

Humana Flexible Spending Accounts And Humana Personal Care Allowance (PCA)

Effective January 1, 2019 Humana will no longer be the third-party administrator of the spending account(s) for Pinellas County Schools. For 2019 accounts, Aetna will be administering the Flexible Spending Accounts and the Health Reimbursement Account (CDHP Plan). However, you should be aware that Humana is migrating its spending accounts to a new technology platform known as Humana Access® that will take effect in their system on January 1, 2019.

This transition does impact Pinellas County School employees who have any type spending accounts in 2018 including the healthcare flexible spending account (FSA), the dependent care flexible spending account (DCFSA) and the personal care account (PCA) associated with the Humana CDHP plan.

Humana has notified us there will be a black-out period in order for them to reconcile account balances and move the data to their new platform. You will NOT have access to certain features of your spending account(s) from **December 14 through December 31, 2018**.

Attached is a Notice from Humana as well as Frequently Asked Questions. Please read these notices to see how it will impact you.

Also attached is the Claim Form that you will need if you need to submit for reimbursement.

If you have any questions, **please contact Humana** at 800-604-6228 between 8:00 a.m. and 7:00 p.m. or select 'Chat' on MyHumana.

December 7, 2018

IMPORTANT INFORMATION REGARDING YOUR HUMANA SPENDING ACCOUNT(S)

Effective January 1, 2019 Humana will no longer be the administrator of the spending account(s) for Pinellas County Schools. However, you should be aware that Humana is migrating its spending accounts to a new technology platform known as Humana Access® on January 1, 2019. This transition impacts any spending accounts in which you are enrolled in 2018 including the healthcare flexible spending account (FSA), the dependent care flexible spending account (DCFSA) and the personal care account (PCA) which is associated with the Humana CDHP plan.

In order for Humana to reconcile account balances and move data to the new platform, they have notified us that there will be a black-out period. From December 14 through December 31, 2018, **you will NOT have access to certain features of your spending account(s)**. Please read the below information carefully to prepare for this transition.

WHAT TO KNOW

Effective 12/14/18

MyHumana: You will no longer be able to view your spending account balances, review transactions or withdraw funds using MyHumana. You can continue to manage your 2018 medical, dental and vision plans through MyHumana.

Effective 12/22/18

Hotline: The 24/7 spending account telephonic hotline will not be available to check balances, confirm recent transactions or withdraw health savings account funds. Instead, call our Customer Care Team at 1-800-604-6228 (TTY: 711) between the hours of 8:00 a.m. and 7:00 p.m. Eastern or select “Chat” on MyHumana if you need support.

Effective 12/25/18, 12:00 a.m. Eastern – 12/31/18, 11:59 p.m. Eastern

Spending Account Funds & Debit Card: Your funds will be “frozen” during this transition period* so we can transfer them to the new Humana Access platform. You will NOT have access to your spending account funds until 1/1/19. Your Visa® debit card will not work after 12/24/18.

Effective 1/1/19

PCA & FSA available on Humana Access: If you have a PCA and/or FSA, your funds will be available on the new Humana Access website. You will receive instructions for registering your Humana Access account at the end of December. By registering your account with Humana Access, you can:

- View account balances
- View the last day to spend your 2018 remaining funds
- View the last day to submit reimbursement claims for 2018
- Submit reimbursement claims online (you also have the option to submit claims by mail)

HOW TO PREPARE FOR THE TRANSITION PERIOD*

- Read the enclosed Frequently Asked Questions for more information about the transition period.
- If you have monthly maintenance prescriptions that are refilled every 30 or 90 days, you can get those refilled before 12/25/18. See attached FAQs for information on how to get an early refill.
- For doctor visits, laboratory services, non-maintenance prescriptions and other healthcare services, you will need to pay using an alternate form of payment, then be reimbursed from your spending account on or after 1/1/2019.

** The transition period is a period of time—December 25 through 31, 2018—when Humana will reconcile your spending account(s) election amounts, account balances and transaction history. We will then move this data to the new Humana Access platform. During this time, your funds will be “frozen” and you will not have access to your spending account(s) funds or be able to use your spending account debit card.*

We apologize for any inconvenience the transition period causes you or your family. If you have questions about the transition period, please contact our Customer Care Team at 1-800-604-6228 (TTY: 711), 8:00 a.m. and 7:00 p.m. Eastern or by selecting “Chat” on MyHumana.

Best regards,

Humana Access Spending Account Administration

FREQUENTLY ASKED QUESTIONS

TRANSITION PERIOD: DECEMBER 25 – 31, 2018

What is the transition period for my spending account funds and debit card?

The transition period is a period of time—December 25-31, 2018—when Humana will prepare to migrate its spending accounts to the new Humana Access platform. You will **NOT** have access to your spending account funds or be able to use your spending account debit card. Your funds will be “frozen” during this time.

Will I still be able to go to the doctor?

Yes. The transition period will not affect your current medical, dental or vision benefits. Providers will continue to submit claims to be processed under your active coverage. However, you will not be able to use your spending account debit card to pay for healthcare services during the transition period.

Will I still be able to get my prescriptions filled at the pharmacy?

Yes. The transition period will not affect your current pharmacy benefits. Providers will continue to submit claims to be processed under your active coverage. However, you will not be able to use your spending account debit card to pay for prescriptions during the transition period.

Can I use my spending account debit card to pay for healthcare services or pharmacy expenses during the transition period?

No. Your current spending account debit card will not work during the transition period. You will need to use a personal debit/credit card, cash or check to pay for your healthcare or pharmacy expenses during the transition period, then submit a request for reimbursement.

Will I be reimbursed for expenses paid using my personal debit/credit card, cash or check?

If you have a flexible spending account (FSA) and/or personal care account (PCA), you can request reimbursement after 1/1/19 by submitting the attached reimbursement claim form or by using the Humana Access website. You **will need to include** an Explanation of Benefits for eligible expenses that are not fully paid or reimbursed by any other benefits plan, or an itemized receipt for eligible expenses not covered by any other benefits plan. Please note, you must have enough available funds in your spending account in order to be reimbursed.

Can I refill my monthly prescription early if it is scheduled for refill during the transition period?

Yes. If you have monthly maintenance prescriptions that are refilled every 30 or 90 days, you can get those refilled before the transition period begins. Please pay close attention to your prescription’s refill date and refill it in a timely manner. Limitations may apply to certain medications. You can call your pharmacy for more information about refilling your prescriptions early.

Some pharmacies may provide a partial emergency fill, but this is at the discretion of the pharmacy. To avoid running out of a medication, please refill your prescriptions before the transition period begins.

Will this transition have any impact on my dependent care flexible spending account?

No. You will continue to submit a Spending Account Reimbursement Claim Form for your out-of-pocket dependent care expenses.

I have a recurring payment with my healthcare provider that is scheduled from my spending account during the transition period. Will my payment still work?

No. You will need to contact your healthcare provider to set up another form of payment.

Can I still contribute money to my spending account(s) during the transition period?

Yes, any contributions made from your regularly scheduled payroll deductions between 12/25 and 12/31/18 will be applied to your spending account(s) after 1/2/19.

Who can I call for help?

Please contact Humana's Customer Care Team by calling 1-800-604-6228, or by selecting "Chat" on MyHumana. We are available to answer your questions between 8am – 7pm Eastern or by selecting "Chat" on MyHumana.