



District School Board of Pasco County

Benefits Update

Heather Fiorentino, Superintendent



BENEFIT UPDATE #1 – SEPTEMBER 28, 2010

The 2011 Open Enrollment period for benefits is quickly approaching (October 18 – November 17, 2010). There are significant changes to the benefits package, including voluntary benefits. Some of these changes are required by Health Care Reform rules and some are the result of economic necessity. In order to communicate this information in the most efficient, easy to read manner, you will receive brief emails 1-2 times per week with detailed information about each of the options available. Please look for these emails each week, starting today!

As you may have heard, the District will be opening three employee health & wellness centers throughout the county to provide free health care and (limited) free prescription generic drugs. This is a cost-saving measure designed to provide convenient, quality health services to employees and their dependents. These health centers will open in January 2011, and participation will be strictly voluntary. More information will be sent out regarding the health centers once all of the details are finalized.

The information below is related to medical plan offerings and cost only. Specific information related to the benefits provided in each of these plans will follow shortly.

CHANGES TO MEDICAL/PHARMACY PLAN FOR 2011

- Blue Care HMO
 - The HMO plan will be similar to the HMO that was offered for 2010
 - The copays and annual out of pocket max will increase-you will receive a table that details these changes
 - There will be no employee contribution for single coverage
 - **Monthly** dependent premiums will increase by 5.33% over the 2010 HMO rates
 - \$550.12 (1 dependent) and \$905.17 (2+ dependents)
- Blue Options Standard PPO Plan
 - This PPO plan is similar to the PPO that was offered for 2010
 - The copays, deductibles and annual out of pocket max will increase – you will receive a table that details these changes
 - Employee contribution for this plan will be \$30 per month – pre-tax payroll deduction
 - **Monthly** dependent premiums will increase by 6.15% over the 2010 PPO rates
 - \$538.94 (1 dependent) and \$886.58 (2+ dependents)
- Blue Options Premium PPO Plan
 - This PPO plan is the same PPO plan that was offered for 2010
 - No changes to copays, deductibles and annual out of pocket max
 - Employee contribution for this plan will be \$65 per month – pre-tax payroll deduction
 - **Monthly** dependent premiums will increase 7.76% over the 2010 PPO rates
 - \$547.12 (1 dependent) and \$900.18 (2+ dependents)
- The “Low Option (High Deductible) PPO”
 - No plan changes from 2010
 - **Monthly** dependent premiums will increase by 5.6% over the 2010 Low Option PPO rates
 - \$357.91 (1 dependent) and \$585.40 (2+ dependents)
 - \$310.19 (Employee +1 dependent) and \$504.19 (Employee + 2+ dependents)
- Pharmacy plan - There are no changes to copays
- Because of plan requirements in the Health Reform rules, the “dependent children only” plan will not be offered in 2011

THE DEPENDENT PREMIUMS ARE SHOWN ABOVE AT THE MONTHLY RATE

YOUR ACTUAL DEDUCTION WILL BE THE MONTHLY RATE X 12 THEN DIVIDED BY 20 OR 24 DEPENDING ON YOUR PAY SCHEDULE

THE DEPENDENT PREMIUMS SHOWN ABOVE INCLUDE MEDICAL, PHARMACY AND BEHAVIORAL HEALTH BENEFITS
BOARD PAID FLEX DOLLARS OF \$12.50 PER MONTH (\$150 PER YEAR) WILL BE DEDUCTED FROM THESE AMOUNTS

If you have any questions please feel free to email me

Mary Tillman, Director of Employee Benefits & Risk Management mtillman@pasco.k12.fl.us