

2026 COBRA RATE CHART

Annual Enrollment Begins November 2025

Aetna Medical Plans:

Coverage Level	Select Choice	Basic Essential	CDHP + HRA
Employee	\$944.39	\$837.29	\$903.59
Employee + Spouse	\$1,872.22	\$1,656.32	\$1,787.22
Employee + Child(ren)	\$1,662.09	\$1,473.39	\$1,582.18
Family	\$2,695.30	\$2,695.30	\$2,578.00

Humana and MetLife Dental Plans:

Coverage Level	Humana Advantage	MetLife
Individual	\$23.68	\$35.59
Individual + 1	\$40.06	\$61.81
Individual + Family	\$58.26	\$89.24

EyeMed Vision Plans:

Individual	\$3.72
Individual + 1	\$8.54
Individual + Family	\$13.78

No Midyear Changes without a Qualifying Event:

Certain life events, such as marriage, divorce, or loss of a dependent's eligibility, may require changes to your benefits. When you experience an event that qualifies, contact Discovery Benefits within **31 days** from the date of the event

Key Medical Plan Terms:

Deductible is the amount you pay out of pocket for covered healthcare services before your insurance plan pays.

Copay is a fixed amount you pay for a covered healthcare service, usually at the time of service, not subject to a deductible.

CONTACT INFORMATION FOR COBRA DISCOVERY BENEFITS:

Address: P.O. Box 2079, Omaha, NE 68103-2079 | **Phone:** 866-451-3399 | **Fax:** 888-408-7224
Email: cobraadmin@discoverybenefits.com | **Website:** <https://cobra.discoverybenefits.com/>

WHO TO CALL FOR BENEFITS HELP?

Plans and Providers	Telephone	Website
Risk Management and Insurance		
Main Number	727-588-6195 Fax: 727-588-618	www.pcsb.org/benefits
Onsite Representatives		
Aetna (Claims and Account Advisor)	727-588-6367	www.aetnapcsb.com
Aetna (Health and Wellness)	727-588-6137	www.aetnapcsb.com
Insurance Carriers		
Aetna Concierge Customer Service	866-253-0599	www.aetnapcsb.com
Aetna Pharmacy Mail Order Prescriptions	888-792-3862	www.aetnapcsb.com
CVS Virtual Care	866-253-0599	www.cvs.com/virtual-care
Healthcare Bluebook	888-316-1824	www.pcsb.org/healthcarebluebook
EyeMed Vision	888-316-1824	www.eyemedvisioncare.com
Humana Advantage Dental (Group #548085)	800-979-4760	www.myhumana.com
MetLife Dental PDP (Group #548085)	800-942-0854	www.metlife.com/dental
Non-PCS Programs and Resources		
Federal Health Insurance Marketplace	800-318-2596	www.healthcare.gov
Florida KidCare	800-821-5437	www.floridakidcare.org

This guide describes Pinellas County Schools benefit programs that will be effective for the plan year beginning January 1, 2026. This is only a summary of the benefit programs. Additional restrictions and/or limitations not included in this guide may apply. In the event of a conflict between this guide and the plan documents, the plan documents will control.