



BENEFITS AT A GLANCE

Eligibility

- Full-time, regular employees who work at least 30 hours per week and job-sharing employees.
- Part-time, regular employees in two or more authorized positions, totaling 30 hours or more per week.
- Benefits are effective the first day of the month following 60 days of employment in a benefits-eligible position.

PCS Board Contribution

- When you enroll in medical insurance, PCS will pay a significant amount towards the cost of your health insurance.
- If you do not enroll in a PCS-sponsored medical plan, you are eligible to use up to a \$75 per pay credit toward the cost of eligible supplemental benefits. To identify these benefits, look for the diamond ♦ throughout this flyer.

Be SMART Employee Wellness

From onsite wellness programs to fitness and weight loss discounts, and much more, our wellness program has something for everyone, regardless of age, health status, and lifestyle. Employees enrolled in Aetna's health insurance may participate in Limeade, a wellness platform with wellness activities, challenges, and rewards.

Employee Assistance Plan (EAP)

- Confidential assistance with a variety of personal issues, including stress, depression, parenting, marital or family problems, child/elder care, legal, or financial issues.
- You, your spouse, dependents, and any person living in your household can receive up to eight visits per year, per person, and per issue at no charge.

Hospital Indemnity Plan (HIP) ♦

The plan pays a cash benefit for hospital admission, hospital confinement, and inpatient rehabilitation.

Medical Insurance

- Choose from four Aetna medical plans: Aetna Select Open Access, Choice POS II and the CDHP with a Health Reimbursement Account (HRA), and the Basic Essential. All four plans include prescription drug coverage.
- Enroll your spouse and/or eligible dependent children through the end of the year in which they turn 26.

Disability Insurance ♦

- Employees only
- Coverage is based on your salary, you choose the benefits waiting period of 14, 30, or 60 days until benefits begin.
- Two Options to choose from: 2 year Disability or Social Security Normal Retirement Age (SSNRA)

DENTAL ♦

Humana Advantage Plan

- Choose your dental provider from the list of participating dentists.
- No deductible, you pay copays for services.
- No charge for preventive services, including routine exams and no annual maximum benefit.

MetLife® Preferred Dentist Program (PDP)

- Choose a participating MetLife dentist or any dentist from 100,000 dentists nationwide and over 100 in Pinellas County.
- Reduce your out-of-pocket expenses when you choose a participating MetLife provider.
- Pay annual deductibles of \$50 per individual, \$150 per family maximum, and then coinsurance.
- No charge for preventive services.
- The plan pays up to the maximum annual benefit of \$1,250 per family member.

Vision Plan ♦

- If you enroll in the vision plan, your employee-only coverage is paid by PCS. You may enroll your eligible dependents in the vision plan for an additional cost.
- Participating optical centers include Lenscrafters, Target Optical, Eyeglass World, America's Best and several independent doctors of optometry and ophthalmology.
- Receive one vision exam and lenses every calendar year and frames every other year for you and your covered dependents for reasonable co-payments—with no claims to file.

FLEXIBLE SPENDING ACCOUNTS

Health Care Flexible Spending Account ♦

- Deposit tax-free dollars: minimum of \$10/pay up to a maximum of \$2,700/year.
- Reduce your federal income and Social Security taxes.
- Get reimbursed from your account for eligible medical, dental, and vision expenses not covered by a health plan.

Dependent Care Flexible Spending Account

- Deposit tax-free dollars: minimum of \$10/pay up to a maximum of \$5,000/year (depending on your marital and tax-filing status).
- Reduce your federal income and Social Security taxes.
- Get reimbursed from your account for eligible dependent care expenses.

Accidental Death & Dismemberment (AD&D) Insurance ♦

- Board-paid basic AD&D insurance equal to \$2,000.
- You can elect optional AD&D insurance for yourself and your eligible dependents:

Other Voluntary Benefits

- Auto and Home Insurance
- Pet Insurance
- MetLaw Group Legal Services Plan
- These benefits are payable through payroll deductions.

Life Insurance

- Board-paid basic life insurance equal to one times (1x) your annual salary rounded up to the next \$1,000 (\$15,000 minimum coverage).
- You can elect optional life insurance for yourself and your eligible dependents:
 - Employee term life insurance (subject to medical underwriting): up to \$500,000.
 - Optional dependent term life insurance (subject to medical underwriting):
 - Spouse: up to \$100,000 maximum (limits apply).
 - Child(ren): up to \$10,000 maximum.
 - Optional family term life insurance: \$5,000/dependent.

RETIREMENT

Florida Retirement System (FRS)

- PCS and you contribute to the FRS. You choose from two plans, the FRS Investment Plan and the FRS Pension Plan.
- FRS Investment Plan is a 401(a) plan. After one year of service you are fully vested in your account balance.
- FRS Pension Plan. After eight years of service you are vested and eligible for a pension benefit based on age and years of service.

Supplemental Retirement Program

- You choose to deposit pre-tax dollars via payroll deductions in to a 403(b) or 457(b) plan or after tax dollars into a Roth 403(b) plan.
- Choose from a variety of investment programs.

For more information, please contact the Benefits Team at 727-588-6197, or visit our web page at www.pcsb.org/new-hire