

## **BENEFlex 2024**

Winter Newsletter
Annual Enrollment Recap
December 2023

#### WHAT DO I NEED TO KNOW?

For 2024, we continue to provide you with quality, affordable benefit plans that meet your needs and those of your family. Here are the highlights:

**Wellness.** If you are enrolled in an Aetna Medical Plan, you can access our Limeade wellness program. Download the LimeadeONE mobile app or visit <u>pcsb.limeade.com</u> to participate in year-round activities, incentives, and nutrition support.

**CDHP Plan: Health Reimbursement Account (HRA) Rollover Maximums.** The rollover maximums are \$1,000 for employees only, \$1,500 for employee/spouse or employee/ child(ren), and \$2,000 for family coverage. As of December 31, 2023, any excess funds over these limits will be forfeited. Please be sure to utilize these for the 2023 plan year.

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

**Flexible Spending Account Expenses.** PayFlex is becoming Inspira Financial in early 2024. Unsubstantiated claims will be reflected as taxable income.

**EAP and Talkspace.** Connect with licensed therapists through our free, confidential EAP service. Available 24/7/365 at 1-800-848-9392 or through the secure Talkspace app.

#### **QUESTIONS?**

Call the Benefits Team at 727-588-6197 or visit our website at:

www.pcsb.org/risk-benefits

#### REMINDER

Need to <u>locate a provider</u> for the medical, dental, and/or vision plans?

### Actions You May Need to Take as of January 1, 2024

## Flexible Spending Account (FSA) Notices and Deadlines

If you were enrolled in a Flexible Spending Account or Health Reimbursement Account for 2023, you have until December 31st to use those funds. You may submit receipts for services in 2023 up through March 31, 2024. Flexible Spending Account balances left over will be forfeited and used to offset the expenses of the plan. Visit our <u>Flexible Spending webpage</u> for a claim form, a list of eligible expenses, and answers to frequently asked questions.

Please Note: Employees enrolled in an FSA or HRA during 2022, and failed to provide required documentation by March 31, 2023, will have the total unsubstantiated amount reflected in their 2023 W-2. Once the amount is included in the employee's W-2, PayFlex will reactivate their debit card and the employee can begin using the card again (if enrolled in an FSA or CDHP for 2024).

2023 Debit Card Expenditures: Please note that any 2023 expenditures that PayFlex needs documentation for will be shown on 2024 W-2s, if substantiation is not submitted by March 31, 2024.

If you have questions regarding your Flexible Spending Account or Health Reimbursement Account, please visit <a href="https://www.payflex.com">www.payflex.com</a>, or contact PayFlex at 888-678-8242.

#### Will You Need a New ID Card?

BENEFIT	CARD INFORMATION	CONTACT
Aetna Health Plans	New members or those who have made a change in their health plan will receive a new ID card.  Delivery Date: Should arrive no later than December 22 <sup>nd</sup>	Aetna Concierge Customer Service (866)-253-0599
	If you newly enrolled in the CDHP + HRA, the PayFlex debit card with the HRA funds (mailed separately) in a plain white envelope.  • HRA Delivery Date: The week of December 31st Supply Chain issues may delay slightly	Monday – Friday 8 AM – 6 PM
Dental	Humana Advantage Plus Dental – Only newly enrolled members will receive a new ID card.  • Delivery Date: Prior to December 31st  Met Life Dental - ID cards are not issued.	Humana Advantage Dental Plus (800)-979-4760 Met Life Dental (800)-942-0854
EyeMed Vision	Only newly enrolled members will receive a new ID card.  • Delivery Date: The week of December 18th.	EyeMedVision (866)-299-1358
Flexible Spending and Health	Only newly enrolled or anyone who has a card expiring will receive a new PayFlex FSA card.  • Delivery Date: the week of December 31st.	PayFlex (888)-678-8242
Reimbursement Account (HRA) for CDHP)	Cards will arrive in a plain white window envelope	Monday – Friday 8 AM – 6 PM



Healthcare

Go Green to Get Green! When you are enrolled in a PCS Aetna medical plan you and your enrolled dependents can access the Healthcare Bluebook. This free online and mobile resource makes Bluebook it easy to shop for affordable high-quality health care—from diagnostics and imaging to

outpatient surgery—at a fair price. Go to pcsb.org/healthcarebluebook or download the free Healthcare Bluebook mobile app and start shopping for a Fair Price provider while you are with your doctor.

You can look up a Fair price, compare provider prices, and find the best value in your area. Click the "Go Green to Get Green" banner and you will earn from \$25 to \$200 in rewards (on select procedures) when you choose a Fair Price provider. To be eligible for the reward, you must log in to Healthcare Bluebook and search for your procedure, test, or service prior to visiting a Fair Price provider.



Teladoc is Aetna's telemedicine provider for both medical and behavioral health benefits. Teladoc provides access 24 hours a day, 7 days a week to a U.S. board-certified

doctor by phone, video, or mobile app visits. Visit www.teladoc.com/aetna and click "set up account" or, download the mobile app available in your phone's app store, or call 855-835-2362 for additional information.

## Resources for Living<sup>®</sup>

The Employee Assistance Program (EAP) provides short-term problem resolution to help you deal with life challenges, including emotional well-being support, daily life assistance, Online resources, legal services, financial services, and more! Resources for Living (RFL) is an employer-sponsored program, available at no cost to you, family members living in your household, and dependent children up to age 26, no matter where they live. Services are confidential and available 24 hours a day, seven days a week. You are eligible for up to eight counseling sessions per issue. You can call 24 hours a day for in-the-moment emotional well-being support. Counseling sessions are available face to face or on-line with televideo. Services are free and confidential.

To access EAP services, call 1-800-848-9392 or visit resourcesforliving.com (username: pcs, password: eap)

#### AETNA ASSISTANCE DURING WINTER BREAK

If you need assistance with Aetna during the winter break, contact Aetna's Concierge at 866-253-0599.

They have access to Aetna's systems, resources, and they are committed to helping you get the care you need.

#### IS YOUR INFORMATION UP TO DATE?

Having the wrong personal information on file can delay correspondence from our insurance carriers, or cause problems with claims. If you have moved, changed your phone number, or recently married and changed your last name, you will need to update your personal HR record with Pinellas County Schools:

Login to PCS portal using your PCS Network user ID and password:

- Go to Employee Self Service
- Click on the link for "Personal"
- Click on "Edit/Update"

If you have a marital status/name change:

- Click on PCSB Form 31909
- Print, fill out and return the completed form to Human Resources

# WHO TO CALL FOR BENEFITS HELP

PLANS AND PROVIDERS	TELEPHONE	WEBSITE		
RISK MANAGEMENT AND INSURANCE				
Main Number	727-588-6195 (Fax) 727-588-6182	www.pcsb.org/risk-benefits		
Insurance Benefits and Deductions	727-588-6197	www.pcsb.org/risk-benefits		
Retirement (Insurance Benefits/DROP)	727-588-6214	www.pcsb.org/retirement www.myfrs.com		
Retirement Savings Program	727-588-6141	www.tsacg.com/individual/plan-sponsor/ florida/pinellas-county-schools/		
Wellness for Employees	727-588-6031	www.pcsb.org/wellness		
Workers' Compensation	727-588-6196	www.pcsb.org/risk-benefits		
ONSITE REPRESENTATIVES				
Aetna (Claims Advisor)	727-588-6367	www.pcsb.org/healthinsurance		
Aetna (Wellness)	727-588-6134	www.pcsb.org/wellness		
Standard Insurance Company (Disability Claims)	727-588-6197	www.pcsb.org/disability		
INSURANCE CARRIERS				
Aetna Concierge Customer Service	866-253-0599	www.aetnapcsb.com		
EyeMed Vision (#9856857)	866-299-1358	www.eyemedvisioncare.com		
Farmers Insurance Auto & Home	800-438-6381	www.myautohome.farmers.com		
Healthcare Bluebook	888-316-1824	www.pcsb.org/healthcarebluebook		
Horace Mann Auto	727-576-5555	www.floridaeducatorsinsurance.com		
Humana Advantage Dental (#548085)	800-979-4760	www.myhumana.com		
MetLife Dental (#G95682)	800-942-0854	www.metlife.com/dental		
MetLife Voluntary Benefits	800-438-6388	www.metlife.com/mybenefits		
PayFlex (FSA / HRA)	888-678-8242	www.mypayflex.com		
Resources for Living (RFL) Employee Assistance Program (EAP)	800-848-9392	www.resourcesforliving.com username: pcsb; password: eap		
Standard Insurance Company Life Insurance	800-628-8600	www.standard.com		
Teladoc	855-835-2362	www.teladoc.com/aetna		
NON-PCS PROGRAMS				
Florida Retirement System (FRS)	866-446-9377	www.myfrs.com		
Florida KidCare	888-540-5437	www.floridakidcare.org		
Federal Health Insurance Marketplace	800-318-2596	www.healthcare.gov		

