talk with our benefits reps? They would love to help answer your questions.

Visit us at an onsite fair

Sign up for a virtual session

Send us your questions

Email us at HFbenefits@hf.org

Call Ask HR at 321.434.8990

FAQs

When can I enroll or make changes?

Open enrollment for all eligible associates is **November 1-11** for benefits becoming effective January 1, 2025.

You can make changes at other times during the year if you let us know within 31 days of having [a qualifying event](#). (A few examples are marriage, divorce, birth, adoption.)

- [Learn more](#).
- [Get the enrollment/change forms](#).

For new hires only:

Newly hired associates can enroll within 30 days of beginning employment.

ENROLL NOW (You may need to turn on VPN)

What are core and voluntary benefits?

“Core” benefits are the main ones like health, dental, disability, and retirement savings. Health First helps cover the cost of these benefits.

Additional options provided by Health First, [“voluntary” benefits](#) enhance and complement each associate’s core benefit plan. These options allow you to further customize your benefits to meet your family’s particular needs. For voluntary benefits, you cover the entire cost of any plan(s) you choose. Health First has negotiated discounted rates so your costs are less than they would be if you purchased the same coverage on your own. **Aon** helps us with enrollment and management of voluntary benefits.

You'll be able to enroll in both groups of benefits through PeopleSoft—there's a separate section for each group.



Find the perfect
blend of benefits
for your physical,
financial,
emotional, and
family well-being.

About lab tests.

Q: How much do I pay for lab tests?

A: Overall, the cost depends on which plan you choose. These routine tests are all covered 100% (that means no extra cost for you), and it doesn't matter which plan you have:

- Complete Blood Count
- Prothrombin Time
- Basic Metabolic Panel
- Comprehensive Metabolic Panel
- Lipid Panel
- Liver Panel
- Thyroid Stimulating Hormone
- Hemoglobin A1C

- Urinalysis
- Cultures

For other lab tests, sometimes the cost varies depending on whether the lab test is preventive or diagnostic, and how your provider orders the tests.

If you're in the High Value Network plan, all preventive lab tests are covered at 100%—you don't have to pay anything out of pocket. All non-preventive labs will be subject to the plan's cost share. This may include tests where you had blood drawn at a High Value Network lab (like a Health First location), but the specimen needed to go to a preferred or other network lab (like Quest)—if you receive a bill for these tests, you are responsible for paying it.

[Edit](#)