



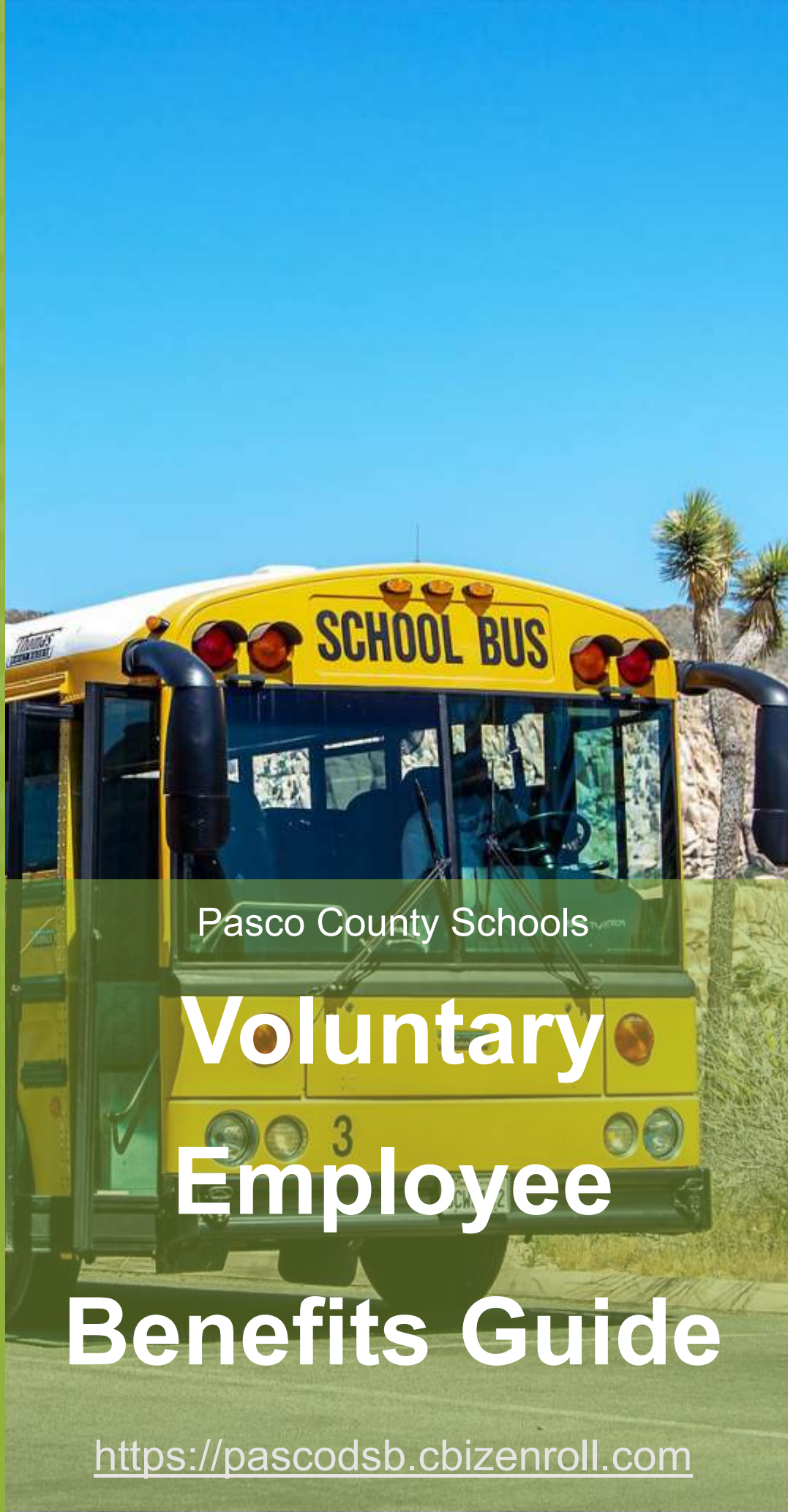
2024



Pasco County Schools

Providing a world-class education for all students

Kurt S. Browning, Superintendent of Schools



Pasco County Schools

Voluntary Employee Benefits Guide

<https://pascodsb.cbizenroll.com>

2024 Benefits Overview

Welcome to the

2024 BENEFITS OPEN ENROLLMENT

It's that time of year again! The Pasco County Schools annual insurance open enrollment period is about to begin. As an employee you are eligible to participate in the health and welfare benefits plans of Pasco County Schools. Our flexible benefits program offers you a choice of a wide range of benefit options designed to meet your needs and those of your eligible family members.

We have partnered with CBIZ Benefits to manage and administer your benefits through their online benefits platform. This site will serve as the source of information for all your benefit needs including District announcements, postings, deadlines, etc. CBIZ will provide you with the full spectrum of services for all your benefits needs such as:

Telephonic and Online access to view and enroll in your benefits.

Customer Care Call Center to handle all your benefits.

Resource Center that can be accessed by a "click of a link" providing you with the resources applicable to your specific benefits.

As always, we value you as a member of the Pasco County Schools family and look forward to a healthy and safe 2024



ENROLL ONLINE AT

<https://pascodsb.cbizenroll.com>

NOT SURE HOW TO GET STARTED?

DON'T WORRY!

To access your benefit information, please use the following steps:

- Go to: <https://pascodsb.cbizenroll.com>
- You will be redirected to Pasco County Schools login portal for single sign on. This is your network login to Pasco County Schools
- On the Welcome page you will see which benefits you can enroll in by selecting Guided Enrollment



REMEMBER! Open enrollment is the one time of year you can make any adjustments you'd like for the upcoming plan year.



IMPORTANT DATES

Open enrollment runs
October 1, 2023 -
October 31, 2023

WHAT'S NEW

- New Supplemental Life Benefit through SECURIAN, with NO medical underwriting for you or your spouse at this open enrollment only!
- New Vision Plan through VSP, New Plan Design Options and Providers
- New Voluntary Benefits through The Standard for Critical Illness/Cancer, Accident and Hospital.
- Allstate

As of our contract termination date of December 31, 2023, there will be no ability for those currently enrolled in Allstate policies to port their policies. Coverage ceases as of December 31, 2023. We encourage you to meet with a MWE benefits counselor during open enrollment to learn about the new options available with The Standard.

MWE Benefit Counselors



LET US GUIDE YOU IN THE ENROLLMENT PROCESS

WHO ARE WE?

The MWE Partnership is an organization that has partnered with PASCO County Schools to offer employees a full array of voluntary benefits, insight into core benefits like Medical, Dental, and Vision, and guidance through the Open Enrollment process. Our benefits counselors are available to assist you, the employee, in answering any questions and providing information about your insurance benefits.



Open Enrollment: October 1-31, 2023
Please scan the QR code or reach out to schedule.

 erin.burns@mwepartnership.com
 www.mwepartnership.com

HOW THE ENROLLMENT PROCESS WORKS:



BENEFITS COUNSELORS

Our expert team of benefits counselors are at your disposal, available to guide you through your benefits enrollment platform. We can answer any questions, and provide you with the information you need from Medical, Dental, and Vision to your voluntary benefits through The Standard: Critical Illness, Accident, and Hospital. We provide personalized 1-on-1 meetings to discuss your benefits.



ACCESSIBILITY


MWE makes it as easy and convenient as possible for you to engage in a 1-on-1 meeting during Open Enrollment! Benefits counselors will be on-site at PASCO County Schools throughout the whole month of October. Review your benefits, get your questions answered, and enroll with a counselor!



QR CODE

Scan the QR Code on the left now or go to <https://mwe.mobi/PASCO> to schedule your 1-on-1 benefits consultation!

**SPEAK WITH A BENEFITS COUNSELOR
FOR MORE INFO**

 **410-394-9617
EXT 901**

ANCILLARY BENEFITS



[What is Dental Insurance?](#)



[What is Vision Insurance?](#)



[What is Life and AD&D Insurance?](#)



[What is Accident Insurance?](#)



[What is Critical Illness Insurance?](#)



[What is Disability Insurance?](#)

CARRIER EDUCATION SITES



[Delta Dental](#)



[VSP](#)



[Securian](#)



[Securian Benefit Scout](#)



[The Standard](#)

LEARN MORE ABOUT VOLUNTARY INSURANCE



[Accident](#)



[Critical Illness](#)



[Hospital Indemnity](#)



IMPORTANT DATES

Open enrollment runs
OCTOBER 1 -
OCTOBER 31

Table of Contents

2024 Benefits Overview	2	Life Insurance and AD&D	16
MWE Benefit Counselors	3	Supplemental Term Life Insurance	17
Video Resources	4	Disability Insurance	18
Table of Contents	5	Critical Illness Insurance	19
Dental Insurance	6	Accident Insurance	23
Vision Insurance	10	Hospital Indemnity Insurance	27
Check Out VSP	12	Voluntary Rates	31
Flexible Spending Accounts (FSAs)	13	Legal Insurance	32
ElectRX	14	Electronic Device	33
TrueNorth	15	Provider Contact Information	34
		Your Notes	35



Want to learn more?

Throughout this guide, you'll find clickable video and link icons that will take you to resources that provide additional info on your available benefits.

CONTACT INFORMATION

If you have any questions regarding your benefits, please contact our CBIZ representative(s) at
Pascodsbbenefits@cbiz.com
800.390.1224

October 1, 2023 - October 31, 2023

Benefit Effective Dates

January 1, 2024 - December 31, 2024

Benefit Enrollment Process

This year will be a positive enrollment. What does that mean to you? **All employees are required to complete the enrollment process this year even if they are not making any changes or are opting out of benefits!** The Open Enrollment benefit elections are made in the CBIZ system. If employees do not make any elections, then they will be defaulted into the Basic HMO medical plan and the \$35K life insurance policy. No exceptions will be made after Open Enrollment has closed. Remember to print a copy of your Benefit Elections summary as a confirmation of your 2024 benefit selections.

If you will be retiring from Pasco Schools in 2024, please be sure to enroll in those benefit plans that you would like to take with you into retirement (i.e., dental, vision, legal). You will only be offered the opportunity to continue those benefits that you are presently enrolled in at the time that you retire.

The following steps are required to enroll:

1. Go to: <https://pascodsb.cbizenroll.com>
2. You will be redirected to an Pasco County Schools login portal for single sign on. This is your network login to Pasco County Schools
3. On the Welcome page you will see which benefits you can enroll in by selecting Guided Enrollment. Go to Pasco County Schools homepage. You must enroll in the plans you want between Oct. 1, 2023—Oct. 31, 2023.

If you are rehired within 30 days you will automatically be re enrolled in the same benefits you had when you terminated. Your benefits will be reinstated if you are rehired prior to your current coverage end date.

Dental Insurance

REVIEW YOUR DENTAL PLAN

DELTA DENTAL IS THE DENTAL CARRIER FOR 2024.

Voluntary dental plans are available to all benefit eligible employees and their eligible dependents. Dependent children are eligible until the end of the month in which a dependent child reaches age 26 (unless that dependent child is disabled.)

Pasco Schools offer three dental plans for you to choose from:

- DHMO (Delta Care USA)
- PPO Low Plan
- PPO High Plan

You will have access to a large network of Delta Dental general dentists and specialty dentists. With enrollment in the PPO High or Low plans, you have the freedom to choose to see an in-network or out-of-network provider.

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 it usually results in higher out-of-pocket cost to the member.

PPO HIGH PLAN OPTIONS AND COSTS

Delta Dental	Employee Cost 24 Ded	Employee Cost 20 Ded
Employee	\$22.04	\$26.45
Employee + 1 Dependent	\$54.96	\$65.95
EE + 2 or more Dependents	\$75.23	\$90.28

	In-Network	Out-of-Network
Deductible		
Individual / Family	\$75 / \$225	
Annual Maximum	\$1,500	

In-Network Providers:

Provider is reimbursed based on contracted fees and cannot balance bill you.

Out-of-Network Providers:

Provider is reimbursed based on Reasonable and Customary standards and balance billing is possible.

Carrier Pays			
Diagnostic / Preventive Services	100%	100%	<ul style="list-style-type: none"> • Oral Evaluations • Cleanings • X-Rays • Fluoride Treatments (for dependents <19) • Sealants (for dependents <14) • Space Maintainers • Emergency Treatment (for temporary pain relief)
Basic Services	80%	80%	<ul style="list-style-type: none"> • Fillings • Endodontics • Periodontics • Simple & Surgical Extractions • General Anesthesia
Major Services	50%	50%	<ul style="list-style-type: none"> • Single Crowns • Inlays/Onlays • Bridges & Dentures • Prosthodontics • Implants
Orthodontia Services	50% up to the \$1,000 lifetime maximum		<ul style="list-style-type: none"> • Diagnostics & Treatment (for Child & Adult)

Dental Insurance

PPO LOW PLAN OPTIONS AND COSTS

Delta Dental	Employee Cost 24 Ded	Employee Cost 20 Ded
Employee	\$14.72	\$17.67
Employee + 1 Dependent	\$35.73	\$42.88
EE + 2 or more Dependents	\$49.88	\$59.86

	In-Network	Out-of-Network
Deductible		
Individual / Family	\$75 / \$225	
Annual Maximum	\$1,000	

In-Network Providers:
Provider is reimbursed based on contracted fees and cannot balance bill you.

Out-of-Network Providers:
Provider is reimbursed based on Reasonable and Customary standards and balance billing is possible.

Carrier Pays			
Diagnostic / Preventive Services	100%	60%	<ul style="list-style-type: none"> • Oral Evaluations • Cleanings • X-Rays • Fluoride Treatments (for dependents <19) • Sealants (for dependents <14) • Space Maintainers • Emergency Treatment (for temporary pain relief)
Basic Services	80%	50%	<ul style="list-style-type: none"> • Fillings • Endodontics • Periodontics • Simple & Surgical Extractions • General Anesthesia
Major Services	50%	40%	<ul style="list-style-type: none"> • Single Crowns • Inlays/Onlays • Bridges & Dentures • Prosthodontics • Implants
Orthodontia Services	Not Covered		



[What is Dental Insurance?](#)

**FIND A
DENTAL
PROVIDER**

To find a Delta Dental Provider in your area, visit the website at deltadentalins.com.

SAMPLE INSTRUCTIONS

- Under “Find a Dentist” click “Search the Directory” then click the blue “Continue” button
- Select your state, then a drop down will appear underneath—click “The Delta Dental Network”
- Type in your ZIP code then click the blue “Continue” button
- Select a provider from the list

Dental Insurance

If you choose to participate in the DHMO Plan you will have to select a participating dentist from the DeltaCare USA network. In order to be covered for services under the DHMO plan, you must have services provided at your selected DHMO dental office. Children age 7 and older will be required to see a general dentist. A pediatric dentist is not covered for age 7 and older. You can access the network directories of participating dentists by visiting deltadentalins.com.

DELTACARE USA DHMO PLAN OPTIONS AND COSTS

Delta Dental	Employee Cost 24 Ded	Employee Cost 20 Ded
Employee	\$9.75	\$11.70
Employee + 1 Dependent	\$17.06	\$20.47
EE + 2 or more Dependents	\$26.82	\$32.18

In-Network Only	
Deductible Individual / Family	Office visit \$0 Co-pay
Annual Maximum	No Plan Year Max for covered members

Carrier Pays		
Diagnostic / Preventive Services	\$0-\$70 Co-pay	<ul style="list-style-type: none"> • Oral Evaluations • Cleanings • X-Rays • Fluoride Treatments (for dependents <19) • Sealants (for dependents <14) • Space Maintainers • Emergency Treatment (for temporary pain relief)
Basic Services	DeltaCare Schedule A	<ul style="list-style-type: none"> • Fillings • Endodontics • Periodontics • Simple & Surgical Extractions • General Anesthesia
Major Services	DeltaCare Schedule A	<ul style="list-style-type: none"> • Single Crowns • Inlays/Onlays • Bridges & Dentures • Prosthodontics • Implants
Orthodontia Services	\$1,900 Child / \$2,100 Adult	<ul style="list-style-type: none"> • Diagnostics & Treatment (for Child & Adult)



Scan the QR Code
for information on:

- Your Delta Dental Benefits
- Member Resources
- Value-added services from Delta Dental

(email the link to yourself via the Share button for later reference)





REVIEW YOUR VISION PLAN

NEW

VSP IS THE VISION CARRIER FOR 2024.

The vision plan offers coverage both in-network and out-of-network. It is to your advantage to utilize a network provider in order to achieve the greatest cost savings. If you go out-of-network, your benefit is based on a reimbursement schedule.

In addition, if you are considering Lasik surgery or other non-covered benefits, there are discounts available with some providers. To find a participating provider, go to vsp.com.

[What is Vision Insurance?](#)

VISION INSURANCE PLAN BENEFITS

Services	Frequency	Plan Design Options	
		Option 1: Designer CC#2825	Option 2: Premier Platinum plus (Two-pair benefit) CC#2826
Eyes Examination Includes dilation when professionally indicated	Every 12 months	\$10 copayment	\$10 copayment
Frames Retail allowance	Every 24 months	Up to \$130 plus 20% discount	Up to \$150 plus 20% discount; \$15 copayment for additional pair of eyewear
Featured frame brands		Up to \$180	Up to \$200; \$15 copayment for additional pair of eyewear
Lenses Includes single-vision, lined bifocal, and lined trifocal lenses. (Option 1 includes impact-resistant lenses for dependent children)	Every 12 months	\$15 copayment	\$15 copayment; additional pair combined w/frame
Lens Enhancements - UV Protection - Standard progressive lenses - Premium progressive lenses - Custom progressive lenses - Average savings of 20-25% on other lens enhancements		\$0 \$0 \$95-\$105 \$150-\$175	\$0 \$0 \$50 \$50
Contact Lenses (in lieu of eyeglasses)	Every 12 months	\$130 allowance; copay does not apply	\$150 allowance for first and additional set; copay does not apply
Contact Lens Exam (fitting and evaluation)		Up to \$60	Up to \$60
Extra Savings: Glasses and Sunglasses		Extra \$50 to spend on featured frame brands; 40% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision exam	
Routine Retinal Screening		No more than \$39 copay on routine retinal screening as an enhancement to a WellVision exam	
Laser Vision Correction		Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities	

Vision Insurance

VISION PLANS—PER PAY DEDUCTIONS

VSP Vision Rates 2024		
Option 1: Designer	24 Pay	20 Pay
Employee Only	\$2.57	\$3.08
Employee + One	\$5.13	\$6.15
Family	\$8.26	\$9.91
Option 2: Premier Platinum Plus 2 Pair	24 Pay	20 Pay
Employee Only	\$6.52	\$7.82
Employee + One	\$13.04	\$15.64
Family	\$20.90	\$25.07





Check Out vsp.com

As a VSP® member, you have access to **vsp.com** and the VSP Vision Care App. Both offer easy navigation and a personalized dashboard, so you can get the benefit information you need, exactly when you need it.

vsp.
vision care

Your VSP Dashboard



Once logged in, **My Dashboard** is your homepage. You'll find a quick view of your benefit information, access to your claim history, and you can print your Member ID Card, plus more.

Personalized Benefits Section



The **My Benefits** tab shows your benefits history and an explanation of how you and your dependents can use your benefits.

Special Offers and Savings



We put our members first by providing exclusive offers from VSP and leading industry brands, totaling more than \$3,000 in savings. Log in to your VSP account and take advantage of these offers and save even more.

Improved Find a Doctor Page



The search capabilities are endless on the **Find a Doctor** page. View a map and use the drop-pin functionality to find the right VSP network practice location for you. You can also filter by business hours or appointment availability. Look for the orange **VSP Premier Edge** banner to find a VSP network eye doctor that will help you maximize your savings!



VSP Vision Care App

Scan the QR code below to download the VSP Vision Care App from the **Apple App** or **Google Play Stores**. Get instant access to your benefit coverage, Member ID Card, Exclusive Member Extras, and more.



Create a vsp.com account to get the most out of your vision benefits.

Flexible Spending Accounts (FSA)

SELECT YOUR FSA ACCOUNTS

- *Health Care Flexible Spending Account*
- *Dependent Care Expense Account*

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

This account enables you to pay medical, dental, vision, and prescription drug expenses that may or may not be covered under your insurance program (or your spouse's) with pre-tax dollars. You can also pay for dependent health care. The total amount of your annual election is available to you at the beginning of the year, reducing your chance of incurring a large out-of-pocket expense early in the plan year. Pasco Schools allows the "carry over" option that enables you to carry over from one year to the next a maximum of \$550 of unused funds.

ELIGIBLE EXPENSES EXAMPLES

- Coinsurance & copayments
- Contraceptives
- Crutches
- Dental expenses
- Dentures
- Diagnostic expenses
- Eyeglasses, including exam fee
- Handicapped care & support
- Nutrition counseling
- Hearing devices & batteries
- Hospital bills
- Deductible amounts
- Laboratory fees
- Licensed practical nurses
- Orthodontia
- Orthopedic shoes
- Oxygen
- Prescription drugs
- Psychiatric care
- Psychologist expenses
- Routine physical
- Seeing-eye dog expenses
- Prescribed vitamin supplements (medically necessary)

HOW THE HEALTH CARE FLEXIBLE SPENDING ACCOUNT WORKS

When you have out-of-pocket expenses (such as copayments and deductibles), you can either use your FSA debit card to pay for these expenses at qualified providers or submit an FSA claim form with your receipt to WageWorks/Health Equity. Reimbursement is issued to you through direct deposit into your bank account, or by check.

2024 MAXIMUM CONTRIBUTIONS

Health Care Flexible Spending account	\$3,050 max
Dependent Care Expense account	\$5,000 max

 [Full list of Health Care FSA Eligible Expenses](#)

 [What is a Dependent Care FSA?](#)

DEPENDENT CARE EXPENSE ACCOUNT

This account gives you the opportunity to redirect a portion of your annual pay on a pre-tax basis to pay for dependent care expenses. An eligible dependent is any member of your household for whom you can claim expenses on your Federal Income Tax Form 2441, "Credit for Child and Dependent Care Expenses." Children must be under age 13. Qualified care centers include dependent care centers, preschool educational institutions, and qualified individuals (as long as the caregiver is not a family member and reports income for tax purposes). Before deciding to use the Dependent Care Expense Account, it would be wise to compare its tax benefit to that of claiming a child care tax credit when filing your tax return. You may want to check with your tax advisor to determine which method is best for you and your family. **Any unused portion of your account balance at the end of the plan year is forfeited.**

CONTACT INFORMATION

Request a full statement of your accounts at any time by calling 877-924-3967, or log on to [wageworks.com](https://www.wageworks.com) to review your FSA balance.

At [wageworks.com](https://www.wageworks.com), you can:

- View account information and activity
- File claims
- Manage your profile
- View notifications
- Access forms



[What Is a Flexible Spending Account?](#)

ELECT RX PERSONAL IMPORTATION PROGRAM

Pasco County Schools is offering a great option for you to save money on certain brand name prescription drugs through Elect Rx Personal Importation Program. This program is known as Personal Importation or PI. You can order your brand name drugs from Canada, New Zealand, Australia, and England using the same brick and mortar pharmacies that people in these countries use for their medications. Plan members will have a \$0 co-pay (Free!) on these medications for their first fill. All subsequent refills through this program will only have a \$10 co-pay. Plan Members with FSA accounts cannot use the FSA account for reimbursement because of recent IRS rule changes. Here's how you can begin using the program.

1. Members can enroll by calling 1-844-ElectRx or 1-844-353-2879. A Customer Service Representative will complete the enrollment process and order for you. You will be asked several questions related to your medical condition including any known allergies and a list of the prescription drugs you are currently taking. **You should have those prescription drugs with you when you make the call.**
2. Have your Physician prepare a prescription for a 90-day supply with 3 refills and FAX it to the Elect Rx Toll Free Number at 1-844-333-0700. Again, you will have no co-pay on the first 90-day fill and only \$10 on all subsequent refills. You will receive an automated reminder notification of a pending renewal/refill on or around day 60 of the last 90-day supply shipped. Shipping takes 10-15 business days from the date of completed requirements (Faxed Rx from Physician and initial call to customer service from the member/employee). Tip: Have a 30-day supply on hand to allow for plenty of delivery time. Pharmacists are available via email at pharmacist@electrx.com to answer any and all questions regarding your prescriptions.
3. If you use the Internet the process is even simpler. The dedicated link for Pasco County Schools' employee – members to activate an account online is:

<https://my.globalrxmanage.com/customers/pasco-county-schools/sign-up>

Elect Rx Customer Service:

1-844-ElectRX or 1-844-353-2879

(Monday-Friday 9AM-9PM; Saturday-Sunday 9AM-4PM)

Elect Rx Physician Fax:

1-844-333-0700

Customer Service Email:

inquiries@electrx.com

Please view the Elect Rx familiarization and instruction video at:

<https://vimeo.com/105646309>

Apidra Vial
 Apidra Solostar
 Basaglar KwikPen
 FIASP Vial
 Fiasp Flex Touch Pen
 Humalog Vial
 Humalog Kwikpen
 Humalog Cartridge
 Humalog Jr Kwikpen
 Humulin Vial
 Humulin Kwikpen
 Lantus Vial
 Lantus SoloStar
 Levemir Flextouch
 Novolin Vial
 Novolog 30/70
 Novolog Flex Pen
 Novolog/Novorapid
 Saxenda
 Toujeo Solostar
 Tresiba
 Trulicity
 Victoza
 And more...

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Only Available through Pasco County Schools

**True North Meds specializes in
 safe Canadian Made Insulin from the same
 manufacturers you know and trust.
 Let us help you save on your insulin needs.**

No Co-pay + High Quality + Canadian Made Insulins

Talk to our licensed pharmacists
 today to have your insulin
 mailed directly to you...
and No Co-pay!

Phone: 1-844-681-8783

Fax: 1-844-682-8783

Email:

meds@truenorthmeds.com

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True North Meds is a Licensed Canadian Pharmacy in Winnipeg, Manitoba. License # 34861.

52

Life Insurance and AD&D



REVIEW YOUR LIFE INSURANCE POLICY

NEW

- Add Your Spouse
- Add Your Dependents
- Increase Your Coverage

BASIC TERM LIFE INSURANCE

Pasco County Schools provides an employer-paid basic life benefit to all benefit eligible employees through Minnesota Life. You will automatically receive a matching amount of \$35,000 of Accidental Death and Dismemberment coverage as part of your basic life insurance benefit. This benefit is provided at no cost to you.

SUPPLEMENTAL LIFE AND DEPENDENT LIFE

You can purchase supplemental Life Coverage beyond what Pasco County Schools provides. Securian guarantees issued coverage during your initial enrollment period — which means you can't be turned down for coverage based on medical history.

- Supplemental Employee Life: in \$10,000 increments up to 5x your annual salary or a maximum of \$300,000, whichever is less. Guarantee issue up to \$100,000.
- Supplemental Spouse Life: in \$5,000 increments, not to exceed 100% of the employee's coverage or \$150,000 whichever is less. Guarantee issue up to \$25,000. As a new employee, when you are first eligible for benefits, you may purchase coverage in \$5,000 increments, up to a maximum of \$25,000 for your spouse.
- Supplemental Child Life: \$10,000 increment only. Guarantee issue \$10,000.

If you don't enroll in the Voluntary Life plan during your initial enrollment period, you'll be required to complete an Evidence of Insurability form and be approved by Securian before you're able to get coverage in the future.

Please note: If both spouses work for Pasco County Schools, an employee cannot be covered by their spouse.



[What is Life and AD&D Insurance?](#)

SUPPLEMENTAL LIFE AND DEPENDENT LIFE OPTIONS AND COSTS PER PAY PERIOD (Deductions occur 20 times per year)

Securian	Age	Employee per \$10,000	Spouse Per \$5,000
Voluntary Life	<25	\$0.29	\$0.15
	25-29	\$0.25	\$0.12
	30-34	\$0.29	\$0.15
	35-39	\$0.44	\$0.22
	40-44	\$0.69	\$0.35
	45-49	\$1.14	\$0.57
	50-54	\$1.73	\$0.86
	55-59	\$2.57	\$1.28
	60-64	\$3.66	\$1.83
	65-69	\$6.08	\$3.04
	70-74	\$10.88	\$5.44
	75+	\$22.20	\$11.10
	Child(ren)	\$0.79/month for \$10,000 coverage	

Supplemental Term Life Insurance

SUPPLEMENTAL TERM LIFE INSURANCE PROVIDER: SECURIAN

How do I designate a beneficiary?

To assign beneficiaries for your Life insurance policy (core and supplemental), you must use the CBIZ enrollment website to designate your beneficiaries. You may assign multiple primary and contingent beneficiaries, as long as the percentages are in whole numbers, and equal 100 percent. Contingent beneficiaries will only receive a benefit if none of the primary beneficiaries survive you. You can change your beneficiaries at any time by logging onto CBIZ enrollment site.

Age Reductions (Supplemental Life only)

Age reductions apply to supplemental life coverage only. Age reductions will apply January 1st of the year following an insured employee's 70th and 75th birthday. The amount of supplemental insurance on an employee age 70 or older shall be a percentage of the amount otherwise provided by the plan of insurance. Age 70=65% of the amount of insurance, Age 75=50% of the amount of insurance. (Example: \$100,000 of coverage reduces to \$65,000 at age 70 and \$50,000 at age 75)

Are my life insurance benefits reduced while I grow older?

Your basic core life insurance benefit (\$35,000) does not reduce with age for active employees. Supplemental policies will reduce with age. See your certificate of coverage for information regarding benefit reductions due to age.

Can I collect my life insurance benefit while I am still living?

Both the Basic Employee Life policy and the supplemental employee life insurance include an Accelerated Benefit that allows an insured employee with a "Qualifying Medical Condition" to receive up to 75% of the amount of the insured's life insurance. A "Qualifying Medical Condition" is a terminal illness or physical condition that is reasonably expected to result in death within 12 months.

The receipt of this benefit may be taxable and may affect your eligibility for Medicaid or other government benefits or entitlements, so you should consult your tax or legal advisor before you apply for an Accelerated Benefit.

How do I submit a claim?

If you need to submit a claim, please contact our Risk Management at 813-794-2520.

Do I still need to pay my premium of coverage if I become disabled?

The waiver of premium benefit is available for those who become totally and permanently disabled prior to age 60.

Can I take my life insurance with me if I leave Pasco County Schools?

You are eligible to "port" (buy) your life coverage to take with you when you leave employment with Pasco County Schools. This portability option applies to basic and supplemental life policies. If you are not in good health, you may be required to "convert" your basic coverage which will result in a much higher premium amount due.

When you end your employment, you may visit the Employee Benefits website and download the form to port your policy with Securian. It will be your responsibility to download the portability form and contact Securian to continue your basic or supplemental insurance benefit. This action must be taken within 60 days of your employment ending.

As part of your participation in this benefit, the following services are available at no charge:

Travel Assistance

Services include a full range of medical, travel, legal and emergency transportation services when you travel more than 100 miles from home or internationally. Medical professional locator services, assistance replacing lost or stolen luggage, medication, or other critical items, medical or security evacuation.

Legal Services

You have access to an online library of legal forms, comprehensive web and mobile resources. Also available is a free 30-minute consultation with a participating attorney.

Legacy Planning

Access to a variety of information and resources to work through end-of-life issues: End-of-life planning, final arrangements, Express Assignment™ for expedited funeral home assignments.

Disability Insurance

REVIEW YOUR DISABILITY INSURANCE

- *Long-Term Disability*

LONG-TERM DISABILITY INSURANCE

Long-Term Disability insurance is offered through UNUM. Employees pay 100% of the premium cost on a post-tax basis. Coverage can be purchased in \$100 increments up to a maximum of 60% of your annual salary, beginning at a minimum benefit selection of \$200.

Waiting Period: Employees have the opportunity to choose which elimination (waiting) period fits their needs. The options on elimination (waiting) periods are:

- 14 days for accident and 14 days for illness
- 30 days for accident and 30 days for illness
- 60 days for accident and 60 days for illness
- 90 days for accident and 90 days for illness
- 180 days for accident and 180 days for illness

Benefit Duration: There are two plan choices available:

Plan A: Pays until age 65.

Plan B: Pays for 2 years.



[What is Long Term Disability?](#)

Nearly **40 million**
American adults live with a disability.



[What is Disability Insurance?](#)

WHY SHOULD YOU CONSIDER DISABILITY INSURANCE?

Many workers think these events are more likely than becoming disabled during their careers. Here are the actual odds:



.0000004% - Winning Mega Millions



.02% - Being Struck by Lightning



1% - Being audited by the IRS



3% - Having twins



25% - Becoming disabled

COULD YOU PAY THE BILLS IF YOU WEREN'T WORKING?



Less than 1/4 of U.S. consumers have enough emergency savings to cover six months or more of their expenses.

Nearly **70%** of workers that apply for Social Security Disability Insurance **are denied.**



Critical Illness Insurance

Group Critical Illness Insurance

Helps Protect Your Finances
from the Costs of a Serious Illness



A major illness can blindsides anyone, even an with medical insurance. Copays, deductibles, alternative treatments and other out-of-pocket expenses not covered by medical insurance can add up quickly — and so can financial stress.

Critical Illness insurance from Standard Insurance Company (The Standard) pays benefits directly to you following the diagnosis of up to 20 different major illnesses. That includes recurring illnesses, including cancer, heart attack, and stroke. Employees can use the cash from the benefits to spend any way they choose.

What makes our Critical Illness coverage stand out:

1 | **Dependent children are automatically covered** for 21 childhood diseases.

2 | **No medical questions are asked** for guaranteed issue amounts.



Benefits Example*

Heart Attack

Medical insurance deductible.....	\$3,000	Total expenses.....	\$16,225
Prescription copays and coinsurance.....	\$3,875	+ Critical Illness benefit.....	\$15,000
Sessions with wellness specialist.....	\$1,100		
Lost wages.....	\$8,250	Remaining out-of-pocket expenses.....	\$1,225

* Example is for illustration only. Eligibility for benefits and amounts paid will vary.

Key Details at a Glance

- **Update coverage as needed**

You can increase or decrease their coverage, in accordance with their employer's plan.

- **Coverage is portable**

If you leave their job, they can take the coverage with them.

- **Protect loved ones**

You can choose to cover their spouse. Kids are covered for all the same critical illnesses as the employee, as well as 21 additional childhood diseases.

- **Receive personal health care support**

Covered employees with a critical illness can get help from a personal health advocate who navigates the health care system. Support includes finding specialists, scheduling appointments, resolving medical claims and billing issues, locating a provider for a second opinion, and sourcing help for other conditions related to the diagnosis, including mental or behavioral health.

Additional benefits

If you are diagnosed with a covered illness again after a treatment-free period, you can receive up to 100% of the original benefit amount. If they are diagnosed with a different and subsequent covered illness, you will receive an additional Critical Illness insurance benefit. A separation period between illnesses may be required.

See plan details on reverse.

Critical Illness Insurance

Here's what it covers:¹

	 PREMIER
Heart Attack	✓
Severe Coronary Artery Disease with Recommendation of Bypass Surgery ²	✓
Stroke	✓
Cancer	✓
Carcinoma in Situ ²	✓
End-Stage Renal Failure	✓
Major Organ Failure	✓
21 Childhood Diseases ³	✓
Coma	✓
Paralysis	✓
Loss of Sight	✓
Occupational Hepatitis	✓
Occupational HIV	✓
Amyotrophic Lateral Sclerosis (ALS)	✓
Advanced Alzheimer's Disease	✓
Advanced Multiple Sclerosis	✓
Advanced Parkinson's Disease	✓
Benign Brain Tumor	✓
Bone Marrow Transplant	✓
Loss of Hearing	✓
Loss of Speech	✓

Standard Insurance Company | 1100 SW Sixth Avenue Portland OR 97204 | standard.com

¹ May vary by state requirements.

² Paid at 25% of elected coverage amount.

³ Included automatically with employee coverage.

⁴ Subject to the terms and conditions of the policy and certificate.

This is a limited benefit policy. Not all benefits are available in all states. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated.

The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

The Standard is a marketing name for StanCorp Financial Group, Inc., and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product not available in all states. Product features vary by state and are solely the responsibility of Standard Insurance Company.

Additional Benefits

Health Maintenance Screening Benefit

Pays a \$100 benefit once per insured per calendar year when you receive one of 22 covered health screening tests, including testing for novel infectious diseases, mental health assessment, COVID-19,⁴ lipid panel, mammography or colonoscopy.

Reoccurrence Benefit

Subsequent diagnosis for the same critical illness are 100% payable if the you has been continuously covered during a 6 month treatment-free period.

Additional Reoccurrence Benefit

If you are diagnosed with a different and subsequent covered illness after the diagnosis of the first critical illness, you will receive an additional Critical Illness insurance benefit.

Explore Benefits.



Scan the QR code with your smartphone.



Pasco County Schools

Providing a world-class education for all students

Kurt L. Bowring, Superintendent of Schools

GP0614-CI, GP0614-CIw/GC0614-CI

Critical Illness Insurance Detail Flyer

762048

(10/23)

Critical Illness Insurance



The Standard

Peace of Mind for
Life's "What ifs"

Critical Illness Insurance



Medical insurance doesn't usually cover everything. What happens if you need money for copays, deductibles or other expenses while you're sick?

You can't predict cancer, a heart attack or a newborn's spina bifida. But you can do something to prepare for the out-of-pocket expenses that come with being very ill.

Purchase Group Critical Illness¹ insurance from Standard Insurance Company (The Standard[®]).

Critical Illness insurance

- Helps with out-of-pocket costs from a covered illness
- Pays you or a covered family member, not medical providers
- Can help with whatever costs you decide — like groceries, child care or other expenses
- Covers a variety of illnesses, including heart attack, cancer and stroke

Insurance in Action

Cancer²

Shayna beat cancer, but there were many costs her medical insurance didn't cover. She had to pay her health plan's coinsurance for chemotherapy treatments and copays for doctor visits. Plus, her husband missed work to help care for her, which meant a loss of income.

Fortunately, Shayna's **Critical Illness** insurance helped shield her family's finances during treatment.

Shayna used her Critical Illness benefit to help cover:

- Medical insurance deductible
- Doctor visit copays
- Out-of-pocket expenses for six months, including hair prosthetics
- Alternative treatments and diets not covered by her medical plan
- Transportation to medical appointments and treatments
- Lodging near treatment facility
- Husband's lost wages

A serious illness shouldn't make your bank account sick.

Contact your human resources representative to learn how to apply for Critical Illness insurance.

¹ Critical Illness Insurance is called Specified Disease Insurance in the state of Vermont.

² Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

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Claims Example: Cancer Diagnosis*

Unexpected Costs



Co-insurance for chemotherapy



Copays for doctor's visits



Hair prosthetics



Travel to specialists



Alternative treatments



Partner took time off work to give care

Medical insurance deductible	\$2,000
Out-of-pocket expenses over 6 months	\$3,500
Alternative treatments not covered by medical plan	\$4,500
Transportation to medical appts	\$750
Lodging near treatment facility	\$1,370
Partner's lost wages	\$4,500
Total out-of-pocket expenses	\$16,620
CI Benefit	\$20,000

* This hypothetical example is for illustration only. Your costs and benefits may vary

Accident Insurance

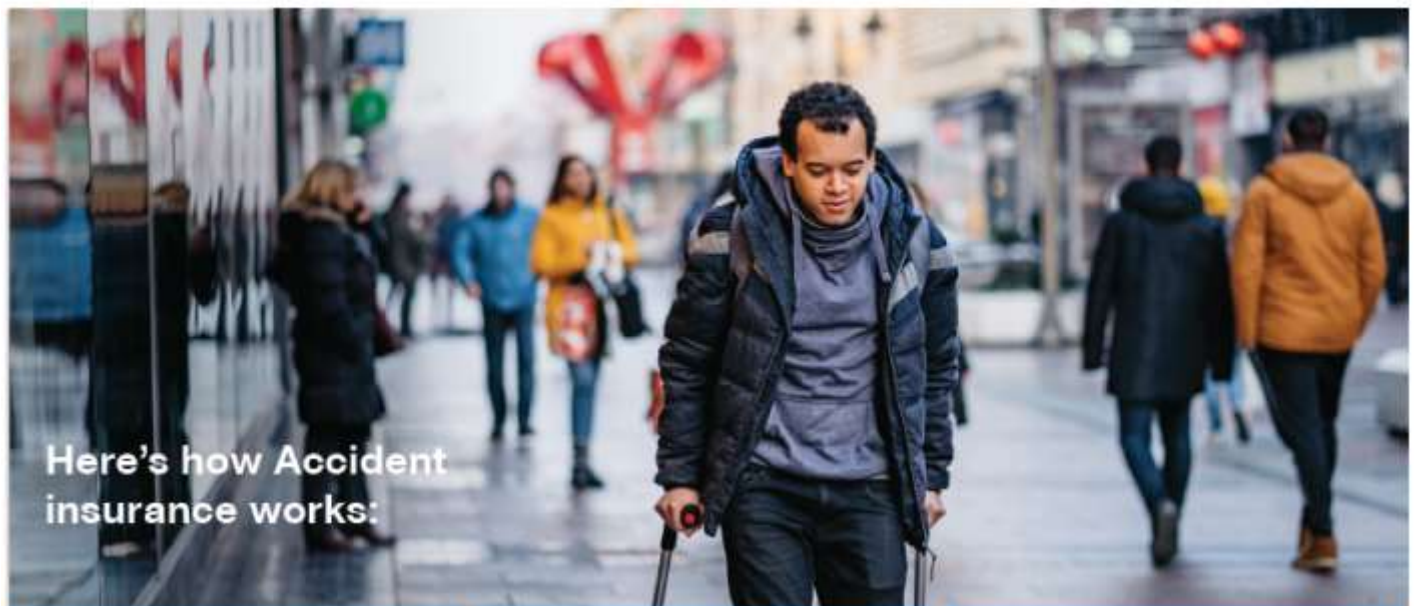
Accident Insurance



Don't Let an Accident Throw Your Finances Off Track

Accidents hurt — but they don't have to damage your finances. You can plan to help cover the costs that health insurance doesn't, such as deductibles and copays.

This coverage from Standard Insurance Company (The Standard) can help you stress less about unexpected medical bills.



Here's how Accident insurance works:

1 You have an accident.

Your health insurance covers some costs, after you meet your deductible. But you still may have copays and a lot of out-of-pocket expenses.

2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

3 You focus on getting better.

With The Standard helping you handle the unexpected expenses, you get to pay attention to what matters most — your health.

Key benefits:

- **Pays you directly** — so you can spend the cash on whatever you choose
- **Covers a wide range of treatments** due to an accident, from minor to major — and pays extra benefits if kids are injured playing organized sports*

Choose Accident insurance during your enrollment period or contact your human resources representative.

Accident Insurance

Here's a partial listing of what it covers²:

 PREMIER	
Emergency Care Benefits	
Air Ambulance	\$2,400
Blood, Plasma, Platelets	\$600
Emergency Dental/Crown	\$350
Emergency Dental Extraction	\$150
Emergency Room Visit	\$600
Ground Ambulance	\$800
Initial Care/Urgent Care Benefit	\$600
Major Diagnostic Exam	\$400
Outpatient X-Ray	\$400
Specific Injury Benefits	
Burns (varies per degree)	\$500 - \$12,500
Coma	\$15,000
Concussion	\$600
Eye Injuries	\$300
Lacerations (varies per length of cut)	\$100 - \$800
Skin Grafts (% of burn benefits)	50%
Fractures (varies per bone)	\$200 - \$10,500
Dislocations (varies per bone)	\$200 - \$7,000
Surgical Benefits (amount may vary per surgery method)	
Knee Cartilage Repair	\$1,000
Ligament/Tendons/Rotator Cuff Repair of one	\$1,000
Knee Cartilage Exploratory Surgery	\$750
Hospital Benefits	
CCU Admission ³	\$2,500
Daily Rehab Facility (per day up to 90 days per Accident)	\$150
Daily CCU (per day up to 31 days) ³	\$1,600
Hospital Admission	\$2,500
Daily Hospital Confinement (per day up to 365 days)	\$800
Follow-Up Care	
Follow-Up Care – per day	\$450 up to 3
Therapy Service – per day	\$450 up to 6

This chart shows a partial listing of the more than 70 benefits included in each Accident insurance plan.



Pasco County Schools

Providing a world-class education for all students

Rory J. Brereton, Superintendent of Schools

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

standard.com/accident

1 Youth Organized Sports Benefit applies to covered children 18 years old or younger.

2 This chart is only a **partial listing** of benefits offered. If benefit requirements are met, benefits are paid once per covered accident unless otherwise noted. This is a limited benefit policy. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated. The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

3 This benefit pays in addition to the Daily Hospital Confinement Benefit.

This is a limited benefit policy. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated.

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GPN(s): GP0614-ACC

Flyer – Premier EE
762048

SI 22638

(10/23)

Accident Insurance



First Aid for Your Finances

Group Accident Insurance

We all want to be ready for bills we don't see coming — especially accident-related costs not covered by medical insurance.

You can't predict a car crash, a fall, a bike accident or a child getting hurt playing soccer. But you can take action to help prepare your finances:

Purchase Group Accident insurance from Standard Insurance Company (The Standard®).

Accident insurance

- Helps with out-of-pocket costs from a covered accident
- Pays you or a covered family member directly, not medical providers
- Can help with whatever costs you decide — like deductibles, copays or other expenses
- Covers a wide range of treatments due to an accident
- Pays an extra 25% of total benefits for injuries during youth organized sports



Insurance in Action

Hit By a Car*

Dante was struck by a car while on vacation. An ambulance took him to the hospital, and multiple fractures kept him in the hospital for five days.

Benefits from his **Accident Insurance** helped cover his health plan's copays and deductible. Dante also used the money to pay for out-of-pocket costs, like his family's travel to and from the hospital.

Dante used his Accident Plan benefit to help cover:

- Ground ambulance
- Emergency room
- CAT scan
- Hospital admission
- Five-day hospital stay
- Two physician follow-ups
- Physical therapy (two sessions)

An accident shouldn't injure your finances.

Contact your human resources representative to learn how to apply for Accident insurance.

* Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

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Claims Example: Soccer Injury*

Emily's 15-year-old daughter Katie was injured in a soccer tournament.



An ER visit and scans revealed a torn ACL and meniscus, requiring surgery



Emily got a benefit check for Katie's covered treatments — to spend on anything she chooses, such as copays or other expenses

Emergency room	\$600
X-ray	\$400
MRI	\$400
Knee surgery	\$2,000
Surgical facility benefit	\$500
Crutches	\$600
Physician follow-up (two visits)	\$900
Physical therapy (three sessions)	\$1350
Youth Organized Sports Benefit	\$1,687
Total benefits paid	\$8,437

* This hypothetical example is for illustration only. Your costs and benefits may vary

Hospital Indemnity Insurance

Hospital Indemnity Insurance

Preparing for the Cost of a Hospital Stay Can Help You Feel Better



Medical insurance is important, but it may not cover all your bills and out-of-pocket costs, especially when you have a hospital stay — planned or unplanned.

This coverage from Standard Insurance Company (The Standard) can help protect your finances and your peace of mind.



Pasco County Schools

Providing a world-class education for all students

Kurt S. Browning, Superintendent of Schools



Here's how
Hospital Indemnity
insurance works:

1 You're admitted to the hospital.

Your health insurance covers many costs of your stay and treatment. But you still have a lot of expenses, including deductibles, copays and other costs you couldn't predict.

2 We send you a check.

The Standard will send a check directly to you — not to your medical providers — upon approval of your claim. You decide how you spend the money.

3 You focus on recovering.

With The Standard helping you handle the costs of your hospital stay, you get to concentrate on what matters most — your health.

Key benefits:

- **Pays you directly** — so you can decide what to spend the cash on
- **Covers hospitalization** due to pregnancy, injury and illness — including COVID-19 or a mental health condition

Choose Hospital Indemnity insurance during your enrollment period or contact your human resources representative.

Hospital Indemnity Insurance

Here's what it covers:*

Hospital Indemnity insurance pays you a benefit for every day you're in the hospital — up to the plan maximum. It also includes the benefits shown in the chart, based on level of coverage.

	 ENHANCED	 PREMIER
Hospital Benefits		
Daily Hospital Confinement (per confinement)	\$150/day up to 31 days	\$200/day up to 31 days
Hospital Admission (once per calendar year)	\$1,000	\$1,500
Daily Critical Care Confinement (pays in addition to the hospital confinement benefit; per confinement)	\$100/day up to 31 days	\$100/day up to 31 days
Critical Care Admission (once per calendar year; pays in addition to the hospital confinement benefit)	\$500	\$500
Emergency Care Benefits		
Air Ambulance (once per calendar year)	N/A	\$500
Ground Ambulance (once per calendar year)	\$100	\$300
Emergency Room (once per calendar year)	\$100	\$100
Urgent Care (per calendar year)	\$50 up to 3	\$50 up to 4
Outpatient X-Ray and Lab (per calendar year)	\$25 up to 1	\$50 up to 1
Surgical Benefits		
Inpatient Surgery (per calendar year)	\$500 up to 1	\$500 up to 2
Inpatient Surgical Anesthesia	25% of surgery benefit	25% of surgery benefit
Follow-Up Care		
Follow-Up Care (per calendar year)	\$25 up to 2	\$25 up to 4
Hearing Device (one per lifetime)	\$1,000	\$1,500
Skilled Nursing Facility (per confinement)	\$50/day up to 15 days	\$50/day up to 30 days
Rehabilitation Facility (per confinement)	N/A	\$50/day up to 15 days
Health Maintenance Screening Benefit	\$50	\$100

Standard Insurance Company | 1100 SW Sixth Avenue, Portland OR 97204 | standard.com/hospital

* This chart is only a partial listing of benefits offered. If benefit requirements are met, benefits are paid once per covered loss unless otherwise noted. This is a limited benefit policy. This policy has exclusions, limitations and terms under which the policy may be continued in force or terminated. The amount of benefits provided depends on the policy selected. Premium will vary according to the selection made. Please contact The Standard for additional information, including costs and complete details of coverage.

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GP0614-HI

SI 22418

Hospital Indemnity Choice Flyer – EE
762048
(10/23)

Hospital Indemnity Insurance



Keep Finances on Track

Hospital Indemnity Insurance

Medical insurance doesn't usually cover everything — which can derail your finances.

You can take action now to help prepare for the out-of-pocket expenses that come with a hospital stay:

Purchase Hospital Indemnity insurance from Standard Insurance Company (The Standard®).

Hospital Indemnity insurance

- Helps with out-of-pocket costs from a hospital stay due to childbirth, illness or injury
- Pays you or a covered family member, not medical providers
- Can help with whatever expenses you decide — like deductibles, copays or other bills
- Can cover your children and spouse if you choose
- Waives your premiums if you're hospitalized more than 30 days



Insurance in Action

Pregnancy*

Brooke's pregnancy took an unexpected turn when doctors had to deliver her baby by C-section. Brooke needed extra time in the hospital to recover.

Brooke's **Hospital Indemnity insurance** benefit helped meet her deductible. And that helped protect her budget for diapers, clothing and other items for her new baby.

Brooke used her Hospital Indemnity plan benefit to help cover:

- Hospital admission
- Three-day hospital stay

A hospital stay shouldn't sidetrack your budget.

Contact your human resources representative to learn how to apply for Hospital Indemnity insurance.

* Examples are for illustrative purposes. Eligibility for benefits and amounts shown in this example may vary from any policy your employer may offer and may vary based upon your individual circumstances, policy definitions, waiting periods, exclusions and limitations.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | standard.com

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Claims Example: Childbirth*

Brooke delivered via C-section — which required a three-day hospital stay.



Her Hospital Indemnity coverage paid a benefit check directly to her



She chose how to spend the money — to help with medical copays or expenses like meal delivery and diapers

Benefit (Premier plan)	Amount
Admission	\$1,500
Daily Hospital (\$200 x 3)	\$600
Critical Care Admission	\$500
Critical Care (\$100 x 1)	\$100
Total Benefit	\$2,700

* This hypothetical example is for illustration only. Your costs and benefits may vary

Voluntary Rates

24 Deductions Per Year

THE STANDARD ACCIDENT

Coverage Selected	
Employee Only	\$ 6.09
Employee plus Spouse	\$ 9.53
EE plus Children	\$ 11.80
EE plus Spouse and Children	\$ 18.47

20 Deductions Per Year

THE STANDARD ACCIDENT

Coverage Selected	
Employee Only	\$ 7.30
Employee plus Spouse	\$ 11.44
EE plus Children	\$ 14.16
EE plus Spouse and Children	\$ 22.16

THE STANDARD HOSPITAL PLAN CORE

Coverage Selected	
Employee Only	\$ 8.01
Employee plus Spouse	\$ 13.42
EE plus Children	\$ 11.45
EE plus Spouse and Children	\$ 20.06

THE STANDARD HOSPITAL PLAN CORE

Coverage Selected	
Employee Only	\$ 9.61
Employee plus Spouse	\$ 16.10
EE plus Children	\$ 13.74
EE plus Spouse and Children	\$ 24.07

THE STANDARD HOSPITAL PLAN PREMIER

Coverage Selected	
Employee Only	\$ 11.61
Employee plus Spouse	\$ 19.51
EE plus Children	\$ 16.52
EE plus Spouse and Children	\$ 28.93

THE STANDARD HOSPITAL PLAN PREMIER

Coverage Selected	
Employee Only	\$ 13.93
Employee plus Spouse	\$ 23.41
EE plus Children	\$ 19.82
EE plus Spouse and Children	\$ 34.72

THE STANDARD CRITICAL ILLNESS PLAN WITH CANCER (FAMILY)

Coverage Selected	
\$ 10,000.00	\$ 6.98
\$ 20,000.00	\$ 13.95
\$ 30,000.00	\$ 20.93

THE STANDARD CRITICAL ILLNESS PLAN WITH CANCER (FAMILY)

Coverage Selected	
\$ 10,000.00	\$ 8.37
\$ 20,000.00	\$ 16.74
\$ 30,000.00	\$ 25.11

REVIEW YOUR LEGAL INSURANCE

ARAG IS THE LEGAL CARRIER FOR 2024.

What does legal insurance cover?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below – and many more – to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Wills



WHAT IS LEGAL INSURANCE?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or buying a home.

HOW CAN LEGAL WORK FOR YOUR?

Most of us aren't prepared for the unexpected — like the circumstances caused by the coronavirus outbreak. Legal insurance provides a benefit you can use to plan for it all — the expected and unexpected times in your life. Go online to view a complete list of coverages and see how a legal plan can protect you.

ARAGlegal.com/myinfo

Access code: 1784pcs

HOW DOES LEGAL INSURANCE WORK?

- 1** Call 800-247-1484 when you have a legal matter.
- 2** Customer Care will walk you through your options and help you get connected to network attorneys.
- 3** Meet with your network attorney over the phone or in person to begin resolving your legal issue.

What does it cost?

UltimateAdvisor®	\$18.25 monthly
UltimateAdvisor Plus™	\$22.58 monthly



Why should you get legal insurance?



Work with a network attorney and attorney fees are **100% paid-in-full** for most covered matters.



Save thousands of dollars on average, for each legal matter by avoiding costly legal fees.*



Avoid the hassle of finding a local attorney on your own – access more than **15,000 attorneys** in ARAG's network who **average 20+ years of experience**.



Address your covered legal situations with a network attorney who is only a **phone call away for legal help and representation**.



Use DIY Docs® to create a variety of **legally valid documents**, including state-specific templates.

Which plan is right for you?

UltimateAdvisor Plus™ offers you all of the above and more including:

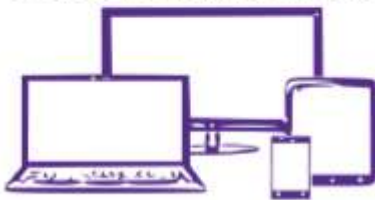
- ✓ Child custody, support, visitation
- ✓ Trusts
- ✓ Services for parents/grandparents
- ✓ And More

Electronic Device



Electronic Device Protection Program (Optional – Participation is Voluntary)

Pasco County Schools (District) offer employees the opportunity to purchase Electronic Device Protection for their District assigned laptop or iPad. Participation is



optional, but strongly encouraged and requires a single-premium payment.

What is a single-premium payment?

- A one-time payroll premium deduction
- Premiums are non-refundable
- Provides coverage for the January 1 – December 31, plan year
- Coverage must be renewed each plan year

Device	Single-Premium
Laptop	\$40.00
iPad	\$30.00
iPen	\$20.00

Who is eligible to purchase Electronic Device Protection?

All District employees assigned a District owned laptop or iPad are eligible to participate. The program is open to new hires and current employees including employees who are not eligible to participate in the group health plan.

Who should consider purchasing Electronic Device Protection?

- Employees who frequently travel with their laptop or iPad
- Employees who take their laptop or iPad home on a regular basis
- Employees who often walk across campus with their laptop or iPad in hand

What are the benefits of Electronic Device Protection?

The Electronic Device Protection Program provides protection should your District assigned laptop or iPad suffer any damage due to your negligence during the coverage period. This protection relieves you of any liability and subsequently no out of pocket cost associated with the repairs or replacement.

Replacement Devices

If the District replaces an employee device during the plan year, the employee has the option to purchase new Electronic Device Protection to cover the new device for the remainder of the plan year.

Stolen Devices

Reports of stolen devices must be substantiated by a police report. The Electronic Device Protection plan will become the secondary provider if other insurance is present.

Examples of Covered Events:

- Accidental damage – includes cracked screens, spilled liquids, fire/flood damage
- Vandalism
- Power surge due to lightning
- Theft

Is there a deadline to enroll?

Yes. Current employees must enroll during the annual open enrollment period. New employees must enroll during their new hire benefit election period. Employees not eligible to group health benefits must email mybenefits@pasco.k12.fl.us to enroll.

May I purchase coverage for my personal electronic devices?

Only work-related, District assigned devices are eligible for coverage under the Electronic Device Protection Program.

What is not covered?

The Electronic Device Protection Program does not cover damages resulting from malicious intent, vandalism or theft by the employee.

Are employees required to purchase coverage?

No. Participation in the program is strictly voluntary. Employees who elect not to purchase Electronic Device Protection may be responsible for any damage to the device, consistent with Pasco County Schools' Employee Electronic Device Program and must return the device and accessories to its original condition at time assigned to employee.

Enrollment Information

Employee Benefits
mybenefits@pasco.k12.fl.us
(813) 794-2253

Claims Information

Risk Management
riskmanagement@pasco.k12.fl.us
(813) 794-2520

Provider Contact Information

Medical		
Florida Blue	(800) 507-9820	www.floridablue.com
Pharmacy		
Florida Blue	(800) 507-9820	www.floridablue.com
Elect Rx	(844) 353-2879	www.electrx.com
Behavioral Health (BEH)*		
Lucent	(866) 287-9569	www.LucetHealth.com
Employee Assistance Program	(800) 624-5544	www.ndbh.com
Employee Health and Wellness		
MyHealth Onsite	(888) 644-1448	www.myhealthonsite.com
Voluntary Benefits		
The Standard	(800) 368-2859	Standard Education Site
ARAG Legal	(800) 247-4184	www.araglegalcenter.com
Securian	(866) 293-6047	www.lifebenefits.com
Unum Disability	(800) 635-5597	www.lifebalance.net
Dental Benefits		
Delta Dental- DHMO	(800) 422- 4234	www.deltadentalins.com
Delta Dental- PPO	(800) 521- 2651	www.deltadentalins.com
Vision Benefits		
VSP	(800) 877-7195	pasco.vspforme.com
Flexible Spending Accounts		
WageWorks / Health Equity	(877) 924-3967	www.wageworks.com
FRS		
Florida Retirement System	Pension (844) 377-1888	www.myfrs.com
Employee Benefits, Assistance & Risk Management, HREQ		
Benefits Administration	(813) 794- 2253	mybenefits@pasco.k12.fl.us
Leave Administration	(813) 794- 2981	myleaves@pasco.k12.fl.us
Retirement Services - DSBPC	(813) 794- 2394	retirementsvcs@pasco.k12.fl.us
Risk Management	(813) 794- 2520	riskmanagement@pasco.k12.fl.us
Wellness Programs & Incentives	(813) 794-2276	wellness@pasco.k12.fl.us

Your Notes

Pasco County Schools | 2024 Employee Benefits Guide | 35



Pasco County Schools

Providing a world-class education for all students

Kurt S. Browning, Superintendent of Schools

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