



Winter Newsletter

December 2024 Information for your 2025 Benefits and Wellness Program

Risk Management and Insurance

WHAT DO I NEED TO KNOW?

For 2025, we continue to provide you with quality, affordable benefit plans that meet your needs and those of your family. Here are the highlights:

Health Plans: In 2025, our health plan is expected to reach \$154 million, an increase of \$10.5M (7.4%) from 2024. Overall, 80% of the health plan costs will continue to be covered by the district and 20% by the employees, with some increases in premium and plan design changes. Review the **Annual Enrollment Flyer** for specific details on these changes.

Pharmacy Plan: Review the **2025 Aetna Standard Plan Formulary** for any formulary changes effective 01/01/2025. In addition, certain GLP-1 weight loss medications may be subject to a 25% cost-share. Criteria applies and does not apply to out-of-pocket maximum.

Healthcare Flexible Spending Account Maximum Increased: The healthcare flexible spending maximum increased to \$3,000 for 2025.

Dental, Vision, Life, Disability and Hospital Indemnity Plans: Rates have been renewed for 2025 with no plan changes or rate increases.

A New Virtual Care Network (Primary and Immediate Care) was introduced on September 1st (may be subject to deductible or copay depending upon your plan). Aetna will no longer offer Teladoc as of January 1, 2025.

Employee Assistance Program (EAP): A new Lifestyle Coaching Program will be offered January 1st through Resources for Living (resourcesforliving.com - username pcsb, password eap) or by phone 800-848-9392.

QUESTIONS?

Call the Benefits Team at 727-588-6197
or visit our website at
www.pcsb.org/risk-benefits

LOCATE A PROVIDER:

Click this **[link](#)** locate a provider for the medical, dental, and/or vision plans.

Actions You May Need to Take as of January 1, 2025

Flexible Spending Account (FSA) Notices and Deadlines

If you were enrolled in a Flexible Spending Account or Health Reimbursement Account for 2024, you have until December 31st to use those funds. You may submit receipts for services in 2024 up through March 31, 2025. Balances left over will be forfeited and used to offset the expenses of the plan. Visit our [Flexible Spending webpage](#) for a claim form and answers to frequently asked questions. Visit Inspira's website for eligible expenses: [Inspira FSA login site](#).

Please Note: Employees enrolled in an FSA or HRA during 2024, and fail to provide required documentation by March 31, 2025, will have the total unsubstantiated amount reflected in their 2025 W-2 as taxable income. Once the amount is included in the employee's W-2, Inspira will reactivate their debit card, and the employee can begin using the card again (if enrolled in 2025).

If you have questions regarding your Flexible Spending Account or Health Reimbursement Account, please visit <https://auth0.mybenefits.inspirafinancial.com> or contact **Inspira at 888-258-7878**.

Will You Need a New ID Card?

BENEFIT	CARD INFORMATION	CONTACT
Aetna Health Plans	<p>All members will receive a new updated ID card for 2025.</p> <ul style="list-style-type: none">• Delivery Date: Should arrive no later than December 27th <p>If you newly enrolled in the CDHP + HRA, the Inspira debit card with the HRA funds (mailed separately) in a plain white envelope.</p> <ul style="list-style-type: none">• HRA Delivery Date: The week of December 31st <p>Please Note: Members in the Choice Share Plan may receive two ID cards. The first insurance card issued did not have the plan identified on the card. However, it will still work, and claims will be processed correctly if presented to the provider. We apologize for the inconvenience.</p>	<p>Aetna Concierge Customer Service: (866)-253-0599</p> <p>Monday - Friday 8:00 AM - 6:00 PM</p>
Dental	<p>Humana Advantage Plus Dental – Only newly enrolled members will receive a new ID card.</p> <ul style="list-style-type: none">• Delivery Date: Prior to December 31st. <p>Met Life Dental - ID cards are not issued.</p>	<p>Humana Advantage Dental Plus: (800)-979-4760</p> <p>Met Life Dental: (800)-942-0854</p>
EyeMed Vision	<p>Only newly enrolled members will receive a new ID card.</p> <ul style="list-style-type: none">• Delivery Date: Prior to December 27th.	<p>EyeMed Vision (866)-299-1358</p>
Flexible Spending & Health Reimbursement Account (HRA for CDHP)	<p>Only newly enrolled or anyone who has a card expiring will receive a new Inspira FSA card.</p> <ul style="list-style-type: none">• Delivery Date: The week of December 31st.• Cards will arrive in a plain white window envelope	<p>Inspira Customer Service: (888)-678-8242</p> <p>Monday - Friday 8:00 AM - 6:00 PM</p>



**Healthcare
Bluebook™**

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’ll 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.

Resources *for Living*®

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: pcsb, password: eap)

AETNA ASSISTANCE DURING WINTER BREAK:

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

You may also call our on-site health insurance representative:

- Ashley Morehead, Claims Advisor,
727-588-6367

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 PCS.

Login to your 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/benefits
Insurance Benefits and Deductions	727-588-6197	www.pcsb.org/benefits
Retirement (Insurance Benefits/DROP)	727-588-6214	www.pcsb.org/retirement www.myfrs.com
Retirement Savings Program	727-588-6141	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/workerscomp
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)	727-588-6142	www.pcsb.org/disability
INSURANCE CARRIERS		
Aetna Concierge Customer Service	866-253-0599	www.aetnapcsb.com
CVS Virtual Care	866-253-0599	www.cvs.com/virtual-care
EyeMed Vision (#9856857)	866-299-1358	www.eyemedvisioncare.com
Farmers Insurance Auto & Home	800-438-6381	www.myautohome.farmers.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
Inspira Financial (FSA/HRA)	800-258-7878	www.inspirafinancial.com
Resources for Living (RFL) Employee Assistance Program (EAP)	800-848-9392	www.resourcesforliving.com username: pcsb; password: eap
Standard Insurance Company Life Insurance	800-628-8600	www.standard.com
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

Questions?

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