



*Think about your benefits*



## **2011 FLEXIBLE BENEFITS PLAN**

Benefits Enrollment Quick Reference Guide

DISTRICT SCHOOL BOARD OF PASCO COUNTY

## **DISTRICT SCHOOL BOARD OF PASCO COUNTY NOTICE OF SOCIAL SECURITY NUMBER DISCLOSURE**

Section 119.071(5)(a)2.-4., Florida Statutes requires agencies to notify individuals of the purpose(s) that require the collection of Social Security numbers.

The District School Board of Pasco County collects social security numbers (SSNs) for the following purposes:

Social Security numbers for employees and dependents are required for enrollment in:

- health insurance
- life insurance
- other miscellaneous insurances

The Social Security numbers of all current and former employees are confidential and exempt from s. 119.07(1) and s. 24(a), Art. I of the State Constitution.



### **DEPENDENT CHILD AGES 19-26**

There are no eligibility requirements that must be met.

### **DEPENDENT CHILD AGES 27-30**

The policy must insure a dependent child of the policyholder or certificateholder at least until the end of the calendar year in which the child reaches 30, if the child:

- Is unmarried and does not have a dependent of his or her own;
- Is a resident of this state (Florida) or a full-time or part-time student; and
- Is not provided coverage as a named subscriber, insured, enrollee or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act.



**Dear Employee,**

**Thank you for serving as a valued member of our team.**

**One of the ways we strive to show our gratitude for your service to our students is through offering a comprehensive and competitive benefits package. In the midst of economic difficulties and rising healthcare costs, our Insurance Committee worked diligently to secure the highest value benefits package at the most affordable price. You will notice a variety of changes in the options available this year. Our goal is to provide many options and services designed to meet the individual needs of employees and their families. As you review this guide, I hope you find many choices that offer the flexibility you need and deserve.**

**On behalf of the District School Board of Pasco County, I want you to know we recognize and truly value your unique contributions to our District. Every member of our team plays an important role in assisting us in realizing our District vision of helping all students reach their highest potential. Our enhanced benefits package is an important part of our efforts to recruit and retain the highest quality professionals, like you, to work with our children.**

**Again, thank you for continuing to share your time and talents with the students of Pasco County. We are fortunate to have you as a part of our team. If you have questions or concerns related to your benefits, please do not hesitate to contact the Employee Benefits Department at ext. 42253.**

**Warmest Regards,**

**Heather Fiorentino  
Superintendent**



## YOUR GROUP HEALTH PLAN OVERVIEW

The District School Board of Pasco County provides ALL ELIGIBLE EMPLOYEES a comprehensive benefit package that includes:

- Fully paid HMO
- Fully paid Group Term Life Insurance \$35,000
- Fully paid Prescription Drug Plan
- Fully paid Behavioral Health and Substance Abuse benefits
- Flex Dollars—Board contributes \$150 per employee annually
- Employee Assistance Program (EAP)—counseling, wellness, financial advisement and other specialized programs.

You may purchase medical, dental or vision coverage for your eligible dependents through pretax payroll deductions.

### HEALTHCARE PLANS

#### Choice of Medical Plans

BlueCare HMO

**New\*** BlueOptions Premium PPO

*\*Employee contributions required*

**New** BlueOptions Standard PPO

*\*Employee contributions required*

Low Option PPO — \$5,000/year deductible  
(see rate chart for contributions)

### HEALTH OPT OUT PLAN

Employees may waive participation in the health plan and receive \$1,200 taxable income.

#### Health Opt Out Benefits

\$1,200 Taxable Income

\$35,000 Group Term Life

\$150 Flex Dollars

Employee Assistance Program

#### Benefits Waived

Medical

Prescription Drug Plan

Mental Health &

Substance Abuse

### VOLUNTARY BENEFITS PLAN

You may elect additional voluntary benefits that may be paid through TAX-FREE SALARY REDUCTION. You reduce the actual premium cost of the benefit(s) because you pay no FICA or Federal withholding taxes.

### REDUCED DEPENDENT PREMIUM RATES FOR TWO MARRIED EMPLOYEES OF THE SCHOOL BOARD

There are many married couples that are employed by the District School Board of Pasco County. As employees of the School Board, the group benefits are available to both spouses. Therefore, when they need dependent coverage, they are entitled to use the “two married employees of the School Board ‘children only’ option.” The use of “children only” option requires that certain conditions be met:

- The “children only” rate will only apply in those situations where both employees, a married couple, are covered under the same Medical and/or Dental plans. If you and your spouse elect coverage under different health plans, the spouse who carries the dependents will be charged the full “one dependent” or full “family” rate, as applicable.
- If you and your spouse currently have no dependent coverage and anticipate the addition of a dependent during the new plan year, you should plan ahead at this time, and choose the same Medical and/or Dental plans, since you can only change your Medical and/or Dental plans during the Open Enrollment period.

### HEALTH REIMBURSEMENT ACCOUNT

Just like in past years, you will get \$150 from the Board to buy voluntary benefits, and/or reduce the cost of your dependent premiums.

If you don't spend the full \$150, Pasco County Schools will place the balance in a Health Reimbursement Account (HRA) for your use.

A Health Reimbursement Account (HRA) is similar to a Medical Flexible Spending Account (FSA), except that you may carry any unspent funds over to the next year. This is good.

Only Board dollars can go into the HRA, if you need access to additional pre-tax funds for medical expense reimbursement, you will need to contribute to a Medical FSA.

### HOW DO I ENROLL IN MY BENEFITS?

The District has moved to a paperless enrollment system. You have two ways to enroll in your benefits:

1. Contact the Sunbelt Call Center at 1-800-822-8045  
After you have enrolled with the Sunbelt Call Center, you may view your benefit elections and print an election summary by visiting the following website:  
[www.mypascodsbbenefits.com](http://www.mypascodsbbenefits.com)
2. Self-enroll by logging onto the NBA website -  
(Not available during open enrollment - Please see enroller)

**Please be sure to print out a benefit election form and review your benefit selections for accuracy regardless of what method you choose for enrollment.** If there is an error with your selection you will be required to produce a copy of your benefit election form.

To access your benefit record and make changes you must enter an online ID and password. This required information is as follows: **Online ID:** first letter of your first name, first letter of your last name and last seven digits of your social security number. **Password:** mmddyyy (date of birth)

If you require additional assistance to view this record, please call the Sunbelt Call Center or the Employee Benefit Department.

## YOUR 2011 EMPLOYEE BENEFITS PROGRAM VALUABLE PLANS AND PROVIDERS

Benefit	Provider	Type	Tax	Page
Medical	BlueCross BlueShield of Florida	Core	Pre-tax	4-14
Prescription Drugs	Medco	Core	Pre-tax	15-16
Dental	Delta Dental	Core	Pre-tax	17-19
Vision	Davis Vision	Voluntary	Pre-tax	20-21
Employee Assistance	Pasco County Schools	Core	Provided	22
Mental Health	Horizon Health	Core	Pre-tax	23-24
PASCO Health Center	Care Here	Core	Provided	24
Flex Spending Accts	TASC	Voluntary	Pre-tax	26-27
Basic Life	Minnesota Life	Core	Provided	28
Supplemental Life	Minnesota Life	Voluntary	After-tax	28
Group Term Life	LINA (Cigna Company)	Voluntary	Pre-tax	29
Universal Life	Transamerica	Voluntary	After-tax	29
Disability	Cigna	Voluntary	After-tax	30
Critical Illness	Aflac	Voluntary	Pre-tax	31
Cancer Insurance	Aflac	Voluntary	Pre-tax	31
Whole Life	Aflac	Voluntary	After-tax	32
Hospital Insurance	Aflac	Voluntary	Pre-tax	32
Accident Insurance	Aflac	Voluntary	Pre-tax	33
Legal Insurance	PrePaid Legal Services, Inc.	Voluntary	After-tax	34-37
Pension Plan	Florida Retirement System	Core	Provided	38
Retirement Savings	TSA Providers	Voluntary	Pre-tax	38-40
Reference Material	Pasco County Schools	N/A	N/A	41-48
Rate Chart	Pasco County Schools	N/A	N/A	49



This quick reference guide is designed to help you become familiar with your benefit choices. It does not include all of the plan limitations and exclusions. Please refer to the benefits reference manual available on the employee benefits department website at <http://ebarm.pasco.k12.fl.us/> for additional detailed information.

# THINK ABOUT YOUR HEALTH



**IT'S YOUR MOST VALUABLE ASSET.** It's more important than your house. Your furniture. Your car. Your possessions. Your money. Your health is the key to your quality of life.

To protect your health means you must do three things: choose a medical insurance program, use available medical information resources, and take control of your own health.

As a lucky employee of Pasco County Schools, you have all three protections available to you right here. That is, you have...

- An excellent medical plan, with several options to best meet your needs.
- Outstanding access to medical information from Blue Cross Blue Shield of Florida.
- Other programs designed to help you take control like wellness benefits, Flexible Spending Accounts, and more.

The big idea here is that although there are many resources available to you, you are the only one in charge of your own health. Check out this top 10 list.

## YOUR TOP 10 HEALTHCARE TASKS

### 1 Understand your plan.

Make sure you understand your medical coverage, including costs, co-payments, deductibles, out-of-pocket maximums, network facilities, and participating providers.

### 2 Have a medical file.

Put your health care information in a file you can get to easily. It should include your history, medications, policies, and coverage. Share it with doctors, and family members.

### 3 Take an active role.

Good healthcare requires a team approach. Work with your doctor, pharmacist, and other providers to make decisions about your care.

### 4 Don't be shy. Ask questions.

It's your body. You have the right to understand your treatment. Ask questions until you're comfortable with the answers.

### 5 Pay attention.

Carefully review all your medical bills and statements for accuracy. Discuss discrepancies with your healthcare provider.

### 6 Know your options.

If you're skeptical about a treatment, ask if it's necessary. You may be able to get the same information from a lower-cost test.

### 7 Choose generic drugs.

Generics have the same active ingredients as brand names, and they can cost a lot less. The Medco mail order service is another great way to save.

### 8 Take advantage of a Flexible Spending Account (FSA).

You can use pre-tax dollars to pay for medical expenses that are not covered by your medical plan, including over-the-counter medicines.

### 9 Get routine preventative care.

Regular health checkups are your best insurance against serious illness and major medical expenses.

### 10 Make good lifestyle choices.

There's no secret about this. Eat a healthy diet. Exercise often. Reduce stress. Stop smoking. Use your seat belts. Avoid alcohol.

So why are we encouraging the employees of Pasco County Schools to take a more active role in their own healthcare?

Because every employee must play an active role in his or her own healthcare, if we want to maintain our current cost and benefit structure.

**Before me, people believed disease was a punishment from the gods. No way, I argued. It's not the gods. It's heredity, environment, diet, and living habits. So you can take control of your own health, I scolded. That's good advice for you, too.**

Hippocrates, Big Thinker

## CHOICE 1: BLUECARE HMO BENEFITS

### What is an HMO?

A Health Maintenance Organization (HMO) is like a club for patients and a network of healthcare professionals. Members receive services from participating doctors, clinics, and hospitals.

An insurance company sets up an HMO, and gets a group of doctors to participate. Everybody agrees on certain costs and charges. That lets the insurance company control expenses, and give you lower prices.

Before you join the HMO, make sure your current doctor is a member of the HMO BlueCare Network.

How does BlueCare HMO work? Let's look at how you would use the HMO in various medical situations.

### Choosing a Primary Care Physician

To enroll in the BlueCare HMO, you choose a Primary Care Physician (PCP) from a list of doctors who are in the network. You can find the list of doctors online at [www.bcbsfl.com](http://www.bcbsfl.com) or by calling customer service at 1-800-507-9820.

Your PCP is your personal physician, who will function as your family doctor, and manage your health care. Note: you must provide the doctor's PCP Number when you enroll.

**Caution.** If you see a doctor who is not in the network, you do not have any benefits.

### Visiting Your Doctor's Office

After enrolling, you will receive an ID card with your PCP's name and phone number. You can then visit your PCP anytime for your routine medical care. You pay a portion of the real cost (a co-payment) for each office visit, \$30 per visit.

### Referring Yourself to a Specialist

**Very Important.** Unlike most HMOs, with BlueCare HMO, you don't need a referral from your PCP to see a Specialist. As long as the doctor is in the HMO network, and accepts your plan, you're good to go.

### Changing Your Primary Care Physician

Let's say, after several visits with your PCP, you want to change to a different doctor.

- 1) Pick a new PCP
- 2) Call PCP to verify participating status and accepting new patients
- 3) Call BCBSFL to change PCP

### Entering the Hospital

Once your PCP has determined that you need hospital care, he or she notifies the insurance company. Your job is to make sure you are entering an in-network hospital.

There are some things you should consider before deciding between the medical plans. For example, for hospitalization, they might be...

- The cost of a 5-day stay in the hospital under each plan.
- The cost of surgeon's fees under each plan.
- The cost of lab services under each plan.

### Dealing with a Medical Emergency

In a medical emergency, you don't have to worry about getting to your PCP. Of course, the first thing to do is to get help immediately, wherever you can get it. Then, contact your PCP and BCBSFL within 48 hours.

Anyone can call, a family member, friend, doctor, or hospital. But ultimately, it is your responsibility to notify BCBSFL.

### Receiving Care Away from Home

Under the BlueCare HMO, you can get medical attention almost anywhere in the world.

To meet your healthcare needs when you are traveling, or the needs of family members who are attending school, or working out-of-state, the HMO offers separate benefits for both short trips and long stays. Check with BCBSFL for more information.

### Selecting the BlueCare HMO Option

Only you can determine if the HMO option is right for you. That's why we continue to urge you to take the time to "understand the plan."



## GENERAL DISCLAIMER

**The Blue Cross and Blue Shield of Florida Medical Plans described in these pages are only a summary of your comprehensive healthcare coverage. This guide is not an Insurance Contract or a Certificate of Coverage. For a complete description of benefits, services, and exclusions, refer to your Master Policy.**

## HEALTH INSURANCE TERMS YOU SHOULD KNOW

### Balance Billing

This is the practice where a provider charges full fees in excess of covered amounts, and bills you for the portion of the bill that your medical plan does not pay. In-network providers do not balance bill for covered services. Non-network providers, however, are not under contract, so they can balance bill.

### Coinsurance

A method of medical cost-sharing that requires you to pay a stated percentage of expenses. If have a 60/40 split, the plan pays for 60% of your eligible medical expenses, and you're responsible for the remaining 40%. And this is after you've paid your deductible.

### Co-payment

A specified dollar amount that you must pay out-of-pocket for a specified service at the time when you receive the service.

### Deductible

A specified dollar amount you must pay before the plan will make any benefit payments. You are responsible for a deductible each plan year.

### Out-of-Pocket Maximums

The maximum coinsurance you will be required to pay, after which the plan will pay 100% of covered expenses up to the policy limit.

## BlueCare

### For Pasco County Schools HMO Health Benefit Plan Summary



#### Benefits for Covered Services

#### Amount Member Pays

Benefits for Covered Services	Amount Member Pays
<b>Office Services</b>	
Physician Office Services	
In-Network Family Physician	\$30 Copayment
In-Network Specialist	\$50 Copayment
Out-of-Network Office Visit	Not Covered
In-Network e-Office Visit   Family Physician / Specialist	\$30 Copayment / \$50 Copayment
Out-of-Network e-Office Visit	Not Covered
Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	
In-Network	\$30/\$50 Copayment
Out-of-Network	Not Covered
<b>Maternity Initial Visit</b>	
In-Network Family Physician	\$30 Copayment
In-Network Specialist	\$50 Copayment
Out-of-Network	Not Covered
<b>Allergy Injections (per visit)</b>	
In-Network	\$20 Copayment
Out-of-Network	Not Covered
<b>Convenient Care Centers</b>	
In-Network	\$30 Copayment
Out-of-Network	Not Covered
<b>Preventive Care</b>	
Routine Adult & Child Preventive Services, Wellness Services, and Immunizations	
In-Network	\$0
Out-of-Network	Not Covered
Mammograms	
In-Network	\$0
Out-of-Network	Not Covered
Colonoscopy (Routine for age 50+ then frequency schedule applies)	
In-Network	\$0
Out-of-Network	Not Covered
<b>Emergency Medical Care</b>	
Urgent Care Centers	
In-Network	\$50 Copayment
Out-of-Network	Not Covered
Emergency Room Facility Services (per visit) (copayment waived if admitted)	
In-Network and Out-of-Network	\$200 Copayment
Ambulance Services (Ground, air and water travel, combined per day maximum)	
In-Network and Out-of-Network	\$100 Copayment
<b>Outpatient Diagnostic Services</b>	
Independent Diagnostic Testing Facility Services (per visit) (e.g. X-rays) (Includes Provider Services)	\$0 Copayment (x-rays only)
In-Network Diagnostic Services (except AIS)	\$30 Copayment
In-Network Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	\$50 Copayment
Out-of-Network	Not Covered



# BlueCare

## For Pasco County Schools HMO Health Benefit Plan Summary



### Benefits for Covered Services

### Amount Member Pays

Independent Clinical Lab (e.g. Blood Work)	
In-Network	\$0
Out-of-Network	Not Covered
Outpatient Hospital Facility Services (per visit) (e.g. Blood Work and X-rays)	
In-Network – All (Any Surgical or Non-Surgical Service)	\$500 Copayment
Out-of-Network	Not Covered
<b>Other Provider Services</b>	
Provider Services at Hospital and ER	
In-Network	\$0
Out-of-Network	Not Covered
Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center (ASC)	
In-Network	\$0
Out-of-Network	Not Covered
Provider Services at Locations other than Office, Hospital and ER	
In-Network Family Physician	\$0
In-Network Specialist	\$0
Out-of-Network	Not Covered
<b>Other Special Services</b>	
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (PBP <sup>1</sup> Max)	
Locations other than Hospital and Physician's Office	
In-Network	\$30
Out-of-Network	Not Covered
Outpatient Hospital Facility Services (per visit)	
In-Network	\$50 Copayment
Out-of-Network	Not Covered
Durable Medical Equipment, Prosthetics and Orthotics	
In-Network – Motorized Wheelchair	\$500 Copayment
In-Network – All Other	\$0 Copayment
Out-of-Network	Not Covered
Home Health Care (PBP Max)	
In-Network	\$0
Out-of-Network	Not Covered
Skilled Nursing Facility (PBP Max)	60 days
In-Network	\$0
Out-of-Network	Not Covered
Hospice	
In-Network	\$0
Out-of-Network	Not Covered
<b>Hospital/Surgical</b>	
Ambulatory Surgical Center Facility (ASC)	
In-Network	\$400 Copayment
Out-of-Network	Not Covered
Inpatient Hospital Facility & Rehabilitation Services (per admit) (PBP Max)	
In-Network	\$500 per day / \$2,500 Maximum
Out-of-Network	Not Covered
Outpatient Hospital Facility Services (per visit)	
In-Network – Therapy Services	\$30 Copayment
In-Network – All other (Any Surgical or Non-Surgical Service)	\$500 Copayment
Out-of-Network	Not Covered
Emergency Room Facility Services (per visit) (copayment waived if admitted)	
In-Network and Out-of-Network	\$200 Copayment
<b>Financial Features</b>	
Out-of-Pocket Maximum (PBP) (Per Person / Family Aggregate)	
In-Network	\$3,000 / \$9,000
Out-of-Network	Not Covered
(Out-of-Pocket Maximum includes Copayments for Covered Services)	
Total Lifetime Maximum Benefit	Unlimited

<sup>1</sup> DED = Deductible

## CHOICE 2: BLUEOPTIONS STANDARD & PREMIUM PPO BENEFITS

### What is a PPO?

A Preferred Provider Organization (PPO) gives participants the freedom to access services from out-of-network providers.

**ROADBLOCK: A Previous Medical Problem Very Important.** The BlueOptions PPO Plans have a pre-existing conditions clause. This means...

**You will have to wait 12 months for the plan to cover the cost of treatment** for any previous medical condition that existed less than 6 months prior to your date of hire (for new employees or dependents) or prior to your coverage effective date for current employees.

Exception: If you have proof of prior insurance coverage, you will be given credit towards the pre-exclusionary period. If you have 12 months of continuous coverage with no lapse of 63 days, the pre-ex will be waived. You will need to provide a "Certificate of Credible Coverage Letter" from your prior carrier providing the begin and end dates of coverage.

### Enrolling in a PPO

As a new BlueOptions PPO member you will receive a new PPO insurance card. The card contains a magnetic strip, which includes all of your benefit information. It can be easily scanned and read in a hospital or doctor's office. It is called "the card for life."

### Choosing a Physician

Unlike the HMO, you don't have to choose a Primary Care Physician (PCP), but we recommend that you select a physician to coordinate your overall care. You can see any healthcare professional in

the network. You don't need referrals for specialists or other medical practitioners. Just make sure they are in the BlueOptions "Network Blue" Provider Network.

### Staying in the Network

It's a good idea to stay within the network of healthcare providers. You'll save money in the long run. However, the PPO is all about choice and access.

You can see medical providers outside the established PPO network. However, if you do, your out of pocket expenses will definitely be higher. Is there a big difference? Yes.

For example, under Premium Plan, your individual deductible is \$0 in-network, and \$500 out of network. Your coinsurance is 20% in network, and 40% out of network. More choice. More cost.

### Entering the Hospital

Under the Premium PPO Plan, there is an in-network copay of \$600 per admission. Under the Standard PPO Plan, the hospital admission is subject to a deductible and coinsurance for in or out-of-network facilities.

### Getting Lab Services

Doctor, where are you sending my lab tests? A powerful question. If your doctor sends lab work to in-network Quest labs, your cost is zero.

If he or she sends your tests to an out-of-network lab, then you'll be subject to an additional \$500 (Premium PPO) or \$1,000 (Standard PPO) deductible, plus 40% of the cost of the test. That test hurts. So pay attention.

### Receiving Care Away from Home

As a BlueOptions member, you are covered under the BlueCard Program when you are traveling outside the state of Florida.

The BlueCard Program gives you access to thousands of participating providers in BCBS organizations around the world. If you receive services from a BlueCard doctor, you will get in-network benefits, and you will not get balance billed. Feel secure with the BlueCard.

### Selecting a BlueOptions PPO

Only you can determine if a PPO option is right for you. That's why we continue to urge you to take the time to "understand the plan."

### Free Wellness Program

No matter what medical option you elect, you can participate in the FREE District School Board Wellness Program. It has two major parts.

First, each year, a team of nurses conducts on-site blood screenings for cholesterol, blood pressure, and triglycerides.

Second, the School Board offers flu shots annually for insured employees, spouses and dependents ages 18 and over.

Your Benefits Coordinator will let you know when and where the screenings and flu shots will be available.



# BlueOptions

## For Pasco County Schools

### Premium PPO Health Benefit Plan Summary



Benefits for Covered Services	Amount Member Pays
<b>Office Services</b>	
Physician Office Services	
In-Network Family Physician	\$20 Copayment
In-Network Specialist	\$35 Copayment
Out-of-Network Office Visit	DED <sup>1</sup> + 40% Coinsurance
In-Network e-Office Visit	\$10 Copayment
Out-of-Network e-Office Visit	DED + 40% Coinsurance
Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	
In-Network	\$150 Copayment
Out-of-Network	DED + 40% Coinsurance
Maternity Initial Visit	
In-Network Specialist	\$35 Copayment
Out-of-Network	DED + 40% Coinsurance
Allergy Injections (per visit)	
In-Network Family Physician	\$10 Copayment
In-Network Specialist	\$10 Copayment
Out-of-Network	DED + 40% Coinsurance
<b>Preventive Care</b>	
Routine Adult Physical Exam and Immunizations	
In-Network Family Physician	\$0 Copayment
In-Network Specialist	\$0 Copayment
Out-of-Network	40% Coinsurance
Well Woman Exam (e.g. Annual GYN)	
In-Network Family Physician	\$0 Copayment
In-Network Specialist	\$0 Copayment
Out-of-Network	40% Coinsurance
Mammograms (Covered at 100% of Allowed Amount)	
In-Network and Out-of-Network	\$0
Colonoscopy (Routine for age 50+ then frequency schedule applies) (Covered at 100% of Allowed Amount)	
In-Network and Out-of-Network	\$0
Well Child	
In-Network Family Physician	\$0 Copayment
In-Network Specialist	\$0 Copayment
Out-of-Network	40% Coinsurance
<b>Emergency Medical Care</b>	
Urgent Care Centers	
In-Network	\$45 Copayment
Out-of-Network	DED + 40% Coinsurance
Emergency Room Facility Services (per visit) (copayment waived if admitted)	
In-Network	\$100 Copayment
Out-of-Network	\$200 Copayment
Ambulance Services (Ground, air and water travel, combined per day maximum)	
In-Network and Out-of-Network	\$5,000 In-Network DED + 20% Coinsurance
<b>Outpatient Diagnostic Services</b>	
Independent Diagnostic Testing Facility Services (per visit) (e.g. X-rays) (Includes Provider Services)	
In-Network Diagnostic Services (except AIS)	\$50 Copayment
In-Network Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	\$150 Copayment
Out-of-Network	DED + 40% Coinsurance
Independent Clinical Lab (e.g. Blood Work)	
In-Network	\$0
Out-of-Network	DED + 40% Coinsurance
Outpatient Hospital Facility Services (per visit) (e.g. Blood Work and X-rays)	
In-Network	\$200 Copayment
Out-of-Network	DED + 40% Coinsurance



# BlueOptions

## For Pasco County Schools

### Premium PPO Health Benefit Plan Summary



Benefits for Covered Services	Amount Member Pays
<b>Other Provider Services</b>	
Provider Services at Hospital and ER In-Network and Out-of-Network	\$0
Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center (ASC) In-Network and Out-of-Network	\$35 Copayment
Provider Services at Locations other than Office, Hospital and ER In-Network Family Physician In-Network Specialist Out-of-Network	\$20 Copayment \$35 Copayment DED + 40% Coinsurance
<b>Other Special Services</b>	
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (PBP <sup>2</sup> Max) In-Network Locations other than Hospital and Physician's Office Out-of-Network Locations other than Hospital Outpatient Hospital Facility Services (per visit) In-Network Out-of-Network	\$2500 Calendar Year Maximum \$35 Copayment DED + 40% Coinsurance \$45 Copayment DED + 40% Coinsurance
Durable Medical Equipment, Prosthetics and Orthotics In-Network Out-of-Network	DED + 20% Coinsurance DED + 40% Coinsurance
Home Health Care (PBP Max) In-Network Out-of-Network	20 Visits DED + 20% Coinsurance DED + 40% Coinsurance
Skilled Nursing Facility (PBP Max) In-Network Out-of-Network	60 days DED + 20% Coinsurance DED + 40% Coinsurance
Hospice In-Network Out-of-Network	DED + 20% Coinsurance DED + 40% Coinsurance
<b>Hospital/Surgical</b>	
Ambulatory Surgical Center Facility (ASC) In-Network Out-of-Network	\$100 Copayment DED + 40% Coinsurance
Inpatient Hospital Facility & Rehabilitation Services (per admit) (PBP <sup>2</sup> Max) In-Network Out-of-Network	Rehabilitation Services limit - 21 days \$600 Copayment DED + 40% Coinsurance
Outpatient Hospital Facility Services (per visit) In-Network – Therapy Services In-Network – All other Services Out-of-Network	\$45 Copayment \$200 Copayment DED + 40% Coinsurance
Emergency Room Facility Services (per visit) (copayment waived if admitted) In-Network Out-of-Network	\$100 Copayment \$200 Copayment
<b>Financial Features</b>	
Deductible (DED) (PBP) (Per Person / Family Aggregate) In-Network Out-of-Network (DED is the amount the member is responsible for before BCBSF pays)	\$0 / \$0 \$500 / \$1,500
Coinsurance In-Network Out-of-Network (Coinsurance is the percentage the member pays for services)	20% 40%
Out-of-Pocket Maximum (PBP) (Per Person / Family Aggregate) In-Network Out-of-Network (Out-of-Pocket Maximum includes DED, Coinsurance and Copayments; Excludes Prescription Drugs)	\$2,500 / \$5,000 \$5,000 / \$10,000
Total Lifetime Maximum Benefit	Unlimited

<sup>1</sup> DED = Deductible  
<sup>2</sup> PBP = Per Benefit Period



# BlueOptions

## For Pasco County Schools

### Standard PPO Health Benefit Plan Summary



Benefits for Covered Services	Amount Member Pays
<b>Office Services</b>	
Physician Office Services	
In-Network Family Physician	\$30 Copayment
In-Network Specialist	\$50 Copayment
Out-of-Network Office Visit	DED <sup>1</sup> + 40% Coinsurance
In-Network e-Office Visit	\$10 Copayment
Out-of-Network e-Office Visit	DED + 40% Coinsurance
Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	
In-Network	\$200 Copayment
Out-of-Network	DED + 40% Coinsurance
Maternity Initial Visit	
In-Network Specialist	\$50 Copayment
Out-of-Network	DED + 40% Coinsurance
Allergy Injections (per visit)	
In-Network Family Physician	\$20 Copayment
In-Network Specialist	\$20 Copayment
Out-of-Network	DED + 40% Coinsurance
<b>Preventive Care</b>	
Adult Wellness Benefit Maximum (PBP <sup>2</sup> , includes Routine Adult Physical Exam and Immunizations & Well Woman)	
In-Network	No Maximum
Out-of-Network	No Maximum
Routine Adult Physical Exam and Immunizations	
In-Network Family Physician	\$0 Copayment
In-Network Specialist	\$0 Copayment
Out-of-Network	40% Coinsurance
Well Woman Exam (e.g. Annual GYN)	
In-Network Family Physician	\$0 Copayment
In-Network Specialist	\$0 Copayment
Out-of-Network	40% Coinsurance
Mammograms (Covered at 100% of Allowed Amount)	
In-Network and Out-of-Network	\$0
Colonoscopy (Routine for age 50+ then frequency schedule applies) (Covered at 100% of Allowed Amount)	
In-Network and Out-of-Network	\$0
Well Child (No PBP Max)	
In-Network Family Physician	\$0 Copayment
In-Network Specialist	\$0 Copayment
Out-of-Network	40% Coinsurance
<b>Emergency Medical Care</b>	
Urgent Care Centers	
In-Network	\$50 Copayment
Out-of-Network	DED + 40% Coinsurance
Emergency Room Facility Services (per visit) (copayment waived if admitted)	
In-Network	\$100 Copayment
Out-of-Network	\$200 Copayment
Ambulance Services (Ground, air and water travel, combined per day maximum)	
<b>In-Network and Out-of-Network</b>	\$5,000 In-Network DED + 20% Coinsurance
<b>Outpatient Diagnostic Services</b>	
Independent Diagnostic Testing Facility Services (per visit) (e.g. X-rays) (Includes Provider Services)	
In-Network Diagnostic Services (except AIS)	\$50 Copayment
In-Network Advanced Imaging Services (AIS) (MRI, MRA, PET, CT, Nuclear Med.)	\$200 Copayment
Out-of-Network	DED + 40% Coinsurance
Independent Clinical Lab (e.g. Blood Work)	
In-Network	\$0
Out-of-Network	DED + 40% Coinsurance
Outpatient Hospital Facility Services (per visit) (Any surgical or non-surgical services)	
In-Network	\$300 Copayment
Out-of-Network	DED + 40% Coinsurance



# BlueOptions

## For Pasco County Schools

### Standard PPO Health Benefit Plan Summary



Benefits for Covered Services	Amount Member Pays
<b>Other Provider Services</b>	
Provider Services at Hospital and ER In-Network and Out-of-Network	\$50 Copayment
Radiology, Pathology and Anesthesiology Provider Services at an Ambulatory Surgical Center (ASC) In-Network and Out-of-Network	\$50 Copayment
Provider Services at Locations other than Office, Hospital and ER In-Network Family Physician In-Network Specialist Out-of-Network	\$30 Copayment \$50 Copayment DED + 40% Coinsurance
<b>Other Special Services</b>	
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech and Massage Therapies and Spinal Manipulations (PBP Max) In-Network Locations other than Hospital and Physician's Office Out-of-Network Locations other than Hospital Outpatient Hospital Facility Services (per visit) In-Network Out-of-Network	\$2,500 \$50 Copayment DED + 40% Coinsurance \$50 Copayment DED + 40% Coinsurance
Durable Medical Equipment, Prosthetics and Orthotics In-Network Out-of-Network	DED + 20% Coinsurance DED + 40% Coinsurance
Home Health Care (PBP Max) In-Network Out-of-Network	\$2,500 DED + 20% Coinsurance DED + 40% Coinsurance
Skilled Nursing Facility (PBP Max) In-Network Out-of-Network	60 days DED + 20% Coinsurance DED + 40% Coinsurance
Hospice In-Network Out-of-Network	DED + 20% Coinsurance DED + 40% Coinsurance
<b>Hospital/Surgical</b>	
Ambulatory Surgical Center Facility (ASC) In-Network Out-of-Network	\$200 Copayment DED + 40% Coinsurance
Inpatient Hospital Facility and Rehabilitation Services (per admit) (PBP Max) In-Network Out-of-Network	Rehabilitation Services limit - 21 days DED + 20% Coinsurance DED + 40% Coinsurance
Outpatient Hospital Facility Services (per visit) In-Network – Therapy Services In-Network – All other Services Out-of-Network	\$50 Copayment \$300 Copayment DED + 40% Coinsurance
Emergency Room Facility Services (per visit) (copayment waived if admitted) In-Network Out-of-Network	\$100 Copayment \$200 Copayment
<b>Financial Features</b>	
Deductible (DED) (PBP) (Per Person / Family Aggregate) In-Network Out-of-Network (DED is the amount the member is responsible for before BCBSF pays)	\$250 / \$750 \$1,000 / \$3,000
Coinsurance In-Network Out-of-Network (Coinsurance is the percentage the member pays for services)	20% 40%
Out-of-Pocket Maximum (PBP) (Per Person / Family Aggregate) In-Network Out-of-Network (Out-of-Pocket Maximum includes DED, Coinsurance and Copayments; Excludes Prescription Drugs)	\$3,000 / \$6,000 \$6,000 / \$12,000
Total Lifetime Maximum Benefit	Unlimited

<sup>1</sup> DED = Deductible

<sup>2</sup> PBP = Per Benefit Period



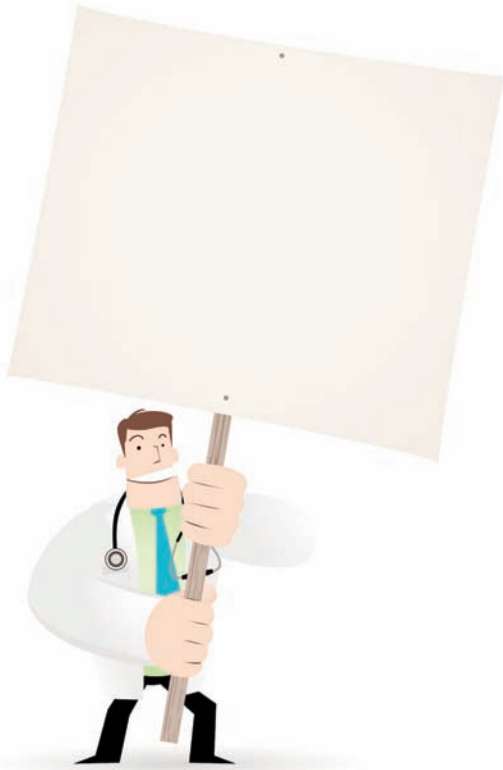
### CHOICE 3: LOW OPTION HIGH DEDUCTIBLE PPO BENEFITS

The Low Option High Deductible PPO Plan is available ONLY to those employees who elect dependent coverage. Employees who elect single coverage cannot choose this plan.

#### Lower Cost. Higher Risk.

With this plan, you make financial tradeoffs. You pay lower monthly premiums. This works great if the only medical attention you need each year is the occasional doctor visit.

However, the risk comes if you need other, more serious medical treatments. Then, you'll pay more out of your own pocket. Your total medical expenses (deductibles, coinsurance, etc.) will be substantially higher. Here are some of your costs with this plan.



## BlueChoice

For Pasco County Schools  
Low Option (High Deductible) Health Benefit Plan Summary



### Benefits

#### Financial Responsibilities for Covered Services

Deductibles	
Individual Calendar Year Deductible	\$5,000
Family Calendar Year Deductible	No Maximum
Hospital Per Admission Deductible	
PPO Hospitals	\$150
Hospitals Not Participating in PPO	\$300
Emergency Room Per Visit Deductible (waived if admitted)	\$50 + CYD + 30% Coinsurance

Note: The Hospital Per Admission Deductible and the Emergency Room Per Visit Deductible are in addition to the Calendar Year Deductible.

#### Coinsurance Percentage Payable by BCBSF

PPO Providers – Allowed Amount	70%
Providers Not Participating in PPO – Allowance	50%
• Ambulance Services – Allowance	70%

#### Your Coinsurance Responsibility Per Calendar Year

Individual Coinsurance Limit	\$10,000
Family Coinsurance Limit	No Maximum

#### Office Services

PPO Family Physician:	
Office services by a PPO Family Physician (Copayment Only)	\$20
Allergy Injections per visit (Copayment only)	\$5
All Other Providers	
Office services provided by any provider other than a PPO Family Physician are subject to the Individual Calendar Year Deductible and Coinsurance.	

Note: Durable Medical Equipment, Prosthetics and Orthotics are always subject to the Individual Calendar Year Deductible and Coinsurance; no Copayment applies.

### Benefit Maximums

#### Calendar Year Maximums Per Insured

Home Health Care Benefit Maximum	\$2,500
Skilled Nursing Facility Days Benefit Maximum	60
Enteral Formula (Low Protein Food Products) Benefit Maximum	\$2,500
Combined Outpatient Cardiac Rehabilitation and Occupational, Physical, Speech, and Massage Therapies and Spinal Manipulations Benefit Maximum	\$2,500
Adult Wellness Benefit Maximum Per Insured Per Calendar Year	\$20 Copay (No Maximum)

Covered Services for an adult (i.e., age 17 and older) Includes the following:  
Annual physical and gynecological exam (including family planning/contraceptive services);

Related wellness services (e.g., Pap smears, Prostate Specific Antigen [PSA], X-rays, laboratory services, and immunizations). Routine vision and hearing examinations and screening are not covered.

Because we want to make sure you take advantage of these important Benefits, adult wellness services are not subject to the Individual Calendar Year Deductible. You'll only need to meet the Copayment, or applicable Coinsurance, depending on where you receive care and the participating status of your chosen Provider.

#### Lifetime Maximums Per Insured

Total Lifetime Maximum Benefit	No Maximum
Hospice Benefit Maximum	\$7,500

### Additional Benefits and Features

This is not an insurance contract or Certificate of Coverage. The above Benefit Summary is only a partial description of the many benefits and services covered by Blue Cross and Blue Shield of Florida, Inc., an independent licensee of the Blue Cross and Blue Shield Association. For a complete description of benefits and exclusions, please see Blue Cross and Blue Shield of Florida's BlueChoice Certificate of Coverage and Schedule of Benefits; its terms prevail.

## BLUE365 DISCOUNT PROGRAM\*

As part of BlueCross BlueShield's ongoing commitment to bringing expanded choices and greater value to your health plan, we are pleased to offer a program of discounted products and value-added services called Blue365 Discount Program.

Blue365 is available to you automatically as a plan member at no additional premium cost. This program includes these valuable services.

### Access these services

To take advantage of any of these services, just access the BCBSF website at [www.bcbsfl.com](http://www.bcbsfl.com).

Log on to MyBlueService and access "Member Resources" and then "Member Discounts".

OR follow these instructions without logging in:

1. Click on the "Health & Wellness" Tab
2. On right bottom corner, click on "Learn More About Blue365"
3. On the authorization page, read the agreement and then click on "I agree" button.
4. On the Blue365 Page, select the services for more information.

### Weight Management

**eDiets** - A premier online diet, fitness and healthy living destination providing products/services to those seeking to improve their health and longevity. Call 1-866-731-3432

**Jenny Craig** - A leading provider of weight management products and services, offering a holistic approach to healthy weight management. Call 1-800-597-5366

**NutriSystem** - A leading provider of weight management products and services, offering a systematic weight loss program based on portion-controlled prepared meals. Call 1-800-310-6353

### Vision

**Davis Vision** - Providing comprehensive vision care programs and services for nearly 45 years. Call 1-888-897-9350

**Qualisight** - Contracts with providers of laser vision correction services. Call 1-877-358-9349

**LCA (LasikPlus) Vision** - Provides laser vision correction services. Call 1-866-713-2044

### Hearing

**Beltone** - One of the largest manufacturers of hearing instruments, Beltone products are sold in the U.S., Canada, and over 40 countries worldwide. Call 1-888-896-2365

**TruHearing** - Offers discounted hearing aids. Hearing tests are performed by a professional using the latest diagnostic equipment. Call 1-877-343-0745

### Eldercare Concierge Services

**Seniorlink** - has a nationwide network of credentialed care managers with professionals located in all 50 states that provide Eldercare Concierge services. Call 1-866-797-2341

### Fitness

**EB Brands** - Fitness products under the Sportline, Valeo and Everlast Brands. Call 1-866-324-4438

**PolarUSA** - Selection of multi-price point heart-rate monitor watches that allow members to track the progress of and provides recommendations on personalized exercise regimens. Call 1-877-430-5846

**Reebok** - Creates and markets various types of sports and lifestyle products for men, women and children. Call 1-866-870-1743

**Snap Fitness** - Provides a convenient alternative to large format clubs at a lower-tiered price point, with no contracts and 24/7 access. Toll Free Number Not Available.

### Complementary Alternative Medicine (CAM)

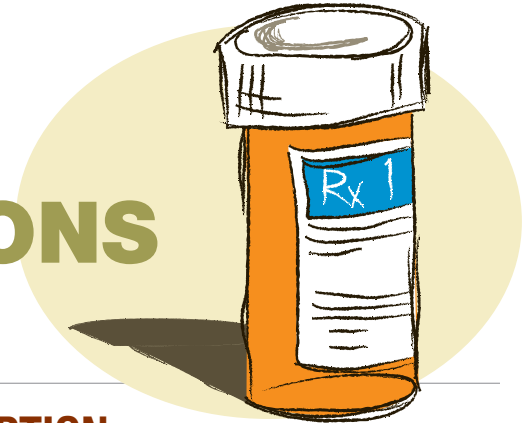
**Healthyroads** - will provide a CAM affinity discount program to members with an opportunity to access a network of over 20,000 chiropractors, acupuncturists, massage therapists, and dieticians. The Healthyroads Fitness Coach affinity fitness program provides participants with access to a variety of offerings to help them achieve healthier lifestyles.

### Healthy Travel

**Fairmont Hotels and Resorts** - Largest luxury hotel company in North America, with destinations worldwide, featuring unique architecture and structure, and expressive decore and artistry. Call 1-866-840-8114

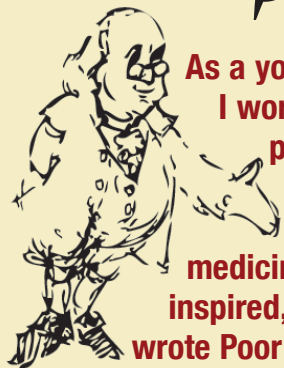
**Westin (Starwood) Hotels** - Offers guests a healthy experience using a variety of health-focused products and services along with their stay (e.g., fitness program - WestinWorkout) Call 1-866-500-0385

# THINK ABOUT YOUR **MEDICATIONS**



## IT'S A WHOLE NEW WORLD OUT THERE IN PRESCRIPTION DRUG LAND.

There are dramatic changes going on—changes that affect the way you buy your prescription medications now, and in the future.



**As a young man, I worked in a pharmacy selling herbs and medicines. I was inspired, and later wrote Poor Richard's Almanac where I gave healthful advice like "an apple a day keeps the doctor away." Here's some advice for you – go generic, save money!**

**Ben Franklin, Big Thinker**

### What's happening with prescription drugs?

Doctors are writing more prescriptions. Drug companies are introducing new medicines. Prescription prices are skyrocketing. Bottom line: drug spending will increase from \$200 billion today to \$500 billion in 10 years.

### So it's NOT business as usual.

To control the rising costs of prescription drugs, employers, insurance companies, and pharmacy benefit managers have created new ways for you to buy medicines.

You don't just drop down to the drugstore anymore, see Friendly Fred the Pharmacist, and pick up your pills. It's much more complicated than that now.

Today, there are generic drugs, preferred brand name drugs, and non-preferred brand name drugs. There are formularies, specialty drugs, step care therapies, and much more.

You need to understand the new world of prescription drugs, so you can save money, and get the best care for you and your family.

## THE MEDCO PRESCRIPTION PLAN

### You are automatically enrolled.

If you are enrolled in BlueCare HMO, the BlueOptions PPO, or the Low Option High Deductible PPO plan – then you are automatically enrolled in the prescription drug plan.

### It's a totally separate plan.

Your Prescription Drug Plan is not part of your BCBSFL Plan.

Medco administers our pharmacy benefit program for Pasco County Schools.

### Important. You get a separate Medco Identification Card for the prescription drug program. You must show this card, not your BCBS card to get your prescriptions.

Depending on your personal and family medical situation, the prescription plan offers two ways to get your prescriptions: (1) from your local drugstore or (2) through the Medco Mail Service Pharmacy. Let's look at each one.

**Go Generic!** Did you know that the United States Food and Drug Administration (FDA) requires generic drugs to be as safe and effective as their brand-name counterparts? That means you can save money without compromising quality. A generic must contain identical amounts of the same active ingredients—in the same dosage form and strength—as its brand-name counterpart and be shown to work the same way in the body. There are many new generics available for conditions such as high cholesterol, allergies and depression. We suggest you discuss with your doctor whether a generic medication is appropriate for you.

## 1 IF YOU NEED MEDS OCCASIONALLY

If you only need to fill prescriptions occasionally throughout the year, then you simply go to your local, retail pharmacy.

You can choose from more than 60,000 participating pharmacies nationwide. Here are just some of the pharmacies you can use.

Participating Pharmacies	
Acme	Osco Drug
Albertsons	Publix
Brooks Pharmacy	Rite Aid
Costco	Sam's Club
CVS	Sav-on Drug
Duane Reade	Target
Eckerd	Thrifty Drug
Kerr Drug	Walgreens
Kmart	Wal-Mart
Kroger	Winn Dixie

### You've got to know about the list.

It's the Medco Preferred Prescriptions® List. It allows you to make the most of your pharmacy plan, and to control your prescription costs.

The medications on the list were selected because they are clinically sound, safe, and cost effective. Bottom line: these drugs got the big checkmark. That's why they are "preferred" by the plan.

For an updated and complete listing of your prescription benefit, you can visit the "Benefit Highlights" section of the Medco website—[www.medco.com](http://www.medco.com)—and click on the View your preferred drug list link.

So let's look at the three categories of drugs, and see who made the list, and who did not. This is important because it determines your personal costs (co-pays).

Generics are on the list. They contain the same active ingredients as their brand-name equivalents, and offer the same effectiveness and safety. They have the lowest co-pay.

Preferred Brands are on the list. Brand name drugs that are preferred by the plan, and that made the list have a higher co-pay than their generic counterparts.

Non-Preferred Brands are NOT on the list. Why? Because there's usually a generic or preferred brand drug available instead. That's why they have the highest co-pays.

To see if your medications are on the list, visit the website at [www.medco.com](http://www.medco.com).

### You do have options.

Just because your doctor prescribes a brand-name drug, he or she isn't necessarily opposed to substituting a less-expensive, generic-equivalent drug. Be sure to discuss with your doctor whether a generic would work for you.

Category	You Pay*
Generic	\$10.00
Preferred Brand	\$25.00
Non-Preferred Brand	\$40.00

\* Your cost for (up to) a 30-day supply.

## 2 IF YOU NEED MEDS CONTINUOUSLY

Many employees take maintenance medications on a regular, continuous basis.

These are drugs for chronic conditions like diabetes, blood pressure, and cholesterol. And because they are for long-term use, they are usually dispensed in 90-day doses.

If you take a daily medication you will be required to refill for a 90-day supply.

You have two ways to save money if you take these medications: the Retail 90 Program from selected local drugstores, or the Medco Mail Service Pharmacy.

### The Retail 90 Program

This program is available at selected local pharmacies. For example, here you get a generic 90-day supply for \$25.00 or 2.5 co-pays versus a 90-day supply (a month at a time) that would cost you \$30.00 or 3 co-pays with the regular plan.

Example 1: A Good Value	
Category	You Pay*
Generic	\$25.00
Preferred Brand	\$62.50
Non-Preferred Brand	\$100.00

\* Your cost for (up to) a 90-day supply.

### The Medco Mail Service Pharmacy

This program takes a little extra planning because you're getting your meds through the mail. But it's worth it because you save even more money than you do with Retail 90.

For example, here you get a 90-day supply for \$20.00 or 2 co-pays versus a 90-day supply (a month at a time) that would cost you \$30.00 or 3 co-pays with the regular plan. That's one month FREE.

Take advantage of convenient delivery of your covered maintenance medications to your home or other specified address. Be sure to ask your physician for a 90-day prescription in order to take advantage of this benefit.

Order online anytime, or call 1.800.4REFILL (1.800.473.3455) and use the automated telephone system. You can also mail in your refill orders by using the special mail-order pharmacy envelope. If you order by phone or via [www.medco.com](http://www.medco.com), you will need to provide your member number and the 12 - digit prescription number shown on the medication container and the refill slip.

A website designed just for you: After a one-time registration at [www.medco.com](http://www.medco.com), you can login anytime to order refills, check the status of an order, price and compare medication costs, review prescription history, obtain Medco By Mail order forms and much more.

Example 2: Your Best Value	
Category	You Pay*
Generic	\$20.00
Preferred Brand	\$50.00
Non-Preferred Brand	\$80.00

\* Your cost for (up to) a 90-day supply.

### Be alert to special situations.

There are special situations that may require prior authorization, step care, or specialty drugs. The pharmacy will notify you if the dispensing of certain medications requires additional information from your doctor.



# THINK ABOUT YOUR TEETH



**FORGET ABOUT THE TOOTH FAIRY!** Dental health is your responsibility. It's your job to make sure that a consistent, focused program of oral hygiene is a lifelong habit for you. And one that's built on a strong partnership between you and your dentist.

### What is good dental health?

The American Dental Association recommends five steps for good oral hygiene. You should...

- Brush your teeth at least twice a day with fluoride toothpaste.
- Replace your toothbrush every three or four months. They wear out quickly.
- Floss daily. Why? Because between the teeth is where cavities and other bad things happen. This is a critical piece.
- Eat a balanced diet, and reduce the amount of sugar you consume.
- See your dentist regularly for cleanings and oral exams.

### See your dentist for heart health?

It's not as strange as it may sound. Research from the Academy of General Dentistry shows that more than 90% of all diseases in your system produce oral signs and symptoms.

Oral exams can play a key role in screening for diseases such as cancer, diabetes, hypertension, leukemia, osteoporosis, and autoimmune diseases, among other conditions.

And researchers for the New England Journal of Medicine found that treating severe gum disease can improve the function of blood vessel walls, actually improving heart health.

### You'll be checked for gum disease

More than 75 percent of Americans over 35 have some form of gum disease. Periodontal (gum) disease is one of the main causes of tooth loss.

But research also links it to heart disease, stroke, respiratory disease, pre-term pregnancies, and diabetes. Serious issues, yes? Your dentist will check you for signs of gum disease.

### You'll be examined for oral cancer

30,000 Americans are diagnosed with oral cancer each year—and nearly 8,000 die of the disease during a twelve-month period.

During your semi-annual oral exam, your dentist will check for oral cancer and other serious conditions. Here's an example that shows it's not just about cavities anymore.

**No, I never had wooden teeth. My dentures were actually carved from hippopotamus ivory and gold. But I did have a history of dental problems. Toothaches, abscessed teeth, inflamed gums, and extractions. It gave me a very bad temper. By the time I became President, I had only one natural tooth. So make sure you use your dental benefits.**

George Washington, Big Thinker

## DELTA DENTAL INSURANCE COMPANY

is a recognized leader in the dental industry, collectively providing coverage to over 60 million people. Quality Assurance is extremely important and participating Delta Dental dentist are monitored to ensure they deliver quality care and that all treatment meets professional standards.

You have the option to choose from the three plan options, Delta Dental High PPO, Delta Dental Low PPO and Delta Care USA (prepaid plan)

**DeltaCare USA** will require the selection of a primary care dentist (or one will be assigned to you by Delta Dental). This plan offers services based on set copayments, with no annual deductible or maximums for covered services.

**Delta Dental PPO Plan** allows you to see any dentist although you will most likely experience less out-of-pocket cost by selecting a dentist participating in the PPO Program.

Delta Dental offers both the Delta Dental PPO and Delta Dental Premier Networks. By selecting the Delta Dental PPO network, you will usually achieve greater savings, due to lower negotiated fees. Additionally in this plan you do have the option of using a dentist not participating with Delta Dental; however you will need to file paper claims and usually it will incur higher out of pocket costs.

## CHOICE 1: DELTA DENTAL – HIGH PPO PLAN

### How does the Dental PPO plan work?

The Dental PPO plan has a calendar year maximum of \$1,500. That's the maximum amount the plan will pay toward the dental care for each person enrolled.

There is a yearly deductible of \$75 per person, up to 3 deductibles. So, 3 times \$75, or an annual deductible of \$225 a year is all you will pay for your whole family.

There is also a coinsurance percentage for each covered procedure. Coinsurance is the percentage the plan pays after deductible (if applicable).

### There are in and out-of-network benefits

Reimbursement percentage is the same in and out of network. If you see a contracted Delta Dental Dentist, you will reduce your out of pocket cost. Plus, you won't have to do any paperwork. Your Delta Dental dentist will file your claims for you.

With this plan, you can receive care from any licensed dental care professional. But if you see a contracted Delta Dental dentist, you will reduce your out-of-pocket costs.

## CHOICE 2: DELTA DENTAL – LOW PPO PLAN

### How does the Dental PPO plan work?

The Dental PPO plan has a calendar year maximum of \$1,000. That's the maximum amount the plan will pay toward the dental care for each person enrolled.

There is a yearly deductible of \$75 per person, up to 3 deductibles. So, 3 times \$75, or an annual deductible of \$225 a year is all you will pay for your whole family.

There is also a coinsurance percentage for each covered procedure. Coinsurance is the percentage the plan pays after deductible (if applicable).



District School Board of Pasco County				EFFECTIVE DATE: 1/01/2011	
Who's Eligible:	High PPO Plan		Low PPO Plan		DeltaCare - Prepaid Plan
Primary enrollee, spouse, eligible dependent children to age 26					
Dental Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only
Dental Networks - Payment Basis	PPO	Premier/80th	PPO	PPO	14A
Plan Year Maximum	\$1,500 per covered member		\$1,000 per covered member		No Plan Year Max for covered members
Deductible (Per Member/Per Family) Per Calendar Year	\$75/\$225	\$75/\$225	\$75/\$225	\$75/\$225	Office Visit \$0 copay
Diagnostic & Preventive Svc (D&P)	100%	100%	100%	60%	D&P \$0 - \$70 copay
Deductible Waived for D&P	Yes	Yes	Yes	Yes	N/A
Basic Service	80%	80%	80%	50%	DeltaCare Schedule A
Major Services	50%	50%	50%	40%	DeltaCare Schedule A
Orthodontics - 3 Treatment Levels	50%		Not covered		\$1900 Child   \$2100 Adult
Lifetime Ortho Max	\$1,000		Not covered		N/A
Coverage Eligibility	Children to Age 26		Not covered		Child & Adult
Simple Extractions	Basic	Basic	Basic	Basic	
Complex Oral Surgery	Basic	Basic	Basic	Basic	
Endodontics (Root Canal)	Basic	Basic	Basic	Basic	DeltaCare Schedule A
Periodontics (Gum Disease)	Basic	Basic	Basic	Basic	
Crowns, Bridges, Inlays, Onlays	Major	Major	Major	Major	
Implants	Major	Major	Not covered		Not covered
Monthly Rates	Employee	\$34.65	\$24.10	\$17.21	
	Employee + 1	\$87.26	\$58.45	\$30.13	
	Family	\$120.36	\$81.60	\$47.35	

**There are in and out-of-network benefits**

With this plan, your reimbursement percentage on the Low PPO plan will be higher in network. So you can save two ways, deepest discount on PPO reduced fees and higher reimbursement on in network services. Plus, you won't have to do any paperwork. Your Delta Dental dentist will file your claims for you.

You can receive care from any licensed dental care professional. But if you see a contracted Delta Dental dentist, you will reduce your out-of-pocket costs.

**Both PPO Plans****You don't have to pre-select a dentist**

There is no requirement to pre-select a dentist. Note, however, that you will save money by receiving care from a contracted dentist. There's a directory of contracted dentists for your area on the Delta Dental website.

**Do you have other dental coverage?**

If you do have other dental coverage in addition to the Dental PPO plan, be aware there's a coordination of benefits program in place.

In short, you can't get paid benefits from two dental plans for the same treatment. That means this plan will "coordinate" with your other policies. Bottom line: your combined benefits may pay up to, but no more than, the total covered expense.

**Filing a claim**

In most instances, your dentist's office staff will ask you to sign an assignment form. That authorization form allows them to file the claim for you, and to get paid directly from the plan. Both you and your dentist will receive an Explanation of Benefits that details how the claim was paid.

If your out-of-network dentist prefers that you pay first and file your own claim, complete a standard claim form and submit it to Delta Dental.

**Pre-approval for treatments costing \$300 or more**

Generally, you don't have to get pre-approval for PPO treatments. But we do encourage you to have your dentist submit a preauthorization request for a treatment plan that will cost more than \$300.

This will ensure that any of the procedures your dentist suggests are, in fact, covered benefits. It also gives you a chance to find out beforehand what your out-of-pocket expenses will be.

For more information, go to the Employee Benefits Department website and follow the links to Delta Dental.

**CHOICE 3:  
DELTA DENTAL – DELTACARE-  
PREPAID DMO PLAN****What is DeltaCare DMO?**

It's a network-based plan from Delta Dental that emphasizes prevention and cost containment. This plan provides savings ranging from 20% to 60% off regular dental procedures. Here's how it works.

**You must select an  
In-Network General Dentist**

There are both private practice dentists and those who are in a group practice. Every dentist has been thoroughly screened prior to acceptance, and is also subject to regular audits. So don't worry, you are protected.

You can also change dentists. Just call 1-800-422-4234 or visit our web site at [www.deltadentalins.com](http://www.deltadentalins.com) to change dentists by the 15th of the month. Your transfer will be effective on the first of the following month.

**Qualified, screened, audited dentists**

There are both private practice dentists and those who are in a group practice. Every dentist has been thoroughly screened prior to acceptance, and is also subject to regular audits. So don't worry, you are protected.



You can also change dentists. Just call 1-800-422-4234 or visit our web site at [www.deltadentalins.com](http://www.deltadentalins.com) to change dentists by the 15th of the month. Your transfer will be effective on the first of the following month.

**You can get emergency care**

All DeltaCare general dental offices provide emergency access 24 hours a day, 7 days a week. If you cannot reach your selected general dentist, you may receive emergency care from any licensed dental care professional. Please refer to your Evidence of Coverage (EOC).

**On specialists and second opinions**

*Specialists.* The DMO is a "direct referral" plan. This means your general dentist will refer you to a contracted specialist in your area.

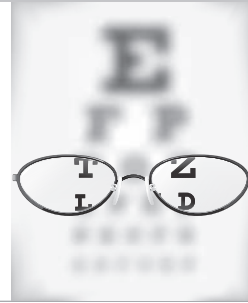
*Pediatric Dentists.* **For this plan children can see a pediatric dentist through the age of seven.**

*Second Opinions.* Just let DeltaCare know that you would like another clinical opinion and they will provide the name of a dentist for you to see.

**For more information**

Go to the Employee Benefits Department website and follow the links to Delta Dental.

# THINK ABOUT YOUR VISION



**WHAT COMES TO MIND? READING GLASSES AND NIGHT DRIVING? THINK HARDER.** Most people think of vision care when they need glasses to read, watch television, or drive at night. But vision care is much more.

Our eyes give doctors a clear and unequalled view into our bodies and into our overall health. That's why optometrists constantly discover health problems during eye exams.

### Get an Annual Eye Exam

What do you need for good eye health? An annual eye exam. We're not talking about a minor eye screening. You should have a full-on eye exam by a licensed optometrist.

An eye doctor has a wide range of diagnostic and treatment tools that can uncover serious health problems.

Problems like...

- High blood pressure
- High cholesterol
- Glaucoma
- Tumors

In addition to detecting what might be serious health problems, an eye exam can provide a host of other vision benefits to you. Your eye doctor can...

- Measure for prescription lenses to correct nearsightedness, farsightedness, and astigmatism.
- Check for the presence of eye diseases like glaucoma, macular degeneration, cataracts, etc.

### YOUR DAVIS VISION COVERAGE

#### Value-Added Features:

Replacement contacts through Lens 123!® mail-order contact lens replacement service, saving both time and money.

Laser Vision Correction discounts of up to 25% off the provider's Usual & Customary fees, or 5% off advertised specials, whichever is lower.

#### How do I receive services from a provider in the network?

- Call the network provider of your choice and schedule an appointment.
- Identify yourself as Davis Vision plan participant.
- Provide the office with the member's ID number and the date of birth of any covered children needing services.

It's that easy! The provider's office will verify your eligibility for services, and no claim forms or ID cards are required!.

#### Who are the network providers?

They are licensed providers who are extensively reviewed and credentialed to ensure that stringent standards for quality service are maintained. Please call 1.800.999.5431 to access the Interactive Voice Response (IVR) Unit, which will supply you with the names and addresses of the network providers nearest you, or you may access our Web site at [www.davisvision.com](http://www.davisvision.com) and utilize our "Find a Doctor" feature.

#### For additional information:

Please call Davis Vision at 1.800.999.5431 with questions or visit our Web site: [www.davisvision.com](http://www.davisvision.com). Member Service Representatives are available (EST): Monday through Friday, 8:00 AM to 11:00 PM, Saturday, 9:00 AM to 4:00 PM, and Sunday, 12:00 PM to 4:00 PM. Participants who use a TTY (Teletypewriter) because of a hearing or speech disability may access TTY services by calling 1.800.523.2847.

For more details about the plan, just log on to the Open Enrollment/Discount Plan section of our Member site at

**[davisvision.com](http://davisvision.com)** or call **1.877.923.2847**

and enter Client Code:

2825: Option I (Designer)

2826: Option II (Premier Platinum Plus)

2827: Option III (Premier Platinum

Plus/two-pair benefit)

#### OUT-OF-NETWORK REIMBURSEMENT SCHEDULE

Eye Examination up to \$52 | Frame up to \$45  
Spectacle Lenses (per pair) up to:  
Single Vision \$55, Bifocal \$75, Trifocal \$95, Lenticular \$95  
Elective Contacts up to \$105, Medically Necessary Contacts up to \$210

Services	Frequency	Plan Design Options		
		Option I: Designer CC#: 2825	Option II: Premier Platinum Plus CC#:2826	Option III: Premier Platinum Plus (Two-Pair Benefit <sup>1</sup> ) CC#: 2827
Eye Examination Includes dilation when professionally indicated	Every 12 months	\$10 copayment	\$10 copayment	\$10 copayment
Frames				
Retail Allowance	Every 24 months	Up to \$130 plus 20% discount <sup>2</sup>	Up to \$150 plus 20% discount <sup>2</sup>	Up to \$150 plus 20% discount <sup>2</sup>
Davis Vision Frame Collection		(in lieu of allowance)		
Fashion		Covered in Full	Covered in Full	Covered in Full
Designer		Covered in Full	Covered in Full	Covered in Full
Premier		\$25 copayment	Covered in Full	Covered in Full
Spectacle Lenses Includes single-vision, bifocal, trifocal, lenticular, polycarbonate lenses, and scratch-resistant & UV coating, other lens options available	Every 12 months	\$15 copayment	\$15 copayment includes all lens options, covered in full	\$15 copayment includes all lens options, covered in full
Contact Lenses (in lieu of eyeglasses)				
Retail Allowance	Every 12 months	Up to \$130 plus 15% discount <sup>2</sup>	Up to \$150 plus 15% discount <sup>2</sup>	Up to \$150 plus 15% discount <sup>2</sup>
Davis Vision Collection (in lieu of allowance)		Covered in Full	Covered in Full	Covered in Full
Medically Necessary		Covered in Full	Covered in Full	Covered in Full
Contact Lens Evaluation, Fitting & Follow-Up Care	Every 12 months	\$15 copayment	\$15 copayment	\$15 copayment
Retail Allowance: Standard Type		Covered in Full	Covered in Full	Covered in Full
Retail Allowance: Specialty Type		Up to \$60 plus 15% discount	Up to \$60 plus 15% discount	Up to \$60 plus 15% discount
Davis Vision Collection		Covered in Full	Covered in Full	Covered in Full
Medically Necessary		Covered in Full	Covered in Full	Covered in Full

<sup>1/</sup> Members have three options available; two pairs of eyeglasses; one pair of eyeglasses & contact lenses; or two dispenses of contact lenses

<sup>2/</sup> Additional discounts not available at Walmart or Sam's Club locations

Spectacle Lenses Benefit	Plan Design		
	Option I: Designer CC#: 2825	Option II: Premier Platinum Plus CC#:2826	Option III: Premier Platinum Plus (Two-Pair Benefit <sup>1</sup> ) CC#: 2827
<b>All ranges of prescriptions and sizes</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Choice of glass or plastic lenses</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Oversize Lenses</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Tinting of plastic lenses</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Scratch-Resistant Coating</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Polycarbonate Lenses</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
<b>Ultraviolet Coating</b>	<b>Included</b>	<b>Included</b>	<b>Included</b>
Standard Anti-Reflective (AR) Coating	\$35	<b>Included</b>	<b>Included</b>
Premium AR Coating	\$48	<b>Included</b>	<b>Included</b>
Ultra AR Coating	\$60	<b>Included</b>	<b>Included</b>
Standard Progressive Lenses	<b>Included</b>	<b>Included</b>	<b>Included</b>
Premium Progressives (Varilux®, etc.)	\$40	<b>Included</b>	<b>Included</b>
Intermediate-Vision Lenses	\$30	<b>Included</b>	<b>Included</b>
Blended-Segment Lenses	\$20	<b>Included</b>	<b>Included</b>
High-Index Lenses	\$55	<b>Included</b>	<b>Included</b>
Polarized Lenses	\$75	<b>Included</b>	<b>Included</b>
Photochromic Glass Lenses	\$20	<b>Included</b>	<b>Included</b>
Plastic Photosensitive Lenses	\$65	<b>Included</b>	<b>Included</b>
Scratch Protection Plan: Single Vision Lenses   Multifocal	\$20   \$40	\$20   \$40	\$20   \$40



**I'm the father of modern astronomy. A man of great vision. I improved the telescope, discovered Jupiter's moons, analyzed sunspots, and more. Unfortunately, I went blind at age 72 because of cataracts and glaucoma. Take some advice from someone who knows – get an eye exam so you too can look into the future.**



Galileo, Big Thinker

# THINK ABOUT YOUR **PERSONAL ISSUES**

**DO PERSONAL ISSUES MAKE YOU LESS PRODUCTIVE AT WORK?** Are you distracted by family or emotional concerns, by marital or financial concerns, or by work-related issues? If so, Pasco County Schools has the resources to help you.

## EMPLOYEE ASSISTANCE PROGRAM

The Employee Assistance Program is a counseling and referral service for personal issues, wellness initiatives, financial concerns, and other specialized situations.

The purpose of the program is to help create and maintain a healthy, productive work environment for all employees. And to provide the proper support and services for employees who need help.

### The EAP Focuses on Important Issues

Here are the kinds of problems and issues the Employee Assistance Program can help resolve.

You Can Get Counseling For...
Marital and Relationship Issues
Family / Child Adjustment Issues
Elder Care Issues
Job-Related Stress
Stress / Burnout
Depression
Anxiety / Panic Attacks
Alcohol / Substance Abuse
Eating Disorders
Tobacco Addiction
Personal Finance Issues
Wellness
Family Mediation

### Who are the EAP counselors?

We have thirteen licensed professional counselors available in offices throughout Pasco County.

The offices are located in Hudson/Bayonet Point, New Port Richey, Tarpon Springs, Land O' Lakes, Dade City, Zephyrhills, and North Tampa.

Not only that. Two of our counselors are Supreme Court Certified Family Mediators. Mediation is an alternative to formal court divorce or custody proceedings.

Mediation allows couples to negotiate and resolve disputes more quickly because the emphasis is on cooperation. If you use these services through the EAP, some of the costs can be deferred.

### You get up to 5 FREE sessions per year

The Employee Assistance Program is designed to help with issues that can be resolved in a relatively short period of time.

That's why the EAP allows you up to 5 sessions per school year. Even better, the School Board provides these valuable counseling sessions at NO COST to you.

If you need additional assistance you may continue with the counselor (most are included in our insurance plan), or accept a referral to another counselor or community resource. Note: there will be additional charges, or deductibles, or co-pays for these resources.

### Services are CONFIDENTIAL

All EAP services are totally confidential. All counseling offices are separate from school properties. There's no record of EAP services in your personnel file.

Only your counselor has information about your sessions. And only you can choose to share the information with others.

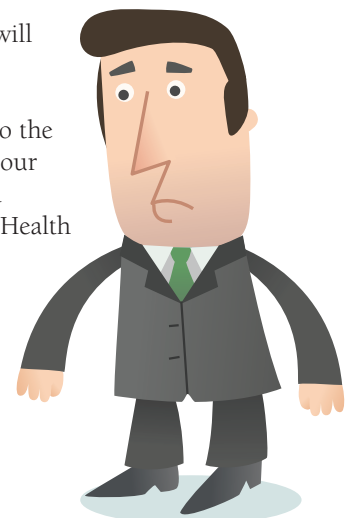
### Services are voluntary

EAP services are voluntary. If you use the services, it won't be seen as negative during performance evaluations. You cannot be required to use the EAP program.

### Go to the EAP first

If you are experiencing personal issues that affect your work life or your home life, the EAP is a great first step. An excellent way to start the process.

If you need longer-term solutions for more serious behavioral or mental health issues, your EAP counselor will provide a seamless transition to the services in our Mental and Behavioral Health Program.



## HORIZON HEALTH: MENTAL AND BEHAVIORAL HEALTH PROGRAM

Before we talk about the mental health and behavioral health benefits that are available to you at Pasco County Schools, let's first take a look at some startling statistics.

Is mental health a big issue in today's workplace? Without question, yes! Here are some facts from the National Mental Health Association.

### The statistics will surprise you

- One in every five people, or about 54 million Americans, experiences some type of mental disorder each year. But fewer than 8 million seek treatment.
- 28% to 30% of the U.S. population has a mental health disorder, a substance abuse problem, or both.
- Depression and anxiety disorders, the two most common mental illnesses, each affect more than 19 million American adults annually.
- Psychological problems account for 61% of absences from work each year, and 80% to 90% of all industrial accidents.
- An estimated 100,000 workers are absent on an average workday because of stress-related complaints.

These statistics indicate that, if you're having difficulty handling your day-to-day responsibilities because of a mental health or emotional issue, you are NOT ALONE.

### Comprehensive Behavioral Care

Horizon Health is working closely with community-based behavioral health care providers to ensure that members have:

- Around-the-clock access to comprehensive compassionate behavioral health services. If you're having difficulty handling day-to-day responsibilities because of feelings like:
  - Anger
  - Sadness
  - Depression
  - Stress
  - Anxiety

The program can help if you have a problem and want to talk. It offers you and your covered family members a full range of behavioral health care services.

### Accessing Care

By calling Horizon Health's toll-free number (866-882-9791), you or a family member can receive a referral for treatment. A licensed care manager is available 24 hours a day, seven days a week, to assess your needs and refer you to the appropriate behavioral health care professional. If you experience a life-threatening emergency, call 911 or go to your nearest hospital emergency room, then call the program within 24 hours. Your mental health and substance abuse benefits provide for in-network and out-of-network benefits.

### Obtaining Authorization

Your in-network benefits require you to see a Horizon Health network provider and to obtain pre-approval from the program before receiving treatment, except in the case of an emergency (as explained above). Even if your primary care physician has given you a referral, you still must call the program for pre-approval. Additionally, you have out-of-network benefits that you may use, but your co-payments and deductibles will vary and may be at a higher rate.

### Confidentiality

Employers are not informed when employees seek treatment. All behavioral health records are strictly private and confidential, as required by federal and state laws.

### Choosing your doctor or therapist

Simply call Horizon Health and a representative will assist you in selecting a network doctor, therapist, or facility close to your home or place of work. Our goal is to help you make the most appropriate decisions about your behavioral health care. Most behavioral health care treatment takes place in an outpatient setting, such as a doctor's office or clinic. More intensive treatment may require more frequent outpatient

visits, partial hospitalization or inpatient admission at a hospital. The program will work with you and your doctor or therapist to see that your treatment is tailored to your specific needs.

### Worklife Services

To help employees better manage their personal and family responsibilities, Horizon Health provides employees and their loved ones with personalized consultation, resource, and referral services. Your WorkLife services are included in your benefit package at no cost to you! There are no premiums, deductibles or co-pays associated with these services.

We help find real solutions for child care, elder care, and care for persons with disabilities, as well as a host of other everyday personal and family issues. Your WorkLife Counselor will gather all of the information needed and do all of the legwork to save you time. Additionally, your Horizon Health benefits include legal and financial consultations. Here are just a few ways you can utilize this benefit:

- Free Simple Will Preparation
- Locating a Pet Groomer
- Community Wellness Resources
- Traffic Ticket Legal Consultation
- Identify Theft Fraud Resolution
- Tax Questions



**Everybody knows the father of psychoanalysis. famous for like the unconscious mind, defense mechanisms, dream symbolism, and Freudian slips. But this is no slip! Get help, if you need it. Use your Behavioral Health Plans. Your life will be much better.**

Sigmund Freud, Big Thinker



## Behavioral Health Benefit Options at a Glance

<b>Toll-Free Number – (866) 882-9791</b>	<ul style="list-style-type: none"> <li>▪ Immediate access to behavioral health and convenience service benefits</li> <li>▪ Contact Horizon to access premier benefit coverage options</li> </ul>
<b>Outpatient Mental Health</b>	<ul style="list-style-type: none"> <li>▪ \$35 co-pay when approved by Horizon (In-Network)</li> <li>▪ 40% coinsurance without approval by Horizon after deductible met (Out-of-Network)</li> <li>▪ Member can be balance billed if member chooses to see a non-participating provider. Horizon pays a maximum of \$35 per visit to the non-participating provider</li> </ul>
<b>Outpatient Substance Abuse</b>	<ul style="list-style-type: none"> <li>▪ \$35 co-pay when approved by Horizon (In-Network)</li> <li>▪ 40% coinsurance without approval by Horizon after deductible met (Out-of-Network)</li> <li>▪ Member can be balance billed if member chooses to see a non-participating provider. Horizon pays a maximum of \$35 per visit to the non-participating provider</li> </ul>
<b>Intensive Outpatient</b>	<ul style="list-style-type: none"> <li>▪ \$35 co-pay when approved by Horizon (In-Network)</li> <li>▪ 40% coinsurance without approval by Horizon after deductible met (Out-of-Network)</li> <li>▪ Member can be balance billed if member chooses to see a non-participating provider. Horizon pays a maximum of \$35 per visit to the non-participating provider</li> </ul>
<b>Inpatient Mental Health</b>	<ul style="list-style-type: none"> <li>▪ \$600 co-pay per admission (In-Network)</li> <li>▪ No deductible applied for in-network services</li> <li>▪ 40% coinsurance for out-of-network services after deductible met (Out-of-Network)</li> <li>▪ Balance billing may apply if member chooses services from a non-participating provider</li> </ul>
<b>Inpatient Substance Abuse</b>	<ul style="list-style-type: none"> <li>▪ \$600 co-pay per admission (In-Network)</li> <li>▪ No deductible applied for in-network services</li> <li>▪ 40% coinsurance for out-of-network services after deductible met (Out-of-Network)</li> <li>▪ Balance billing may apply if member chooses services from a non-participating provider</li> </ul>
<b>Partial Hospitalization</b>	<ul style="list-style-type: none"> <li>▪ \$200 co-pay per admission (In-Network)</li> <li>▪ No deductible applied for in-network services</li> <li>▪ 40% coinsurance for out-of-network services after deductible met (Out-of-Network)</li> <li>▪ Balance billing may apply if member chooses services from a non-participating provider</li> </ul>
<b>Residential Treatment</b>	<ul style="list-style-type: none"> <li>▪ 60 days per year maximum</li> <li>▪ 20% coinsurance paid by member for in-network services (In-Network)</li> <li>▪ 40% coinsurance for out-of-network services after deductible met (Out-of-Network)</li> <li>▪ Balance billing may apply if member chooses services from a non-participating provider</li> </ul>
<b>Deductible</b>	<ul style="list-style-type: none"> <li>▪ Applies only to out-of-network services</li> <li>▪ \$500 deductible per individual per year</li> <li>▪ \$1,500 deductible per family per year</li> </ul>
<b>Out of Pocket Maximum</b>	<ul style="list-style-type: none"> <li>▪ In-network \$2,500 individual/\$5,000 family</li> <li>▪ Out-of-Network \$5,000 individual/\$10,000 family</li> </ul>

\* Mental health and substance abuse benefit accumulators are combined with medical benefit deductibles and out of pocket maximums.

\*\*Members enrolled in the District's medical plan are automatically enrolled in the Horizon mental health and substance abuse plan as well as the District paid worklife services program.

# CareHere!

## PASCO COUNTY SCHOOL BOARD IS PROUD TO ANNOUNCE...

### CARE HERE

Coming soon in 2011, employees, retirees and dependents covered by Pasco County School District's group health plan (Blue Cross and Blue Shield of Florida) can receive medical services that will include treatment for primary care, lab work, medication x-ray and more, all at no out-of-pocket cost at your onsite CareHere Health Center located at (sites to be determined for the three new locations initially)...FREE Medical Care! No deductibles! No co-pays! No out-of-pocket costs to you. What Are The Benefits To You? No more long stays in a waiting room! No out of pocket expense at the health center...increased convenience and access! More one-on-one time with the doctor! On-site dispensing of generic medications.

### What Types of Conditions Can Be Treated At The Health Center?

Colds, Flu, Sore Throats, Flu Shots, High Blood Pressure, High Cholesterol, Diabetes, Annual Physicals, School Physicals, Lab work, Electrocardiogram (ECG / EKG) and more! X-Ray available at least one of the locations

### Disease Management and Wellness Services

– assigned Registered Dietician and Exercise Physiologist

### Life Style Program Samples

- Diabetes Class
- Smoking Cessation program
- How to Eat Right
- CareHere Weigh (weight loss program)

And many more programs will be announced in the near future

### How Do You Schedule an Appointment?

We will be announcing special employee orientation presentations close to the projected opening time for the health centers to let you know how to arrange for your appointment. These orientation presentations will be held in areas throughout the school district. Stay tuned for more information about internet or toll-free appointment setting.

### What about Privacy?

You will enjoy complete privacy and confidentiality (HIPAA/Privacy compliant) at your CareHere Health Centers! Your private health information and visit activity will never be shared with anyone at the School District.

### Annual Health Risk Assessment!

The CareHere annual Health Risk Assessment (HRA) is an in-depth analysis of 26 key lab panels plus other health measures indicating high cholesterol, diabetes, liver functions, chemistry levels, nutrition, prostate cancer, hypertension and more. From a blood draw and health questionnaire, you will receive a detailed report which explains your results through color-coded graphs to help you better understand your results. Armed with this powerful tool, you will be encouraged to discuss your health risks with the CareHere medical team in detail, prepare a plan of action, and track trends that are essential to healthy living. During the Employee Orientation Presentations the HRA's locations, dates and times will be announced.





# THINK ABOUT HOW TO **REDUCE YOUR TAXES**

**WANT TO CUT YOUR INCOME TAX BILL?** Yes? Then, take advantage of a valuable benefit that allows you to pay for medical expenses, AND reduce your income taxes, AND increase your spendable income. It's cool, and legal!

## **FLEXIBLE SPENDING ACCOUNTS**

A Flexible Spending Account (FSA) is a separate benefit plan that allows you to direct a part of your pay, TAX-FREE, into a special account.

You can use this account throughout the year to reimburse yourself for eligible out-of-pocket healthcare and dependent care expenses.

### **How the FSA tax advantage works**

Each pay period, a portion of your annual election amount is automatically deducted from your pay before Federal and Social Security (FICA) taxes are calculated.

This means your FSA deposits are not taxable income, and therefore are not included as taxable income on your W-2. Since your annual income is reduced, so are your annual taxes.

### **You get the exclusive FSA debit card**

The FlexSystem Claim Card can be used at any MasterCard accepting merchant with a medical merchant code. The card can be used at facilities such as; doctor's offices, hospitals, pharmacies and medical laboratories.

When you use the claim card, things happen automatically. The provider gets paid; your account balance is adjusted and no online claim filing or claims forms are required.

If the provider does not accept MasterCard just use another form of payment and submit a Request for Reimbursement (RFR) on [www.tasconline.com](http://www.tasconline.com) or manually submit an RFR with receipt to TASC via fax or mail.

### **The minimum annual amount for an FSA is \$240**

Now there are some rules (of course) that go along with your FlexSystem Claim Card.

- The IRS requires that you keep all receipts for FlexSystem Claim Card transactions.
- Remember that if a purchase you make with your claim card cannot be automatically substantiated you may still need to provide documentation to back it up.

### **You've got to use it or lose it**

Let's understand the use-it-or-lose it rule. You get tax savings when you spend monies from your FSA for unreimbursed medical, and child care expenses however if you don't spend those elected funds by plan year end you'll lose it. That's the rule. Any money taken pre-tax must be used to pay for eligible medical and dependent care, or it will be forfeited back to Pasco County School.

**How do you make sure to elect only what you can spend?** Make a conservative election. Do your homework; use the worksheets available in the reference manual on the Employee Benefits Department website to determine an amount you know you'll be able to spend and elect no more than that amount.

## **MEDICAL CARE REIMBURSEMENT FSA ACCOUNT**

The Medical Care reimbursement account gives you the opportunity to reimburse yourself tax-free for up to \$5,000 or 20% of your income (whichever is less) each year for eligible healthcare expenses not covered, or not fully paid, by health care plans.

### **What is an eligible healthcare expense?**

Eligible healthcare expenses include; deductibles, co-payments, dental services, eyeglasses, contact lenses and solutions, over the counter medications and much more.



**An interesting fact about your Medical FSA**

The full amount of your annual Medical FSA election (at open enrollment) is available to you on the 1st day of the plan year. That's because the funds available for medical reimbursement is based on your annual election amount, not on your contributions to date.

**DEPENDENT CARE REIMBURSEMENT FSA ACCOUNT**

A Dependent Care reimbursement account gives you the opportunity to pay for the first \$5,000 of employment-related dependent care expenses tax-free.

Tax Filing Status	Maximum Contribution
Single or Married Filing Jointly	\$5,000
Married Filing Separately	\$2,500

Your eligible dependents are children under age 13, and adults incapable of self-care that you claim as dependents.

*A FlexSystem Claim Card will not automatically be issued to you if you elect the Dependent Care FSA alone, if you would like to utilize one you may call customer care and request that one be issued.*

**What are eligible dependent care expenses?**

- Expenses for services provided in your home as long as someone you also claim as a dependent, or your other children under age 19 are NOT providing these services.
- Expenses for daycare services outside your home at a facility compliant with state and local laws.

**HEALTH REIMBURSEMENT ACCOUNT (HRA)**

Just like in past years, you will get \$150 from the Board to buy voluntary benefits, and/or reduce the cost of your dependent premiums.

A Health Reimbursement Account (HRA) is similar to a Medical FSA except that you may carry any unspent funds over to the next plan year. This is good.

Only Board dollars can go into the HRA, if you need access to additional pre-tax funds for medical expense reimbursement you will need to contribute to the Medical FSA.

**FSA 2011****NEW**

Due to Health Care Reform, effective 1/1/2011, over-the-counter (OTC) medicines and drugs, except for insulin, will require a Letter of Medical Necessity or prescription from your physician to be reimbursed from your Health FSA. Health-related supplies purchased over-the-counter continue to be eligible without additional documentation.

**Run Out Period Claims**

Keep in mind that Pasco County Schools utilizes the FSA Grace Period allowing participants until March 31, 2011 to spend the funds in their 2010 FSA. If you have a remaining balance in your 2010 FSA please utilize your 2010 claim card or submit claims as you currently do until March 31st or until this balance is exhausted. Once the 2010 funds are spent you may begin using your new claim card and/or submitting to FlexSystem.

**How Do You File a Claim**

Your Flexible Spending Account (FSA) is part of FlexSystem offered by TASC. With FlexSystem you will have several conveniences.

- Fast and efficient claim reimbursements
- Multiple claim submission options including via claim card (also referred to as debit card), online, by fax or regular mail.



**In 1862, I created the Office of the Commissioner of Internal Revenue.**

**Then, I pushed a law through Congress establishing the wildly-successful "income tax" to pay for Civil War expenses. That was the start of the IRS. People have been trying to cut their income taxes ever since. But you can with your new-fangled flexible spending accounts.**

*Abraham Lincoln, Big Thinker*

- Online account access 24 hours a day/ 7 days a week
- Toll-free customer service assistance, email and web chat customer service
- Interactive Voice Response System availability 24 hours a day/7 days a week to check account activity, account balance and more
- Direct deposit availability (if you are currently signed up for direct deposit your account information will continue to be utilized. If you are new or want to update your existing direct deposit information, you can add/change direct deposit information via your online account)
- Opportunity to sign up for text/email notifications of account activity (i.e. claim receipt by TASC, claim payments, etc.)

**Questions**

Should you have any immediate questions, please contact our Customer Care Center at 800-422-4661.



# THINK ABOUT YOUR LIFE

**WHAT HAPPENS IF YOU'RE NOT THERE?** What happens to your spouse, children, parents, and loved ones? Will they have the income they need to carry on? People don't like to think about their own mortality. Or about insuring their lives. But they must.

## Why think about life insurance?

Life insurance will not make up for your loss, but it will ease the future financial burden on your family and loved ones.

Life insurance is simply protection against the loss of your income and earning power. That's why experts say that life insurance is the foundation of sound financial planning. Life insurance can...

- Replace income for dependents
- Pay final expenses
- Create an inheritance for your heirs
- Pay federal and state death taxes
- Make significant charitable contributions
- Create a source of savings

Fortunately, you don't have to think too hard about where to get life insurance. That's because you have four different life insurance programs available right here at Pasco County Schools. They are...

- Basic Term Life Insurance
- Supplemental Term Life Insurance
- Group Term Life Insurance
- Universal Life Insurance

Life insurance is unique in that it can be an effective tool for both protection (the term life plans) and cash accumulation (the universal life plan). Bottom line: it's all about peace of mind. Let's look at each program individually.

## BASIC TERM LIFE INSURANCE

### Minnesota Life

Let's start with the basic term life insurance program. Everyone should have a basic term life program. As an employee of Pasco County Schools, you are fortunate because you get...

## A FREE \$35,000 Term Life Plan

That's right. The District School Board of Pasco County pays the premiums for you for a \$35,000 term life plan from Minnesota Life Insurance Company. There is no cost to you.

But wait, there's more. You also get \$35,000 of Accidental Death and Dismemberment coverage as well. It's automatically included in your life plan, and costs you nothing.

Not only that, you get the basic term life coverage without having to answer those probing, uncomfortable health questions. Finally, the \$35,000 benefit is guaranteed.

## SUPPLEMENTAL TERM LIFE INSURANCE

### Minnesota Life

In addition to your Basic Term Life and AD&D plan, you can purchase Supplemental Term Life Insurance for yourself, your spouse and your children. Let's look at the coverages that are available to you.

### Check out these valuable features

First, as a new employee you may purchase up to 5 times your salary or a maximum of \$300,000. Guaranteed - No questions asked.

In addition, you may purchase up to \$25,000 for your spouse and \$10,000 for your dependent children. No questions asked.

You may purchase a supplemental life policy for your spouse or children. No questions asked.

Second, during annual enrollment, if you already have this supplemental life plan, you can increase your coverage by \$10,000 or \$20,000. No questions asked.

Coverage	Amount
<b>For You</b>	You can purchase coverage up to 5 times your annual salary or \$300,000 (whichever is less). Must buy in blocks of \$10,000.
<b>For Your Spouse</b>	You can purchase coverage up to \$300,000 in \$5,000 blocks or 100% of your coverage (whichever is less). Minimum coverage is \$5,000.
<b>For Your Children</b>	You can purchase coverage for all your dependent children for a single amount per pay. Each child gets \$10,000 life coverage.

Third, this supplemental coverage is portable. That means you can take it with you if you retire or leave Pasco Schools. You have to follow the insurance company rules, but this could be very important to you.

This plan also offers valuable features...

- Accelerated death benefits
- Portability or conversion privilege
- Waiver of premiums
- Retirement continuance
- Travel Insurance

**Important:** All employees *must* provide beneficiary information to Minnesota Life for their supplemental and/or basic core life benefits provided by the District. Minnesota Life provides a secure website, [www.lifebenefits.com](http://www.lifebenefits.com), for electing, storing and updating your life insurance beneficiary designations. You may view or update your beneficiary designations at any time on the Life Benefits website using your user ID and password. For additional information, contact Minnesota Life at 1-866-293-6047.

A copy of your Minnesota Life Certificate of Insurance is available on the Employee Benefits Department website for review and printing. If you do not have access to a computer, contact the Benefits Coordinator at your work location or the Employee Benefits Department for assistance.

## GROUP TERM LIFE INSURANCE

### Cigna/LINA Life

This group term life insurance is another way to supplement the basic life plan the School Board provides for you.

This plan is for employees only. It does not offer dependent coverage. However, your beneficiaries receive tax-free life insurance payments from this plan. You can choose from 3 different coverage amounts. They are...

Coverage	Amount
Level 1	\$5,000 of coverage
Level 2	\$10,000 of coverage
Level 3	\$15,000 of coverage

This coverage coordinates with your Board-provided coverage. That means there's a maximum benefit amount you can have when you add your basic life coverage and coverage from this plan together. And that's \$50,000.

One nice thing, though. You can get this coverage without evidence of insurability. Which means you don't have to explain, in painful detail, every health issue you've ever had. Or have a probing medical exam.

### This plan also offers valuable features

This group term life insurance plan also offers other valuable features. You can get more information on the website, however, the short version is that it provides...

- Accelerated death benefit
- Extended death benefit
- Conversion privilege
- Retirement continuance
- Waiver of premium
- Identity Theft Protection

The Life Insurance Company of North America (LINA), which is a subsidiary of well-known CIGNA, underwrites this plan.

## UNIVERSAL LIFE INSURANCE

*No new enrollment for 2011*

### Transamerica

So far, we've been talking about term life insurance. The no-frills life insurance plan. It has neither cash value nor loan value. It simply pays a pre-set benefit if you die during the policy period. But let's move on now, and discuss universal life.

### Universal Life is a hybrid

Basically, universal life combines the protection of term life insurance with the savings component of whole life insurance.

The premium you pay is a combination of the cost of insurance, and the additional amount you choose to put into it to ensure that the savings portion will continue to grow.

Universal life insurance accumulates cash value through the investment of premium payments. Typically, you can borrow against this cash value.

### Some unique and valuable features

Universal life is unique because it has variable premiums, benefits, and schedules—all of which are tied to market interest rates and investment portfolio performance. Typically, you can shift money between insurance and savings depending on market conditions.

Universal life policies also give you lots of consumer information. You will know exactly how much of your policy payment goes for insurance company overhead, fees, and reserves, and how much is retained and invested for your savings.

### A universal life plan for you

This plan is designed...

- To last until age 100
- To provide protection beyond retirement
- To be portable, if you leave Pasco County Schools
- To build cash value at a competitive interest rate (currently 4.5%)
- To allow you to borrow from the policy's cash value for current or retirement needs
- To provide an accelerated death benefit in case of terminal illness

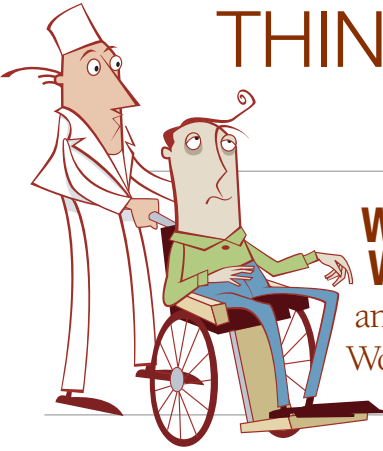
Note that your spouse and children and grandchildren also qualify for coverage.



**I was one of the most influential men in history. I created the Roman Empire. My ideas transformed government and society. I invented the concept of life insurance. How? I set up Fratres (burial clubs) to help families who needed money to pay for the funerals of their loved ones. It's all about caring for others, I said. Get your care insurance today.**

Julius Caesar, Big Thinker

# THINK ABOUT YOUR **ABILITY TO WORK**



## **WHAT IF AN INJURY OR ILLNESS STOPPED YOU FROM WORKING?**

Think about it. What if you became sick or disabled tomorrow, and couldn't work for the next 3 months, 6 months, 12 months, or more? Would you have enough savings to cover your living expenses during that time?

### **The risk is greater than you think**

According to the Health Insurance Association of America, about 30% of Americans, ages 35 to 65, will suffer a disability lasting at least 90 days sometime during their careers.

What's more, in the past 25 years, the number of people suffering disabling injuries or illnesses has increased 400%. A result of our work hard, play hard lifestyle.

Fire insurance is a necessity, right? But only 1 out of 1,200 of you will ever need it. However, 1 out of 8 of you will be sick or hurt, and unable to work. Think about it.

Statistics like this are scary. That's why experts see disability insurance as a critical piece of your overall financial plan.

### **SHORT-TERM DISABILITY INSURANCE**

**(2 year duration)**

What is short-term disability insurance? It's a plan that pays a percentage of your salary if you are sick or hurt for a short period of time, and cannot work.

Note that this plan does not cover on-the-job injuries. Those injuries fall (if you'll pardon the expression) under our workers compensation insurance plan.

### **The causes of short-term disabilities**

What kinds of disabilities are we talking about here? The plan covers physical diseases, injuries, pregnancies, and mental disorders (as specified in the Master Insurance Policy).

But just so you know, the top five causes of short-term disabilities are normal pregnancies, pregnancy complications, injuries, back injuries, and digestive or intestinal illnesses.

### **LONG-TERM DISABILITY INSURANCE**



**(To age 65 duration)**

One in five Americans will experience a long-term disability during their working years. And disabilities lasting more than 90 days tend to last for years.

Every 30 seconds someone files for bankruptcy after a serious medical problem. And among those whose illnesses led to bankruptcy, 76% had medical insurance.

### **The causes of long-term disabilities**

The main causes of long-term disabilities are illnesses such as cancer, heart disease, and diabetes. Arthritis and back pain come in second. And today personal behavior and lifestyle choices are also rapidly growing factors.



**I was the greatest military leader ever. Conquered most of the known world. I invented disability insurance. If a warrior was sick or hurt, and couldn't fight, he could go back to base camp for food, wine, song, and services. When no longer hobbled, he returned to the battle. Of course, he didn't receive any disability pay, but luckily you can.**

**Alexander the Great, Big Thinker**

## CRITICAL ILLNESS INSURANCE

Now there's more bad news. Today, 75% of healthy people over 40 will become seriously ill with a heart attack, cancer, stroke, or other critical illness at some time in the future.

Other painful statistics show that each year 700,000 people have a stroke, 340,000 have a heart attack, and over 1,000,000 are diagnosed with cancer.

But there's some good news, too. Thanks to medical advances, increasing numbers of people survive critical illnesses each year. For example, 88% of heart attack victims (under 65) return to their regular jobs.

### Recovery can be costly to you

Understand, however, that the road to recovery from a critical illness can be long and very slippery.

Even for people with good health care plans, the cost of treatment, plus other expenses associated with a critical illness, can have a serious economic impact on your family.

### Why Critical Illness Insurance?

That's where the Critical Illness Plan comes in. It helps protect you from the financial burden of surviving a critical illness.

This program pays lump sum cash benefits that can offset the unexpected costs of getting better. And it gives you the freedom to make your own treatment and spending choices.

The plan pays cash directly to you (even if you have other insurance). You can use the money to meet your daily needs during recovery. Those needs could be living expenses, unreimbursed medical care, travel expenses for care, childcare. Or whatever.

### Key features of the plan

Your Critical Illness Plan covers the major critical illnesses...

Covered Illness	Benefit
Heart Attack	100% of face amount
Stroke	100% of face amount
Major Organ Transplant	100% of face amount
Renal Failure (End Stage)	100% of face amount
Internal Cancer	100% of face amount

So your first question is, "what's the face amount?" It's the amount the plan pays if you are diagnosed with a covered illness.

The good thing is you pick the face amount. You may purchase a face amount between \$10,000 and \$30,000.

## CANCER INSURANCE

Cancer can strike anyone, regardless of gender, age, or lifestyle. But ... if cancer runs in your family, you might be even more concerned about your risk.

What are the facts? The American Cancer Society says about 50% of American men, and 33% of American women will get cancer in their lifetimes. These are scary statistics.

What's worse is that your health insurance may not cover all the costs of treating cancer. How could that be, you ask?

Well, the Cancer Society says that about 65% of cancer-related expenses are not covered by regular medical insurance. These expenses might be travel to treatment facilities, in-home nursing, specialized evaluations, lodging for loved ones to stay out-of-town, and so on.

### Your Cancer Insurance Plan

Now you can protect yourself and your assets from the cost of cancer with the Cancer Insurance Plan.

The plan pays cash benefits directly to you to use as you see fit. Plus, you'll get benefits for those services covered by the plan, even if those services are already covered by your medical plan. Excellent!

Your Cancer Insurance Plan provides a wide range of benefits such as...

- An initial diagnosis benefit
- Hospital-related benefits, like hospital confinement, physician visits, etc.
- Surgery-related benefits, including internal cancer surgery, skin cancer surgery, etc.
- Out-of-hospital benefits like home nursing, skilled nursing facilities, etc.
- Treatment-related benefits, including radiation, chemotherapy, and transfusions
- Other benefits that cover screening tests, prosthetic devices, and more

With this plan, you can choose from 3 different benefit levels: basic, enhanced, and premium. Check the online reference manual on the Employee Benefits website for other plan features.



## WHOLE LIFE INSURANCE

Many employees choose our whole life insurance products because they offer the flexibility to meet a variety of personal needs. With whole life insurance plans, employees have a choice of benefit and premium amounts that fit their paychecks and lifestyles.

Employees also have access to the cash value accumulated in their policies and may use these savings for loans or withdrawals. And with our voluntary plans, employees own their coverage and can keep them in force even when they retire or change employers.

### Flexibility to meet your needs

- Employee-Coverage amount up to \$100,000
- Spouse-Coverage amount up to \$50,000 (not to exceed employee's coverage)
- Children (ages 15 days-24years)-\$10,000 child term life rider covers all your dependent children for only \$1.38 per week

### Builds Cash Value

In addition to having valuable life insurance protection, you can accumulate savings at a guaranteed rate of return. You have access to your cash value and have the ability to make loans or withdrawals.

### No Medical Exams Required

Employees and their families may apply for benefit amounts by answering only a few medical questions.

### Permanent Insurance Protection

Once your insurance application has been approved and payroll deductions have started, the coverage is yours to keep by continuing to pay premiums. Your premium will never increase.

### Portability

Take your coverage with you if you leave the company.

## HOSPITAL INDEMNITY

### Why buy hospital insurance?

This plan is like your accident plan because it provides the same type of valuable, personal benefits.

- It provides cash benefits that help you pay for medical costs (like co-pays and deductibles) and for other expenses (like rent, utilities, car payments, etc.).
- It pays benefits directly to you. That's regardless of whether you are covered by any other medical or insurance plans.
- You can choose from multiple plan options to meet your coverage needs and income level. And you can cover family members.

# THINK ABOUT HOW TO **BREAK YOUR FALL**

**FIRST, KEEP YOUR HEAD UP.** If you do fall, you never want to land on your head, spine, or knees. You try to fall on your side between your hip and shoulder. That spreads the impact along the entire length of your body, and reduces its harmful power.

## Why are we talking about falling?

Because, according to the Center for Disease Control and Prevention (CDC), falls are the number one accident that lands people in the emergency room, hospital, or doctor's office. Just look at the statistics below.

Even with all the precautions we take (including knowing how to fall), accidents do happen. That's why your accident plan, your hospital plan, and (in some cases) your legal plan can help break your (financial) fall.

Let's look at each of these three supplemental insurance plans individually.

## ACCIDENT INSURANCE PLAN

Did you know that in 2003, 23.8 million Americans—about 1 in 12—got medical attention for an accidental injury? The CDC says the top five causes of injuries are...

- Unintentional fall (8.06 million).
- Impact Injury (4.4 million). Struck by a human, animal, or object, not a vehicle or machinery.
- Over-Exertion (3.3 million). Damage to muscles, tendons, and joints, causing strains, sprains, and twisted ankles.
- Motor Vehicle Injury (3.0 million).
- Cutting/Piercing (2.3 million). Incision, perforation, or puncture by sharp object, instrument, or weapon.

Bites, stings, electrical, fireworks, horseback riding, and others make up the balance of the millions of accidental injuries each year.

## Why buy accident insurance?

You can't predict when you might get hurt in an accident. But, you can help make sure you are prepared for the costs that come with an accident. How? Accident insurance.

Your Accident Insurance Plan covers a wide range of accidental injuries, including most children's sports injuries. Here are the key benefits of the plan...

- It provides cash benefits that help you pay for medical costs (like co-pays and deductibles) and for other expenses (like rent, utilities, car payments, etc.).
- It pays benefits directly to you. That's regardless of whether you are covered by any other medical or insurance plans.
- The base policy covers you for both on-the-job, and off-the-job accidents.
- You can take the policy with you, even if you leave the school system or retire.
- You can choose from multiple plan options to meet your coverage needs and income level. And you can cover family members.



**In 1751, I founded Pennsylvania Hospital, the first and oldest hospital in America, with my buddy Ben Franklin. Civic leaders thought my hospital should only be for poor people. But I envisioned a place where any sick or injured person could receive compassionate care. I won. And you can, too, with your accident and hospital insurance plans.**

**Dr. Thomas Bond, Big Thinker**



## LEGAL INSURANCE PLAN

### When should I get an attorney?

In almost every area of legal conflict—divorces, bankruptcies, criminal and so on—things will go better for you get professional legal advice early on.

### Why buy legal insurance?

Normally when an attorney gets involved in a case, fees start immediately. And as everyone knows, attorney fees can put a major dent in your bank account.

That's why Pasco County Schools offers a legal insurance plan. There are three main reasons why this legal plan is a good idea for you.

- First, you get easy access to an attorney.
- Second, you get significant cost savings on attorney's fees.
- Third, you get preventive services that can help with issues before they reach crisis proportions.

In short, the goal of the plan is to provide a clear path for preventing and resolving legal matters. And that enables people to protect their families' finances and futures.

### Your legal insurance plan

With this legal insurance plan, you can select a Network Attorney, or an out-of-network attorney. As usual, however, going out-of-network will cost you more.

The network consists of thousands of attorneys nationally, with more than 1,000 in Florida alone.

Now, if you want to use an out-of-network attorney, there's a maximum amount the plan will pay for each legal service. You'll be reimbursed up to that amount. Check the web site for the full details.

Finally, with this legal plan, there are no waiting periods, and no deductibles. Plus, you can get legal representation anywhere in the United States.

### Your legal insurance benefits

Your legal insurance plan covers a wide range of legal services. See the following plan options to determine which one is right for you.



## COMPREHENSIVE LEGAL PLAN

### Toll-free phone consultations on any subject

Toll-free phone consultations with your Provider Law Firm for any legal matter. You can use these valuable benefits to consult with your Provider Law Firm on any legal issue that might arise.

### Phone calls and letters on your behalf

A phone call or letter on an attorney's letterhead can help you get the results you need and keep you on the job—physically and mentally.

### Contract and Document Review

Your Provider Law Firm will review an unlimited number of documents of up to ten (10) pages each.

### Mortgage Document Assistance

Mortgage documents, (as required of the borrower by the lending institution) prepared by your Provider Law Firm for the purchase, selling, or refinancing of a home.

### Uncontested Separation

Representation by your Provider Law Firm for uncontested legal separation or uncontested civil annulment.

### Uncontested Divorce

Representation by your Provider Law Firm for uncontested divorce proceedings.

### Uncontested Adoption

Representation by your Provider Law Firm for uncontested adoption proceedings.

### Uncontested Name Change

One (1) uncontested name change per membership year.

### Health Care Power of Attorney

Medical Power of Attorney preparation for you and your spouse with annual reviews and updates.

### Living Will

Directive to Physician/Living Will preparation for you and your spouse with annual reviews and updates.

### Will Preparation

Will preparation and annual reviews and updates for you, your spouse, and covered family members. (Trust preparation is available at the preferred member rate.)

### Motor Vehicle Services

- Moving violation assistance
- Motor vehicle-related criminal charge assistance
- Up to 2.5 hours help with driver's license reinstatement and personal injury/property damage collection assistance of \$2,000 or less (These services are available 15 days after enrollment.)

### Trial Defense Services

Defense of civil and job-related criminal suits for you and your spouse. Up to 300 hours of trial time per year after 5th membership year (295.5 trial hours, 4.5 pre-trial hours).

### IRS Audit Legal Services

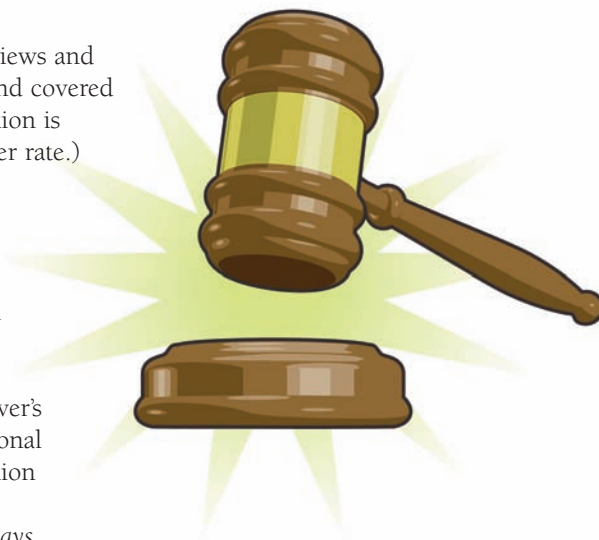
Up to fifty (50) hours of your Provider Law Firm's time for an IRS audit.

### In-Office Consultations

One (1) hour of in-office consultation time per year with your Provider Firm.

### Preferred Member Discount

25% discount off your Provider Law Firm's standard hourly rate for any legal matter not otherwise covered.



## IDENTITY THEFT SHIELD

### Credit Report:

Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.

### Continuous Credit Monitoring:

Suspicious activity will be brought to your attention, providing you with early detection. You'll receive prompt notice if the credit repository (Experian) is notified that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

After you enroll, we'll mail your membership materials to you. This benefit is available to you after you complete a "Consumer Report and Monitoring Authorization Form" provided in your membership materials or you may call 1-800-654-7757 after your membership is processed by Pre-Paid Legal.

### Identity Restoration: Coverage

Begins as of your membership effective date. Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "do it yourself" information if it happens to you. With the Identity Theft Shield a trained expert will take the steps to restore your name and credit for you!

- Our Licensed Investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including: Credit card companies, Financial Institutions, All three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, Law enforcement personnel and other organizations that may be affected.
- Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security administration, Federal Trade Commission, U.S. Postal Service and affected credit card companies and financial institutions.
- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent

## SAFEGUARD FOR MINORS

*Valuable identity theft services for your dependent children.*

### Safeguard

- A Credit education for minors
- Best practices for the use of your child's social security number and personal identifying information (PII) from cradle to college
- Best practices for privacy
- Best practices for children who are online
- How to protect your child from identity abuse by a family member
- How to establish your child's identity credentials in the event of actual identity theft

### Detection

- Monitoring for the existence of a credit file.
- Notification when a credit file is found to exist.

### Consultation

You have access to valuable consultation assistance from a licensed private investigator who can address issues including:

- Verification if a credit file exists with the three national credit repositories
- Placing a fraud alert with the three national credit repositories
- Researching the child's Social Security number for fraudulent activity

If a consumer file is in existence, they can also address issues that include:

- Fraud alerts for credit files.
- Opt outs for marketing activity
- What to do if your minor child is claimed as a dependent on someone else's taxes.

### Identity Restoration

Identity theft can be devastating, and it can take a great deal of time and expense to restore. Safeguard brings the trained experts on your side. They will take the steps necessary to restore your child's credit.

Restoration services include:

- Assistance in obtaining a police report
- Provide credit reports\* if they have been created
- Dispute all fraudulent accounts with creditors, collectors, credit repositories, utility companies, check clearinghouse agencies, banks, and others as the situation warrants
- Place fraud alerts with all three credit reporting agencies\*, Federal Trade Commission, United States Postal Service and the Social Security Administration
- Place a 7-year fraud victim statement with the credit reporting agencies or place a Credit Bureau Minor Fraud alert

## LEGAL SHIELD

### Do you know your legal rights?

- What would you do if you were detained by a law enforcement officer? Do you know your rights?
- What would you do if you're injured in an accident?
- What if the authorities attempted to remove your child from your home or custody?
- What if an officer arrived at your door with a warrant?

### Finally, there is one answer to all of those questions!

As a Legal Shield member, present your Legal Shield membership card to the officer. By showing the card, you make it clear you want to call your lawyer immediately. If you are injured in an accident or confronted with the state taking your child, or served with a warrant, you'll be able to contact a lawyer immediately.

To use your Legal Shield, simply call the 24-hour, toll-free Legal Shield number. A Pre-Paid Legal Services, Inc. representative will then connect you to your Provider Law Firm. It's that simple.

### 1. If you're arrested or detained...

Most law enforcement officers are conscientious and will protect your rights rather than abuse them. If you are stopped or detained by a law enforcement or police officer or questioned by authorities regarding a minor child in your custody, we suggest taking the following precautions:

- Cooperate with the officer and ask for permission to get your Legal Shield Card.
- If arrested or detained, call the 24-hour, toll-free number on your Legal Shield card.

### 2. If you're seriously injured...

Of course, the first step is to make sure you and others involved are OK. Your next two calls should be to your insurance company and your lawyer. If you're incapable of making the call because of your injuries, be sure your family knows to call your provider law firm. And, remember, never agree to any offers or settlements from an insurance company without receiving legal counsel first!

### 3. If the state tries to take your child(ren)...

If you are confronted by authorities and they remove your child(ren) from your custody, call the Legal Shield hotline immediately! You can call 24 hours a day, and 7 days a week.

### 4. If you're served with a warrant...

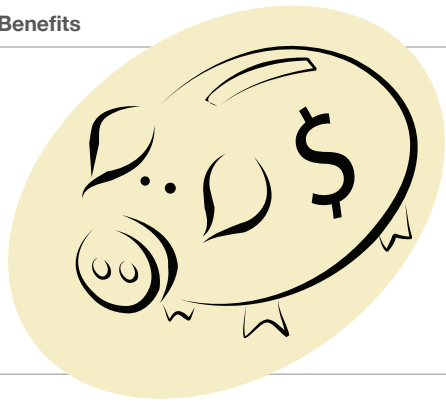
If you are approached by authorities and they present a warrant, call the Legal Shield hotline immediately! You can call 24 hours a day, and 7 days a week.

### Remember...

The Legal Shield membership will not apply in situations involving:

- Any matter in which the member is alleged to be under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines.
- Alleged domestic violence or alleged stalking.
- Assistance in making, posting, or obtaining bond, bail, or other security required for release.

The benefits of the Legal Shield membership are subject to conditions imposed by the detaining or questioning authority, which may not allow for your Provider Law Firm to communicate with you on an immediate basis



# THINK ABOUT YOUR FUTURE

**IT'S NOT YOUR PARENTS' RETIREMENT.** You will live longer. You will have a more active lifestyle. Your retirement will cost more. You will need more income than they did.

So where will the money come from? Typically, employees get retirement income from one or more of these sources:

- Social Security
- An Employer Pension Plan
- A Personal Retirement Savings Plan

You are very fortunate. As an employee of Pasco County Schools, you have all three sources available to you right here.

## SOURCE 1: YOU GET SOCIAL SECURITY

Social Security is a safety net that was designed to provide a financial foundation for retirees and their families.

You contribute 7.65% of your pay to the program (6.2% to Social Security and 1.45% to Medicare). Pasco County Schools also contributes an equal amount for you.

What is your benefit when you retire? For 2006, the average monthly benefit was \$1,044 or about \$12,500 annually. The government adjusts this benefit annually for inflation.

## SOURCE 2: YOU GET A PENSION PLAN

First understand that only 20% of Americans today have a pension plan. That's down from 40% in 1975. So you

are one of the lucky 1 in 5 people who get this outstanding benefit.

Not only that, you can choose from one of two available retirement plans. You pick the one that best fits you: the FRS Pension Plan or the FRS Investment Plan.

Even better, Pasco County Schools makes all pension contributions for you. You don't pay any money into either one. How good is that!

### How to Decide on a Plan

What are the important differences between the two retirement plans? Let's look at plan type, vesting, and benefits.

**Plan Type.** The Pension Plan is a traditional plan for longer-service employees. The Investment Plan is for employees who change jobs more frequently (say every 5 years).

**Vesting.** In the Pension Plan, you qualify for benefits after 6 years of service. Under the Investment Plan, you qualify in 1 year.

**Benefits.** The Pension Plan pays a guaranteed monthly lifetime benefit based on your years of service and salary. With the Investment Plan, Pasco Schools contributes to your account. You choose how to invest the money.

### You Can Switch Plans. Once.

During your working career at Pasco County Schools, you can switch your plan from the Pension Plan to the Investment Plan or vice versa. But you can only do it once.

This is called your Second Election. Once you do it, your decision is final. You can never change again. So get some unbiased financial advice before you make a move.

### You May Get Credit for Other Service.

If you're enrolled in the Pension Plan now, and you have been a public service employee (in-state or out-of-state), you may be able to buy up to 5 years of FRS service credit. You may also be able to buy up to 4 years of military service. It's a good way to increase your retirement income.

Now, of course, to buy service credits, you have to follow the rules. The rules dictate job type, position, location, retirement coverage and so on. So it's best to check with the powers at the Florida Division of Retirement.

### When You are Close to Retirement

When you are getting close to retirement, call the Florida Division of Retirement. There are several programs that impact your retirement and your pension. One example is...

- The Deferred Retirement Option Plan (DROP) that allows you to retire under the pension plan, and accumulate retirement benefits without stopping work for up to 5 years.

**Warning:** You have 5 months from your hire date to decide which retirement plan is best for you. If you don't decide by the deadline, you get the Pension Plan.

**Thinking of Returning to Work After Retirement**

After retiring under the Florida Retirement System or concluding DROP participation, you may work for any private employer or for any public employer that does not participate in the FRS without affecting your FRS retirement benefits. However, you are subject to certain limitations with respect to your employment with any FRS employer during the first twelve months of retirement.

If you are a retired member of the FRS Pension Plan, you should always contact the Bureau of Retirement Calculations at (888) 738-2252 before returning to employment in any capacity with any FRS employer in your first year of retirement. Investment Plan members should contact the FRS Financial Guidance Line at (866) 446-9377 before returning to employment.

**SOURCE 3: YOUR RETIREMENT SAVINGS PLAN**

Here's a startling statement. If you want to live well in retirement, you can no longer rely on your Social Security and pension benefits alone! You must save more.

Fortunately, you have many excellent retirement savings plan options

available here. However, you must take action. You must get into one or more of these plans. You must save as much as you can, as early as you can.

There are several retirement plan vendors that have been approved by the Board. You can feel comfortable with any one of them.

**The Rewards of a Personal Savings Plan**

The main reward is a more secure, more comfortable retirement that allows you to live your dreams. But there are many more rewards of a personal plan. For example:

- Participation in plans is voluntary
- Most flexible savings plans available
- Hundreds of investment options
- Options to fit your investing personality
- Change contributions and investments
- Lower taxable income, pay less taxes
- The amazing power of compounding
- Tax-deferred growth of nest egg

**Your Retirement Projections**

Your retirement picture is all about replacing your pre-retirement income. How much of your working level of income do you need to have to live comfortably?

Let's take a look at an estimate of how much of your pre-retirement income your Social Security and pension benefits will replace? Here's what some 2006 retirees discovered.



**You don't have to be a genius like me to see the financial benefits of a personal retirement savings plan. And only 30% of you have signed up for a plan!! Get smart. Get into it. Take it from me. The math adds up.**

*Albert Einstein, Big Thinker*

**Scenario 1.**

Sally retired at age 62 with 20 years of service. She was a Pension Plan participant, with no additional savings.

Her final salary in 2006 was \$58,000. She wants to collect Social Security immediately.

Plans replace 58% of her income.

**Scenario 2.**

Nancy is in the same situation (retiring at 62, with 20 years, same salary, pension plan, and Social Security) except that she has saved \$200,000 in her Retirement Savings Plan.

Plans replace 85% of her income

Clearly, Nancy will live more comfortably in retirement, will have a more flexible lifestyle, and will be better able to accomplish her goals for the future.

This is a brief summary of your available sources of retirement income. Consult your financial advisor about your future plans.



**Sally 58%**

**Nancy 85%**

## BOARD-AUTHORIZED TSA PROVIDERS

Board policy and District administrative requirements allow companies that meet certain standards and qualifications to provide voluntary retirement saving plans to employees. A list of investment companies authorized to market voluntary retirement saving plans to Pasco County School employees is available on the Employee Benefits Department website at [www.pasco.k12.fl.us/benefits](http://www.pasco.k12.fl.us/benefits).

### TSA Distributions or Fund Transfers

New Internal Revenue Service (IRS) rules governing the Board's voluntary retirement savings program require that the District change the way it process requests for transfer or distribution of funds from your 403(b), 457(b) or Roth 403(b) account.

The rules require the District to certify that all transfer of assets or distribution of funds from your account meet the IRS guidelines governing the District's plan. TSA Consulting Group (TSACG) is the District's third party administrator for the voluntary retirement savings program. TSACG will review all requests for distribution or transfer of assets on behalf of the District, determine whether your request meets IRS guidelines and approve or deny your request.

TSACG requires that a "Transaction Routing Request" form accompany your investment company's withdrawal or request for distribution form. You must complete the form in its entirety and forward it along with your investment company's form to TSACG for processing. **The transaction routing request form is available on TSACG's website at [www.tsacg.com](http://www.tsacg.com) under the Plan transaction link.**

Contact TSACG at (888) 777-5827 to confirm receipt and/or the status of your request.

### Who should consider a TSA?

Anyone employed by Pasco County Schools, who wishes to participate in a tax-advantage program to save for retirement. You can maximize your retirement savings while reducing your federal taxes.

### When may I participate in the program?

Generally, all regularly scheduled full-time and part-time employees are eligible to participate in the plan at any time. Upon employment you are immediately eligible to participate.

### How do I enroll in a TSA?

The Employee Benefits Office maintains an updated list of all participating companies authorized to provide tax-sheltered plans to employees of the District School Board of Pasco County.

Once an employee has selected a company, the employee must meet with a representative and complete a salary reduction agreement. Both the company's authorized representative and the employee must sign the salary reduction agreement. The representative is responsible for forwarding the signed agreement to Employee Benefits for processing. Please read the agreement carefully before signing. Be sure to retain a copy of the agreement for your records.

Visit the Employee Benefits Department's website at [www.pasco.k12.fl.us/benefits](http://www.pasco.k12.fl.us/benefits) for more information.

## ABOUT WORKERS' COMPENSATION ON-THE-JOB INJURIES

If you are involved in a work-related accident, you have the responsibility to report all work-related accidents or illnesses to your supervisor or the designated person at your work location within 24 hours when possible, or as soon as you have knowledge. The District School Board of Pasco County's (District) has teamed up with Johns Eastern Company (JECO) to provide you quality medical services if you are involved in a work-related accident that results in the need for medical treatment. The State of Florida has approved this arrangement to provide you with quality medical care for your work-related injury within an authorized network of medical providers.

### What are your rights and responsibilities?

1. Immediately report all work-related accidents to your supervisor.
2. If your work-related accident results in the need for medical treatment, and is not an emergency, you must immediately report the injury to your supervisor before seeking medical treatment.
 

*If your accident is serious and requires immediate medical treatment, go to the nearest hospital for treatment or call 911. After treatment, have a representative from the facility call Johns Eastern Company at 1-800-749-3044.*
3. Contact the designated person at your work site to complete a notice of injury report and obtain authorization for medical services.
4. Obtain all medical services from a provider within the District's authorized workers' compensation provider network. If your treating physician approves treatment by another physician, you must obtain authorization from Johns Eastern Company at 1-800-749-3044 before your first date of treatment.
5. Keep all scheduled appointments and be on time for all medical treatments and evaluations. You are encouraged to schedule appointments before or after your normal work schedule.
6. If you choose to cancel or do not keep your scheduled appointment(s), you may be considered in non-compliance which may affect your eligibility for certain workers' compensation benefits. Contact the nurse case manager or adjuster assigned to your case before canceling or rescheduling an approved appointment.
7. Return to work as soon as your treating physician releases you.
8. Cooperate and respond to all requests from Johns Eastern Company regarding your work-related injury.

### Medical Treatment After Normal Business Hours

If you are involved in a work-related accident that occurs after normal business hours and require immediate medical treatment, go to the nearest urgent care facility, hospital emergency room or call 911.

Whenever possible, you should attempt to access one of the District-approved urgent care facilities or hospitals first. However, if the injury is life threatening, go to the nearest hospital emergency room for treatment.

Examples of when you should use an urgent care facility or hospital emergency room as initial treatment for a work-related injury or illness:

1. The injury or illness is life threatening.
2. You are involved in an accident at the end of the day and the injury is serious enough that you cannot wait until the next business day to seek medical treatment.
3. The work-related injury or illness occurs after normal business hours or when all District administrative offices are closed.

After receiving treatment at a hospital emergency room, you must follow up with an authorized workers' compensation network provider before returning to work. Within 24 hours of emergency treatment, call Johns Eastern Company at 1-800-749-3044 to coordinate all follow-up medical treatment.

### Fraud Statement

Workers' compensation fraud occurs when any person knowingly, and with intent to injure, defraud, or deceive, any employer or employee, insurance company, or self-insured program, files false or misleading information. Workers' compensation fraud is a third degree felony that can result in fines, civil liability, and jail time.

**Procedures to report injuries to Johns Eastern Company is separate from your regular group health insurance. Notify your supervisor of your work-related injury within 24 hours when possible, or as soon as you have knowledge.**

#### Workers' Compensation Contacts

District School Board of Pasco County  
Phone: (813) 794-2520 or 2345  
Fax: (813) 794-2173

Johns Eastern Company  
Phone: (800) 749-3044  
Fax: (941) 527-4040

## CHANGING YOUR COVERAGE

Under some circumstances, the IRS may permit you to make mid-plan year election changes to your benefits, or vary a salary reduction amount, depending on the qualifying event and requested change.

**To Make a Change:** Within 30 days of an event that is consistent with one of the events on this page, you must complete and submit a Change in Status/Election Form to the Employee Benefits Department. Contact the Employee Benefits Department to obtain this form. Documentation supporting your election change request is required. Upon the approval and completion of processing your election change request changes to your benefits will be made effective on the first day of the month following receipt of all properly completed paperwork and documentation, unless otherwise provided by law. If your election change request is denied, you will have 30 days; from the date you receive the denial, to file an appeal with the Employee Benefits Department.

### What is my Period of Coverage?

Your period of coverage for incurring expenses is your full plan year, unless you make a permitted mid-plan year election change. A mid-plan year election change will result in split periods of coverage, creating more than one period of coverage within a plan year with expenses reimbursed from the appropriate period of coverage. Money from a previous period of coverage can be combined with amounts after a permitted mid-plan year election change. However, expenses incurred before the permitted election change can only be reimbursed from the amount of the balance present in the FSA prior to the change. Mid-plan year election changes are approved only if the extenuating circumstances and supporting documentation are within your employer's, insurance providers and IRS regulations governing the plan.

### What are the IRS Special Consistency Rules governing Changes in Status?

1. **Loss of Dependent Eligibility**– If a change in your marital or employment status involves a decrease or cessation of your spouse's or dependent's eligibility requirements for coverage due to: your divorce, or annulment from your spouse, your spouse's or dependent's death or a dependent ceasing to satisfy eligibility requirements, you may decrease or cancel coverage only for the individual involved. You cannot decrease or cancel any other individual's coverage under these circumstances.
2. **Gain of Coverage Eligibility Under Another Employer's Plan**– If you, your spouse or your dependent gains eligibility for coverage under another employer's plan as a result of a change in marital or employment status, you may cease or decrease that individual's coverage if that individual gains coverage, or has coverage increased under the other employer's plan.
3. **Dependent Care Expenses**– You may change or terminate your Dependent Care FSA election when a Change in Status (CIS) event affects (i) eligibility for coverage under an employer's plan, or (ii) eligibility of dependent care expenses for the tax exclusion available under IRC § 129.

4. **Group-term Life Insurance, Dismemberment or Disability Coverage** For any valid CIS event, you may elect either to increase or decrease these types of coverage.

## QUALIFICATIONS FOR CHANGE IN STATUS

### Marital Status

A change in marital status includes marriage, death of a spouse, divorce or annulment (legal separation is not recognized in all states).

### Change in Number of Tax Dependents

A change in number of dependents includes the following: birth, death, adoption and placement for adoption. You can add existing dependents not previously enrolled whenever a dependent gains eligibility as a result of a valid CIS event.

### Change in Status of Employment Affecting Coverage Eligibility

Change in employment status of the employee, or a spouse or dependent of the employee that affects the individual's eligibility under an employer's plan includes commencement or termination of employment.

### Gain or Loss of Dependents' Eligibility Status

An event that causes an employee's dependent to satisfy or cease to satisfy coverage requirements under an employer's plan may include change in age, student, marital, employment or tax dependent status.

### Change in Residence\*

A change in the place of residence of the employee, spouse or dependent that affects eligibility to be covered under an employer's plan includes moving out of an HMO service area.

### Some Other Permitted Changes

#### Coverage and Cost Changes\*

Your employer's plans may permit election changes due to cost or coverage changes. You may make a corresponding election change to your Dependent Care FSA benefit whenever you actually switch dependent care providers. However, if a relative (who is related by blood or marriage) provides custodial care for your eligible dependent, you cannot change your salary reduction amount solely on a desire to increase or decrease the amount being paid to that relative.

#### Open Enrollment Under Other Employer's Plan\*

You may make an election change when your spouse or dependent makes an Open Enrollment Change in coverage under their employer's plan if they participate in their employer's plan and: the other employer's plan has a different period of coverage (usually a plan year) or The other employer's plan permits mid-plan year election changes under this event.

#### Judgment/Decree/Order†

If a judgment, decree or order from a divorce, legal separation

(if recognized by state law), annulment or change in legal custody requires that you provide accident or health coverage for your dependent child (including a foster child who is your dependent), you may change your election to provide coverage for the dependent child. If the order requires that another individual (including your spouse and former spouse) covers the dependent child and provides coverage under that individual's plan, you may change your election to revoke coverage only for that dependent child and only if the other individual actually provides the coverage.

#### Medicare/Medicaid†

Gain or loss of Medicare/Medicaid coverage may trigger a permitted election change.

#### Health Insurance Portability & Accountability Act of 1996 (HIPAA)

If your employer's group health plan(s) are subject to HIPAA's special enrollment provision, the IRS regulations regarding HIPAA's special enrollment rights provide that an IRC § 125 cafeteria plan may permit you to change a salary reduction election to pay for the extra cost for group health coverage, on a pre-tax basis, effective retroactive to the date of the CIS event, if you enroll your new dependent within 30 days of one of the following CIS events: birth, adoption or placement for adoption. Note that a Medical Expense FSA is not subject to HIPAA's special enrollment provisions if it is funded solely by employee contributions.

#### Family and Medical Leave Act (FMLA) Leave of Absence

Election changes may be made under the special rules relating to changes in elections by employees taking FMLA leave. Contact your employer for additional information.

\*Does not apply to a Medical Expense FSA plan

† Does not apply to a Dependent Care FSA plan

## DEPENDENT COVERAGE

You may purchase medical, dental, or vision coverage for your dependents using your Board-provided \$150 and pre-tax payroll deduction. Eligible dependents for coverage under the Board's plans include:

- Your legal spouse
- Your own unmarried child \*
- Stepchildren and legally adopted children who meet the above requirements are also eligible for coverage
- Your child of any age who is disabled and dependent upon you for support
- You may be asked to complete a dependent verification form and provide verification of eligibility for a dependent age 19 or over
- Newborns, adopted children and children in the process of adoption will be covered from the moment of birth, adoption, or placement for adoption if you choose to enroll them in the Board's health plan. If you enroll your newborn or adopted child within the first 30 days, you will not be required to pay any additional premiums (if applicable) for the first month of coverage. If you enroll after 30 days (60 days maximum), you

will be required to pay premium retroactive to the date of birth, adoption, or placement for adoption. If you do not enroll your new dependent within 60 days, you must wait for the next open enrollment for benefits effective the next calendar year.

- \* **New Dependent child under the age of 26:** There are no eligibility requirements that must be met.
- \* **Dependent child ages 27-30:** the policy must insure a dependent child of the policyholder or certificateholder at least until the end of the calendar year in which the child reaches 30, if the child:
  - Is unmarried and does not have a dependent of his or her own;
  - Is a resident of this state (Florida) or a full-time or part-time student; and
  - Is not provided coverage as a named subscriber, insured, enrollee or covered person under any other group, blanket, or franchise health insurance policy or individual health benefits plan, or is not entitled to benefits under Title XVIII of the Social Security Act.

## DEPENDENT RATES FOR TWO MARRIED EMPLOYEES OF THE SCHOOL BOARD

There are many married couples that are employed by the District School Board of Pasco County. As employees of the School Board, the group benefits are available to both spouses. Therefore, when they need dependent coverage, they are entitled to use the "two married employees of the School Board 'children only' option." The use of "children only" option requires that certain conditions be met:

- The "children only" rate will only apply in those situations where both employees, a married couple, are covered under the same Medical and/or Dental plans. If you and your spouse elect coverage under different health plans, the spouse who carries the dependents will be charged the full "one dependent" or full "family" rate, as applicable.
- If you and your spouse currently have no dependent coverage and anticipate the addition of a dependent during the new plan year, you should plan ahead at this time, and choose the same Medical and/or Dental plans, since you can only change your Medical and/or Dental plans during the Open Enrollment period.
- The addition of a newborn or adopted child or any other dependent as the result of a change in status will result in the full dependent rate being charged to the spouse who elects to carry the new dependent. The lesser "children only" rate would be available if both spouses were under the same health plan.
- Two married employees of the School Board are no longer eligible for the "children only" rate when either spouse loses his/her eligibility (goes on an unpaid leave, a divorce occurs, resigns/terminates employment, etc.) for benefits. If the paying spouse remains an active employee of the School Board, the dependent premiums will automatically change to the applicable premium: one (1) dependent or family rate.

## ABOUT YOUR RIGHT TO CONTINUE MEDICAL COVERAGE

### What is continuation coverage?

Federal law requires that most group health plans, including Medical Flexible Spending Accounts (Medical Expense FSAs), give employees and their families the opportunity to continue their health care coverage when there is a “qualifying event” that would result in a loss of coverage under an employer’s plan. “Qualified beneficiaries” can include the employee covered under the group health plan, a covered employee’s spouse and dependent children of the covered employee.

Each qualified beneficiary who elects continuation coverage will have the same rights under the plan as other participants or beneficiaries covered under the plan, including special enrollment rights. Specific information describing continuation coverage can be found in the summary plan description (SPD), which can be obtained from your employer.

### How long will continuation coverage last?

#### For Group Health Plans (Except Medical Expense FSAs):

In the case of a loss of coverage due to end of employment or reduction in hours of employment, coverage may be continued for up to 18 months. In the case of losses of coverage due to an employee’s death, divorce or legal separation, the employee’s enrollment in Medicare or a dependent child ceasing to be a dependent under the terms of the plan, coverage may be continued for up to 36 months.

Continuation coverage will be terminated before the end of the maximum period if any required premium is not paid on time, if a qualified beneficiary becomes covered under another group health plan that does not impose any pre-existing condition exclusion for the qualified beneficiary, if a covered employee enrolls in Medicare, or if the employer ceases to provide any group health plan for its employees. Continuation coverage may also be terminated for any reason the Plan would terminate coverage of a participant or beneficiary not receiving continuation coverage (such as fraud).

#### For Medical Expense FSAs

If you fund your Medical Expense FSA entirely, you may continue your Medical Expense FSA (on a post-tax basis) only for the remainder of the plan year, in which your qualifying event occurs, if you have not already received, as reimbursement, the maximum benefit available under the Medical Expense FSA for the year. For example, if you elected a Medical Expense FSA benefit of \$1,000 for the plan year and have received only \$200 in reimbursement, you may continue your Medical Expense FSA for the remainder of the plan year or until such time that you receive the maximum Medical Expense FSA benefit of \$1,000.

If your employer funds all or any portion of your Medical Expense FSA, you may be eligible to continue your Medical

Expense FSA beyond the plan year in which your qualifying event occurs and you may have open enrollment rights at the next open enrollment period. There are special continuation rules for employer-funded Medical Expense FSAs. If you have questions about your employer-funded Medical Expense FSA, you should call Cornerstone at 1-800-720-4460.

### How can you extend the length of continuation coverage?

#### For Group Health Plans (Except Medical Expense FSAs)

If you elect continuation coverage, an extension of the maximum period of 18 months of coverage may be available if a qualified beneficiary is disabled or a second qualifying event occurs. You must notify your employer of a disability or a second qualifying event in order to extend the period of continuation coverage. Failure to provide notice of a disability or second qualifying event may affect the right to extend the period of continuation coverage.

#### Disability

An 11-month extension of coverage may be available if any of the qualified beneficiaries are disabled. The Social Security Administration (SSA) must determine that the qualified beneficiary was disabled at some time during the first 60 days of continuation coverage, and you must notify your employer of that fact within 60 days of the SSA’s determination and before the end of the first 18 months of continuation coverage. All qualified beneficiaries who have elected continuation coverage and qualify will be entitled to the 11-month disability extension. If the qualified beneficiary is determined by SSA to no longer be disabled, you must notify your employer of that fact within 30 days of SSA’s determination.

#### Second Qualifying Event

An 18-month extension of coverage will be available to spouses and dependent children who elect continuation coverage if a second qualifying event occurs during the first 18 months of continuation coverage, resulting in a maximum amount of continuation coverage of 36 months. Such second qualifying events include the death of a covered employee, divorce or separation from the covered employee or a dependent child’s ceasing to be eligible for coverage as a dependent under the Plan. You must notify your employer within 60 days after a second qualifying event occurs.

### How can you elect continuation coverage?

Each qualified beneficiary has an independent right to elect continuation coverage. For example, both the employee and the employee’s spouse, or only one of them, may elect continuation coverage. Parents may elect to continue coverage on behalf of their dependent children only. A qualified beneficiary must elect coverage by the date specified on the COBRA Election Form. Failure to do so will result in loss of the right to elect continuation coverage under the Plan. A qualified beneficiary may change a prior rejection of continuation coverage any time until that date.

You should take into account that a failure to continue your group health coverage will affect your future rights under federal law. First, you can lose the right to avoid having pre-existing condition exclusions applied to you by other group health plans if you have more than a 63-day gap in health coverage, and election of continuation coverage may help you not have such a gap. Second, you will lose the guaranteed right to purchase individual health insurance policies that do not impose such pre-existing condition exclusions if you do not get continuation coverage for the maximum time available to you. Finally, you should take into account that you have special enrollment rights under federal law. You have the right to request special enrollment in another group health plan for which you are otherwise eligible (such as a plan sponsored by your spouse's employer) within 30 days after your group health coverage ends because of the qualifying event listed above. You will also have the same special enrollment right at the end of continuation coverage if you get continuation coverage for the maximum time available.

#### **How much does continuation coverage cost?**

Generally, each qualified beneficiary may be required to pay the entire cost of continuation coverage. This amount may not exceed 102 percent of the cost to the group health plan (including both employer and employee contributions) for coverage of a similarly situated plan participant or beneficiary who is not receiving continuation coverage (or, in the case of an extension of continuation coverage due to a disability, 150 percent). For Medical Expense FSAs, the cost for continuation of coverage is a monthly amount calculated and based on the amount you were paying via pre-tax salary reductions before the qualifying event.

#### **When and how must payments for continuation coverage be made?**

##### **First Payment for Continuation Coverage**

If you elect continuation coverage, you do not have to send any payment for continuation coverage with the COBRA Election Form. However, you must make your first payment for continuation coverage within 45 days after the date of your election. (This is the date the Election Notice is post-marked, if mailed.) If you do not make your first payment for continuation coverage within those 45 days, you will lose all continuation coverage rights under the Plan.

Your first payment must cover the cost of continuation coverage from the time your coverage under the Plan would have otherwise terminated up to the time you make the first payment. You are responsible for making sure that the amount of your first payment is enough to cover this entire period. You may contact your employer to confirm the correct amount of your first payment. Instructions for sending your first payment for continuation coverage will be shown on your COBRA Election Notice/Form.

#### **Periodic Payments for Continuation Coverage**

After you make your first payment for continuation coverage, you will be required to pay for continuation coverage for each subsequent month of coverage. Under the Plan, these periodic payments for continuation coverage are due on the first day of each month. Instructions for sending your periodic payments for continuation coverage will be shown on your COBRA Election Notice/Form.

#### **Grace Periods for Periodic Payments**

Although periodic payments are due on the dates shown above, you will be given a grace period of 30 days to make each periodic payment. Your continuation coverage will be provided for each coverage period as long as payment for that coverage period is made before the end of the grace period for that payment. If you pay periodic payment later than its due date but during its grace period, your coverage under the Plan will be suspended as of the due date and then retroactively reinstated (going back to the due date) when the periodic payment is made. This means that any claim you submit for benefits while your coverage is suspended may be denied and may have to be resubmitted once your coverage is reinstated. If you fail to make a periodic payment before the end of the grace period for that payment, you will lose all rights to continuation coverage under the Plan.

#### **Can you elect other health coverage besides continuation coverage?**

If you are retiring, you may have the right to elect alternative retiree group health coverage instead of the COBRA continuation coverage described in this Notice. If you elect this alternative coverage, you will lose all rights to the COBRA continuation coverage described in the COBRA Notice. You should also note that if you enroll in the alternative group health coverage, you lose your right under federal law to purchase individual health insurance that does not impose any pre-existing condition limitations when your alternative group health coverage ends. You must contact your employer if you wish to elect alternative coverage.

If your group health plan offers conversion privileges, you have the right, when your group health coverage ends, to enroll in an individual health insurance policy, without providing proof of insurability. The benefits provided under such an individual conversion policy might not be identical to those provided under the Plan. You may exercise this right in lieu of electing COBRA continuation coverage, or you may exercise this right after you have received the maximum COBRA continuation coverage available to you. You should note that if you enroll in an individual conversion policy, you lose your right under federal law to purchase individual health insurance that does not impose any pre-existing condition limitations when your conversion policy coverage ends.

## ABOUT MEDICARE PART D AND YOUR PRESCRIPTION DRUG PLAN

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with District School Board of Pasco County and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

(1) Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

(2) Wakely Consulting Group has determined that the prescription drug coverage offered by the District School Board of Pasco County is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

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### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from November 15th through December 31st.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current District School Board of Pasco County coverage will not be affected. Your current coverage pays for other health expenses in addition to prescription drug. If you enroll in a Medicare prescription drug plan, you and your eligible dependents will still be eligible to receive all of your current health and prescription drug benefits.

If you do decide to join a Medicare drug plan and drop your current District School Board of Pasco County coverage, be aware that you and your dependents may not be able to get this coverage back.

### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with District School Board of Pasco County and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following November to join.

### For More Information About This Notice Or Your Current Prescription Drug Coverage...

Contact the person listed below for further information.

**NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through District School Board of Pasco County changes. You also may request a copy of this notice at any time.

### For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

### For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

**Remember:** Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

## **DSBPC PRIVACY NOTICE ABOUT THE USE OF YOUR PERSONAL MEDICAL INFORMATION**

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully.

The District School Board of Pasco County has numerous legal and ethical obligations to protect the privacy of information it receives about students and employees. All student records, including health information, are protected by the Family Educational Rights and Privacy Act of 1974 (FERPA) as well as various Florida Statutes. Information covered by FERPA is excluded from coverage under the Health Insurance Portability and Accountability Act of 1996 (HIPAA).

The purpose of this notice is to provide you with information about requirements under HIPAA.

The employee group health plans (administered by insurance carriers) are covered by HIPAA, and must comply with the privacy requirements as of April 14, 2003. The group dental plan and medical reimbursement accounts must comply with HIPAA privacy requirements by April 14, 2004. However, each of the insurance companies administering these plans is required on their own to comply by April 14, 2003, and is responsible for distributing their own Notice of Privacy Practices to you, the plan participants.

The terms “information” or “health information” in this notice include any personal information that is created or received by us that relate to your physical or mental health or condition, the provision of health care to you or the payment of such health care.

### **How DSBPC May Use or Disclose Your Health Information**

The District School Board of Pasco County does not receive Protected Health Information (PHI) from any current group health plan or insurance carrier. Other than information necessary for enrollment or disenrollment in the benefit plans, the only information DSBPC receives related to claims or treatment is as “summary health data” and does not identify individual employees or family members.

However, DSBPC may receive individual health information about you in our role as employer, for purposes such as Workers’ Compensation, sick leave bank, Family & Medical Leave under FMLA or eligibility for disability plans. This information is not covered by HIPAA; however, it is our practice to protect the confidentiality of this information, to maintain or disclose only the minimum necessary, and to disclose only to those with a direct need to know.

The following categories describe the ways that DSBPC may use and disclose your health information. For each category of uses and disclosures, there is an explanation and examples. Not every

use or disclosure in a category will be listed. However, all the ways DSBPC is permitted to use and disclose information will fall within one of the categories.

**1. Workers Compensation—**DSBPC may use or disclose health information about you to assure that you receive benefits to which you are due under Workers’ Compensation if you have a work-related injury or illness. For example, DSBPC may receive information about your treatment from your physician, and disclose it to our workers compensation insurance carrier so that your medical bills are paid.

**2. Sick Leave Bank/Disability Plans—**DSBPC may request and use health information about you to determine eligibility for plan benefits, determine plan responsibility for benefits and to coordinate benefits. For example, DSBPC may require a doctor’s statement from you to verify that you are eligible to receive pay for time off due to sickness.

**3. Family & Medical Leave Requests—**If you request a leave for medical reasons under FMLA, DSBPC will request a Certification from your physician, and will use the information on that certification to determine your eligibility for leave.

**4. Reasonable Accommodation Request under ADA—**If you have a disability that is covered under the Americans with Disability Act (ADA) and you request a reasonable accommodation in order to perform the essential functions of your job, we will request and use medical information provided by you to determine how we may be able to provide the accommodation.

**5. Judicial and Administrative Process or Law Enforcement—**As required by law, DSBPC may use and disclose your health information when required by a court order. DSBPC may disclose your health information to a law enforcement official for purposes such as identifying or locating a suspect, fugitive, material witness or missing person, complying with a court order or subpoena and other law enforcement purposes.

**6. Public Health—**As required by law, DSBPC may disclose your health information to public health authorities for purposes related to: preventing or controlling disease, injury or disability; reporting child abuse or neglect; reporting domestic violence; reporting to the Food and Drug Administration problems with products and reactions to medications and reporting disease or infection exposure.

### **Physical and Administrative Protection of Your Health Information**

As stated above, it is our practice that responsibility for protection of your health information related to group health plans is delegated to the insurance carrier for each plan, and the DSBPC does not receive any PHI except as may be necessary for enrollment or disenrollment in a plan. Regarding any other health information DSBPC may have access to, such as information related to a disability claim, DSBPC requests only the minimum amount of information necessary for the purpose, and keeps that

information in a file separate from your personnel file. Only those with a specific need to know are allowed access to the information. If DSBPC should need to use or disclose your health information for any purposes other than as describe in this Notice of Privacy Practices, DSBPC will do so only with your written authorization. If you do authorize us to use or disclose your health information for another purpose, you may revoke your authorization in writing at any time. If you revoke your authorization, DSBPC will no longer be able to use or disclose health information about you for the reasons covered by your written authorization, though DSBPC will be unable to take back any disclosures that have already made with your permission.

DSBPC has established procedures for the destruction of obsolete records that are intended to prevent any accidental or unauthorized disclosure of confidential information. These procedures include the shredding of paper records and the physical destruction of computer media and hard drives that have contained confidential information prior to any sale or re-assignment of the machine.

### Changes to this Notice of Privacy Practices

DSBPC reserves the right to amend this Notice of Privacy Practices at any time in the future and to make the new Notice provisions effective for all health information that it maintains. DSBPC will promptly revise our Notice and distribute it to you whenever material changes are made to the Notice.

### Complaints

Complaints about this Notice of Privacy Practices or how the District School Board of Pasco County has handled your health information can be directed to: Mary Tillman, Employee Benefits Department, 7227 Land O' Lakes Blvd., Land O' Lakes, Florida 34638 or via e-mail at [mtillman@pasco.k12.fl.us](mailto:mtillman@pasco.k12.fl.us).

**Effective Date of this Notice: April 14, 2003**

## SUNBELT WORKSITE MARKETING PRIVACY NOTICE

This notice applies to products administered by Sunbelt Worksite Marketing. Sunbelt takes your privacy very seriously. As a provider of products and services that involve compiling personal—and sometimes, sensitive—information, protecting the confidentiality of that information has been, and will continue to be, a top priority of Sunbelt. This notice explains how Sunbelt handles and protects the personal information we collect. Please note that the information we collect and the extent to which we use it will vary depending on the product or service involved. In many cases, we may not collect all of the types of information noted below. Sunbelt's privacy policy is as follows:

I. We collect only the customer information necessary to consistently deliver responsive services. Sunbelt collects information that helps serve your needs, provide high standards of customer service and fulfill legal and regulatory requirements. The sources and types of information collected generally vary depending on the products or services you request and may include:

- Information provided on enrollment and related forms - for example, name, age, address, Social Security number, e-mail address, annual income, health history, marital status and spousal and beneficiary information.
- Responses from you and others such as information relating to your employment and insurance coverage.
- Information about your relationships with us, such as products and services purchased, transaction history, claims history and premiums.
- Information from hospitals, doctors, laboratories and other companies about your health condition, used to process claims and prevent fraud.

II. Under HIPAA, you have certain rights with respect to your protected health information. You have rights to see and copy the information, receive an accounting of certain disclosures of the information and, under certain circumstances, amend the information. You also have the right to file a complaint with the Plan in care of Sunbelt's Privacy Officer or with the Secretary of the U.S. Department of Health and Human Services if you believe your rights under HIPAA have been violated.

Additional information that describes how medical information about you may be used and disclosed and how you can get access to this information is provided by contacting Sunbelt at (800) 822-8045.

**DEPENDENT MEDICAL PLANS**

**BCBS HMO**

	1 DEPENDENT		FAMILY (2 or More Dep's)		2 EE's of the Board (Spouse COVERING Child(ren))	
	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded
BCBS (amounts are net of the \$6.25/\$7.50)	\$216.11	\$259.33	\$363.68	\$436.41	\$155.48	\$186.58
Mental Health	\$ 1.64	\$ 1.96	\$ 1.71	\$ 2.05	\$ .18	\$ .22
Medco	\$51.06	\$61.27	\$80.95	\$97.14	\$32.39	\$38.87
<b>TOTAL</b>	<b>\$268.81</b>	<b>\$322.57</b>	<b>\$446.33</b>	<b>\$535.60</b>	<b>\$188.05</b>	<b>\$225.66</b>

**BCBS BLUE OPTIONS PREMIUM PLANS**

	SINGLE COVERAGE		1 DEPENDENT		FAMILY (2 or More Dep's)		2 EE's of the Board (Spouse COVERING Child(ren))	
	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded
BCBS (amounts are net of the \$6.25/\$7.50)			\$214.61	\$257.53	\$361.18	\$433.42	\$127.37	\$152.84
Mental Health			\$ 1.64	\$ 1.96	\$ 1.71	\$ 2.05	\$ .18	\$ .22
Medco			\$51.06	\$61.27	\$80.95	\$97.14	\$32.39	\$38.87
Buy Up for Employee Coverage	\$32.50	\$39.00	\$32.50	\$39.00	\$32.50	\$39.00	\$32.50	\$39.00
<b>TOTAL</b>	<b>\$32.50</b>	<b>\$39.00</b>	<b>\$299.81</b>	<b>\$359.77</b>	<b>\$476.34</b>	<b>\$571.60</b>	<b>\$192.44</b>	<b>\$230.92</b>

**BCBS BLUE OPTIONS STANDARD PLANS**

	SINGLE COVERAGE		1 DEPENDENT		FAMILY (2 or More Dep's)		2 EE's of the Board (Spouse COVERING Child(ren))	
	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded
BCBS (amounts are net of the \$6.25/\$7.50)			\$210.52	\$252.62	\$354.38	\$425.26	\$138.07	\$165.68
Mental Health			\$ 1.64	\$ 1.96	\$ 1.71	\$ 2.05	\$ .18	\$ .22
Medco			\$51.06	\$61.27	\$80.95	\$97.14	\$32.39	\$38.87
Buy Up for Employee Coverage	\$15.00	\$18.00	\$15.00	\$18.00	\$15.00	\$18.00	\$15.00	\$18.00
<b>TOTAL</b>	<b>\$15.00</b>	<b>\$18.00</b>	<b>\$278.22</b>	<b>\$333.86</b>	<b>\$452.04</b>	<b>\$542.44</b>	<b>\$185.64</b>	<b>\$222.76</b>

\*Dependent Premiums for BCBS BlueOptions PPO Plans include single coverage buy up amounts.

**MINNESOTA LIFE GROUP  
TERM LIFE INSURANCE**

Age	Employee Only Per \$10,000 Per Pay	Spouse Only Per \$5,000 Per Pay	Child(ren) Only Per Pay
18 - 24	\$0.36	\$0.18	\$0.79
25 - 29	\$0.30	\$0.15	
30 - 34	\$0.36	\$0.18	
35 - 39	\$0.54	\$0.27	
40 - 44	\$0.84	\$0.42	
45 - 49	\$1.38	\$0.69	
50 - 54	\$2.10	\$1.05	
55 - 59	\$3.12	\$1.56	
60 - 64	\$4.44	\$2.22	
65 - 69	\$7.38	\$3.69	
70 - 74	\$13.20	\$6.60	
75 & over	\$26.94	\$13.47	

**OPT-OUT TAXABLE INCOME PER PAY**

24 Ded	20 Ded
\$50.00	\$60.00

**LINA TERM LIFE INSURANCE**

Employee Only Coverage	20 Pays	24 Pays
\$5,000	\$0.96	\$0.80
\$10,000	\$1.92	\$1.60
\$15,000	\$2.88	\$2.40

**LOW OPTION PPO (BOTH EMPLOYEE & DEPENDENTS ENROLLED)**

	1 DEPENDENT, NOT Pasco Married EE		FAMILY (2 or More Dep's); NOT Pasco Married EE		2 EE's of the Board (Spouse COVERING Child(ren))	
	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded
BCBS (amounts are net of the \$6.25/\$7.50)	\$96.15	\$115.38	\$163.19	\$195.82	\$ .44	\$ .53
Mental Health	\$ 1.64	\$ 1.96	\$ 1.71	\$ 2.05	\$ .18	\$ .22
Medco	\$51.06	\$61.27	\$80.95	\$97.14	\$26.14	\$31.37
<b>TOTAL</b>	<b>\$148.85</b>	<b>\$178.61</b>	<b>\$245.84</b>	<b>\$295.01</b>	<b>\$26.77</b>	<b>\$32.12</b>

**LOW OPTION PPO (ONLY DEPENDENTS ENROLLED, EE IS IN THE HMO OR BLUE OPTIONS PLAN)**

	1 DEPENDENT		FAMILY (2 or More Dep's)	
	24 Ded	20 Ded	24 Ded	20 Ded
BCBS (amounts are net of the \$6.25/\$7.50)	\$120.01	\$144.01	\$203.80	\$244.55
Mental Health	\$ 1.64	\$ 1.96	\$ 1.71	\$ 2.05
Medco	\$51.06	\$61.27	\$80.95	\$97.14
<b>TOTAL</b>	<b>\$172.70</b>	<b>\$207.24</b>	<b>\$286.45</b>	<b>\$343.74</b>

**DENTAL PLANS**

DELTA DENTAL	High PPO Plan		Low PPO Plan		DHMO 14A	
	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded
Employee Only	\$17.33	\$20.79	\$12.05	\$14.46	\$8.61	\$10.33
Employee + one Dependent	\$43.63	\$52.36	\$29.23	\$35.07	\$15.07	\$18.08
EE+ 2 or more Dependents	\$60.18	\$72.22	\$40.80	\$48.96	\$23.68	\$28.41

**VISION PLAN**

DAVIS VISION	Option I Designer CC#2825		Option II Premier Platinum Plus CC#2826		Option III Premier Platinum Plus (Two-Pair Benefit) CC#2827	
	24 Ded	20 Ded	24 Ded	20 Ded	24 Ded	20 Ded
Employee Only	\$3.82	\$4.58	\$5.34	\$6.40	\$8.36	\$10.03
Employee + Family	\$10.92	\$13.10	\$15.25	\$18.29	\$23.90	\$28.68

**LEGAL SERVICES**

PRE-PAID LEGAL SERVICES	Comprehensive Plan	Comprehensive Plan with Legal Shield	Comprehensive Plan with Legal Shield & Identity Theft Shield & IDT with Safeguard	Identity Theft Shield	Identity Theft Shield with Safeguard
	24 Ded	\$7.38	\$7.88	\$13.35	\$6.48
20 Ded	\$8.85	\$9.45	\$16.02	\$7.77	\$8.37



## **CONTRACT ADMINISTRATOR**

Sunbelt Worksite Marketing, Inc.  
PO Box 1287  
Auburndale, Fl 33823-1287  
Customer Service 1.800.822.8045

Information contained herein does not constitute an insurance certificate or policy. Certificates will be provided to participants following the start of the plan year, if applicable.