

BENEFlex 2022

NEW RETIREE INSURANCE GUIDE



**Welcome to BENEFlex.
Get the Benefit Coverage You Need!**

Welcome to the world of...Retirement...Relaxation...and Reflection!

Congratulations on your retirement. Retirement is a major milestone in one's life, and being able to retire from the public sector is a huge accomplishment. As you enter this new and fulfilling segment of your life, we want to keep you informed of your retiree benefits and assist you as you make decisions about your future. As a new retiree of Pinellas County Schools, you can select from your current benefits at the time of your retirement. Follow these steps to get the coverage you and your family will need.

REVIEW

Read this newsletter and view the online BENEFlex Guide at pcsb.org/beneflex-guide.

Review the coverages you can keep as a retiree.

DECIDE

Which coverages do you need to keep?

For questions about retiree benefits:

- Visit the PCS website at pcsb.org/retiree-benefits

ENROLL

Complete your 2022 Retiree Insurance Benefits Election & Change Form and FRS Payroll Authorization Forms, and return them along with a check for two months of premiums. Submit your forms and payment to Risk Management—Retirement within 31 days of your retirement date to avoid interruptions of your benefits. If you don't enroll when you are first eligible, you will not be eligible to elect benefits during the year.

CONTACT INFORMATION

Phone: 727-588-6214 | Fax: 727-588-6182 | Email: risk-retirement@pcsb.org

Pinellas County Schools, Risk Management & Insurance—Retirement Team, P.O. Box 2942, Largo, FL 33779-2942



BENEFLEX RETIREE INSURANCE GUIDE 2022

As a new retiree of Pinellas County Schools, you are eligible to continue the following insurance benefits. **NOTE:** If you cancel any of your PCS-sponsored coverage when you retire, you cannot **re-enroll**, unless otherwise stated.

BENEFIT PLAN	ENROLLED AT TIME OF RETIREMENT?*	CAN YOU CONTINUE AFTER YOU RETIRE?
Medical	Yes	If you are enrolled at time of retirement, you can continue your coverage under any of these plans
Dental	Yes	
Vision	Yes	
Basic Term Life Insurance	Yes	Minimum \$10,000 Basic Board Term Life Insurance coverage required to continue this coverage
Family Term Life Insurance	Yes	Fixed \$5,000
Optional Term Life Insurance (you and your spouse)	Yes	You may convert your or your spouse's Optional Term Life coverage to individual policies directly through The Standard
Accidental Death & Dismemberment (AD&D)	Yes	No
Disability Insurance	Yes	No
MetLife Legal or Pet Insurance	Yes	No
MetLife HIP	Yes	MetLife will send you a Continuation of Coverage (COC) letter to the address on file with the District. Or you can call MetLife at 1-866-626-3705.

* If you are not enrolled in coverage at the time of retirement, you cannot enroll when you retire or during any subsequent Annual Enrollment.

Each year during Annual Enrollment, you will have the opportunity to review your benefit elections and make limited changes. This guide provides information about your and your dependents' eligibility and coverage options.

PCS BE SMART WELLNESS PROGRAM

Diabetes Care Program

The wellness program encompasses the Diabetes CARE Program. When you or a covered dependent enroll in this program and complete the requirements, your co-pay is waived for diabetic supplies. For more information, visit www.pcsb.org/diabetes-care-program.

Disability Insurance Plans

Your disability insurance coverage will terminate on the date your employment ends.

Need more details about Retiree Insurance? Visit www.pcsb.org/retirement to view the Retiree BENEFlex Guide online.

Be SMART Contact Information

**Aetna Patient Advocate:
Clinical Matters
727-588-6137**

**Aetna Health & Wellness
Advocate
727-588-6134**

AETNA MEDICAL PLANS

- You and your eligible dependents must be enrolled in a PCS medical plan at the time of your retirement to continue medical coverage.
- You must remain in that plan or elect to terminate your coverage. If you remain in the plan, you can change your election at the next Annual Enrollment. Your change will be effective on January 1 of the following year.
- You may continue to cover your enrolled dependents or cancel their coverage. In some instances, newborns may be added, subject to state legislation and carrier requirements. Please contact the Risk Management and Insurance Department Retirement Team for information.

Aetna Prescription Drug Program

- All medical plans include prescription drug coverage from Aetna. The program uses Aetna's Standard Formulary. Each drug is grouped as a generic, preferred brand, non-preferred brand, or specialty drug. Call Aetna's Concierge Customer Service at 866-253-0599 if you have questions.
- Maintenance drugs are filled under the **Maintenance Choice Program**, which requires that your physician write a 90-day prescription for all maintenance medications. You must fill the 90-day supply through CVS Caremark mail order or at your local CVS Pharmacy retail locations. You will only pay two co-pays for a 90-day supply.

CAUTION! If you cancel your medical insurance when you retire or during a subsequent Annual Enrollment, or you discontinue payment, you will not be able to re-enroll in a PCS medical plan.

A special provision may apply if you obtain coverage through the Health Insurance Marketplace. See "Enrollment in a Federal Health Insurance Marketplace Plan" on page 4.

Questions About the Aetna Medical Plans?

For assistance or questions about the PCS Aetna plans or claims call **Aetna's Claims and Account Advisor at 727-588-6367.**

Routine Eye Exam Not Covered

Routine eye exams are not covered under the Aetna medical plans. If you are enrolled in the EyeMed Vision Care Plan, routine eye exams are covered.

UNDERSTANDING YOUR AETNA MEDICAL PLAN

Health Reimbursement Account (HRA) (CDHP only) Use your HRA to pay your deductible, coinsurance, and Rx co-pays, reducing your out-of-pocket costs. Note the IRS requires that 100% of disbursements made from your HRA be substantiated or verified.

Medical Plan Deductible (Choice POS II, CDHP + HRA, and Basic Essential) This is the amount you pay for medical expenses before the plan begins paying benefits.

Coinsurance (Choice POS II, CDHP + HRA, and Basic Essential) This is the percentage of eligible medical expenses you pay after paying the deductible for most services.

ENROLLMENT IN A FEDERAL HEALTH INSURANCE MARKETPLACE PLAN

You can enroll through the Federal Health Insurance Marketplace. If you enroll in a medical plan through the Marketplace after the PCS Annual Enrollment window, you must contact us within 31 days of your enrollment to discontinue your PCS group coverage. Your request to discontinue your coverage will be effective the first of the month following receipt of your Enrollment and Change form by PCS.

If, within 12 months after enrolling in a plan through the Marketplace, you are not happy with your decision and would like to re-enroll in a PCS medical plan, please contact us at 727-588-6140 during the next Annual Enrollment and we can reinstate your coverage in an equivalent plan. You will be responsible for the applicable rates.

DENTAL INSURANCE

If you cancel your and/or your dependent's dental coverage as a new retiree, during the year, during Annual Enrollment, or by not making your monthly payment, you will not be able to re-enroll. If you elect either dental plan, you will be billed by the carrier and will be required to pay them directly.

Humana Dental Advantage Plus 2S Plan (Group# 548085)

You and your eligible enrolled dependents may continue participation in the Humana Dental Advantage Plus 2S plan if you are a Florida resident. Make sure your dentist is in the Advantage Plus 2S plan network. If, at the time of retirement, you are enrolled in the Humana dental plan and are planning on moving out of Florida, you are eligible to enroll in the MetLife dental plan. If you move out of Florida at a later date and would like to change your enrollment to the MetLife dental plan, you will need to contact the retirement team and submit a PCS Enrollment and Change form with your new address within 31 days of your relocation.

MetLife Preferred Dental Plan (PDP Plus) (Group # G95682)

You and your eligible enrolled dependents may continue participation in MetLife dental plan. Enrollment and monthly billing for MetLife is processed through MedCom, a third-party administrator.

VISION INSURANCE

EyeMed Vision Care Plan

If you are enrolled in the vision plan, you may continue your and your dependents' coverage when you retire. If you cancel your and/or your dependents' vision coverage or discontinue your payment, you will not be able to re-enroll.

Your monthly rates will be deducted from your monthly FRS pension check.



LIFE INSURANCE

- Life insurance includes Basic, Optional, and Family (spouse/children) Term Life insurance.
- The coverage you have in effect at the time of your retirement can be continued or decreased but may not be increased.
- You can convert your coverage to an individual policy directly through The Standard.
- Retiree life insurance benefits are subject to a reduction formula.

WHO'S ELIGIBLE?

As a PCS retiree, you are eligible to continue your Basic Term Life insurance in effect at the time of your retirement. Your legal spouse and/or children are eligible for Family Term Life insurance, provided they are enrolled in this coverage at the time of your retirement.

Eligible dependents include:

- Your legal spouse as defined by the laws of the state of Florida.
- Your children beginning at live birth to the end of the year in which they reach age 26.

If your spouse is also a Pinellas County Schools retiree and has elected his or her own retiree life insurance, you may not elect Family Term Life insurance.

BASIC TERM LIFE INSURANCE

You may continue the amount of your Board Term Life insurance in effect at the time of your retirement. This life insurance policy is a Term Life insurance policy and has no cash value

OPTIONAL TERM LIFE INSURANCE

CONVERSION You can convert the amount of your Optional Term Life in effect at the time of your retirement to a Whole Life individual policy with The Standard within 31 days of retirement. You may elect less coverage, but under no circumstances may you elect more coverage than what is in effect at the time of your retirement.

REDUCTION OF COVERAGE

Your life insurance death benefit reduces beginning at age 70. Here is an example of how a \$100,000 life insurance election is affected. Please note that your premium will be reduced based on the amount of insurance in force. We recommend that if you are over age 70, you review the reduced benefit payable to determine if your reduced life insurance benefit is appropriate.

AGE	PERCENT OF POLICY VALUE	DEATH BENEFIT
69 or younger	100%	\$100,000
70-74	65%	\$65,000
75-79	45%	\$45,000
80 or older	30%	\$30,000

FAMILY TERM LIFE INSURANCE— (SPOUSE/ CHILDREN)

This policy covers your legal spouse and eligible children for \$5,000 per person. You may continue this coverage if it is in effect at the time of your retirement. Florida's Department of Insurance guidelines state that you, the retiree, must have a minimum of \$10,000 of Basic Term Life insurance to continue this coverage.

Caution—You will not be eligible to re-enroll in the life insurance program if you cancel your life insurance or your coverage is terminated for failure to make timely premium payments.

2022 MONTHLY INSURANCE RATES

Medical, Vision, and Life Insurance Payments: Your monthly rates will be deducted from your monthly FRS pension check. If you do not receive an FRS pension check, payment coupons will be sent to you. Please note, if your annual premiums total \$150 or less for dental or vision, you will need to make one annual payment.

Dental Insurance Payments: If you have Humana Advantage or MetLife Dental, they will bill you directly for your dental insurance. Dental insurance cannot be deducted from your FRS pension check.

AETNA MEDICAL PLANS	RETIREE	RETIREE + SPOUSE	RETIREE + CHILDREN	RETIREE + FAMILY
Select Open Access	\$803.33	\$1,596.67	\$1,420.67	\$2,298.00
Choice POS II	\$820.00	\$1,631.67	\$1,455.67	\$2,368.00
CDHP + HRA	\$770.00	\$1,525.00	\$1,349.00	\$2,199.67
Basic Essential	\$706.67	\$1,401.67	\$1,247.33	\$2,018.00

HUMANA DENTAL ADVANTAGE 2S PLUS PLAN	RETIREE	RETIREE + 1	RETIREE + FAMILY
	\$23.22	\$39.27	\$57.12

METLIFE DENTAL PLAN	RETIREE	RETIREE + 1	RETIREE + FAMILY
	\$34.89	\$60.60	\$87.49

EYEMED VISION CARE PLAN	RETIREE	RETIREE + 1	RETIREE + FAMILY
	\$3.65	\$8.37	\$13.51

The Standard Life Insurance Rates (Board Life)

AGE	RATE	AGE	RATE
35-39	\$0.11	55-59	\$0.51
40-44	\$0.14	60-64	\$0.98
45-49	\$0.21	65-69	\$1.55
50-54	\$0.35	70+	\$2.27

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.

The Standard Dependent Term Life

DEPENDENT RATE	\$1.50 for \$5,000 of coverage
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Retirement Guidelines for Life Insurance

When you officially retire* you may enroll in the same amount (one times your salary) of Basic Term Life insurance benefit that was in effect at the time of your retirement. If you fail to enroll in life insurance at the time you retire and your PCS group life insurance coverage lapses, you will not be permitted to re-enroll in a PCS-sponsored retiree life insurance plan at a later date.

In the event you return to work in a position that offers a lesser amount of Board-paid life insurance, you will only be eligible for the most recent and lower amount of the Basic Term Life insurance when you return to a retiree status.

** Official retirement includes early retirement, retirement from DROP, normal retirement from the Pension Plan, or retirement from the Investment Plan. If you return to work in a benefit-eligible position, you may not continue life insurance coverage as a retiree.*

A Life Insurance Certificate of Coverage from The Standard Insurance Company, which includes the entire plan provisions, exclusions, and limitations, is available at pcsb.org/risk-benefits or by contacting the Risk Management and Insurance Retirement Team directly.

Re-employment after Retirement— Guidelines for Insurance

It is your responsibility to contact the PCS retirement team when and if you return to work or leave employment with Pinellas County Schools. Official retirement includes early retirement, retirement from DROP, normal retirement from the Pension Plan, or retirement from the Investment Plan.

Accelerated Benefit Option

If you provide satisfactory proof that you are terminally ill with a life expectancy of 12 months or less, you may elect to receive up to 75% of your Basic Term Life insurance benefit while still living. This benefit is only available once and is payable in a lump sum or six equal monthly installments. The death benefit payable to your beneficiary will be reduced by the amount you elect under this option.

PINELLAS COUNTY SCHOOLS CONTACTS

RISK MANAGEMENT AND INSURANCE		
Risk Management Retirement Team	727-588-6214	Risk-retirement@pcsb.org
Risk Management and Insurance	727-588-6195	Fax: 727-588-6182
ONSITE REPRESENTATIVES		
Aetna (Claims and Account Advisor)	727-588-6367	www.pcsb.org/healthinsurance
Aetna (Health & Wellness)	727-588-6137	www.pcsb.org/wellness
INSURANCE CARRIERS		
MEDICAL		
Aetna Concierge Customer Service	866-253-0599	www.aetnapcsb.com
Aetna Pharmacy Mail Order Prescriptions	888-792-3862	www.aetnapcsb.com
Healthcare Bluebook	888-316-1824	www.pcsb.org/healthcarebluebook
VISION		
EyeMed Vision	866-299-1358	www.eyemedvisioncare.com
DENTAL		
Humana Dental Advantage Plus 2S Plan (Group #48085)	800-979-4760	www.myhumana.com
MetLife Dental PDP (#G95682)	800-942-0854	www.metlife.com/dental
MedCom (Enrollment and Billing questions)	800-523-7542	email (retireeservices@medcom.net)
LIFE INSURANCE		
The Standard Life Insurance Company (Group #92959)	800-628-8600	Pcsb.org/risk-benefits
MEDICARE ADVANTAGE PLAN		
Humana Medicare Advantage Plans	727-792-2103	Humana.com
NON-PCS PROGRAMS AND OTHER RESOURCES		
Florida Retirement System (FRS)	866-446-9377	www.myfrs.com
Federal Health Insurance Marketplace	800-318-2596	www.healthcare.gov
Medicare Services (800-MEDICARE) You must contact the appropriate provider 3 months prior to being eligible for Medicare	800-633-4227	Medicare.gov
SHINE—Serving Health Insurance Needs of Elders Non-profit Medicare Counseling	800-963-5337	Floridashine.org