

Tropical Soup Benefits Guide- Open Enrollment

When you can change your coverage:

1. 90 days after your hire date when you become eligible for coverage.
2. Open Enrollment, the month of June.
3. When you notify HR* **within 30 days** of a “qualifying event” such as:
 - a. Birth or adoption of a child
 - b. Getting married, divorced, or legally separated
 - c. Changing from part-time to full-time employment
 - d. Change in child custody or court order to provide coverage for a child
 - e. Your spouse/domestic partner loses or gains insurance eligibility or there is a significant change to their coverage
 - f. You or a family member becomes eligible for Medicaid, Medicare, etc
 - g. Death of spouse or dependent

*To notify HR, you should email hr@tropicalsoup.com, call us at (305)780-7913, or visit us upstairs at the Waterfront Brewery.

What to Know:

- Your carrier is Florida Blue (BCBS)
 - Phone number: 1 (800) 352-2583
 - www.floridablue.com
- In the state of Florida, pharmacies are required to dispense generic before brand medications.
- Quest Diagnostics is your laboratory provider.
- You pay for benefits pre-tax.
- Selecting a primary care provider (PCP) is not required.
- Please see the Employer Health Benefits and COBRA sections of your employee handbook.

Routine Wellness Services:

If you are on the medical plan, the following preventative services are 100% covered and there is no cost (no copay, no coinsurance, no deductible).

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| • Routine Physical Exam | • Routine Colorectal Cancer Screening |
| • Well Baby and Child Care | • Routine Prostate Test |
| • Well Woman Visit | • Routine Lab Procedures |
| • Prenatal Care Visits | • Routine Mammograms (2D or 3D, Women age 40+) |
| • Immunizations | • Routine Pap Smear (Women ages 21 to 65, once every 3 years) |
| • Routine Bone Density Test | • Smoking Cessation |
| • Routine Breast Exam | • Nutritional Counseling for Weight Management |
| • Routine Gynecological Exam | • Health Counseling for STD's and HIV |
| • Screening for Gestational Diabetes | • HIV Screening |
| • Obesity Screening and Counseling | • Depression Screening |
| • Routine Digital Rectal Exam | |
| • Routine Colonoscopy (adults age 50+) | |
| If polyps are found it will be considered a diagnosis | |

Register Online:

Go to www.floridablue.com/members/group/home. Click “Login/Register” and follow the instructions.

From here you can access medical providers in your area who are in your insurance network.

Pricing:

For just the individual employee (yourself), deductions from checks would be:

\$185 or \$150 for medical, depending on your income.

\$3.61 for vision

Currently, this amount is about 30% of the cost. Your employer pays the other 70%.

This pricing assumes that there are two paychecks per month—when there is a third paycheck, you will not be charged.

If you make most of your money through tips or for some other reason have a check that won’t cover this amount (including if you are out on leave), we will invoice you the difference. This invoiced amount must be paid within 5 days of payday.

Tiers of coverage for the individual + spouse, individual +child(ren), individual + family are also available for a higher cost.

You can contact HR at hr@tropicalsoup.com,
or (305)780-7913.