Employee Benefits & Wellness

Human Resources and Educator Quality
Employee Benefits and Risk Management

September 27, 2017
Retiree Benefits Update #1

This Benefits Update is an overview of changes to the group health plan that will become effective January 1, 2018. Additional information about the group health plan and available benefit options is available in the online reference guides. You are encouraged to review the online reference guides for detailed information about options available to you under the District's group health plan.

Employee Benefits & Wellness Fair

Saturday, September 30th
Sunlake High School
3023 Sunlake Boulevard
Land O' Lakes, FL 34638

9:00 am – 2:00 pm

This year's Employee Benefits and Wellness Fair is a family friendly event. Employees and retirees are encouraged to attend.

Family friendly event!

- Enjoy family friendly games and activities
- Demonstrations throughout the day
- Musical performance by Seven Springs Middle School Calypso Band

Discover District Resources!

- Attend a Benefit Presentation
- Meet with an Enrollment Counselor
- Meet Group Benefit Providers
- Meet Community Wellness Partners

Health Screenings!

- Flu Shots Available
- COPD Screenings
- Participate in the One Blood Drive

Door Prizes and give-a-ways!

Inside this Newsletter:

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- Medical – PPO Plan Changes
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- Program Enhancements:
  - New Wellness Incentive Options
  - Legal Ultimate Advisor Plus
- Special Open Enrollment
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  - Davis Vision

Open Enrollment Update

This year's open enrollment will be a "**Changes Only**" enrollment. This means that if you want to continue your current benefits for the 2018 plan year, you are not required to reenroll during open enrollment.

Options for Enrollment Counselor Assistance:

1. Benefits Fair – September 30th
2. Retiree Open Enrollment Sessions
   a. October 5th 9:00 – 11:00 am
   b. October 9th 1:00 – 3:00 pm

   Additional information about the retiree enrollment sessions will be available at Saturday's Benefit Fair and online.
3. Pasco County Schools Retirement Services Team at (813) 794-2275 or (813) 794-2160.

Special Legal and Vision Open Enrollment

We are pleased to announce that ARAG and Davis Vision have agreed to open enrollment for legal and vision benefits to all active retirees not currently enrolled in legal or vision benefits. Enrollment for legal and vision benefits is open to all retirees who are currently enrolled in benefits with Pasco County Schools.

If you previously elected not to continue legal or vision coverage and would like to enroll for benefits effective January 1, 2018, you may enroll during this year's open enrollment. We cannot promise that enrollment for legal and vision will be open to all retirees next year; therefore, we encourage you to take advantage of this opportunity during this year's open enrollment.

What happens if I do not re-elect benefits during Open Enrollment?

If you do not reenroll or make new benefit elections, all of your current benefits for you and your dependents, will continue for the 2018 Plan Year.

How do I change my current elections or enroll for the first time?

To change your current benefit elections or enroll for the first time, you must access Employee Self Service at https://mss.pasco.k12.fl.us/ess/ (link also available on the District's homepage) from any computer beginning October 1, 2017 through October 31, 2017. If you leave the enrollment system before submitting your elections, your choices will not be saved.

Once you have completed your changes, it is important that you print the confirmation statement for your records. Any changes you make during Open Enrollment will take effect on January 1, 2018.

Medical: Florida Blue

HMO Medical plan options remain unchanged.

PPO BlueOptions Standard

- Deductible:
  - $1,000/$3,000 (in-network)
  - $3,000/$9,000 (out-of-network)
- Annual Maximum Out-of-Pocket
  - $3,000/$9,000 (in-network)
  - $6,000/$12,000 (out-of-network)

Employees who enroll in medical coverage receive the following benefits at no additional cost:

- Medical Coverage (*buy-up may apply*)
- Access to Health and Wellness Centers
- Behavioral Health
- Prescription Drug Plan
  - Prime Therapeutics (Florida Blue)
  - ElectRx (Mail Order Brand Program)
- Employee Assistance Program
- $35,000 Basic Life and AD&D Coverage

Retiree Health Opt-Out Program

Retirees eligible for Board-paid medical who are covered under another employer's or major medical plan may elect to opt-out of the Board's group health plan and receive the following benefits:

- $100 monthly Opt-Out Income (*taxable)*
- Employee Assistance Program
- $5,15 monthly Minnesota Life Insurance Subsidy

Behavioral Health: New Directions

Behavioral Health and Substance Abuse coverage is provided by New Directions, a partner of Florida Blue. Your Florida Blue card is also your Behavioral Health ID card.

Access Behavioral Health Services .. 1-866-287-9569
Benefits Information 1-800-507-9820

Employee Assistance Program (EAP) New Directions

Behavioral Health Services are offered to retirees insured through the Employee Assistance Program (EAP).

- Up to five (5) sessions with a mental health professional per incident
- No cost to retiree

Access EAP Services..... 1-800-624-5544

Prescription Drug Plan

Florida Blue

Your prescription drug plan (PDP) is part of the Florida Blue medical plan. You will use your Florida Blue ID card for both medical and pharmacy benefits.

Co-payments for standard generics, brand, non-preferred brand, and specialty prescriptions remain unchanged.

	Generics	Brand	Non-Preferred Brand
30 Day Retail	$ 10.00	$ 35.00	$ 60.00
Mail Service	$ 20.00	$ 70.00	$ 120.00
90 Day Retail	$ 25.00	$ 87.50	$ 150.00
Specialty	**$25.00**	**$50.00**	**$100.00**

Step Therapies

Step therapy is trying the most cost-effective and safest medication before progressing to other more costly or risky medications. Step therapy helps to minimize the cost of the prescription drug program for both the Board and employees without compromising quality.

Standard Step Therapies

Employees taking certain medications may be required to complete a step therapy program.

Specialty Drugs

Specialty drugs are prescription medications that require special handling, administration or monitoring. These medications are used to treat chronic diseases or genetic disorders such as multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia that require complex therapies.

You will be required to complete step therapy programs when you are prescribed a specialty medication for the first time. This means that you will be required to try certain medications within a similar category for effectiveness before moving on to more costly medications.

Quantity Limits for Specialty Drugs

Certain medications have a quantity limit per prescription (how much or how many you can receive). These limits are applied the first time you are prescribed a specialty medication or when there are safety-dispensing limits. The medication will continue to be limited until it is confirmed that you are tolerating and achieving success with the

medication.

ElectRx

The ElectRx Personal Importation Program is designed specifically to offer the lowest net cost on **brand prescription drugs** for Pasco County Schools employees, retirees and their covered dependents.

Participation is voluntary and the program is in addition to the prescription drug coverage through Florida Blue. The program is designed for individuals with chronic health issues such as high cholesterol and high blood pressure.

The co-payment is waived ($0.00) for the first medication filled. The copay for each additional 90-day refill of the same medication cost is $10.00.

Type	1ST Prescription	Refill
30-day	$0.00	$10.00
90-day	$0.00	$10.00

New Wellness Incentive Options

Beginning November 1, 2017, employees have the option to choose one of three wellness incentive options. To be eligible, retirees must be covered under the Board's medical plan, complete their annual HRA and follow up visit with a CareHere provider.

1. **PascoFit** - current Wellness Incentive (up to $250 prepaid VISA debit card)
2. **YouFit** – Membership to all YouFit facilities; includes access for fitness buddy at no additional cost.
3. **PeerFit** – Access to a variety of fitness clubs wherever PeerFit has a network.

Additional information about the new wellness incentive options is available in the online Wellness Resource Guide.

Plan Provider Contact Information

Retirement Services	**(813) 794-2275 or 2160** **(727) 774-2275 or 2160** **(352) 524-2024 or 2160**
Medical & Pharmacy	
Florida Blue	(800) 507-9820 8am – 8pm
Voluntary Prescription Program	
Elect Rx	(844) 353-2874
Voluntary Benefits Administrator	
Sunbelt	(800) 822-8045 (8am – 5pm)
Behavioral Health (BEH)*	
Access BEH Services	(866) 287-9596
Information & Questions:	(800) 507-9820

**Employees without Behavioral Health Coverage should call 911 or the Crisis Stabilization Unit at (727) 849-9988*

Dental Benefits	
Delta Dental - DHMO	(800) 422-4234
Delta Dental - PPO	(800) 521-2651
Vision Benefits	
Davis Vision	(800) 999-5431
Flexible Spending Account	
WageWorks	(877) 924-3967
Florida Retirement System	
Financial Guidance Helpline	(866) 446-9377
Pension Plan	(844) 377-1888
Employee Benefits & Risk Management, HREQ	
Benefits Administration	(813) 794-2253
Leave Administration	(813) 794-2981
Retirement Services	(813) 794-2275
Wellness	(813) 794-2276

ARAG Ultimate Advisor Plus

The Ultimate Advisor Plus plan has been enhanced to include new benefits for broader legal coverage, including:

- Protection for Inheritance Rights
- Post Decree Modification
- Postnuptial