

BENEFlex²⁰¹⁸

Annual Enrollment Recap



What are the changes for 2018?

Medical

- All Plans • Increased Medical Out-of-Pocket Maximums
- NPOS • Increased Deductible
 - Individual: from \$400 to \$500
 - Family: from \$800 to \$1,000
- Pharmacy Formulary Changes
 - Each year Humana updates their formulary or list of covered medications. If you're impacted by any changes to the formulary, you'll receive a letter at your home to notify you. Take this letter to your physician to discuss alternative medications for 2018. As a reminder if your medications are in tiers 3 and 4, the deductible must be satisfied upfront beginning January 1, 2018.
- Rate Increases

Dental

- Humana CompBenefits is now Humana Advantage Dental
- Humana Advantage Dental plan design enhancements for preventative and basic services and copayment changes for select major services
- Rate reduction

Disability

- Assurant is now Sun Life Financial

Life

- The Standard is our new life insurance carrier
- Rate reduction for children's term life, family voluntary term life, and Accidental Death and Dismemberment (AD&D)



Verifying New Dependents

Added a new dependent during annual enrollment? If you enroll a new dependent in a Pinellas County Schools medical insurance plan, you will be requested to submit evidence of eligibility during the month of December 2017. For more information about dependent eligibility guidelines and the required documentation, visit the PCS Risk Management website and select the "Dependent Audit Information" link. Failure to submit the required documentation by the deadline will result in loss of coverage for your dependents. Thank you for helping us ensure that only eligible individuals are covered under our health plan.

What Plans will be Sending New Cards?

Please make sure your mailing address is current in our system by going onto Employee Self Service. Be aware that if your mailing address isn't correct, you may not receive your cards and/or other important information.

Benefit	Card Information	Contact
Humana Health Plans	Only members who changed or elected a new plan	Humana: 877-230-3318
Dental	Humana Advantage Plus Dental – all members will receive new ID cards. MetLife Dental – ID cards are not issued	Humana Advantage Plus: 800-342-5209 MetLife: 800-348-0854
Vision	Only new participants will receive a card	EyeMed Vision: 866-299-1358
Flexible Spending Account (FSA)	Check the expiration date on your card before you destroy it! Most cards are good for at least three years and new cards are only sent out in advance of the expiration date.	Humana FSA: 800-604-6228

GUIDE TO YOUR BENEFIT CHOICES

Humana Assistance during Winter Break

If you need assistance with Humana during the winter break, we have a dedicated Humana team that will be available by e-mail or phone to help you. They have access to Humana's systems and resources and are committed to helping you get the care you need.

- **Gina DeOrsey, RN**, PCS/Humana patient advocate - can assist you with clinical issues, authorization questions, and help with additional information about the Diabetes CARE program. Gina can be reached at pcs.deorseyg@pcsb.org or 727-588-6137.
- **Janet Lang**, PCS/Humana Account Claims Advisor - can help with eligibility and billing issues, help you with understanding how a claim is processed and how to read your explanation of benefits. She can assist you with navigating the Humana provider network in addition to flexible spending account concerns. Janet can be reached at pcs.langj@pcsb.org or 727-588-6367.
- **Jessica O'Connell, RN**, PCS/Humana Wellness can assist with Go365. Jessica can be reached at pcs.oconnellj@pcsb.org or 727-588-6134.

Need to Locate a Provider for the Plans you are enrolled in?

Humana Medical Provider

Each medical plan has its own provider network. You can call **Humana Member Services at 877-230-3318** or use the Humana Find a Doctor tool. Go to humana.com and scroll down to "Find a doctor or pharmacy" and select Search. Make sure search type is on Medical, then search by Humana plan. When asked, select the appropriate network.

- Staff HMO - Staff HMO Network
- NPOS - NPOS Open Access Network
- CDHP - HMO Premier Network

Humana Advantage Dental Provider

In this plan you must stay in-network, only emergencies are covered out of network. That's why it is important that you check the provider listing to make sure you can find a provider you like.

- **Go to MyHumana.com** where you can search for a provider and find detailed information about the plan.
- **Select** "Search for Your Health Providers" on the left, Type Plan – DHMO, Humana Advantage Plus Network

MetLife Preferred Dental Provider (PDP)

While you have the option of using out-of-network providers and you receive the same percentages for in and out-of-network services, the amount you pay if you go out-of-network could vary greatly. An in-network provider charges the negotiated PDP fee, which is lower than the dentist's actual charges. An out-of-network provider can charge you the negotiated fee plus the difference between the in-network PDP fee and his or her service charge. Here's how to find an in-network provider.

- **Go to metlife.com.**
- **Select** Dentist in the "I want to find a MetLife:" box on the home page.
- Enter your zip or city, state and under "Select Your Network" choose PDP Plus.

EyeMed Vision Provider

While the plan provides reimbursements when you submit an out-of-network provider, you pay less when you use an in-network provider.

- **Go to:** <http://portal.eyemedvisioncare.com>. Select "Find a Provider" in the top right bar on the home page.
- **Enter** your zip code and select "Advantage" under "Choose Network."

GUIDE TO YOUR BENEFIT CHOICES

Consent to Electronic delivery of your W-2 and 1095-C

Your 1095-C is your proof of insurance for the IRS. Information from the form may be referenced when filing your tax return. To consent to the electronic delivery of your 1095-C form, please log into: [Employee Self Service](#)

You may also consent to electronic delivery of your W-2 form through Employee Self Service. Electronic versions will be posted up to two weeks before printed copies are delivered. [W-2 Electronic Consent Instructions](#)

Need to Make Plan Changes in 2018?

The 2018 annual enrollment period is now over. Under Internal Revenue Service (IRS) regulations, you may only change your benefit elections during the year if you and/or your dependents experience a qualified change in status. Remember, an Enrollment and Change form must be submitted to the Risk Management and Insurance Department within **31 days** of a qualified change in status. For more information, see the on-line BENEflex Guide, visit [Life Events](#) or call the Risk Management benefits team at 727-588-6197.

Ways to save yourself money throughout 2018

Healthcare Bluebook: Compare, Choose, Save

If you are enrolled in a PCS Humana medical plan you have access to the Healthcare Bluebook. This free online and mobile resource makes it easy to shop for high quality health care—from diagnostics and imaging to outpatient surgery—at a fair price. Download the free Healthcare Bluebook mobile app and start shopping for prices and locations while you are with your doctor. Together you decide which location fits your budget and your medical care needs.

Go Green to Get Green

You can look up a Fair Price, compare provider prices, *and* find the best value in your area. You can earn a **\$25**, **\$50**, or **\$100** reward (on select procedures) when you choose a Fair Price provider.

- Log on to: pcsb.org/healthcarebluebook
- Bluebook Support: 888-316-1824
- Company Code: PCSB

Where to Get Care

When Your Doctor Isn't Available

While your regular doctor would be your “go to” for care, sometimes your doctor isn't available or convenient—for example, at night and on the weekend. When you are enrolled in a PCS Humana medical plan you have a lot of different ways to get care. If you are not sure where to go, call Humana's 24-hour Nurse Advice Line at 800-622-9529 for guidance. However, if it's a serious or life-threatening situation, call 911 or go immediately to a hospital emergency room (ER).

- **PCP/Pediatrician Office***. Your primary care physician (PCP) or pediatrician knows you and your dependents best and should be your first option for non-emergency situations. You'll pay a co-pay in the HMO Staff, or coinsurance in the NPOS or CDHP (after you meet the deductible).
- **DoctorOnDemand***. When you are enrolled in a Humana medical plan, you and your covered dependents can participate in a live video doctor visit from a mobile device or computer 24 hours a day, 365 days a year. Doctor On Demand physicians can treat colds, sore throats, flu symptoms, allergies and sinus infections, earaches, and more.
 - Visit doctorondemand.com/humana or download the free Doctor On Demand app from the App Store or Google Play.

What you pay depends on the plan in which you are enrolled: Staff HMO: \$25 co-pay • NPOS and CDHP: \$40 or 20% of \$40 after deductible.

Urgent care centers* make sense when you need treatment after office hours for a minor illness or injury.

Call Humana Member Services at 877-230-3318 or go to [Urgent Care](#) to find an urgent care center near you.

- The **ER*** was designed to provide fast, life-or-limb-saving care.

*See the Medical Plans Comparison Chart of the On-line BeneFlex Guide for cost details.

Onsite Representatives

Humana (Claims Advisor)	727-588-6367
Humana (Medical—Patient Advocate)	727-588-6137
Humana (Health & Wellness/Go365 Advocate)	727-588-6134
Sun Life Financial (Disability)	727-588-6444

Risk Management and Insurance

Main Number	727-588-6195 • (Fax) 727-588-6182
Insurance Benefits and Deductions—Employee	727-588-6197
Retirement (Insurance Benefits, DROP)	727-588-6214
Tax-Deferred Accounts	727-588-6141
Wellness	727-588-6031
Workers' Compensation	727-588-6196

Insurance Carriers

Doctor On Demand	doctorondemand.com/humana
EyeMed Vision Care	866-299-1358 eyemed.com
Health Advocate	877-240-6863
Employee Assistance Program (EAP)	healthadvocate.com/member
Healthcare Bluebook	888-316-1824 pcsb.org/healthcarebluebook
Horace Mann Auto Insurance Payroll Deduction Plan	813-600-3268 or 727-576-5555 floridaeducatorsinsurance.com
HumanaDental Advantage Plus 2S Plan (548085)	800-342-5209 MyHumana.com
Humana FSA Administration	800-604-6228 MyHumana.com
Humana Medical Member Services and Claims	877-230-3318 humana.com or MyHumana.com
Humana Pharmacy (Mail Order Rx)	800-833-1315 humanapharmacy.com
MetLife® Dental Plan—PDP (G95682)	800-942-0854 metlife.com/dental
MetLife® Voluntary Benefits (HIP, Auto, Legal, Pet Insurance, etc.)	800-438-6388 metlife.com/mybenefits
Standard Insurance Company Life/AD&D Claims	800-628-8600
Sun Life Financial —Disability Insurance Claims	866-376-9478

Non-PCS Programs

Florida KidCare	800-821-5437 floridakidcare.org
Federal Health Insurance Marketplace	800-318-2596 healthcare.gov

This newsletter describes Pinellas County Schools employee benefit programs that will be effective for the plan year beginning January 1, 2018. This is only a summary of the benefit programs. Additional restrictions and/or limitations not included in this guide may apply. In the event of a conflict between this guide and the plan documents, the plan documents will control.