



## YOUR PCS BENEFIT WEEKLY UPDATE

### March 14, 2025

#### **BENEFIT NEWS**

##### **Important Deadline: Flexible Spending Account (FSA) Submissions**

The deadline to submit 2024 claims for reimbursement or substantiation for your Flexible Spending Account (FSA) is **March 31, 2025**. This applies only if you have remaining funds in your 2024 account or if Inspira has requested substantiation for any expenses you've already paid.



##### **Important Notes:**

- Any unused FSA balances will be forfeited and used to offset the plan's expenses.
- Visit our [Flexible Spending](#) page for the claim form, a list of eligible expenses, and answers to frequently asked questions.
- Claims can be submitted online, or you can use the [Inspira Flexible Spending Claim Form](#) (Health Care and Dependent Care) to submit manually.

**We recommend submitting your claims as early as possible, rather than waiting until the last week.**



### **Important Deadline: Health Reimbursement Account (HRA) for CDHP Health Plan Participants**

The deadline for submitting 2024 claims for reimbursement or substantiation from your Health Reimbursement Account (HRA), included with the CDHP Health Plan, is also **March 31, 2025**.

#### **Important Notes:**

- Your HRA balance will rollover unless it exceeds the maximum rollover limits:
  - **\$1,000** for employee-only coverage
  - **\$1,500** for employee + spouse or employee + child coverage
  - **\$2,000** for family coverage
- New funds for the 2025 plan year were added to your HRA account on **January 1, 2025** and are available for claims.

**To submit claims**, you can do so online or use the [Inspira Health Reimbursement Account \(HRA\) Reimbursement Form](#).

#### **Vital Reminder: Documentation for FSA and HRA**

If Inspira has requested documentation for any FSA or HRA expenses where you used your debit card, and you do not provide the necessary substantiation, your card may be suspended. Any unverified amounts could also be reported and may appear on your **W-2** as taxable income.

#### **Questions?**

If you have any questions, please contact [Inspira Financial](#) at **1-800-258-7878**.

## **When to Choose Urgent Care & Emergency Rooms vs. CVS Health Virtual Care**

Navigating healthcare options can sometimes be confusing, especially when you're feeling unwell or have a medical issue. It's important to understand when to seek help at Urgent Care or an Emergency Room (ER), versus when CVS Health Virtual Care could be your best choice. Each service plays a unique role in providing care and choosing the right one can help you get the most appropriate treatment quickly and efficiently.



### **When to go to Urgent Care:**

- This option is best for non-life-threatening issues like sprains, minor fractures, cuts that need stitches, or mild illnesses such as colds, flu, or infections. Urgent care centers can offer X-rays, lab tests, and basic medical treatments, making them a great choice when you need prompt, in-person care but do not require emergency intervention.

### **When to go to the Emergency Room:**

- The ER should be reserved for serious, life-threatening conditions that need immediate and specialized attention. This includes symptoms such as chest pain, severe abdominal pain, difficulty breathing, uncontrolled bleeding, or signs of a stroke. ERs are equipped for severe and complex medical situations that may require advanced diagnostics, surgeries, or long-term monitoring.

### **When to use CVS Health Virtual Care:**

- CVS Health Virtual Care is a convenient option for non-emergency medical needs that can be managed remotely. Through virtual visits, you can connect with a healthcare provider from the comfort of your home or wherever you are. Virtual visits are best for routine care, minor illnesses, or ongoing health management. You can discuss symptoms like cold and flu, allergies, minor rashes, and other non-urgent health issues. Providers can prescribe

medications, offer treatment advice, or refer you to further care if necessary. CVS Health Virtual Care is especially helpful for managing prescriptions, getting second opinions, or having follow-up consultations without leaving your home. (At this time, there is no CVS Health Virtual Care App. CVS Health Virtual Care can be accessed by going to [CVS.com/virtual-care](https://www.cvs.com/virtual-care).

### Questions?

Please call **Aetna's Health Line at (800-556-1555)** to speak with a licensed & registered nurse if you need assistance with choosing the correct level of care you may need. There is no charge for this service

### Helpful links:

- [Urgent Care/Convenient Care Clinics](#)
- [CVS Virtual Care Information Flyer](#)
- [FAQs about Virtual Primary Care Flyer](#)
- [FAQs about Virtual Mental Health Care Flyer](#)

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## **WELLNESS NEWS**

### **2<sup>nd</sup> Annual Cornhole Tournament!**

Sign up for the [2<sup>nd</sup> Annual PCS Wellness Cornhole Tournament](#). PCS employees can create a team of two to compete against other employees in a double elimination cornhole tournament. All players must be PCS employees. \$100 prize for winning players!



### **Tournament Details:**

- **Date:** Saturday, April 26
- **Location:** PCS Admin Building
- **Time:** 10:00am-1:00pm

[Register your team today!](#)



### **2025 Limeade Program**

Employees with medical insurance through PCS have access to login in begin a new program year. Participants can take their Well-being Assessment to customize their wellness activities, reach Level 1, and unlock their incentives. Throughout the year participate in new challenges and lessons and earn points for completing certain preventative exams.

Learn more about the program and how to get started at [pcsb.org/limeade](https://pcsb.org/limeade).

- **2024 Level 3 Incentive Limeade Program Payout Update:**

All employees who were eligible for the \$300 annual wellness incentive will receive the incentive in their upcoming paycheck (3/7/2025 or 3/14/2025). Everyone receiving the incentive would have received an email notification.

Please contact [hillca@pcsb.org](mailto:hillca@pcsb.org) for questions about the incentive.

### **Employee Assistance Program – Learn about anxiety and how to manage it**

Did you know that in the U.S. over 40 million adults have an anxiety disorder? That's 19.1 percent of the adult population. And seven percent of children and teens from 3-17 experience anxiety concerns each year.

Anxiety disorders are the most common mental health condition worldwide. Symptoms can be mental and physical and can impact many parts of a person's life. It's important to learn healthy ways to cope and to get support when needed.

Check out the [resources](#) we've put together to help you learn more about anxiety and coping tools that can help:

- Listen to a 2-minute breathing exercise: "Just breathe"



- Read an article about “Generalized anxiety disorder”
- Read an article on “Tips for reducing tension and anxiety”

And remember, if you or a family member in your household is having difficulty coping with any life issue, the EAP is available 24/7 to assist you.

Contact RFL at **800-848-9392** to get started or visit [www.resourcesforliving.com](http://www.resourcesforliving.com) (select Company Login/Register. Employer: pcsb | Access code: eap).



## **EMPLOYEE DISCOUNTS**

### **Employee Discounts**

Main employee discount page

### **Concerts and Events**

Concerts and other event discounts through Amalie Arena & Yuengling Center

### **PerkSpot**

Travel, theme park tickets, entertainment & local offers.

**Company Code:**  
**PCSB**

### **Tickets at Work**

Special offers like discounts on theme park tickets and much more!

**Company Code:**  
**PCS**

