

New Choices -READY. SET. ENROLL!

OPEN ENROLLMENT:
OCT. 15 - NOV. 3, 2025

ANNUAL ENROLLMENT CHANGES 2026

Enrollment Period	October 15 – November 3, 2025. The extended window offers more time to review and enroll.
Payroll Deductions	98% of employees will see no increase; many will pay less.
Health Plan Options	Streamlining from four plans to three. The new “Select Choice” plan combines the best features of Select and Choice Shared plans.
Doctor Visit Copays	The Select Choice plan will have copayments for primary care, specialists, and urgent care visits. New benefit for Choice plan members - lower copay for office visits. These copayments are not subject to the deductible and do apply to out-of-pocket maximum limits.
Select Choice Plan	Outpatient services (such as ER visits, outpatient surgery, labs, x-rays...) are subject to a \$500 deductible per person, then 20% coinsurance (same as Choice Access plan).
Deductible Changes	All plans now feature differing deductible amounts; see enrollment guide for plan-specific details.
Non-Changing Plans	The Consumer-Directed Health Plan and Basic Essential Plan remain unchanged (except for prescription formulary changes and weight loss exclusion).
GLP-1 Weight Loss Coverage	GLP-1 meds for weight loss are excluded. GLP-1 prescriptions for diabetes/other covered conditions remain eligible.
Flexible Spending Accts. for non-health participants	Higher healthcare FSA limits and expanded dependent daycare FSA for employees not enrolled in district health insurance utilizing “no-health flex credits” for free benefits.
Enrollment Process	All changes go through the Employee Self-Service portal: https://ess.pcsb.org/empss/ . Employees will roll over to plans most similar. Verify your choices and beneficiaries.
Assistance	Contact Risk Management Benefits Team at 727-588-6197 or Aetna on-site reps at 727-588-6367 for questions. Benefit Guides will be available in early October.
Info Sessions	In-person and webinar sessions October 13–30; dates/times to be announced here .
Final Deadline	November 3, 2025: Hard deadline for enrollment changes. No changes after this date unless you experience a qualified family status change under IRS rules.