

FREQUENTLY ASKED QUESTIONS

Q. Am I eligible for benefits?

A. Full-time, regular employees who work at least 30 hours per week, Job-sharing employees and part time, regular employees in two or more authorized positions who work at least 30 hours per week are eligible for benefits.

Q. When will my benefits start?

A. Benefits are effective the first day of the month following 60 days of employment in a benefit eligible status or change to an eligible status

Q. When will the deductions from my paycheck start?

A. Payroll deductions are taken in advance, over 20 pay periods with no scheduled deductions in the summer. Please refer to the [Payroll Deduction Chart](#).

Q. What happens if I don't enroll in benefits within 31 days?

A. If you miss your enrollment window as a new hire, you may enroll in benefits during annual enrollment in the fall. Your benefits would become effective in January.

Q. Can I make changes to or cancel my elections after I turn in my forms?

A. You can make changes to or cancel your elections only if it is prior to the effective date of coverage AND payroll deductions have not started. After that, you are locked into your elections for the calendar year unless you have a qualified change in status (life event). You may change your benefits elections (consistent with the event) within 31 days of a qualified status change. Please review your Beneflex Newsletter or contact Risk Management for more information.

Q. I do not need health insurance. Do I still need to return the form?

A. Yes. You should mark "Refusal" for any benefits you do not wish to elect and include a beneficiary for your Board paid life insurance policy. PCS provides Basic Employee Life insurance coverage of 1X your annual base salary, rounded up to the next \$1000, with minimum coverage of \$15,000.

If you do not elect health insurance, you are entitled to receive up to a \$75.00 per-pay-period credit toward the purchase of eligible supplemental benefits – ["No Health" Board Contribution](#). Enrollment in these benefits is not automatic; you must complete the Enrollment and Change form to enroll.

Q. I have a child that resides or is going to school outside Pinellas County. Can I enroll them in my health plan?

A. All three Aetna medical plans use national physician networks, so a dependent who resides outside Florida can likely find in-network care. The Aetna CHOICE POS II plan provides an out of network benefit.

Q. I have a spouse who currently works for Pinellas County Schools. Can we enroll as a Two-Board Family?

A. If both you and your legal spouse are active benefits-eligible School Board employees, the Two Board Family option may be selected if you both wish to be covered by the same medical plan, and there are **three or more** eligible individuals to be covered. Please contact Risk Management for instructions on completing the enrollment forms.