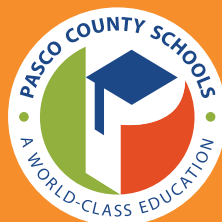


Kick off the new school year with your benefits.

Fall 2019



Pasco County Schools

Employee Benefits and Risk Management

ONSITE SERVICES

- 13. Flu Vaccine Schedule
- 17. My Health Onsite (MHO)...Wellness Programs
- 18. Vital Values
- 19. Health and Wellness Incentive (HWI) Program
- 19. HWI: Fit Options



WELLNESS

- 29. Finding Your Motivation for Exercise
- 30. Southwest Salad Power Up

FEATURED TEAM

- 28. Retirement Services
- 29. Retirement Services Workshops
- 31. Retirement Services Appointments
- 32. Florida Retirement System
- 33. 10 Tips for Financial Wellness



ADDITIONAL RESOURCES

- 20. Employee Health and Wellness Centers
- 34. EBARM Word Search



EBARM Word Search - Find the Hidden Phrase!

ETBARMROCSYKSNROVDLLS DUPS
 DLNCEBYODLVIAHCTJNIXSEPFASQJ
 ZHEEETIIVIAHCTJNIXSEPFASQJ
 ECCRMTILUFENZJAAUTXYMFPSPJ
 LEGGALLLUENULQLMRKLAPWNBCE
 JGGGIBLLOENULQLMRKLAPWNBCE
 RGCDDPBWFKRBOVJTEASTENYSC
 LEYAPPAFKRBOVJTEASTENYSC
 MAHCHSEKJNVJTEASTENYSC
 IHCCATIKOBKQLENVZWPSPNLN
 NUXXIADINKQLENVZWPSPNLN
 GBSSEDEGTGGLLSIYDRPRLNER
 EPMSGUETGGLLSIYDRPRLNER
 YRBAZAMWTVANPKRJREROSAJJ
 TATELLODOOITVANSRROSBFJQT
 MXXHJBBOCIVSNTOOFILRRLFLE
 HTXXZHLGJXXQTIOWWSEABCFU
 TGBUKIXGGRRFHKNWAFEGFJZL
 LKJIOVWQGMEOZVIOZVIOZVIO
 BJTLBYUOLZDBMALHOZVIOZVIO
 VILPLBYUOLZDBMALHOZVIOZVIO
 HNPPTEEDDOIZCOFHDUGJCEJUA
 SMSMLDENROHSFQDUGJCEJUA
 RMXXMLDENROHSFQDUGJCEJUA
 OICRSUDQWNNXTYINZBWBVNLWQ

34.

**HUMAN RESOURCES & EDUCATOR QUALITY
EMPLOYEE BENEFITS, ASSISTANCE AND RISK MANAGEMENT**



**KIM NEWBERRY
DIRECTOR, HREQ**



**PATRICIA HOWARD
SR. MANAGER**



**SCOTT LEU
EAP CLINICAL COORDINATOR**



**PATTI BARTZ
BENEFITS ACCOUNTING MANAGER**



**JESSICA RUSHA
BENEFITS & LEAVES MANAGER**



**C. RENEE HORNER
RISK MANAGER**



**Michael Cook
Retirement Services
Coordinator**



**Patty Nguyen
Onsite Representative
Florida Blue**



**Lisa Giblin
Wellness Specialist
My Health Onsite**

Employee Benefits & Wellness **FAIR**

Kick off your benefits and wellness!

**SATURDAY,
September 28, 2019
9 a.m. to 2 p.m.**

Land O' Lakes High School
GYMNASIUM
20325 Gator Lane
Land O' Lakes, FL 34638

**All employees
are encouraged
to attend!**

- Meet with benefit representatives
- Discover district resources
- Speak with enrollment counselors and make your benefit elections
- Flu vaccines available
- 3D mammogram screenings
- Door prizes and give-a-ways

Representatives from the following providers will be available to talk with employees about benefits, services and to answer questions:

Group Benefit Providers



Community Wellness Partners



For more information, contact: **Pasco County Schools Employee Benefits and Risk Management, HREQ**
7227 Land O' Lakes Blvd., Land O' Lakes, FL 34638

(813) 794-2253 | email: mybenefits@pasco.k12.fl.us | <http://www.pasco.k12.fl.us/benefits>

Pasco County Schools does not discriminate on the basis of race, color, sex/gender, religion, national origin, marital status, disability, age or genetic information in its educational programs, services or activities, or in its hiring and employment practices. The district also provides equal access to its facilities to the Boy Scouts and other patriotic youth groups, as required by the Boy Scouts of America Equal Access Act.

Questions, complaints, or requests for additional information regarding discrimination or harassment may be sent to:

Sandra May, Equity Manager/Title IX Coordinator, smay@pasco.k12.fl.us 7227 Land O' Lakes Blvd., Land O' Lakes, FL 34638, (813) 794-2679, (813) 794-2119 FAX



OPEN ENROLLMENT

Benefits Enrollment Period: October 1 – 31, 2019
Benefits Effective Date: January 1 – December 31, 2020

What's New for 2020

Refer to the page number noted below for more information.

Topic	Page
• Premium Increase	9
• Dependent Verification	7
• LINA Life Discontinued	8
• Bariatric Surgery Option	11
• New Health and Wellness Center	20

Open Enrollment offers you the opportunity to review your current benefit elections to ensure that they meet your needs (and your family's) and elect benefits effective in the new year.

This year's open enrollment for benefits effective January 1, 2020 - December 31, 2020 is a "passive" enrollment. This means that if you want to continue your current benefits for the 2020 plan year, you are not required to re-enroll during open enrollment. **However, you are encouraged to read this update in its entirety as there may be some changes that affect your current benefit elections.**

Exceptions to the "Changes Only" enrollment, if you have a medical or dependent care flexible spending account (FSA) and want to keep it, you must acknowledge continuation of your FSA for the 2020 plan year. Employee Benefits will email current FSA participants a 2020 FSA continuation form for completion. FSA participants will need to submit the completed form or complete the online enrollment on or before October 31, 2019.

If you do not take action on or before October 31, 2019, your 2019 FSA will end on December 31, 2019.

Enrollment Counselors

Enrollment Counselors will not be available at your school or worksite during open enrollment. If you need the assistance of an Enrollment Counselor, you may meet with a counselor at the Benefits Fair on Saturday, September 28, 2019 or contact the Sunbelt Worksite Marketing Call Center at (800) 822-8045.

Options for Enrollment Counselor Assistance

1. Benefits Fair – September 28 at Land O Lakes High
2. Sunbelt Worksite Marketing Call Center
Monday – Friday; 8:00 am – 5:00 pm (800) 822-8045

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

If you do not re-enroll or make new benefit elections, all of your current benefits for you and your dependents will continue for the 2020 Plan Year. Flexible spending accounts and LINA term life coverage will end on December 31, 2019.

How do you change your current elections, or enroll for the first time?

To change your current elections or enroll for the first time, you must access MUNIS Employee Self Service from any computer beginning September 28 through October 31, 2019. **If you leave the enrollment system before submitting your elections, your choices will not be saved.**

Once you have completed your changes, it is important that you print the confirmation statement for your records. Any changes you make during Open Enrollment will take effect on January 1, 2020.

Please refer to online Benefits Reference Guide for more information (www.pasco.k12.fl.us/ebarm)

BENEFIT OPTIONS

Tips for choosing benefits to meet your and your family's needs.

1. Estimate the anticipated out-of-pocket cost for medical, dental and vision care .
2. Review the online plan comparison chart to help you choose the medical plan that may best meet the needs of you and your family.
1. Consider out-of-pocket expenses, deductibles, coinsurance and copayments.
2. Consider if your health care providers are available in the plan network.

Benefits	Options	What You Should Consider
Medical and Prescription Drug Coverage	<ul style="list-style-type: none"> • Basic HMO • Premium HMO • Standard PPO 	<ul style="list-style-type: none"> • Recurring medical needs • Recurring prescription needs • Anticipated medical needs for next year
Life	<ul style="list-style-type: none"> • Minnesota Supplement • Term to 100 	<ul style="list-style-type: none"> • Your family's need in the event of a death in the family.
Dental	<ul style="list-style-type: none"> • DHMO • High PPO • Low PPO 	<ul style="list-style-type: none"> • Anticipated dental work • Orthodontia • Dentists accepting new patients
Vision	<ul style="list-style-type: none"> • Designer • Premier Platinum Plus • Premier Platinum Plus (Two Pair) 	<ul style="list-style-type: none"> • Next year's needs, including eye exams, glasses or contacts
Legal with Identity Theft Protection	<ul style="list-style-type: none"> • Ultimate Advisor • Ultimate Advisor Plus 	<ul style="list-style-type: none"> • Wills & Estate Planning • Buying a home • Adoption
Other Supplemental Plans	<ul style="list-style-type: none"> • Accident • Cancer • Critical Illness • Disability • Hospital Indemnity 	<ul style="list-style-type: none"> • Most of these benefits provide some form of income benefits if you or a covered dependent experience a qualifying illness or accident
Flexible Spending Account (FSA)	<ul style="list-style-type: none"> • Health Care (Medical) • Dependent Care 	<ul style="list-style-type: none"> • Out-of-pocket costs for eligible medical expenses or care of a qualified dependent

Covering Dependents Under the District's Group Health Plan



Dependent Verification Effective October 1, 2019

Effective October 1, 2019, employees who elect to enroll their spouse or dependent children in the District's group health plan (medical, dental or vision) are required to provide documentation verifying their dependent's eligibility. Dependent verification requirements apply to all current employees, as well as employees experiencing a mid-year qualifying event.

To verify your dependents, you must submit the required documentation as defined in the Dependent Verification Documentation chart. Documentation must be received

in Employee Benefits by the close of business on the final day as defined in the Dependent Verification Document Due Date Chart on the next page. Documentation must be uploaded to Dependent Verification portal located in Talent Ed. Instructions on how to upload documents to Talent Ed are available on the next page and online at <http://www.pasco.k12.fl.us/ebarm/page/plandocs>.

Dependent Verification Documentation Requirements

(Submit copies of the required documentation as described below).

Spouse	<ul style="list-style-type: none"> • Government issued marriage certificate or • Most recent tax return transcript from IRS.
Children up to age 26	<ul style="list-style-type: none"> • Child's government issued birth certificate or adoption certificate naming the employee or spouse as the child's parent. • Court order naming employee or spouse as legal guardian. • Records showing the employee or spouse as the dependent's foster parent.
Child of a covered dependent	<ul style="list-style-type: none"> • Newborn's birth certificate naming the covered dependent as the parent.
Unmarried child age 26 up to age 30	<ul style="list-style-type: none"> • The same documentation for children under age 26 and <ul style="list-style-type: none"> • An affidavit of adult child and • Documentation of student status or • Bill or statement in the child's name dated within the past 60 days showing Florida residency.
Disabled children age 26 or older	<ul style="list-style-type: none"> • The same documentation for children under age 26 and • Most recent tax return transcript from IRS and • Medical documentation.

Employees covering a stepchild or a child who is the legal guardian of their spouse would be required to provide documentation of their current relationship to their spouse.

Tips for Submitting Dependent Verification Documentation

• Tax Return Transcript

- You can request a copy of your transcript from the IRS at www.irs.gov/individuals/get-transcript or by calling the IRS at (800) 908-9946.
- **Spouse:** Please submit only the first page, showing your and your spouse's name, last four digits of social security numbers and tax filing period.
- **Disabled Child:** Tax transcript must list child's name, last four digits of social security number and the child as your tax dependent.
- You may black out all financial information.

• Submitting Documentation

1. Log into Talent Ed using your ID and Password. If this is your first time logging in, please click on "Logging in for the first time?" and follow instructions on creating your password for this account.
2. Once logged into Record, click on **Blank Docs** located in top right corner of page.
3. Click on **Dependent Verification for Group Health Plan** folder.
4. The Dependent Verification form will open.
5. Scroll down to **Attachments** and attach dependent verification documents for all dependents to the appropriate section.
6. Click **Save Final** to submit documents.

If you have questions, please contact Employee Benefits at mybenefits@pasco.k12.fl.us.

STATUS	DOCUMENTATION DUE DATE
New Hire or Newly Benefit Eligible	Within 30 days of benefit effective date
Mid-year Qualifying Event	Within 30 days of Enrollment
Open Enrollment	The last day of open enrollment (October 31)

CIGNA/LINA GROUP TERM LIFE COVERAGE

Effective January 1, 2020, the term life benefit offered by Cigna/LINA Life will no longer be available under the District's Voluntary Benefits Program. Payroll deductions for all policies will end effective December 31, 2019. If you wish to continue your LINA life policy through direct pay, you may complete and submit an application to convert your policy to an individual policy to Cigna/LINA. Cigna/LINA Life will make the determine whether you are eligible to convert to an individual policy. The conversion application is available online at www.pasco.k12.fl.us/ebarm under plan documents.

If you currently have a Minnesota Supplemental life policy, you may increase your coverage up to \$20,000 guaranteed issued. Any new policies or amount more than \$20,000 may require evidence of insurability.

Dependent Eligibility

Federal Law: The Affordable Care Act makes coverage available to adult children up to age 26. No dependent eligibility requirements can be applied from newborn to age 26.

State of Florida Law (Florida Statute 627.6562): Requires that extended coverage for adult children over age 26 be offered through the end of the calendar year in which they reach age 30. Extended coverage applies to medical and vision only.

A covered dependent child may continue coverage beyond the age of 26, provided he or she is:

1. Unmarried and does not have a dependent;
2. A Florida resident or a full-time or part-time student;
3. Not enrolled in any other health coverage policy or plan;
4. Not entitled to benefits under Title XVIII of the Social Security Act unless the child is a handicapped dependent child.

Eligible Dependents Include

Your spouse	The person to whom you are legally married.
Your child	Through the end of the calendar year in which he/she turns age 26, your biological child, legally adopted child or child placed in the home for the purpose of adoption, in accordance with applicable state and federal laws.
Your child with a disability	Your covered child who is permanently mentally or physically disabled. This child may continue health insurance coverage after reaching age 26 if you provide adequate documentation validating disability upon request and the child remains continuously covered in a State Group Insurance health plan. The child must be unmarried, dependent on you for care and for financial support, and can have no dependents of his/her own.
Your stepchild	Through the end of the calendar year in which he/she turns age 26, the child of your spouse for as long as you remain legally married to the child's parent.
Your foster child	Through the end of the calendar year in which he/she turns age 26, a child that has been placed in your home by the Department of Children and Families Foster Care Program or the foster care program of a licensed private agency. Foster children may be eligible to their age of maturity.
Legal guardianship	Through the end of the calendar year in which he/she turns age 26, a child (your ward) for whom you have legal guardianship in accordance with an Order of Guardianship pursuant to applicable state and federal laws. Your ward may be eligible until his or her age of maturity.
Your grandchild	A newborn dependent of your covered child. Coverage may remain in effect for up to 18 months of age as long as the newborn's parent remains covered.
Your over-age dependent	Your child after the end of the calendar year in which they turned age 26 through the end of the calendar year in which they reach 30 if they are unmarried, have no dependents of their own, are dependent on you for financial support, live in Florida or attend school in another state and have no other health insurance.

2020 Medical Premium Rate Chart

Premium contributions for the 2020 group health plan increased by 5.9% for both the Board and employees. For the 2020 plan year, the Board's annual contribution increased from \$6,785.88 to \$7,021.53 per employee. That's a monthly contribution of \$585.12 per employee towards the cost of medical and pharmacy benefits, employee assistance program and a \$35,000 term life policy. The Board continues to provide the Basic HMO medical plan as a no-cost option to employees. The per pay health premiums for employees are reflected in the charts below.

2020 Employee Health Premiums (24-Deductions)

Coverage Level	Basic HMO	Premium HMO	Standard PPO
Employee Only	\$ 0.00	\$ 37.50	\$ 80.00
Employee + Spouse	\$ 274.95	\$ 424.74	\$ 502.76
Employee + Family	\$ 456.33	\$ 682.62	\$ 784.31
Employee + Children	\$ 181.07	\$ 297.72	\$ 353.88
2 Married EEs of the Board	\$ 153.72	\$ 267.28	\$ 319.93

2020 Employee Health Premiums (20-Deductions)

Coverage Level	Basic HMO	Premium HMO	Standard PPO
Employee Only	\$ 0.00	\$ 45.00	\$ 96.00
Employee + Spouse	\$ 329.94	\$ 509.69	\$ 603.31
Employee + Family	\$ 547.60	\$ 819.14	\$ 941.17
Employee + Children	\$ 217.28	\$ 357.26	\$ 424.65
2 Married EEs of the Board	\$ 184.47	\$ 320.74	\$ 383.92

BARIATRIC SURGERY PROGRAM

Effective
January 1, 2020

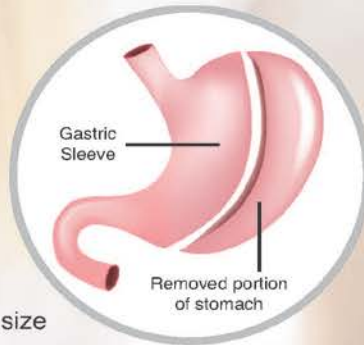
WHICH PROCEDURES ARE COVERED?

The District currently covers

- Gastric Sleeve (new)
- Lap Band - continued medical services
(No new Lap Band authorizations)

OVERVIEW OF THE GASTRIC SLEEVE PROCEDURE*

- The surgeon creates a small stomach “sleeve” using a stapling device
- The sleeve is about the size of a banana
- The rest of the stomach is removed



WHAT DOES THE PROCEDURE DO?

- Permanently reduces the size of your stomach, which limits how much food you can eat
- Allows food to pass normally through your digestive tract, letting the body fully absorb vitamins and nutrients

WHAT IS THE COST ASSOCIATED WITH THIS PROGRAM?

The group medical plan you are currently enrolled in will determine your out-of-pocket costs.

For more details regarding the cost associated with your plan, please contact **Patty Nguyen**, our Onsite Florida Blue Representative, at (813) 794-2492 or email Patricia.Nguyen@bcbsfl.com.

* Medical disclaimer: Not intended to replace information from your physician.



For more information on bariatric surgery procedures from the American Society for Metabolic and Bariatric Surgery (ASMBS), please visit: <https://asmbs.org/patients/bariatric-surgery-procedures#sleeve>

BARIATRIC (GASTRIC SLEEVE) SURGERY PROGRAM REQUIREMENTS

1

Standard Guidelines

- Must be established patient with a primary care provider
- Must access surgery services through one of the Blue Distinctions Hospitals
- Prior authorization required
- Compliance with selected surgeon's pre-surgery program

2

Pasco Schools Pre-Surgery Guidelines

- 6 months supervised diet
- 6 months exercise program
- Tobacco free, or participation in a tobacco cessation program
- If required, sleep study may be completed through Health and Wellness Centers (HWCs)

3

Pasco Schools Post Surgery Guidelines

- Must be in compliance with surgeon's follow-up schedule
- Must be in compliance with nutritional recommendation for 6 months post surgery

WHAT IS A BLUE DISTINCTIONS HOSPITAL?

The Blue Distinction program was developed with input from the medical community and evaluates providers on their ability to deliver high quality and safe specialty care based on criteria that directly impacts patient results – e.g., history of better outcomes for patients.

Below are some of the Blue Distinction Hospitals in our area:

- Brandon Regional Hospital
- Florida Hospital Carrollwood
- Florida Hospital Tampa
- Largo Medical Center
- Mease Dunedin Hospital
- Memorial Hospital of Tampa
- Palms of Pasadena Hospital
- Saint Anthonys Hospital
- Tampa General Hospital



For a complete list of hospitals visit:
www.floridablue.com.



Work as Part of Life

Our relationship with our work is vital, and finding the best fit for it our lives is sometimes elusive. To prepare yourself for this school year, take a few moments to consider how you might maintain a healthy tension regarding the role work plays in your life. For example, if you arrive at work early, stay after hours or take work home, consider which days and what hours that might occur. You may want to grab your calendar and think about time blocking (daily, weekly, monthly, etc.) in advance for your health, your relationships, your fun and other high value areas. By doing this intentional thinking and planning you'll be more likely to create sustainability for your whole life, as opposed to just hoping it will all work out. You'll also have tangible reminders of your values during times when projects at work and/or stress become intense. We make time for what we love. Include yourself in that!

ARE YOU READY?

*Flu vaccines will be available at
**NO COST TO ALL PASCO
COUNTY SCHOOL EMPLOYEES**
beginning in October.*



FLU VACCINES

The CDC recommends that everyone 6 months and older receive the annual flu vaccination each season.

Getting an annual vaccine is the first and best way to protect yourself and your family from the flu. Flu vaccination can reduce flu illnesses, doctors' visits, and missed work and school due to the flu, as well as prevent flu-related hospitalizations.

2019 FLU VACCINE SCHEDULE

Flu Vaccines available at the Benefits Fair on September 28, 2019

Beginning October 1st, My Health Onsite nurses will begin visiting campuses to provide flu vaccines to Pasco County Schools employees. No appointment is necessary. This program is available at no cost to all employees, both insured and non-insured. The flu vaccine schedule is posted below. Please note, you may be required to wait 15 minutes before leaving the Center after being vaccinated.

Location	Date	Time	Location	Date	Time
Anclote ES	October 7	2:00 – 4:00	Deer Park ES	October 3	2:00 – 4:00
Anclote HS	October 4	7:00 – 9:00	Denham Oaks ES	October 17	2:00 – 4:00
Bayonet Point MS	October 21	12:00 – 1:30	Double Branch ES	October 15	2:00 – 4:00
Bexley ES	October 22	2:00 – 4:00	Fox Hollow ES	October 21	8:00 – 10:00
Calusa ES	October 14	1:00 – 3:00	Fivay HS	October 22	7:00 – 9:00
Centennial ES	October 3	8:30 – 10:30	Gulf High	October 9	7:00 – 9:00
Centennial MS	October 3	11:00 1:00	Gulf Middle	October 8	2:00 – 4:00
Charles Rushe MS	October 21	2:00 – 4:00	Gulf Highlands ES	October 22	12:00 – 1:30
Chasco ES	October 15	8:30 – 9:30	Gulf Trace ES	October 7	8:00 – 10:00
Chasco MS	October 15	2:00 – 4:00	Gulfside ES	October 4	2:00 – 4:00
Chester Taylor	October 15	12:00 – 1:30	Hudson ES	October 28	8:00 – 10:00
Connerton ES	October 24	12:00 – 1:30	Hudson High	October 24	7:00 – 9:00
Cotee River ES	October 10	8:00 – 10:00	Hudson Middle	October 24	12:00 – 1:30
Crews Lake MS	October 28	12:00 - 2:00	James Irvin Ed Ctr	October 4	7:00 – 9:00
Cypress ES	October 16	2:00 – 4:00	J Marlowe ES	October 8	12:00 – 1:30
Cypress Creek M/HS	October 9	7:00 – 9:00	J W Mitchell HS	October 2	8:00 – 10:00

2019 FLU VACCINE SCHEDULE

Location	Date	Time	Location	Date	Time
John Long MS	October 14	10:00 – 12:00	Richey ES	October 10	8:00 – 10:00
Lachoochee ES	October 1	7:00 – 9:00	R. B. Cox ES	October 1	12:00 – 1:30
Lake Myrtle ES	October 21	12:00- 1:30	R. B. Stewart MS	October 10	2:00 – 4:00
Land O' Lakes HS	October 24	7:00 – 9:00	River Ridge MS	October 16	9:30 – 11:30
Longleaf ES	October 3	8:00 – 10:00	River Ridge HS	October 16	8:00 – 9:00
Mary Giella ES	October 29	2:00 – 4:00	San Antonio ES	October 1	2:00 – 4:00
Marchman Tech Ctr	October 30	10:00 – 12:00	Sand Pine ES	October 17	8:00 – 10:00
Mitty P Locke ES	October 8	8:00 – 10:00	Sanders Memorial ES	October 24	2:30 – 4:00
Moon Lake ES	October 23	12:00 1:30	Schrader ES	October 21	2:00 – 4:00
New River ES	October 15	8:00 – 10:00	H. Schwettman Ctr	October 22	3:00 – 4:30
Northwest ES	October 24	2:00 – 4:00	Seven Oaks ES	October 17	12:00 – 1:30
Oakstead ES	October 22	12:00 – 1:30	Seven Springs ES	October 3	12:00 – 1:30
Odessa ES	October 1	8:00 – 10:00	Seven Springs MS	October 2	12:00 1:30
Pasco ES	October 2	7:00 – 9:00	Shady Hills ES	October 29	8:00 – 9:30
Pasco MS	October 2	2:00 – 4:00	Sunray ES	October 7	12:00 1:30
Pasco HS	October 2	12: 00 – 1:30	Sunlake HS	October 21	7:00 – 9:00
Paul R. Smith MS	October 4	12:00 – 1:30	Trinity ES	October 1	2:00 – 4:00
Pine View ES	October 23	8:00 – 10:00	Trinity Oaks ES	October 2	2:00 – 4:00
Pine View MS	October 23	2:00 – 4:00	Veterans ES	October 7	12:00 – 1:30
Quail Hollow ES	October 9	12:00 1:30	Watergrass ES	October 9	2:00 – 4:00

2019 FLU VACCINE SCHEDULE

Location	Date	Time	Location	Date	Time
T. E. Weightman MS	October 8	12:00 – 1:30	Wiregrass ES	October 16	8:00 – 10:00
Wendell Krinn Tech	October 10	2:00 – 4:00	Wiregrass Ranch HS	October 14	8:00 – 9:30
Wesley Chapel ES	October 8	2:00 – 4:00	Woodland ES	October 10	12:00 – 1:30
Wesley Chapel HS	October 8	7:00 – 9:00	Zephyrhills HS	October 10	7:00 – 9:00
West Zephyrhills ES	October 14	8:00 – 9:30			

District Departments

District Office Complex	October 3	2:00 – 5:00	Transportation Central	October 23	10:00 – 12:00
	October 22	7:00 – 11:00	Transportation East	October 4	10:00 – 12:00
			Transportation Northwest	October 29	10:00 – 12:00
Maintenance Central	October 14	7:00 – 9:00	Transportation South	October 1	10:30 – 12:00
Maint./Planning/ Construction Svcs.	October 23	7:00 – 9:00	Transportation Southeast	October 10	10:00 – 11:30
			Transportation West	October 15	10:30 – 12:00





Proactive. Engaged. Personalized.



TAKE ADVANTAGE OF FREE WELLNESS PROGRAMS

My Health Onsite is your complete source for improving health and boosting productivity. Through our interactive portals and your onsite or near-site health center, you will find easy access to the transformative power of onsite primary care and personalized services. We make **PREVENTION** our number one goal.

Our medical team, registered nurse educator and registered dietitian focus on building strong personal relationships. No one is rushed in and out, and no one is a "number."

Patients may access a range of medical services at no cost including:

- ▶ Free Generic Prescriptions
- ▶ Well-woman & Preventative Care Appointments
- ▶ Treatment for Acute Illnesses Like the Flu
- ▶ Medical Care for Chronic Conditions (High cholesterol, high blood pressure, diabetes & more)
- ▶ Free Diabetic Testing Supplies



WELLNESS EDUCATION PROVIDED ON:

SEE YOUR PROVIDER TO BE REFERRED TO OUR **FREE WELLNESS PROGRAMS**

- Diabetes
- Hypertension
- Nutrition
- Asthma
- Hyperlipidemia
- Rhabdomyolysis
- Tobacco Cessation
- Stress Management
- Healthy Living
- Medication Management
- Weight Management
- Behavioral Health
- Anxiety/Depression
- Hyperthyroidism
- Hypothyroidism
- COPD
- PCOS
- And More...

Call the 24-Hour Call Center Support Team to Learn More: **888-644-1448**

Vital Values



"I have used the Land O' Lakes Health and Wellness Clinic since it opened in 2011.

The staff and doctors have been there for me whenever needed. They are very professional and provide a positive experience to their patients.

I would recommend the Land O' Lakes Health and Wellness Clinic to any of my friends and colleagues."



Joyce Grande
Accountability, Research and Measurement
Years of Service in Pasco County Schools
15 years



Pasco
Go Healthy
PASCO COUNTY SCHOOLS

MHEALTH
ONSITE™

2020 HEALTH & WELLNESS INCENTIVE

Pasco County Schools offers the Health & Wellness Incentive (HWI) Program for employees and retirees covered under the District's group medical plan. Participation is voluntary; however, participants must follow the steps outlined below to qualify.

COMPLETE VHP LABS



You must complete an **Annual VHP Lab Draw** through the Health and Wellness Center (HWC).

Only one (1) VHP may be incentivized per program year (01/01/2020 - 12/31/2020).

COMPLETE VHP FOLLOW-UP



You must follow up with an **HWC provider** to obtain and discuss VHP results within **90 days** of your VHP lab appointment.

Payment for the incentive reward is based on the completion date of the follow-up

SELECT YOUR FIT OPTION



Select **one (1) Fit Option** during the VHP follow-up appointment to receive your incentive reward.

Participants who do not make a selection, or select more than 1 option, will be automatically enrolled in PascoFit.

Participants may be enrolled in only one (1) options per year. Incentives may not be divided up between options.

ALL ACTIVITIES MUST BE COMPLETED BY DECEMBER 31, 2020

For more information, please visit:

www.PascoGoHealthy.net

2020 HEALTH & WELLNESS FIT OPTIONS

Employees who qualify for the 2020 Health and Wellness Incentive may select from one (1) of the following Fit Options to redeem their incentive. Those who do not make a selection, or who elect more than one option, will be automatically enrolled in the Pascofit option.

Participants may be enrolled in only one option per incentive year. Incentives may not be divided up between options.

YOUFIT

Year Membership (\$250 value)



Youfit is a health club focused on participants' health. Membership includes unlimited access to all Youfit locations, unlimited guest privileges, and unlimited group fitness classes.

[Click here to find out more.](#)

PEERFIT

Year Membership (\$250 value)



Peerfit allows participants to explore different types of workouts, discover new studios around town, add variety to their routine, and continually renew their motivation to get fit

[Click here to find out more.](#)

YFIT BUY-UP

Year Membership Contribution (\$250 value)



In addition to gym access, membership at the YMCA includes unlimited group fitness classes and childcare. Employees who choose the YFit Buy-up option for themselves may choose to include family members on their plan, as well as additional services such as personal training and swimming lessons.

[Click here to find out more.](#)

PASCOFIT

\$150 - \$250



Participants who complete the VHP and follow-up are eligible for a \$150 incentive reward. An additional \$100 incentive reward may be earned by completing up to two (2) wellness programs.

[Click here to find out more.](#)

For more information, please visit:

www.PascoGoHealthy.net



2018

HEALTHIEST 100™

powered by Springbuk®

HEALTHIEST EMPLOYERS®



Pasco County Schools is ranked #71 out of the Top 100 Healthiest Workplaces in America!

Employee and Family Health & Wellness Centers

East

Central

West

Centennial HWC

38503 Centennial Road
Dade City, FL 33525

Fax: 813-346-3591

Land O' Lakes HWC

20360 Gator Ln, Bldg. 14
Land O' Lakes, FL 34638

Fax: 813-346-3491

Hudson HWC

14730 Cobra Way
Hudson, FL 34669

Fax: 727-246-3991

Coming
Soon

Wesley Chapel HWC

30649 Wells Road
Wesley Chapel, FL 33545

Fax: 813-346-4291

Odessa HWC

12810 Interlaken Road
New Port Richey, FL
34655

Gulf HWC

5117 Madison Street
New Port Richey, FL 34652

Fax: 727-246-3891

To Schedule an Appointment , visit www.myhealthonsite.com or call 1-888-644-1448

SICK AND VACATION LEAVE



Have you ever wondered...

...how your sick and personal leave time works? ...how many days a year of sick or vacation leave you earn?

This article will help you understand the **basics** of accrued sick and vacation leave.

Each school year employees in a leave-earning position is credited four (4) days of sick leave at the end of their first month of employment and one (1) additional day each month. The chart on the next page illustrates the sick leave accrual period based on an employee's annual contract period.

Employees are allowed to use up to six (6) days of accrued sick leave each year for personal reasons. These six (6) days are reflected as personal leave in your MUNIS records. However, this is not leave time in addition to your sick leave. In fact, when you take a day of personal leave it reduces your personal **and** sick leave by the same number of hours. For example, if you have 15 hours of personal leave and 50 hours of sick leave, then take 7.5 hours of personal leave, it reduces your personal leave balance to 7.5 hours **and** your sick leave balance to 42.50 hours.

SICK AND VACATION LEAVE

ANNUAL SICK LEAVE ACCRUAL

Annual Contract Period	Credited Four (4) Days of Sick Leave	Sick Leave Accrual (1 day per month)	Maximum Days Earned per Year
10 months	August	September – February	10 days
11 months	July	August – February	11 days
12 months	July	August – March	12 days
Transportation	September	October – March	10 days

VACATION LEAVE

Each pay period employees in a vacation-earning position accrue vacation leave based on their years of service. The chart below illustrates the rate of vacation accrual and the maximum number of vacation days accrued each year.

Years of Service	Rate Per Pay Period	Maximum Vacation Days Earned Per School Year
Up to 5 years	.5	13
6 - 10 years	.625	16.25
Over 10 years	.750	19.50

For example, if you have been employed with the District for less than 5 years and work 7.5 hours per day, you will earn 3.75 hours of vacation leave per pay period ($7.5 \text{ hours} \times .5 = 3.75 \text{ hours}$ each pay period).

There is a cap on the number of days that an employee may carry forward from one school year to the next school year. Employees may carry forward a maximum of 60 vacation days into the new school year. Each July 31, employees' accrued vacation records are updated not to exceed the maximum 60 days. Employees forfeit any vacation leave exceeding 60 days. To calculate your maximum number of days based on accrued vacation hours, multiply the number of hours you work per day by 60. For example, if you work 5 hours per day, the maximum number of hours you may accrue is 300 ($5 \times 60 = 300 \text{ hours}$). This is the maximum number of accrued vacation hours that you may have on July 31. Any hours in excess of your maximum are forfeited.



Making the most of your break

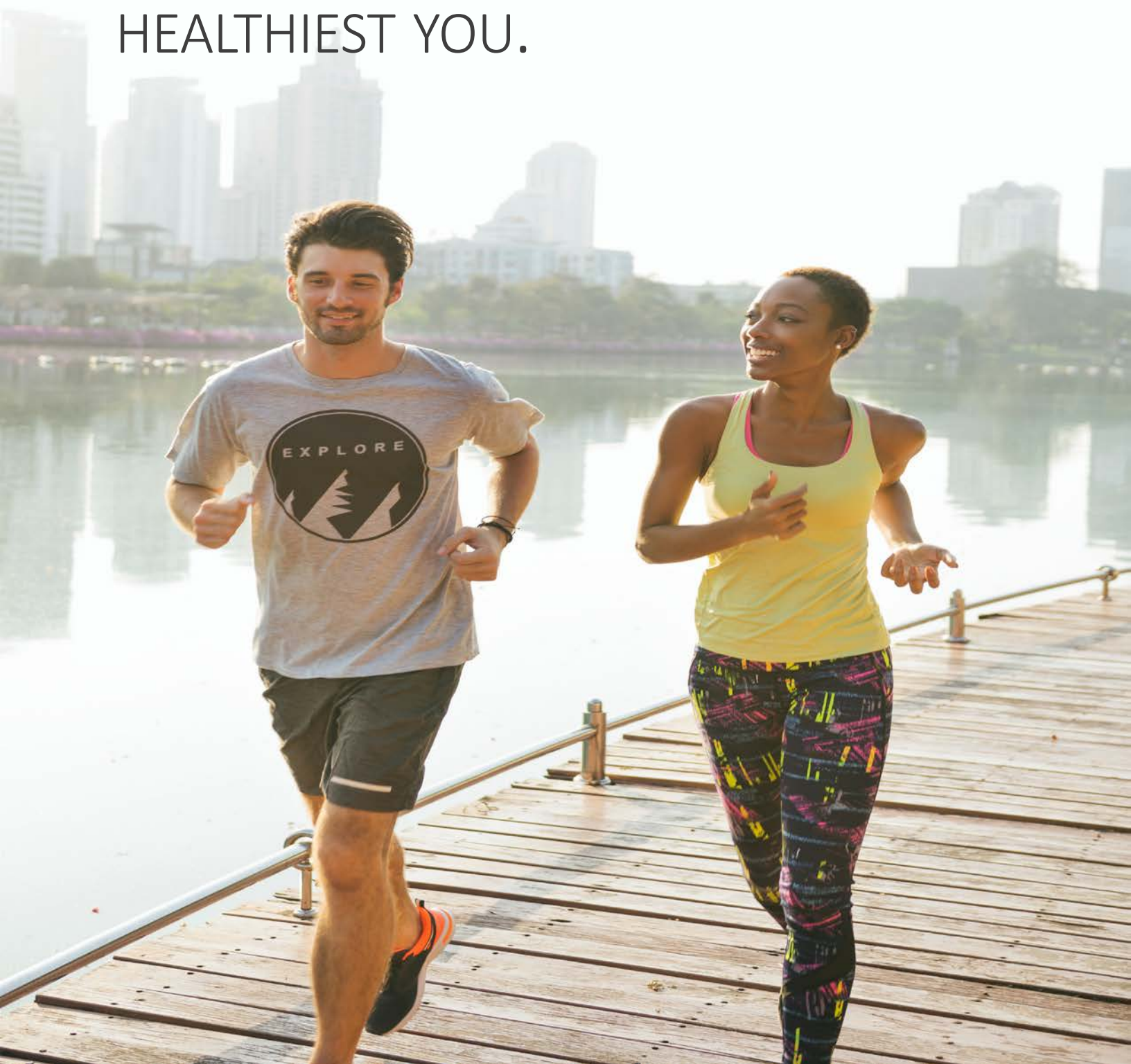
You're rushed. You're overbooked. You're going at top speed. Yet the more you do, the less you seem to get done. Is there a way to stop the stressful cycle?

Here are a few suggestions to find time during a busy workday:

- The best downtime opportunities are often **unplanned**. Open your mind to what's happening around you and be willing to respond.
- Don't expect too much of your downtime. Keep your expectations **simple**.
- Instead of fighting the crowds at the cafeteria, bring lunch from home and find a quiet place to unwind. Use the extra time to **take a walk**.
- Worrying and other negative feelings can keep you from enjoying your downtime. To get rid of the clutter, **visualize a vacuum** cleaner as it pulls the bad feelings out of your head.
- Don't feel you have to respond to every outlet from the outside world. **Turn off** your computer and leave the cell phone behind.

If you need additional suggestions on how to make the most of your breaks, reach out to your free EAP today.

IT'S NEVER TOO EARLY OR TOO LATE
TO WORK TOWARDS BEING THE
HEALTHIEST YOU.



FINDING YOUR MOTIVATION FOR EXERCISE

Starting and sticking with an exercise routine can be very rewarding. Exercise brings a sense of accomplishment but provides many health benefits, too. Finding the motivation to begin exercising and keep exercising can be challenging.

A Complete Physical Activity Program

A well-rounded physical activity program includes aerobic exercise and strength training exercise, but not necessarily in the same session. This blend helps maintain or improve cardiorespiratory and muscular fitness and overall health and function. Regular physical activity will provide more health benefits than sporadic, high intensity workouts, so choose exercises you are likely to enjoy and that you can incorporate into your schedule.

ACSM's physical activity recommendations for healthy adults, updated in 2011, recommend at least 30 minutes of moderate-intensity physical activity (working hard enough to break a sweat, but still able to carry on a conversation) five days per week, or 20 minutes of more vigorous activity three days per week. Combinations of moderate- and vigorous-intensity activity can be performed to meet this recommendation.

Examples of typical aerobic exercises are:

- Walking
- Running
- Stair climbing
- Cycling
- Rowing
- Cross country skiing
- Swimming

In addition, strength training should be performed a minimum of two days each week, with 8-12 repetitions of 8-10 different exercises that target all major muscle groups. This type of training can be accomplished using body weight, resistance bands, free weights, medicine balls or weight machines.

Past experiences, competing priorities and unrealistic expectations can get in the way of leading an active lifestyle.

Know the benefits:

• **Most results of exercise are not instantaneous, so set realistic expectations.** It can take several weeks before seeing improvements in strength, endurance and weight loss. Don't use the scale as your only measure of progress and remember that healthy weight loss should not exceed two pounds per week. Embrace the idea that exercise is about more than losing weight and changing physique. Exercise can help you in many ways more than what is seen from the outside. Exercise can help improve physical function, mental health and can help reduce chronic disease risk for conditions like cardiovascular disease and cancer. Widen your perception to all the health benefits of physical activity.

• **Immediate results from exercise include positive mental outlook.** Even short bouts of activity can reduce stress and improve mood through the release of endorphins in the brain. Compare how you feel mentally before and after physical activity. When you connect exercise with these positive feelings you start to realize a more immediate benefit. In addition, long term physical activity can cut your risk of dementia and Alzheimer's disease.

• **Regular exercise improves the quality of sleep.** People who exercise harder report better sleep compared to those that are sedentary or less active.

Evaluate your priorities:

• *Is your health one of your top priorities?*

If not, this could keep you from starting and sticking with exercise. Until you place a high value on health and the many benefits of a physically active lifestyle, your efforts will probably fall short. People make time for things that are important to them. Be honest. Where do health and a physically active lifestyle fit into your value system?

• *If exercise feels like one more thing on the to-do list, it is time to reframe your thinking.*

By thinking of exercise as a "get to do" instead of a "have to do" the inner voice is messaging a positive experience. If you find yourself saying "I have to exercise" and it seems like drudgery imagine if you start telling yourself "I get to exercise". The inner voice is powerful. What is yours saying?

• *Plan ahead by marking your workout time on your calendar.*

Find some time at lunch or plan to get up 30 minutes earlier a few days a week. Treat exercise like any other appointment. Rate the importance of last minute schedule changes. If you wouldn't miss work or break plans with a friend then you shouldn't change your plans to work out.

Embrace your successes:

• *Have you tried exercise in the past but fell short by not meeting your goals?*

While we tend to focus on failures, think about what went well and your successes. If your goal was to exercise five days a week and you consistently made it three days, identify what went right to make that happen. It is also important to spend some time deciding if past exercise goals were too ambitious. You may need to scale back expectations to meet other demands in your life.

• *People keep exercising because they have found something they enjoy about it.* Maybe it's the sense of achievement or the camaradery. Are you looking forward to your next workout or do you dread it? Or maybe it's the comfort in knowing that you took time to invest in yourself. Finding the joy in physical activity instead of viewing it as one more thing on the to-do list will keep you motivated.

Track your progress and get connected:

- **Setting goals can help you focus and set a clear direction for what you intend to accomplish.** Be specific about your exercise plan when you are writing down your goals. “Getting in shape” is vague compared to “I will walk Monday, Wednesday, Friday for 45 minutes before dinner.” This lays out an intentional plan for what the exercise is, when it will take place and for how long. Those that write down goals and record their exercise do better with long-term behavior change.

- **Use a fitness app or some other tracking device.** There are many available that can track your workout and link you to likeminded people. Getting socially connected and tracking your progress can keep you going, especially if you appreciate healthy competition. Not into apps? Step counters and journals can also be powerful motivators. Check your progress throughout the day and if you fall short of your goal, then work in extra steps to get there.

- **Recruit an exercise buddy or two.** Companionship makes exercise fun and creates accountability. Incorporating the social aspects of exercise can keep you engaged. Letting a friend down may be harder than letting yourself down. Group training sessions or walking the neighborhood can be great times to reconnect with friends and to become fit at the same time.

Find opportunities to be active:

- **If your schedule doesn't allow for a full workout, figure out ways that you can get shorter bursts of activity in.** Even short bouts of activity carry many benefits.

- o *Are you waiting for the kids to finish practice?*

- o Take a lap or two around the field.

- o *Do you have an extra 10 minutes at lunch?* Try walking the stairs or hitting the street with a co-worker.

- o *Do you need to refresh your neck and back after a day at the computer?* Keep resistance bands in your desk drawer or tighten up your core by trading your chair for a stability ball.

- **Avoid long periods of sitting by standing up and moving throughout the day.**

Standing can boost metabolism, increase circulation and improve lipids. Standing for five minutes of every hour is related to healthier cells. For example, movement sends more oxygen to the muscles and brain which can improve productivity. Try talking on the phone, folding laundry or doing computer work standing up.

- **Variety is key to keep exercise fun and engaging.** Try a new group exercise class, or round up some friends for a few sessions with a personal trainer. With so many exercise options, there is some form of activity for everyone. An open mind and sense of adventure can keep you motivated and looking forward to your next workout!

Staying Active Pays Off!

Those who are physically active tend to live longer, healthier lives. Research shows that moderate physical activity—such as 30 minutes a day of brisk walking—significantly contributes to longevity. Even a person with risk factors like high blood pressure, diabetes or even a smoking habit can gain real benefits from incorporating regular physical activity into their daily life.

As many dieters have found, exercise can help you stay on a diet and lose weight. What's more – regular exercise can help lower blood pressure, control blood sugar, improve cholesterol levels and build stronger, denser bones.

The First Step

Before you begin an exercise program, take a fitness test, or substantially increase your level of activity, make sure to answer the following questions. This physical activity readiness questionnaire (PAR-Q) will help determine if you're ready to begin an exercise routine or program.

- Has your doctor ever said that you have a heart condition or that you should participate in physical activity only as recommended by a doctor?
- Do you feel pain in your chest during physical activity?
- In the past month, have you had chest pain when you were not doing physical activity?
- Do you lose your balance from dizziness? Do you ever lose consciousness?
- Do you have a bone or joint problem that could be made worse by a change in your physical activity?
- Is your doctor currently prescribing drugs for your blood pressure or a heart condition?
- Do you know of any reason you should not participate in physical activity?

If you answered yes to one or more questions, if you are over 40 years of age and have recently been inactive, or if you are concerned about your health, consult a physician before taking a fitness test or substantially increasing your physical activity. If you answered no to each question, then it's likely that you can safely begin exercising.

Prior to Exercise

Prior to beginning any exercise program, including the activities depicted in this brochure, individuals should seek medical evaluation and clearance to engage in activity. Not all exercise programs are suitable for everyone, and some programs may result in injury. Activities should be carried out at a pace that is comfortable for the user. Users should discontinue participation in any exercise activity that causes pain or discomfort. In such event, medical consultation should be immediately obtained.

Southwest Salad Power Up

INGREDIENTS

- 3 cups Spring Mix lettuce
- Gardein Chick'n strips
- ¼ cup black beans
- ⅓ cup corn
- ¼ cup shredded carrots
- 1 T shredded cheese
- ¼ cup salsa
- 1 (100-calories) pack Wholly Guacamole
- 1 banana

NUTRITIONAL INFO

Calories: 462 • Fat: 14g • Fiber: 17g

SERVINGS

1

DIRECTIONS

- 1 | Prepare Gardein Chick'n strips according to instructions on package.
- 2 | Place lettuce on serving plate. Add Chick'n strips, black beans, corn, carrots, and cheese. Top with salsa and guacamole.
- 3 | Serve with banana as a side.



RETIREMENT SERVICES



PATRICIA HOWARD
SENIOR MANAGER
BENEFITS & RISK MGMT.



MICHAEL COOK
RETIREMENT SERVICES
COORDINATOR



SANDRA BILLETT
RETIREMENT SERVICES
REPRESENTATIVE

Retirement Services

Retirement Services are provided by the Employee Benefits and Risk Management Section of the Office for Human Resources and Educator Quality. The purpose of Retirement Services is to assist employees with planning and preparing for a successful transition from active employment to retirement. Retirement Services' goal is to provide employees the tools and resources needed to plan and prepare for retirement while actively employed with Pasco County Schools.

Annual Retirement Fair

Each year Retirement Services hosts an Annual Retirement Planning Fair designed to help employees plan and prepare for retirement. The retirement fair features representatives who are available to answer questions and talk to employees about FRS, Mid-America's Special Pay Plan, 403(b) Plans, Medicare and Social Security. Employees within five (5) years of retirement are encouraged to attend the annual retirement fair. The next annual retirement fair is scheduled for April 28, 2020.

Monthly Workshops

Retirement Services will host monthly workshops during the school year that are subject-oriented and will provide detailed retirement information specific to Pasco County Schools. The Workshops will boost your Retirement IQ on the following retirement topics and better prepare you for retirement:

- Service Retirement (Pension and Investment Plan)
- DROP Enrollment
- Retirement Exit
- Leave Payout
- Retiree Health Benefits
- What to Expect from FRS after Retirement
- Becoming Medicare Eligible

RETIREMENT SERVICES' WORKSHOPS

*It is recommended that employees attend their first retirement planning workshop
Five (5) years prior to retirement*

Workshop #1: Retirement Planning – FRS Pension Plan (Service Retirement)

Who should attend? Employees who are members of the FRS Pension Plan or who anticipate using their second election to enroll in the Pension Plan.

When to attend? Within one to five years of retirement. *It is recommended that employees attend their first retirement planning workshop five (5) years prior to retirement.*

Description:

This workshop will help employees identify benchmarks to plan for retirement. Topics include:

- Normal Retirement
- Health Insurance Subsidy
- Employment After Retirement
- FRS Retirement Benefits and Resources

Workshop #1A: Retirement Planning – Investment Plan

Who should attend? Employees who are members of the FRS Investment Plan or who anticipate using their second election to enroll in the Investment Plan.

When to attend? Within one to five years of retirement.

Description:

This workshop will help employees identify benchmarks to plan for retirement. Topics include:

- Normal Retirement
- Health Insurance Subsidy
- Employment After Retirement
- FRS Retirement Benefits and Resources

Workshop #2: Deferred Retirement Option Program (DROP)

Who should attend? Instructional/Non- Instructional Staff who plan to participate in DROP.

When to attend? Within five (5) years of retirement or DROP enrollment.

Description:

This workshop will help employees navigate the DROP enrollment process. Topics include:

- Determining when first eligible to participate in DROP
- Delaying DROP enrollment
- Exiting DROP early
- Special Pay Plan

RETIREMENT EXIT APPOINTMENTS

It is recommended that employees planning to end their employment with Pasco County Schools via FRS Retirement or DROP Exit meet with a Retirement Services staff member at least 90-days prior to their last day of employment.

Workshop #3: Retirement Exit – FRS Service Retirement or DROP Exit

Who should attend? Employees ending employment with Pasco County Schools via FRS Retirement or DROP Exit.

When to attend? Three months prior to exiting Pasco County Schools via FRS Retirement or DROP Exit.

Description:

This is a personalized, face-to-face meeting with a Retirement Services staff member. The appointment includes a discussion about what to expect after retirement. Topics include:

- Pasco County Schools Retiree Benefits
- Health Insurance Subsidy
- Final Leave Payout
- Florida Retirement System mailings to Retiree

Workshop #4: Retiree Benefits - Coordinating Benefit Options

Who should attend? Employees who are Medicare eligible.

When to attend? Three to four months prior to becoming Medicare eligible.

Description:

This workshop discusses your options once you or your eligible dependent become eligible for Medicare.

Topics include:

- When should you enroll in Medicare Part A and Part B?
- Who pays first? Medicare or Pasco County Schools?
- Retirement resources
- Social Security

Scheduling Appointment

Follow the instructions on the next page to register for an upcoming workshop or to schedule an appointment with a Retirement Services staff member.

Contact Retirement Services

Request an Estimate
retirementsvcs@pasco.k12.fl.us

Michael Cook
macook@pasco.k12.fl.us
(813) 794-2394

Sandra Billett
sbillett@pasco.k12.fl.us
(813) 794-2394

RETIREMENT SERVICES APPOINTMENT


Employees needing additional assistance after attending the Annual Retirement Fair or one of the monthly workshops may schedule an appointment to meet with a Retirement Services staff member.

How to schedule an appointment with Retirement Services

Access Retirement Services online at:

<http://www.pasco.k12.fl.us/ebarm/page/retirement/>

Click the 'Book Now' button.

BOOK NOW! 

Powered by Appointment-Plus



SCHOOLS DEPARTMENTS STUDENTS

Employee Benefits and Risk Management

Retirement Services

Appointment Locator

Select Service

Appointment - Retirement Exit

This appointment is designed for employees who have completed their FRS retirement application but want a Retirement Services staff member to review their application for accuracy and/or need required notary services.

Select Hr Specialist

Retirement Svcs - Morning Appoint

Date

May 2017						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	31			

Workshop Registration

Retirement Exit Workshop Date(s)

This workshop is designed for employees who are ending employment via FRS retirement or DROP Exit. You will meet with a Retirement Services team member who will help finalize your retirement application, review your retiree benefits options and complete applicable accrued vacation and/or sick leave payout designation form. Topics include (1) Retiree Benefits (2) Health Insurance Subsidy (3) Final Leave Payout and (4) Communicating with FRS after retirement.

Thu, 5/18/2017

Thu, 5/25/2017

Step 1

a) Registering for a one to one appointment

- Select type of appointment
- Click on HR specialist
- Select morning or afternoon appointment
- A calendar will appear, click on preferred appointment date, and then choose a time by clicking 'book it'
- **Proceed to step two (2)**

b) Registering for a workshop

- Under workshop registration review the descriptions of available workshops
- Click on preferred date
- **Proceed to step two (2)**

Step 2

Complete registration form

- Fill in your personal information
- You may elect to receive a text message reminder
- All fields with an asterisk (*) must be completed before submittal
- Click 'Finalize Appointment'

Step 3

Print Confirmation



Your appointment has been confirmed!

We will send you a reminder email prior to your appointment. You may log in at any time to see your existing appointments.

[Print Confirmation](#)

[Activate text reminders](#)

FLORIDA RETIREMENT SYSTEM

The Florida Retirement System (FRS) offers valuable support to help you make informed decisions about your personal retirement goals. You can receive free, confidential and unbiased retirement and financial planning services online, by phone or even in person via workshops.

Your FRS Online Account

You should make every effort to log into your online retirement account at least once per year. When you log into your account, you will be connected to your custom home page where you can:

- Print your current estimate or create an estimate based on a future retirement date or age at retirement
- View your annual member's statement (Pension Plan Members)
- Confirm your current beneficiary

You will need your FRS PIN to access your account. If you do not have your PIN, you may request your PIN through the PIN reminder process at <https://myfrs.com/RequestPinNumber.htm>. FRS will send you your PIN via regular U.S. mail.

MyFRS Financial Guidance Line: 1-866-446-9377

The free MyFRS Financial Guidance Line is staffed by experienced, unbiased financial planners who are available to discuss any issue you think is important to your financial future. Retirement counselors are also available to discuss Pension or Investment Plan issues, concerns or questions.

MyFRS.com

The MyFRS.com website is your gateway to a host of tools and information about the FRS Pension and Investment Plan. The user-friendly and easy to navigate website is a place you should visit frequently. The site includes:

- Summary Plan Descriptions for both the Pension and Investment Plan, which outline the provisions of the plan you selected
- Answers to frequently asked questions
- Information about some of the free retirement and financial planning workshops sponsored by FRS

Advisor Service

Free online ADVISOR SERVICE creates a picture of your current financial situation and helps you answer the following questions:

- Will I have enough money to retire?
- How do I invest my retirement savings?
- How do I stay on track to achieve my goals?

Depending on which retirement plan you elected, the ADVISOR SERVICE gives you access to a host of important retirement planning information. Call the toll free MyFRS Financial Guidance Line, select Option 2 and a financial planner will assist you.

For additional FRS resources visit www.MyFRS.com.

10 TIPS FOR FINANCIAL WELLNESS

Source: <https://acispecialtybenefits.com/2017/25/10-tips-financial-wellness/>

Tax season is when people typically focus on finances, but managing money wisely should be a year-round priority. Here are ten tips to get started.

- 1. Create a Plan:** Put together a monthly expense report and develop a budget. Knowing where money goes can help you set parameters for living expenses, bills, savings and discretionary spending.
- 2. Automatic Savings:** Pay yourself first! Set up an automatic transfer to a savings account after each payday. Aim to save at least six months' salary for emergencies.
- 3. Consider Moving:** Rent is the biggest culprit of swallowing up a paycheck. Evaluate your current living situation and potentially cheaper options. Rent should be no more than 25-30% of your overall income.
- 4. Carry Cash:** Handing over dollar bills for each purchase will create more awareness about the amount of money being spent and help reduce impulsive spending.
- 5. Save for Retirement:** Contribute the maximum amount allowed to your 403(b), Roth 403(b) or 457(b) account.
- 6. Payoff Debt:** Make a plan for paying off loans and credit card balances as quickly as possible to reduce interest and improve your credit score.
- 7. Brush up on negotiations skills:** Don't pay more than necessary for purchases, memberships and services. Compare prices to figure out how to get the most value and know when it's time to switch vendors.
- 8. Set Goals:** To pay off debt or save for buying a home, set clear long-term goals with short-term objectives to stay on track.
- 9. Build Financial Literacy:** Stocks, bonds, CDs, college funds, tax deductions and interest rates – there is a lot to learn about finances. Know what assets you have, where they're located and what financial options are available to ensure a strong financial future.
- 10. Consult an Expert:** Contact your financial advisor or one of the investment companies authorized to market 403(b) and 457(b) products to Pasco County Schools employees.

AUTHORIZED INVESTMENT COMPANIES

AIG Retirement (VALIC) 813.269.3362	Ameriprise Financial 813.994.1190	AXA-Financial 813.466.3150	Horace Mann 813.600.3268
Lincoln Investment 813.269.7100	Suncoast Credit Union 866.300.9382	VOYA Financial 866.865.2660	Mid-America 855.329.0097 <i>Special Pay Plan Only</i>



EBARM Word Search - Find the Hidden Phrase!

E T B A R M R O C S Y K S N R O V D L L S D U P S
 D L N C B Y O D L T R E F V K V E I P A X F H D T
 Z H E E E T I V V I A H C T J N I X S E P A S Q C
 E C R T M I I L F F T R H N T H W N I I R A P P J
 L E G A L L C U E E N Z J A A U T X Y M O F S A C
 J G G I B I L L M N U Q L M M R K L A P W N B C E
 R G C D P B W O S E L E G R S N U C A E T V O D O
 L E Y A P A F K R B O T T S T E Y S J E O X L Q I
 M A H C H S E E J N V J E A G N S Z N Z H Y Z B N
 I H C C T I K O B J E N Z W T P E I E I A Y O D C
 N U X I A D I N K Q L N V Z O S N M J C A B M B E
 G B S E D E G O B L O Y D R P R L N E R J F R J N
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 Y R B A Z A M W T V A K R J E R E X A J I S N X I
 T A T E L O D O V A N P R S B R O S F J Q T N Z V
 M X X H J B O C I V S N T O O F I L R L F L E C E
 H T X Z H L G J O X Q T I O W W S A B C P U A R W
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 O I C R S U D Q W N N X T Y I N Z B W V N L W Q C

_____ , _____ !

ALLSTATE

BENEFITS

CORE

DENTAL

DISABILITY

EAP

ENROLLMENT

FMLA

INCENTIVE

INSURANCE

LAPTOP

LEGAL

LIFE

MEDICAL

MYHEALTH

PASCO

PASSPORT

PHARMACY

RETIREMENT

TEACHER

TOOLKIT

VISION

VOLUNTARY

WAGeworks

WELLNESS