

Annual Notices

OVERVIEW

This book highlights some of the main features of your benefit programs, but does not include all plan rules, features, limitations or exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be any inconsistencies between this book and the legal plan documents, the plan documents are the final authority. Pinellas County Schools reserves the right to change or discontinue its benefit plans at any time.

PLAN ADMINISTRATION YOUR RIGHTS AND RESPONSIBILITIES

LEGAL NOTICES & DISCLOSURES (INCLUDES TO WHOM THEY APPLY)

- Women’s Health & Cancer Rights Act (Employees and Retirees)
- Newborns’ and Mothers’ Health Protection Act (Employees and Retirees)
- Premium Assistance Under Medicaid and The Children’s Health Insurance Program (CHIP) (Employees and Retirees)
- HIPAA Notice of Privacy Practices Reminder (Employees and Retirees)
- HIPAA Special Enrollment Rights (Employees and Retirees)
- Notice of Creditable Coverage (Employees and Retirees)
- Wellness Program Disclosures (Employees Only)
- COBRA (Employees and Retirees)
- Patient Protection and Affordable Care Act (PPACA, or Health Care Reform) (Employees and Retirees)
- Family and Medical Leave of Absence (Employees and Retirees)
- Workers’ Compensation (Employees Only)
- How to Get Medical Care and Benefits (Employees and Retirees)
- Payment for Lost Wages (Employees Only)
- Pinellas County Schools Modified Alternative Duties Program (Employees Only)

WOMEN’S HEALTH AND CANCER RIGHTS ACT (EMPLOYEES AND RETIREES)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (“WHCRA”). For individuals receiving mastectomy related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan.

If you would like more information on WHCRA benefits, please call the Risk Management Department.

NEWBORNS’ AND MOTHERS’ HEALTH PROTECTION ACT (EMPLOYEES AND RETIREES)

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. The only individual(s) who will receive your personally identifiable health information is (are) Aetna’s patient advocate in order to provide you with services under the wellness program.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact April Paul at **727-588-6136**.

COBRA
(EMPLOYEES AND RETIREES)

The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) requires employers who sponsor group health plans to offer employees and their families the opportunity to purchase medical, vision, or dental coverage at group rates. This section is to notify you of your rights and obligations to continue

coverage under this law. We urge both you and your spouse to read this notice carefully.

This federal law provides qualified beneficiaries the same health benefits as active employees, including the right to participate in Annual Enrollment and continue participation in the Healthcare FSA.

School Board employees whose medical, vision, or dental coverage ends due to reduction in work hours or termination of employment for reasons other than gross misconduct have the right to continue the above-mentioned coverage.

Spouses of covered employees who are on the employee’s policy(ies) have the right to continue coverage for any of these reasons:

- Death of your spouse who was a covered School Board employee,
- Termination of your spouse’s employment for reasons other than gross misconduct,
- Reduction in your spouse’s work hours,
- Divorce or legal separation* from your spouse, and
- Your spouse becomes eligible for Medicare. Dependent children of covered employees who are on the employee’s policies may continue coverage for any of these reasons:
- Death of a parent who was a covered School Board employee,
- Termination of parent’s employment for reasons other than gross misconduct,
- Reduction in parent’s work hours,
- Parent becomes eligible for Medicare, and
- Loss of child’s dependent status (e.g., age limitation).

Retirees Only: Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in

Please review the following sections carefully.

They contain important information about your rights and responsibilities as a Pinellas County Schools employee.

- COBRA
- HIPAA
- Family Medical and Leave of Absence
- Workers’ Compensation

When Can COBRA Coverage Be Elected? (Change in Status Event)	Who Can Elect COBRA Coverage?	How Long Can Coverage Be Continued?
Termination of employment of gross misconduct) or reduction in covered employee (other than for work hours of covered employee	Employee, spouse, and dependent children	18 months
Death of covered employee	Spouse and dependent children	36 months
Divorce or legal separation*	Spouse and dependent children	36 months
Covered employee becomes eligible for Medicare	Spouse and dependent children	36 months
Loss of child’s dependent status	Dependent child	36 months
Qualifying disability	Employee	29 months

** Only divorce is recognized by the state of Florida, not legal separation.*

bankruptcy is filed with respect to Pinellas County Schools, and that bankruptcy results in the loss of coverage of any retired employee covered under the

Plan, the retired employee will become a qualified beneficiary. The retired employee’s spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

How to Obtain Continued Coverage

You or your family are responsible for notifying the Risk Management and Insurance Department of a divorce or a child losing dependent status (or other change in status event) within 60 days of the qualifying event. The Personnel Department is responsible for notifying the Risk Management and Insurance Department in the case of death, termination of employment, or reduction in work hours.

When Risk Management and Insurance is notified that a qualifying event has occurred, Risk Management and Insurance will notify you of your right to continue group insurance coverage. You have 60 days from the notice to submit an enrollment form for continued coverage. Payment and coverage will be retroactive. If you wait longer than 60 days, your eligibility to continue medical, vision and/or dental coverage, or participate in your Healthcare FSA, your coverage or participation will end.

Premium Payment

To extend coverage for yourself or your family, you are required to pay the entire cost of coverage plus administrative costs. The law states that this premium can be 102% of Pinellas County Schools’ cost of providing benefits. This amount will be calculated yearly, and may vary from year to year.

Your initial premium payment must be paid no later than 45 days after you enroll. Your initial payment amount is retroactive, may cover more than one month, and will be larger than your remaining monthly payments. If your initial payment is late, you will not be able to continue coverage.

All subsequent payments must be made the first of each month. If these payments are not received on time, coverage will end. For this reason, you should be careful that all premium payments are made on time. If the premium payment is not paid by the end of the grace period, your continued coverage will end on the last day of the month for which a timely payment was received and you may not re-enroll.

When Continued Coverage Ceases

The COBRA law states that your continued coverage as a qualified beneficiary may be cancelled for any of the following reasons:

- Pinellas County Schools no longer provides coverage to any of its employees
- The premium for your continued coverage is not paid on time
- You or your dependents become eligible for coverage under another group plan (if you have a pre-existing condition not covered under your new plan, you may continue your old plan to cover that pre-existing condition)
- You or your dependents enroll in:
 - Medicare—Part A, Part B, or both
 - Medicare + Choice HMO
- You were divorced or widowed from a covered employee and later remarry and are eligible under your new spouse’s group plan.

