



**PCSB Annual Enrollment: October 12 – 24, 2022**

**FOCUS ON WHAT MATTERS**  
**YOUR GUIDE TO BENEFLEX**  
**2023 ANNUAL ENROLLMENT**



**NO CHANGES NEEDED?** If you do not enroll online by October 24, your current coverage will continue, including your Flexible Spending Account (FSA) elections, effective January 1, 2023.

# WHAT'S CHANGING?

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:



## MEDICAL PLAN RATES

2023 rates are pending Union ratification and Board approval and were not available at the time of publication.

For more information, go to [pcsb.org/insurance-rates](https://pcsb.org/insurance-rates).



## DISABILITY RATES

Disability Rates are increasing approximately 10%. See new rates at [pcsb.org/insurance-rates](https://pcsb.org/insurance-rates)



## FLEXIBLE SPENDING ACCOUNT EXPENSES

Unsubstantiated claims will be reflected as taxable income.



## CDHP PLAN:

### HRA ROLLOVER MAXIMUMS

Beginning January 1, 2023, the rollover maximums will be \$1,000 for employee 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 the maximum will be forfeited.



## LIFE INSURANCE

One-time guaranteed issue open enrollment for employee up to \$250,000 and spouse up to \$30,000. No Medical Statement required if enrolling in amounts equal to or lower than the guaranteed options.

## REVIEW AND UPDATE YOUR BENEFICIARIES THIS ANNUAL ENROLLMENT

Take action. 10 minutes now could save your loved ones hours of heartache later.

## ANNUAL ENROLLMENT IS ALMOST HERE!

You must make your benefits elections by **October 24**, otherwise you'll have to wait until Annual Enrollment next year (unless you have a qualified life event).

### NO CHANGES NEEDED?

If you do not enroll online by October 24, your current coverage will continue, including your Flexible Spending Account (FSA) elections, effective January 1, 2023.

Scan the QR code to Register for a Live Zoom Annual Enrollment Education Meeting\*

Wednesday,  
October 12

at  
11:30 a.m.

<https://bit.ly/3zsdX2b>



Thursday,  
October 13

at  
4:30 p.m.

<https://bit.ly/3HbeU0w>



Tuesday,  
October 18

at  
8:00 a.m.

<https://bit.ly/3Q9gfcx>



Thursday,  
October 20

at  
5:00 p.m.

<https://bit.ly/3aXw31X>



Questions? Call 727-588-6197 to speak with a Risk Management and Insurance team member.

# MY HEALTH

Your health is fundamental to your wellbeing, and we know that choice and control is important to help you use your plans to your advantage and meet your healthcare needs.

## WHAT YOU CAN ELECT FOR 2023?



### MEDICAL

You can choose from four Aetna medical plans: Select Open Access, Choice POS II, CDHP + HRA, and Basic Essential. All medical plans include prescription drug coverage.

**Don't need medical?** If you have medical coverage elsewhere and don't enroll in one of our plans, you can use up to \$75 per-pay of the Board Contribution credit to pay for supplemental benefits – and/or deposit between \$10 and \$25 of these credits in a Healthcare FSA. You must elect the benefits you want during Annual Enrollment or you will forfeit the credit.



### DENTAL

It's important to us that you and your family look after your teeth with preventative visits twice a year at no cost to you.

*You can choose from two dental plans:* HumanaDental Advantage Plus 2S Plan and MetLife Preferred Dentist Program.



### VISION

Strive to have 20/20 vision in 2023. Our vision plan will help you and your family see a little clearer. Our quality vision care is provided through the EyeMed Vision Care Plan.

Aetna Concierge can help you find care solutions that fit your needs. Call 866-253-0599 to speak to an advisor.

# MY LIFE

We know there's more to you than your work. That's why we help protect and enhance your life.



### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our free, confidential EAP is always here for you and your family – 24/7/365. Reach out online ([resourcesforliving.com](https://resourcesforliving.com) – username **pcsb**, password **eap**) or on the phone at **1-800-848-9392** or use Talkspace: Chat Therapy to text, audio, or video message with a counselor. Visit [pcsb.org/eap](https://pcsb.org/eap)



### BE SMART WELLNESS PROGRAM

Our wellness program provides you and your family opportunities to make positive behavior changes, and has something for everyone. Find out more online at [pcsb.org/wellness](https://pcsb.org/wellness).



### LIMEADE

If you enroll in one of our medical plans, you can access Limeade – our new wellness program that focuses on all areas of your health and well-being, with activities, incentives, nutrition support, and more! You can participate throughout the year through the mobile app (**LimeadeONE**) and website ([pcsb.limeade.com](https://pcsb.limeade.com)).

### QUESTIONS?

For questions on BeSMART or Limeade, contact Caleigh Hill (Employee Wellness Coordinator) at **727-588-6031** or Dawn Handley (Employee Wellness Specialist) at **727-588-6151**. To speak to Limeade directly, please call **888-984-3638**.

# MY MONEY

Your benefits are designed to care for more than your health – they're built to protect your money too.



## FLEXIBLE SPENDING ACCOUNTS (FSAs)

Enroll in a pre-tax Healthcare FSA to pay eligible medical, dental and vision expenses not covered by a health plan. Enroll in a Dependent Care FSA to pay eligible childcare/dependent care expense.



## LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

You receive Board-paid basic Life Insurance equal to one times your annual salary rounded up to the next \$1,000 (\$15,000 minimum). You receive Board-paid basic AD&D Insurance equal to \$2,000. Additional protection is available for purchase and may require the completion of a medical questionnaire, subject to approval by The Standard.



## VOLUNTARY BENEFITS

Elect a variety of voluntary employee benefits during annual enrollment, such as Hospital Indemnity (via the PCS enrollment system) or MetLife Legal (call MetLife at **800-438-6388** or visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits).)



## DISABILITY INSURANCE

Provides replacement income in the event of illness, injury or pregnancy. Choose a monthly benefit, a benefit duration, and a waiting period. Pre-existing conditions will apply.

Pregnancy coverage is up to 6 weeks (8 weeks for a cesarean delivery). Certification must be submitted and benefits will be subject to a waiting/elimination period. If you are pregnant prior to the effective date, this will be considered as pre-existing.



## RETIREMENT PROGRAMS – FLORIDA RETIREMENT SYSTEM (FRS) AND THE RETIREMENT SAVINGS PROGRAM

As well as contributing to your FRS retirement plan, we offer voluntary retirement programs. Choose from pre-tax traditional 403(b) or 457(b) plans, and an after-tax Roth 403(b) anytime throughout the school year. Please visit [pcsb.org/retirement-savings](http://pcsb.org/retirement-savings) for more information.

DOWNLOAD YOUR  
2023 BENEFLEX  
GUIDE AT



[pcsb.org/beneflex-guide](http://pcsb.org/beneflex-guide)

for more information about all  
your benefits



# MEDICAL AND RX COST & COMPARISON

KEY: Employee

Employee + Spouse

Employee + Child(ren)

Family

- RATES SUBJECT TO UNION RATIFICATION AND BOARD APPROVAL -

		SELECT OPEN ACCESS In-Network Only	CHOICE POS II In- / Out-of-Network	CDHP + HRA In-Network Only	BASIC ESSENTIAL In-Network Only
<small>AS OF 9/12/22 PUBLICATION DATE, 2023 HEALTH RATES UNAVAILABLE. SEE PCSB.ORG/INSURANCE-RATES FOR 2023 HEALTH INSURANCE RATES.</small>					
2022 Payroll Deduction Rate Per- Pay-Period <sup>1</sup>		\$89.00	\$99.00	\$69.00	\$31.00
		\$238.00	\$259.00	\$195.00	\$121.00
		\$217.00	\$238.00	\$174.00	\$113.00
		\$315.00	\$357.00	\$256.00	\$147.00
	Two Board Family <sup>6</sup>	\$220.00	\$262.00	\$161.00	\$52.00
		Select Open Access In-Network Only	Choice POS II In- / Out-of-Network	CDHP + HRA In-Network Only	Basic Essential In-Network Only
<b>Employer Funded Health Reimbursement Account (HRA<sup>1</sup>)</b>		N/A		\$500  \$750 \$750  \$1,000	N/A. Plan does NOT qualify for a Health Savings Account.
<b>Annual Medical Deductible</b>		N/A	\$500 <sup>2</sup> \$1,000 <sup>2</sup>	\$1,500  \$3,000	\$2,300  \$6,900
<b>Medical Out-of-Pocket Maximum</b>		\$5,000 \$10,000	\$5,000 <sup>2</sup> \$10,000 <sup>2</sup>	\$5,000  \$10,000	\$8,550  \$17,100
<b>Prescription Drug (Rx) Out-of-Pocket Maximum</b>		\$2,000  \$4,000	\$2,000 <sup>2</sup> \$4,000 <sup>2</sup>	\$2,000  \$4,000	
<b>Hospitalization</b>	<b>Inpatient</b>	\$500 per day (5 day max)	\$500 per day (5 day max) / 40% after deductible	20% after deductible	30% after deductible
	<b>Outpatient</b>	\$500 co-pay	20% / 40% after deductible		
<b>TelaDoc Virtual Visits<sup>3</sup></b>		Doctor: \$25 co-pay	Behavioral Health: \$25 co-pay / \$60 Specialist		Doctor: \$40 co-pay
<b>Primary Care Physician Visits</b>		\$35 co-pay	20% / 40% after deductible	20% after deductible	\$50 co-pay
<b>Specialist Office Visits</b>		\$60 co-pay			30% after deductible
<b>Prescription Drug (Rx) Coverage<sup>3</sup></b>	<b>Generic</b>		\$15 co-pay, no deductible		\$25 co-pay, no deductible
	<b>Preferred</b>		\$60 co-pay, no deductible		\$60 co-pay, no deductible
	<b>Non- Preferred</b>		\$90 co-pay after Rx deductible <sup>4</sup>		\$90 co-pay, no deductible
	<b>Specialty</b>		30% coinsurance or \$0 if enrolled in PrudentRX		

<sup>1</sup> Can only be used for covered medical plan and Rx expenses. <sup>2</sup> Combined in- and out-of-network. <sup>3</sup> No out-of-network coverage for Rx or TelaDoc Virtual Visits. <sup>4</sup> Rx deductible is \$250 employee only or \$500 family. <sup>5</sup> Per-pay-period (20 pays) AFTER Board Contribution applied. <sup>6</sup> Three or more individuals must be covered under the plan and your legal spouse must be a benefits-eligible. Three or more individuals must be covered under the plan and your legal spouse must also be a benefits-eligible employee with PCSB.

## DON'T NEED MEDICAL COVERAGE?

**Get \$75 Per-Pay for Free Benefits:** If you don't enroll in a PCS-sponsored medical plan, you can use your \$75 per-pay Board Contribution (credit) to pay for supplemental benefits. You must elect the benefits you want during Annual Enrollment or you will forfeit the credit.

*Here's how it works.*

### Enroll in these supplemental benefits:

- ◆ Hospital Indemnity Plan (HIP)
- ◆ Dental
- ◆ Vision
- ◆ Accidental Death and Dismemberment (AD&D)
- ◆ Disability (choose from two options)

### And/or deposit \$10-\$25 in a:

- ◆ Healthcare FSA

That's up to **\$500 per year** to pay eligible medical, dental and vision expenses!

# WHAT DO I NEED TO DO?

**IMPORTANT:** This is your only opportunity to make changes to your benefits coverage during the year unless you have a qualified family status change\*. If you don't actively elect your benefits, your current coverage will continue, including your FSA elections. 2023 deductions will begin with the December paychecks.

## REVIEW YOUR OPTIONS

For more information download your 2023 BENEFlex Guide at [pcsb.org/annual-enrollment](https://pcsb.org/annual-enrollment)

## QUESTIONS?

To speak with a Risk Management and Insurance team member call **727-588-6197**

## ELECT YOUR BENEFITS AT EMPLOYEE SELF-SERVICE (ESS)

Go to <https://ess.pcsb.org/empss/> by October 24 to enroll.

\*Qualified status changes include marriage, divorce, birth of a child, involuntary loss of coverage, etc., and change of coverage must be requested within 31 days of the event.

## ENROLLING NEW DEPENDENTS?

See [www.pcsb.org/risk-benefits](http://www.pcsb.org/risk-benefits) for details.

Make sure they are eligible and have their Social Security numbers available. New dependents will require verification. You may enroll your legally married spouse and dependent children, which includes biological, step, adopted, foster, or other child for whom you have permanent legal guardianship. Children may be in the plan up to the end of the year that they turn 26. Children over 26 who are disabled may remain on the plans but are required to provide documentation.

### Enrolling a New Dependent?

When you add a dependent(s), you are required to submit documentation verifying your relationship to the dependent(s). Scans or legible photos of documents are acceptable. You must email or fax your documentation by NOVEMBER 18, 2022.

**EMAIL:** [joneskev@pcsb.org](mailto:joneskev@pcsb.org)  
**FAX:** 727-588-6182  
**ATTENTION:** Verification Representation

**IMPORTANT: If documentation is not provided by the deadline, your dependent(s) will not be enrolled.**

**Call the Help Desk at 727-588-6060 for assistance with your user ID, especially if your ID is not active!**

**For medical queries, call the Aetna Concierge Customer Service Team at 866-253-0599.**

**For Aetna Onsite assistance, call Aetna Account Manager at 727-588-6367  
Aetna Wellness Specialist at 727-588-6134**