



**Annual Enrollment: October 12 – 24, 2022**

**FOCUS ON WHAT MATTERS**  
**YOUR GUIDE TO BENEFLEX**  
**2023 ANNUAL RETIREE ENROLLMENT**



**NO CHANGES NEEDED?** If you do not enroll online by October 24, your current coverage will continue, effective January 1, 2023.

# TO ENROLL, FOLLOW THESE STEPS:

1 Visit [pcsb.org/annual-enrollment](https://pcsb.org/annual-enrollment)

Click on the box that reads **2023 BENEFlex Annual Enrollment Self Service** and enter your user name and password in the format shown below:

2 **User name:** Type **R.** and then your **last name** and **first initial**  
Example:  
Name/SSN: John Smith 123-45-6789  
Username: R.smithj

**Password:** Type **Ret** and then the **last 5 digits of your Social Security number**  
Example:  
Name/SSN: John Smith 123-45-6789  
Password: Ret56789

3 Follow the Wizard Enrollment Process to complete your enrollment

4 Print or save a copy of your confirmation notice for your records – you **will not** receive a separate Worksheet or Confirmation Notice

## ENROLLED IN A PCS AETNA MEDICAL PLAN?

### EARN REWARDS WITH THE

 Healthcare **Bluebook**.

The Healthcare Bluebook helps you to shop for affordable high-quality health care at a fair price. You can **earn from \$25 to \$200** in rewards (on select procedures) when you choose a Fair Price provider.

*To start earning rewards:*

1. Visit [pcsb.org/healthcarebluebook](https://pcsb.org/healthcarebluebook) and click on the Healthcare Bluebook link – or download the free Healthcare Bluebook mobile app
2. Search for the procedure you are considering **prior** to visiting a Fair Price provider (if you do not, you will not be eligible for the reward)
3. Healthcare Bluebook will send checks to your home

*Questions?* Call 888-316-1824 or email [support@healthcarebluebook.com](mailto:support@healthcarebluebook.com).

### SEE A DOCTOR WHEN IT SUITS YOU, WITH

 **TELADOC**.

Access U.S. board-certified doctors by phone, video, or mobile app 24 hours, 7 days a week.

You'll pay less than a visit to urgent care: \$25 co-pay for Select Open Access, Choice POS, and CDHP; \$40 co-pay for Basic Essential.

- Set up your account today so that, when you need care, a Teladoc doctor is just a call or click away.
- Go to [teladoc.com/aetna](https://teladoc.com/aetna) and fill out your details under "Get started" – or download the free Teladoc app at [teladoc.com/mobile](https://teladoc.com/mobile) and set up your account.

*Need help?* Call 855-Teladoc (835-2362) for help registering your account over the phone.

**Take action – Review and update your beneficiaries during Annual Enrollment 10 minutes now could save your loved ones hours of heartache later.**

# WHAT'S CHANGING?

For 2023, we continue to provide you with quality, affordable benefit plans that meet your needs and those of your family. Here are the highlights:



## HEALTHCARE RATE CHANGES

Healthcare rates are increasing, see page 5 for new rates. Dental and vision rates are not changing.



## WELLNESS

If you're enrolled in an Aetna Medical Plan, you'll also have access to our Limeade wellness program. Download the **LimeadeONE** mobile app or visit **pcsb.limeade.com** to participate in year-round activities, incentives and nutrition support.



## NO VENDOR CHANGES

We are pleased to confirm that no vendor changes are required, as our existing vendors continue to provide good quality, affordable care to you.



## LIVE ZOOM

Register for a Live Zoom Annual Enrollment Meeting at <https://bit.ly/3R5cCEC> or scan the QR code to right. Thursday, October 13 at 10:30 a.m.



## ANNUAL RETIREE ENROLLMENT IS ALMOST HERE

This mailer summarizes what you need to know before enrolling for 2023 benefits coverage, and provides instructions on how to enroll online. For detailed information, download your Retiree BENEFlex Guide at [pcsb.org/annual-enrollment](https://pcsb.org/annual-enrollment).



### MAKING CHANGES TO YOUR BENEFIT ELECTIONS

You must make your benefits elections by October 24, otherwise your current coverage will continue and you'll have to wait until Annual Enrollment next year to make any changes.



### CANCELLING YOUR RETIREE BENEFITS

Failure to remit timely premium payments will result in cancellation of coverage. If you cancel your and/or your dependents' medical, dental, vision or life insurance coverage during Annual Enrollment, you will not be able to re-enroll, unless otherwise stated.

If you have a Medicare plan, it is not included in the PCS retiree enrollment process. **Medicare's annual open enrollment period is October 15 to December 7. During this time each year, you can also drop or switch your plan coverage with your insurance carrier.**

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

# WHAT CAN I ELECT FOR 2023?

Provided you are currently enrolled for coverage, you can continue to elect coverage for the following benefits, reduce your life insurance or remove your dependents from the plan.



## MEDICAL

If you elected medical coverage at the time of retirement, you can choose from four Aetna medical plans: Select Open Access, Choice POS II, CDHP + HRA, and Basic Essential. All medical plans include prescription drug coverage.



## VISION

Our quality vision care is provided through the EyeMed Vision Care Plan.



## LIFE INSURANCE

You can continue or decrease coverage for Basic Retiree and/or Family (spouse/children) Term Life Insurance: you cannot increase coverage. Your death benefit reduces beginning at age 70, so please review the reduced benefit payable to determine if it is appropriate for your needs.



## DENTAL

If you elected dental coverage at the time of retirement the premium is paid directly to Humana or Medcom for Metlife. Notify Risk Management if you wish to cancel dental coverage.

If you move out of Florida and would like to change your enrollment to the MetLife Dental plan, you will need to contact the retirement team and submit a PCS Retiree Enrollment and Change form with your new address within 31 days of your relocation.

Retirees are not eligible to change dental carriers if they are not moving out of the state of Florida.

**Dental coverage does not appear on the retiree benefit confirmation.**

**DOWNLOAD YOUR  
2023 RETIREE  
BENEFLEX GUIDE AT**  
[pcsb.org/annual-enrollment](https://pcsb.org/annual-enrollment)  
for more information about  
all your benefits.

### NEED HELP?

If you don't have access to the internet or you need help enrolling, call **727-588-6214**.



# MEDICAL AND RX COST & COMPARISON

KEY: Employee

Employee + Spouse

Employee + Child(ren)

Family

- Rates Subject to Union Ratification and Board Approval -

		Select Open Access In-Network Only	Choice POS II In- / Out-of-Network	CDHP + HRA In-Network Only	Basic Essential In-Network Only
<b>Employer Funded Health Reimbursement Account (HRA<sup>1</sup>)</b>		N/A		\$500  \$750 \$750  \$1,000	N/A. Plan does NOT qualify for a Health Savings Account.
<b>Annual Medical Deductible</b>		N/A	\$500 <sup>2</sup> \$1,000 <sup>2</sup>	\$1,500  \$3,000	\$2,300  \$6,900
<b>Medical Out-of-Pocket Maximum</b>		\$5,000 \$10,000	\$5,000 <sup>2</sup> \$10,000 <sup>2</sup>	\$5,000  \$10,000	\$8,550  \$17,100
<b>Prescription Drug (Rx) Out-of-Pocket Maximum</b>		\$2,000  \$4,000	\$2,000 <sup>2</sup> \$4,000 <sup>2</sup>	\$2,000  \$4,000	
<b>Hospitalization</b>	<b>Inpatient</b>	\$500 per day (5 day max)	\$500 per day (5 day max) / 40% after deductible	20% after deductible	30% after deductible
	<b>Outpatient</b>	\$500 co-pay	20% / 40% after deductible		
<b>TelaDoc Virtual Visits<sup>3</sup></b>		Doctor: \$25 co-pay	Behavioral Health: \$25 co-pay / \$60 Specialist	Doctor: \$40 co-pay	
<b>Primary Care Physician Visits</b>		\$35 co-pay	20% / 40% after deductible	20% after deductible	\$50 co-pay
<b>Specialist Office Visits</b>		\$60 co-pay			30% after deductible
<b>Prescription Drug (Rx) Coverage<sup>3</sup></b>	<b>Generic</b>	\$15 co-pay, no deductible			\$25 co-pay, no deductible
	<b>Preferred</b>	\$60 co-pay, no deductible			\$60 co-pay, no deductible
	<b>Non- Preferred</b>	\$90 co-pay after RX deductible of \$250 per person or \$500 per family			\$90 co-pay, no deductible
	<b>Specialty</b>	30% coinsurance or \$0 if enrolled in PrudentRX			

<sup>1</sup> Can only be used for covered medical plan and Rx expenses. <sup>2</sup> Combined in- and out-of-network. <sup>3</sup> No out-of-network coverage for Rx or TelaDoc Virtual Visits.  
<sup>5</sup> Per-pay-period (20 pays) AFTER Board Contribution applied. Three or more individuals must be covered under the plan and your legal spouse must also be a benefits-eligible employee with PCSB.

## 2023 MONTHLY INSURANCE RATES

MEDICAL	Retiree	Retiree + Spouse	Retiree + Children	Retiree + Family
Select Open Access	\$835.33	\$1,657.67	\$1,474.34	\$2,384.33
Choice POS II	\$852.00	\$1,692.67	\$1,509.34	\$2,454.33
CDHP + HRA	\$802.00	\$1,586.00	\$1,402.67	\$2,286.00
Basic Essential	\$738.67	\$1,462.67	\$1,301.00	\$2,104.33

DENTAL AND VISION	Retiree	Retiree + 1	Retiree + Family
Humana Advantage Dental Plan	\$23.22	\$39.27	\$57.12
MetLife PDP Plus Dental Plan (MEDCOM)	\$34.89	\$60.60	\$87.49
EyeMed Vision Care Plan	\$3.65	\$8.37	\$13.51

### BASIC RETIREE TERM LIFE INSURANCE

Age	39 and under	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate <sup>1</sup>	\$0.11	\$0.14	\$0.21	\$0.35	\$0.51	\$0.98	\$1.55	\$2.27

<sup>1</sup> 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.

### FAMILY TERM LIFE INSURANCE

Dependent rate <sup>2</sup>	\$1.50 for \$5,000 coverage
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<sup>2</sup> Rate is for \$5,000 of coverage.

# CONTACT INFORMATION

## Aetna Concierge Customer Service

- Member Services (Group #109718) 866-253-0599 aetnapcsb.com
- Pharmacy

## Aetna Mail Order Pharmacy

866-253-0599

## Aetna Onsite Representatives

- Claims and Account Advisor 727-588-6367
- Patient Advocate: Clinical Matters 727-588-6137
- Health & Wellness Advocate 727-588-6134

## Aetna PayFlex HRA Administration

888-678-8242 payflex.com

## EyeMed Vision Care

866-299-1358 eyemedvisioncare.com

## Healthcare Bluebook

888-316-1824 pcsb.org/healthcarebluebook

## Humana Advantage Dental Plan Member Services (548085)

800-979-4760 MyHumana.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 risk-retirement@pcsb.org

## Risk Management and Insurance

727-588-6195  
Fax: 727-588-6182 N/A

## Standard Insurance Company Life Insurance Claims

800-628-8600 N/A

## Teladoc

855-835-2362 teladoc.com/aetna

## Medicare - Humana Advantage Plans

727-793-2100

humana.com

## THINKING ABOUT ENROLLING IN A FEDERAL HEALTH INSURANCE MARKETPLACE PLAN?

You can enroll in a qualified health plan through the Federal Health Insurance Marketplace from October 15 – December 7, 2022.

If you enroll after October 25, 2022, you should contact us within 31 days to cancel your PCS retiree medical coverage.

To find out more, visit [healthcare.gov](https://www.healthcare.gov) or call **877-813-9115** – or Covering Florida at [coveringflorida.org](https://www.coveringflorida.org). If, within the last 12 months, you enrolled in a marketplace plan and are not happy with it, contact **727-588-6140** to ask about re-enrollment.