

BENEFlex²⁰²⁰



RETIREE ANNUAL BENEFITS ENROLLMENT

October 16 – 28, 2019

Time to Choose Your 2020 Benefits

Please review this newsletter and the Retiree BENEFlex Guide, available at pcsb.org/annual-enrollment, to make sure you have the coverage you need on January 1, 2020. Then, follow the enrollment instructions on page 3 and log in to make your elections by October 28, 2019.

What's New and Important for 2020

Benefit Plan Changes

- **MetLife dental rates are increasing.** See page 2 for the 2020 rates.
- **There are no *benefit* changes to the dental, vision, and life insurance plans.** If you are currently enrolled in any of these plans and do not make any changes, your current coverage will continue. Note: If you cancel your and/or your dependents' medical, dental, vision, and/or life insurance, **you cannot re-enroll unless otherwise noted.**
- **Humana Medicare is NOT part of the PCS retiree enrollment process** and is not included on your benefits confirmation. For more information and to enroll or change your coverage, contact:

Humana Medicare
727-793-2103

- **If you are enrolled in a dental plan and want to cancel your and/or your dependent's coverage, contact:**

Humana Dental Advantage Plan
PCS Retirement Team
727-588-6214

MetLife Dental PDP
MEDCOM
900-942-0854

Review Your Beneficiaries

Don't let your benefits go to the wrong person. If you have life insurance with PCS, take time to review your beneficiaries during annual enrollment. Taking 10 minutes now could save your loved ones more heartache later.

Attend an Informational Meeting, see page 3

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2020 Monthly Insurance Rates

Rates are subject to board approval.

	Retiree	Retiree + 1	Retiree + family
Humana Advantage Dental Plan	\$21.70	\$36.70	\$53.38
MetLife PDP Plus Dental Plan (MEDCOM)	\$32.61	\$56.64	\$81.77
EyeMed Vision Care Plan	\$3.65	\$8.37	\$13.51

Standard Insurance Company (Board Life)

Age	Rate	Age	Rate
39 and under	\$.10	55 - 59	\$.47
40 - 44	\$.12	60 - 64	\$.89
45 - 49	\$.19	65 - 69	\$1.41
50 - 54	\$.31	70+	\$2.06

Standard Insurance Company Dependent Term Life

Dependent Rate	\$1.50
<p>The life insurance rates are per \$1,000 of coverage, based on your age as of January 1, and are subject to reduction at age 70, 75, and 80.</p>	

Health Insurance Contacts

EyeMed Vision Care	866-299-1358	eyemedvisioncare.com
Humana Advantage Dental Plan Member Services (548085)	800-979-4760	MyHumana.com
Humana Medicare Advantage Plans	727-793-2103	humana.com
MetLife Dental PDP (G95682)	800-942-0854	metlife.com/dental
MEDCOM (MetLife Dental enrollment and billing questions)	800-523-7542	retireeservices@medcom.net
Risk Management Retirement Team	727-588-6214	N/A
Risk Management and Insurance	727-588-6195 Fax: 727-588-6182	N/A
Standard Insurance Company Life Insurance Claims	800-628-8600	N/A

Annual Enrollment Instructions: October 16 – 28, 2019

Online annual enrollment. Follow these instructions:

1. Open an Internet browser. You may access the annual enrollment link at: <http://www.pcsb.org/annual-enrollment>.
2. Click on the box that reads “2020 BENEFlex Annual Enrollment Self Service” and enter your user name and password. For Example:
User name: R followed by a period (.) and then **your** last name and first initial.
Password: Ret + **the last 5 digits** of your Social Security number.
Example for Jason Smith, Social Security 123-45-6789
User name: R.smithj
Password: Ret56789
3. Continue through the Wizard Enrollment Process.
4. You will NOT receive a separate Worksheet or Confirmation Notice. At the completion of the enrollment process, you can print or save a copy of your Confirmation Notice.

Don't Have Internet Access? Call 727-588-6214 for Assistance

Date	Time	Physical Location or Web Address
October 15	4:30 p.m.	St. Petersburg High • Room 109 2501 5th Ave. N., St. Petersburg, FL 33713
October 24	6:00 p.m.	Countryside High School • Room M2 3000 SR-580, Clearwater, FL 33761

Canceling Your Retiree Benefits

When you retired you had a one-time opportunity to continue coverage for yourself and your eligible dependents in retiree medical, dental, vision and/or life insurance. If you cancel your and/or your dependents' medical, dental, vision or life insurance coverage during Annual Enrollment, you may not be able to re-enroll, unless otherwise stated.





2020 Annual Retiree Enrollment

October 16 – 28, 2019

MetLife Dental Rate Increases

No Other Changes

There are no **benefit** changes to the dental, vision, and life insurance plans.

Take Action

Questions About Enrollment: Call **727-588-6214**, **727-588-6141** or **727-588-6140** to speak with a Risk Management and Insurance Retirement team member.

This newsletter describes Pinellas County Schools retiree benefit programs that will be effective for the plan year beginning January 1, 2020. This is only a summary of the benefit programs. Additional restrictions and/or limitations not included in this newsletter may apply. In the event of a conflict between this newsletter and the plan documents, the plan documents will control.

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