

RISK MANAGEMENT AND INSURANCE UPDATE



**RISK MANAGEMENT NEWS &
ANNOUNCEMENTS**

January 31, 2022

BENEFITS NEWS

Qualifying Events: Changing Your Insurance Benefits Mid-Year

Just a reminder that under IRS regulations, you cannot change your benefits during the year unless you have a qualified life event and it is consistent with the requested benefit change. To make a change, you must submit an Enrollment & Change form to Risk Management within **31 days** of the life event. Supporting documentation is required. Changes are effective the first of the month following the life event AND receipt of the paperwork in Risk Management. For more information, go to <https://www.pcsb.org/life-events>.

What are Examples of Qualifying Life Events?

- Marriage or Divorce
- Birth or adoption of a child (coverage effective immediately)
- Death of a family member
- You or your spouse start or end an unpaid leave of absence
- You or your spouse gain or lose coverage through an employer or State-sponsored plan (Medicare, Medicaid) Note: signing up for a private individual plan, such as a health, life insurance or disability plan, will not qualify as a life event to drop coverage.
- You or your dependent lose employer group coverage for any reason or your COBRA coverage expires

Employee Rights & Responsibilities

You are able to access notices on your rights and responsibilities as an employee.

Annual Enrollment Notices & Disclosures

The Annual Enrollment Notices & Disclosures Booklet contains applicable Legal Notices and Disclosures regarding HIPAA, COBRA, FMLA, Workers Compensation and Health Care Reform applicable to PCS.

BENEFITS NEWS

Free COVID Test Kits

President Biden announced recently that beginning January 18th, all households are able to obtain free at-home coronavirus test kits. The website is COVIDTests.gov, which then directs people to a U.S. Postal Service site for delivery.

Also effective January 15, 2022, under new federal guidelines, Aetna® members with employer-sponsored commercial health insurance now have coverage for reimbursement of over-the-counter (OTC) COVID-19 tests. Here's what [you need to know](#).

Please note: The Department of Health-Pinellas and the district's COVID protocol require any positive test results to be confirmed by a diagnostic COVID-19 lab test (i.e., PCR or Rapid-Antigen). This is required for COVID pay reimbursement. Free COVID-19 testing can be found at this link: <https://covid19.pinellascounty.org/testing/>. Home kit results are not accepted at this time.

RETIREMENT NEWS

Thinking About Retirement?

[Review these questions](#) from the Department of Management Services to decide if you are financially fit for retirement. Also included is information for those who may need assistance planning their retirement.

WELLNESS NEWS

Limeade Ends February 14, 2022 - Important Dates Below

Participants can still complete Limeade activities to earn points to reach new levels through 2/14. Be sure to check your credits and report any missing 2021 preventative exams, as soon as possible. All 2022 preventative exams will count towards the next Limeade year beginning March 1, 2022.

- **2/1/2022** - Report any missing 2021 preventative exam before 2/1/2022 to make sure they process before the end of the year. [Directions for how to check your point history](#).
- **2/14/2022** - The Limeade year ends. Participants have through 2/14/2022 to earn points to reach new levels and earn incentives.
- **3/1/2022** - The next Limeade year begins! There will be two weeks of downtime for the program to reset but participants can start on 3/1 to earn points for the new year!

WELLNESS NEWS

District Wellness Webinars

Join us for one of our webinars throughout spring. Topics include nutrition, emotional well-being, and financial wellness! For a full list of upcoming webinars, registration, and recent recordings, visit the [PCS District Wellness Campaigns](#).

Upcoming webinars:

2/9 - Discover the Power of Herbs and Spices - [Registration](#)

2/16 - Healthy Relationships (EAP) - [Registration](#)

Employee Assistance Program: Preventing and Recovering from Burnout

Most people have times when stress runs high for days, weeks or even months. When chronic stress starts to outweigh your resilience and ability to recharge, you can start to burn out. Burnout can include signs such as: Feeling tired and emotionally drained most of the time; trouble getting motivated; caring less about others, yourself, your job or other responsibilities; and trouble seeing the meaning in your work and actions toward others. [Attached is a flyer](#) from Resources for Living (RFL) to help you avoid and recover from burnout.

To register for the webinars or podcasts, log in to your PCSB member website at www.resourcesforliving.com, Username: pcsb Password: eap.

And remember, the EAP is available 24/7 at 800-848-9392 to assist you with life coping skills.

EMPLOYEE DISCOUNTS

[Pinellas County Schools Main Discount Page](#)

- [PerkSpot](#): travel discounts, tickets & entertainment, local offers and so much more. Company code: PCSB
- [Tickets at Work](#): exclusive discounts, special offers and much more. Company code: PCS
- [Amalie Arena & Yuengling Center Events](#)
- [T-Mobile Discounts & 20 Best Workout Apps for the New Year!](#)