



Employee Benefits & Wellness



Human Resources and Educator Quality
Employee Benefits and Risk Management

September 28, 2018
Benefits Update #1

This Benefits Update is an overview of the group health plan that will become effective January 1, 2019. Additional information about the group health plan and benefit options is available in the online reference guides. You are encouraged to review the online reference guides for detailed information about options available to you under the District's group health plan.

Employee Benefits & Wellness Fair



Saturday, September 29th
District Office Complex
7227 Land O' Lakes Blvd., Bldg. 2
Land O' Lakes, FL 34638

9:00 am – 2:00 pm

Door Prizes and give-a-ways!

Family friendly event!

Health Screenings!

- Flu Shots Available
- Tampa Bay Mobile Mammography
- Participate in the One Blood Drive

Discover District Resources!

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

OPEN ENROLLMENT

October 1 – 31, 2018

Benefits effective January 1, 2019

PRESENTATION SCHEDULE

Time	Topic
9:00	Welcome & Introductions
9:10	Medical & Pharmacy – Florida Blue
9:45	EAP & Behavioral Health
10:10	Legal & Identity Theft – ARAG
10:25	Wellness Resources
11:00	Elect Rx
11:10	Tips for a Successful Online Enrollment
11:20	Vision – Davis Vision
11:30	Dental – Delta Dental
12:30	Life Insurance – Minnesota Life
1:00	Allstate Benefits

Open Enrollment Update

This year's open enrollment will be a "Passive" enrollment. This means that if you want to continue your current benefits for the 2019 plan year, you are not required to complete open enrollment. The only exception is if you have a medical or dependent care Flexible Spending Account (FSA). Employee Benefits will email current medical and dependent care FSA participants a 2019 FSA continuation form for completion. FSA participants will need to submit the completed form or complete the online enrollment on or before October 31st.

If you do not take action on or before October 31st, your 2018 FSA will end on December 31, 2018.

Enrollment Counselors will not be available at your school or worksite this year.

Same as last year, Enrollment Counselors will not be available at your school or worksite this year. If you need the assistance of an Enrollment Counselor, you may meet with a counselor at the Benefits Fair on Saturday, September 29 or contact the Sunbelt Worksite Marketing Call Center at (800) 822-8045.

Options for Enrollment Counselor Assistance:

1. Benefits Fair – September 29th
2. Sunbelt Worksite Marketing Call Center
Monday – Friday; 8:00 am – 5:00 pm
(800) 822-8045

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

If you do not reenroll or make new benefit elections, all of your current benefits for you and your dependents, will continue for the 2019 Plan Year. Flexible spending accounts will end on December 31, 2018.

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

To change your current benefit elections or enroll for the first time, you must access Employee Self Service from any computer beginning October 1, 2018 through October 31, 2018. **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, 2019.

Medical: Florida Blue

The medical plan options, benefits, and premiums remain unchanged for the 2019 plan year.

1. **HMO BlueCare Basic (No Cost – Employee Only)**
Basic HMO medical at no cost. This is the only plan offered with no per paycheck deduction.
2. **HMO BlueCare Premium**
Buy-up Premium:
 - 24 deductions: \$35 per paycheck
 - 20 deductions: \$42 per paycheck
3. **PPO BlueOptions Standard**
Buy-up Premium:
 - 24 deductions: \$75 per paycheck
 - 20 deductions: \$90 per paycheck

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

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

Health Opt-Out Program

Employees covered under another employer's or major medical plan may elect to opt-out of the Board's group medical plan and receive the following benefits:

- Opt-Out Income (*taxable*)
 - 24 deductions: \$50 per paycheck
 - 20 deductions: \$60 per paycheck
- Employee Assistance Program
- \$35,000 Basic Life and AD&D coverage

Employees, who Opt-Out of the Board’s group health plan, certify that they have obtained coverage under another major medical plan.

Do Not Forget! If you are making changes to your benefits, you must complete the entire enrollment process and “Submit Benefit Choices” for the 2019 Plan Year on or before Wednesday, October 31, 2018.

Behavioral Health: New Directions

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

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

**Employee Assistance Program (EAP)
New Directions**

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

- Up to five (5) sessions with a mental health professional per incident

Access EAP Services 1-800-624-5544

Prescription Drug Plan

Florida Blue

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

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

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

Step Therapies

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

Standard Step Therapies

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

Specialty Drugs

Specialty drugs are prescription medications that require special handling, administration or monitoring. These medications are used to treat chronic diseases or genetic disorders such as multiple sclerosis, rheumatoid arthritis, hepatitis C, and hemophilia that require complex therapies. You will be required to complete step therapy programs when you are prescribed a specialty medication for the first time. This means that you will be required to try certain medications within a similar category for effectiveness before moving on to more costly medications.

Quantity Limits for Specialty Drugs

Certain medications have a quantity limit per prescription (how much or how many you can receive). These limits are applied the first time you

are prescribed a specialty medication or when there are safety-dispensing limits. The medication will continue to be limited until it is confirmed that you are tolerating and achieving success with the medication.



ElectRx

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

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

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

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

New Wellness Incentive Options

Employees have the option to choose one of four wellness incentive options. To be eligible, employees must have coverage under the Board’s medical plan, complete their annual HRA, and follow up visit with a CareHere provider.

1. PascoFit

Wellness Incentive (up to \$250 prepaid VISA debit card)

2. YouFit

Membership to all YouFit facilities; includes access for fitness buddy at no additional cost.

3. PeerFit

Access to a variety of fitness clubs wherever PeerFit has a network.

4. YFit

YMCA Membership Buy-up. Membership to all YMCA locations through YMCA of the Suncoast, Tampa Metropolitan Area YMCA, and YMCA of Greater St. Petersburg. Employees not able to cover the remaining portion of their membership may have access to financial assistance through YMCA’s Financial Assistance Program. This program is a sliding fee scale designed to fit each individual’s financial situation.

New HWI Incentive Cards

Employees eligible for a new incentive payment will receive a new Prepaid VISA debit card. Your VISA Prepaid Card is valid for two (2)



years even if you have a zero balance. This card will continue to be valid for two (2) years from date of issue.

Do No Throw Your Old Card Away

Do not throw your Bank of America Prepaid VISA card away. Your Bank of America Prepaid VISA card will continue to be valid as long as you have a balance. Funds from your Bank of America Prepaid VISA card **will not transfer** to your new HWI card. You will continue to have access to funds on your Bank of America Prepaid VISA card until you have a \$0.00 balance.

Additional information about the new wellness incentive options is available in the online [Wellness Resource Guide](#) or contact Lisa Giblin at 4-2276.