



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.



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.



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' 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 DO I NEED TO KNOW?

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:



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.



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

TO ENROLL, FOLLOW THESE STEPS:

- 1 Visit pcsb.org/annual-enrollment
- 2 Click on the box that reads **2023 BENEFlex Annual Enrollment Self Service** and enter your user name and password in the format shown below:

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
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- 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

WHAT CAN I ELECT FOR 2023?

Provided you were enrolled for coverage at the time of your retirement, and have maintained the coverage, you can continue to elect coverage for the following benefits.



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.



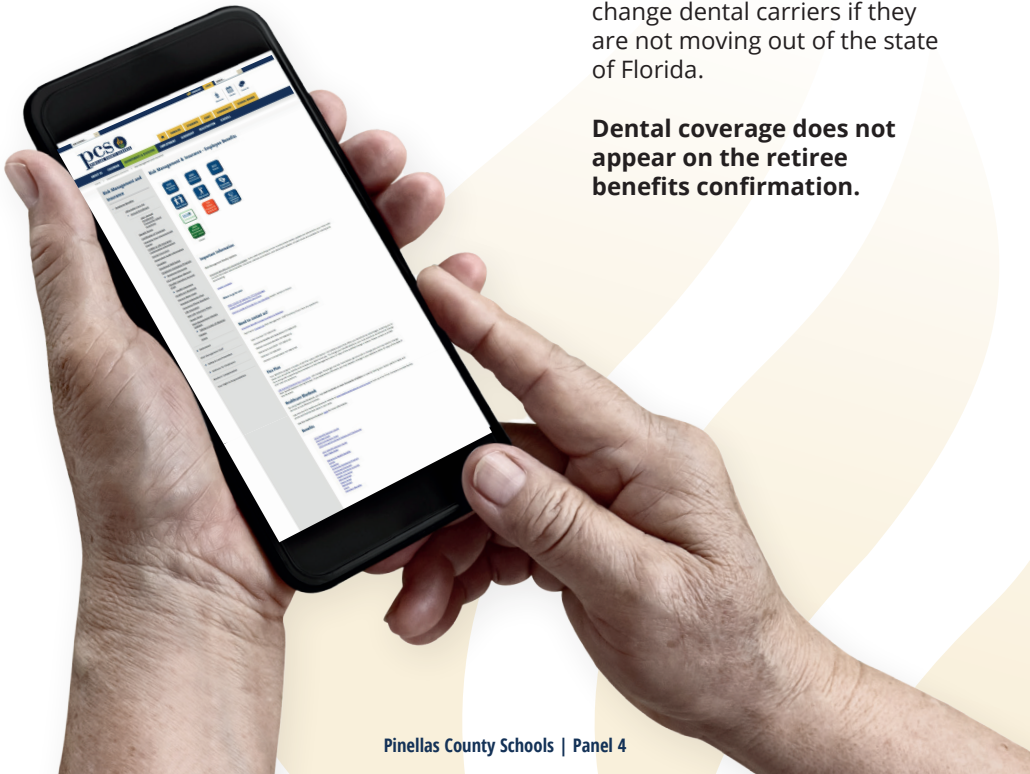
DENTAL

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 benefits confirmation.



WHAT ARE THE 2023 MONTHLY INSURANCE RATES?

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

RETIREE TERM LIFE INSURANCE

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

¹ 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 ²	\$1.50 for \$5,000 coverage
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² Rate is for \$5,000 of coverage.



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.

CONTACT INFORMATION

Risk Management Retirement Team	727-588-6214	risk-retirement@pcsb.org
EyeMed Vision Care	866-299-1358	eyemedvisioncare.com
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
Standard Insurance Company Life Insurance Claims	800-628-8600	N/A
Medicare - Humana Advantage Plans	727-793-2100	humana.com

**DOWNLOAD YOUR 2023
RETIREE BENEFLEX GUIDE AT**
pcsb.org/annual-enrollment
for more information about all your benefits.



SCAN HERE
or visit the
website below!

NEED HELP?

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