

# Employee Benefits & Wellness



Human Resources and Educator Quality  
Employee Benefits and Risk Management

October 6, 2014  
Benefits Update – Retiree Edition #1

## Retiree Open Enrollment for 2015 Plan Year Monday, October 6, 2014 – Friday, October 24, 2014

Open enrollment is an annual opportunity for retirees to:

- Review their current benefit elections
- Continue, Change or Discontinue Current Benefits

This newsletter provides a brief overview of benefit options available to you for the 2015 Plan Year (*effective January 1, 2015*).

Detailed information is available in the online enrollment guide at

[www.pasco.k12.fl.us/benefits](http://www.pasco.k12.fl.us/benefits). The enclosed information is important for a successful Open Enrollment.

### What's Inside:

- Enrollment Assistance – Oct. 17
- Married Retiree/Employee of the Board
- Healthcare Insurance Marketplace
- Group Health Plan Overview
- Tips for a Successful Online Enrollment
- Signing onto Employee Self-Service (ESS)

Retirees **MUST** log onto Employee Self Service (ESS) and complete their benefits enrollment for benefits effective January 1, 2015 by Friday, October 24, 2014.

## Retiree Enrollment Computer Lab – October 17, 2014

Employee Benefits will host a retiree enrollment computer lab on Friday, October 17, 2014 from 9:00 am – 3:00 pm at the District Office Complex. If you do not have access to a computer or need additional help with your enrollment, you are encouraged to attend this enrollment computer lab. Please bring your current benefit election notice with you on October 17, 2014.

**District School Board of Pasco County**  
**Building 3; Training Room F**  
**7227 Land O' Lakes Blvd**  
**Land O' Lakes, FL 34638**  
**9:00 am – 3:00 pm**

## Married Retirees/Employees of the Board

When a retiree and an employee of the Board are married to each other and both are covered under the Board's group health plan, premiums and administrative fees associated with the District's group health plan are often reduced. Therefore, it is important that you make Employee Benefits and

Risk Management aware that you and your spouse both participate in the Board's group health plan even if you do not cover dependents under your health plan.

In addition, married retirees and employees of the Board covering dependents under the Board's group medical plan receive a reduced "children only" rate when both spouses enroll in the same medical plan.

If you and your spouse are both eligible for Board-paid medical, please help us update our information by emailing you and your spouse's name, date of birth and work location or retired status to [mybenefits@pasco.k12.fl.us](mailto:mybenefits@pasco.k12.fl.us). Only one spouse needs to send an email.

### Signing onto Employee Self Service:

Be sure you are able to sign onto Employee Self Service (ESS) successfully before meeting with an enrollment representative. You will find ESS password reset instructions online at <http://www.pasco.k12.fl.us/erp/docs/> should you need them. If you are unable to sign into ESS, please email [mybenefits@pasco.k12.fl.us](mailto:mybenefits@pasco.k12.fl.us).

## Medical: Florida Blue

Medical plan options remain unchanged; however, Buy-up contributions for retirees eligible for Board-paid coverage will increase as follows:

1. **HMO BlueCare Basic** (*No Buy-up*)  
You may elect to enroll in the Basic HMO medical. This is the only plan offered without a monthly deduction to retirees who are eligible for Board-paid coverage.
2. **HMO BlueCare Premium**  
Buy-up Premium: \$ 50.00 monthly
3. **PPO BlueOptions Standard**  
Buy-up Premium: \$87.00 monthly

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

- Medical Coverage (*buy-up may apply*)
- Access to Health and Wellness Centers
- Behavioral Health
- Prescription Drug Plan
- Employee Assistance Program

## Health Opt-Out Program

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

- Opt-Out Income: \$100 monthly (*taxable*)
- Employee Assistance Program

Retirees enrolled in the Health Opt-Out Program are not required to reimburse the Board the health insurance subsidy (HIS) received from FRS while enrolled in the Health Opt-Out Program.

## Behavioral Health: New Directions

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

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

## Employee Assistance Program

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

- Up to five (5) sessions with a mental health professional
- No cost to retiree
- Phone: (813) 794-2366 or Extension 4-2366

## Prescription Drug Plan: Envision Rx

Your prescription drug plan (PDP) is not apart of the Florida Blue medical plan. You will receive a separate ID card for Envision Rx for your PDP. You must show your Envision Rx ID card to get your prescriptions.

**Co-payments for brand and non-preferred brand prescriptions are increasing effective January 1, 2015**

	Generics	Brand	Non-Preferred Brand
<b>30 Day Retail</b>	\$ 10.00	\$ 35.00	\$ 60.00
<b>Mail Service</b>	\$ 20.00	\$ 70.00	\$ 120.00
<b>90 Day Retail</b>	\$ 25.00	\$ 87.50	\$ 150.00

## Core Life: Minnesota Life

There are no changes to the Minnesota Life Program. You have the option to continue your current benefit election, reduce coverage or cancel your participation in the benefit.

## Dental: Delta Dental

Effective January 1, 2015, the PPO dental plans include a diagnostic and preventative service waiver. Expenses that you incur for basic cleaning and x-rays will not be charged against your maximum annual benefit amounts for the year.

Maximum Annual Benefit Amounts	
PPO Low Plan	PPO High Plan
\$1,000	\$1,500

**You must submit your benefit enrollment choices by October 24, 2014.**

## Identity Theft Protection: Life Lock

Identity Theft Protection by Life Lock will no longer be offered. The identity theft protection benefit has been combined with the legal protection offered by ARAG. Refer below for additional information.

## Legal & Identity Theft Protection: ARAG

You will have an option of two different legal plans to choose from for 2015. Both plans include identity theft protection.

Ultimate Advisor	Ultimate Advisor Plus
Current Plan	New Plan

**Enrollment in the legal plan is open to all retirees, including retirees who were not previously enrolled.**

## Term Life: Cigna

The premiums for Cigna Term Life will increase for 2015. Refer to the premium rate chart for the new rates. You have the option to continue your current benefit election, reduce coverage or cancel your participation in the benefit.

## Tips for a Successful Online Enrollment

**Retirees must log onto Employee Self-Service (ESS) to complete enrollment for the 2015 Plan Year.**

**As a retiree, you may only elect coverage for benefits for which you are currently enrolled. The only exception is that for the 2015 plan year, all retirees have the option to enroll in ARAG's Legal and Identity Theft Protection coverage.**

**You must:**

1. **Make an election for all benefits** for the 2015 Plan Year. (*You MUST Elect or Waive each benefit*)
2. If you are covering dependents:
  - Confirm that each dependent's **date of birth and social security number are correct in ESS.**

- Be sure to elect coverage for **each dependent** that you want covered under **each benefit.**
3. After you have elected all benefits for 2015, scroll to the bottom of the screen.
  4. Submit your benefits elections for the 2015 Plan Year by clicking the **“submit benefits choices”** button.
  5. **Print and review** a copy of your benefits election summary for accuracy.
  6. **Retain a copy** of this summary for your records. If there is a discrepancy with your benefits, you will be requested to provide a copy of your summary.

**Do Not Forget to “Submit Benefits Choices” for the 2015 Plan Year before Friday, October 24, 2014**

### More Tips for a Successful Online Enrollment:

- Do not wait until the last day to enroll; allow yourself enough time to review your benefit options and make an informative decision about your 2015 benefits.
- Have the social security number for each dependent that you are enrolling in benefits available for entry during your open enrollment.
- If enrolling in a HMO medical plan, have your primary care provider's National ID number readily available for entry during your open enrollment.
- If enrolling in the HMO dental plan, have the ID number for your dentist readily available for entry during your open enrollment.

### Signing onto Employee Self Service:

Refer to “Retiree Guide to Employee Self Service Online Enrollment” for additional information. This guide is available online at <http://www.pasco.k12.fl.us/benefits/retiree/>.