

# **BENEFlex 2023**

Winter Newsletter Annual Enrollment Recap December 2022

### WHAT DO I NEED TO KNOW?

For 2023, we continue to provide you with quality, affordable benefit plans that meet your needs and those of your family. Here are the highlights:

**No Employee** Rate **Changes** for **Medical Insurance**. We remain committed to providing you with affordable healthcare. In 2023, the District will be covering the entire health plan increase of 3.9% (approximately \$5.5M).

**Disability Rates.** Disability Rates are increasing by approximately 10%. See new rates at <u>pcsb.org/insurance-rates</u>.

**Wellness.** If you are enrolled in an Aetna Medical Plan, you can access our Limeade wellness program. Download the LimeadeONE mobile app or visit <u>pcsb.limeade.com</u> to participate in year-round activities, incentives, and nutrition support.

**CDHP Plan: New Health Reimbursement Account (HRA) Rollover Maximums.** Beginning January 1, 2023, the rollover maximums will be \$1,000 for employees only, \$1,500 for employee/spouse or employee/ child(ren), and \$2,000 for family coverage. As of December 31, 2022, any excess funds over these limits will be forfeited. Please be sure to utilize these for the 2022 plan year.

**No Vendor Changes.** We are pleased to confirm that no vendor changes are required, as our existing vendors continue to provide good quality, affordable care to you.

Flexible Spending Account Expenses. Unsubstantiated claims will be reflected as taxable income.

**EAP and Talkspace.** Connect with licensed therapists through our free, confidential EAP service. Available 24/7/365 at 1-800-848-9392 or through the secure Talkspace app.

## **QUESTIONS?**

Call the Benefits Team at 727-588-6197 or visit our website at:

www.pcsb.org/risk-benefits

### REMINDER

Need to <u>locate a provider</u> for the medical, dental, and/or vision plans?

# Actions You May Need to Take as of January 1, 2023

#### Flexible Spending Account (FSA) Notices and Deadlines

If you were enrolled in a Flexible Spending Account or Health Reimbursement Account for 2022, you have until December 31<sup>st</sup> to use those funds. You may submit receipts for services in 2022 up through March 31, 2023. Flexible Spending Account balances left over will be forfeited and used to offset the expenses of the plan.

Visit our Flexible Spending webpage for a claim form, a list of eligible expenses, and answers to frequently asked questions.

Also, remember that the Internal Revenue Service requires PayFlex to verify that all expenditures are actual eligible expenses. If you have used your FSA or HRA card and PayFlex requested documentation for the transaction, you must submit the information by the deadline they provided. If documentation is not sent, they may suspend your PayFlex Card and report any unverified amounts as taxable income.

For questions, please contact PayFlex at (888)-678-8242 or go to their website: <a href="https://www.payflex.com/">https://www.payflex.com/</a>

#### Will You Need a New ID Card?

BENEFIT	CARD INFORMATION	CONTACT
Aetna Health Plans	New members or those who have made a change in their health plan will receive a new ID card.  • Delivery Date: The week of December 19 <sup>th</sup> .  If you enrolled in the CDHP + HRA, the PayFlex debit card with the HRA funds (mailed separately) in a plain white envelope.  • HRA Delivery Date: The week of December 31 <sup>st</sup> Supply Chain issues may delay slightly	Aetna Concierge Customer Service (866)-253-0599 Monday – Friday 8 AM – 6 PM
Dental	Humana Advantage Plus Dental – Only new members will receive a new ID card.  • Delivery Date: The week of December 19th.  • Met Life Dental – ID cards are not issued.	Humana Advantage Dental Plus (800)-979-4760 Met Life Dental (800)-942-0854
EyeMed Vision	Only new members will receive a new ID card.  • Delivery Date: The week of December 19th.	EyeMed Vision (866)-942-0854
Flexible Spending and Health Reimbursement Account (HRA) for CDHP)	Only new members will receive a new PayFlex FSA card.  Delivery Date: the week of December 31st. Supply Chain issues may delay slightly  Cards will arrive in a plain white window envelope.	PayFlex (888)-678-8242 Monday – Friday 8 AM – 6 PM



Healthcare Go Green to Get Green! When you are enrolled in a PCS Aetna medical plan you and your enrolled dependents can access the Healthcare Bluebook. This free online and mobile resource makes it easy to shop for affordable high-quality health care—from diagnostics and imaging to

outpatient surgery—at a fair price. Go to pcsb.org/healthcarebluebook or download the free Healthcare Bluebook mobile app and start shopping for a Fair Price provider while you are with your doctor.

You can look up a Fair price, compare provider prices, and find the best value in your area. Click the "Go Green to Get Green" banner and you will earn from \$25 to \$200 in rewards (on select procedures) when you choose a Fair Price provider. To be eligible for the reward, you must log in to Healthcare Bluebook and search for your procedure, test, or service prior to visiting a Fair Price provider.



Teladoc is Aetna's telemedicine provider for both medical and behavioral health bonefits. Teladoc provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. 7 days a week to a U.S. board-or provides access 24 hours a day. benefits. Teladoc provides access 24 hours a day, 7 days a week to a U.S. board-certified

doctor by phone, video, or mobile app visits. Visit www.teladoc.com/aetna and click "set up account" or, download the mobile app available in your phone's app store, or call 855-835-2362 for additional information.

# Resources for Living<sup>®</sup>

The Employee Assistance Program (EAP) provides short-term problem resolution to help you deal with life challenges, including emotional well-being support, daily life assistance, Online resources, legal services, financial services, and more! Resources for Living (RFL) is an employer-sponsored program, available at no cost to you, family members living in your household, and dependent children up to age 26, no matter where they live. Services are confidential and available 24 hours a day, seven days a week. You are eligible for up to eight counseling sessions per issue. You can call 24 hours a day for in-the-moment emotional well-being support. Counseling sessions are available face to face or online with televideo. Services are free and confidential.

To access EAP services, call 1-800-848-9392 or visit resourcesforliving.com (username: pcs, password: eap)

#### **AETNA ASSISTANCE DURING WINTER BREAK**

If you need assistance with Aetna during the winter break (excluding holidays), contact Aetna's Concierge at (866)-253-0599. They have access to Aetna's systems and resources and are committed to helping you get the care you need.

> You may also call the on-site health insurance representatives.

Janet Lang, Claims Advisor, (727)-588-6367 Jessica O'Connell, RN, Health & Wellness Specialist, (727)-588-6134

#### IS YOUR INFORMATION UP TO DATE?

Having the wrong personal information on file can delay correspondence from our insurance carriers, or cause problems with claims. If you have moved, changed your phone number, or recently married and changed your last name, you will need to update your personal HR record with Pinellas County Schools:

Login to PCS portal using your PCS Network user ID and password:

- Go to Employee Self Service
- Click on the link for "Personal"
- Click on "Edit/Update"

If you have a marital status/name change:

- Click on PCSB Form 31909
- Print, fill out and return the completed form to Human Resources

# WHO TO CALL FOR BENEFITS HELP

PLANS AND PROVIDERS	TELEPHONE	WEBSITE		
RISK MANAGEMENT AND INSURANCE				
Main Number	727-588-6195 (Fax) 727-588-6182	www.pcsb.org/risk-benefits		
Insurance Benefits and Deductions	727-588-6197	www.pcsb.org/risk-benefits		
Retirement (Insurance Benefits/DROP)	727-588-6214	www.pcsb.org/retirement www.myfrs.com		
Retirement Savings Program	727-588-6141	http://www.tsacg.com/individual/plan-sponsor/ florida/pinellas-county-schools/		
Wellness for Employees	727-588-6031	www.pcsb.org/wellness		
Workers' Compensation	727-588-6196	www.pcsb.org/risk-benefits		
ONSITE REPRESENTATIVES				
Aetna (Claims Advisor)	727-588-6367	www.pcsb.org/healthinsurance		
Aetna (Wellness)	727-588-6134	www.pcsb.org/wellness		
Standard Insurance Company (Disability Claims)	727-588-6197	www.pscb.org/disability		
INSURANCE CARRIERS				
Aetna Concierge Customer Service	866-253-0599	www.aetnapcsb.com		
EyeMed Vision (#9856857)	866-299-1358	www.eyemedvisioncare.com		
Healthcare Bluebook	888-316-1824	www.pcsb.org/healthcarebluebook		
Humana Advantage Dental (#548085)	800-979-4760	www.myhumana.com		
MetLife Dental (#G95682)	800-942-0854	www.metlife.com/dental		
MetLife Voluntary Benefits	800-438-6388	www.metlife.com/mybenefits		
PayFlex (FSA / HRA)	888-678-8242	www.mypayflex.com		
Resources for Living (RFL) Employee Assistance Program (EAP)	800-848-9392	www.resourcesforliving.com username: pcsb; password: eap		
Standard Insurance Company (Life, AD&D, Disability Claims)	800-325-5757 Christine D'Angelo	www.standard.com Christine.D'Angelo@standard.com		
Teladoc	855-835-2362	www.teladoc.com/aetna		
NON-PCS PROGRAMS				
Florida Retirement System (FRS)	866-446-9377	www.myfrs.com		
Florida KidCare	888-540-5437	www.floridakidcare.org		
Federal Health Insurance Marketplace	800-318-2596	www.healthcare.gov		





9/2022

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