Risk Management & Insurance



Weekly Update December 20, 2018



During this holiday season, we hope you enjoy many blessings which bring lots of happiness to your life and make all of your wishes come true. As a wellness tip, try to take time for yourself; relax, enjoy our beautiful area, get outside and if traveling – stay safe. Happy Holidays to you and your family.

Benefit News

Annual Enroll Recap: 2018 Winter Newsletter

Humana contact information during the break

If you have questions regarding your **2018 Humana** medical plan, claims, prescriptions, Go365 or Flexible Spending Accounts (FSA), please contact:

Humana Member Services and Claims	877-230-3318
Humana Pharmacy	800-833-1315
Humana FSA Administration	800-604-6228
Humana Go365	877-684-2404

Our local representatives will be available for elevated issues.

Through 12/31/18:	Janet Lang, PCS/Humana Account Claims Advisorpcs.langj@pcsb.org727-588-6134
After 12/31/18:	Jacqueline Camacho will be available for medical, prescriptions, dental and spending account issues or questions. jcamacho@humana.com or 813-288-6337.

What is a 1095-C Form?

Put simply, it is your proof of insurance for the IRS.

Pinellas County Schools is required to send an annual tax statement Form <u>1095-C</u> to all employees offered medical insurance in 2018. While this form may assist in preparing a return, it is not required to file a return. If you consent to receive this form electronically, you will be able to view and print this form on the 1095-C section of Employee Self-Service earlier than if you get a paper copy. Employees who do *not consent* to receive this form electronically, will receive a printed form delivered to their work location by January 31st. **To consent to the electronic delivery of your 1095C form, log into:** Employee Self Service



What is the Deferred Retirement Option Program (DROP)?

DROP is a program under which participants may retire while continuing to work. Monthly retirement benefits remain in the FRS Trust Fund instead of being paid directly to the employee. Benefits will earn interest and are tax deferred as long as participation in DROP continues. Employees participating in DROP do not contribute 3% into their Florida Retirement System retirement account. In the meantime the employee continues to work for the FRS employer for up to five years. When the DROP period ends, the employee must terminate employment with all FRS employers and provide verification of termination. When the termination is verified and the payout election form has been received, the employee will receive payment of the accumulated DROP benefits, and begin receiving the FRS monthly retirement benefit (in the same amount as determined at retirement, plus annual cost-of-living increases).

Administrators, Support or Non-Instructional personnel who were initially enrolled in the FRS before July 1, 2011, and complete 30 years of service before age 57, may defer DROP and elect to begin participation at any time between completing 30 years and reaching age 57, the first day of the month once they complete 30 years of service between the ages of 57 to 62 or the first day of 62nd birthday month if vested. 12-month limitation period: Unless employee enrolls in DROP when eligible, they will lose a month's retirement in DROP for every month they delay enrolling. There is a 12 month window from the eligibility date to enroll in DROP.

Instructional personnel can enter DROP any time after reaching the normal retirement date (Age 62, 1st day of your birthday month) or 30 years of service. The DROP participation period is up to 60 months. The 12-month limitation period does not apply to Instructional staff. To receive additional DROP information contact the Risk Management Retirement Team at 588-6214 or The Florida Retirement System at 1-844-377-1888.

Wellness News

Humana Go365 ends December 31, 2018.

Humana Go365 ends December 31, 2018. Be sure to redeem your bucks! Visit <u>Go365.com</u> to access your secure, password-protected Go365 account and program.

YMCA Programs

Blood Pressure Program

Ready to take control of your high blood pressure? Coming to the local YMCA locations in January & February. Participants will work with trained YMCA Healthy Heart Ambassadors for the duration of the fourmonth program. Just a few check-ins per month can improve your health! For additional information BP

Diabetes Prevention Program (DPP)

Lose weight, gain health and reduce your risk for diabetes!

- Take control of your health.... Learn how to eat healthier, increase your physical activity and lose weight
- Receive a FREE YMCA gym membership during the initial 16-week portion of the program.
- Earn 16 PLN component points (component points will be posted after attendance requirements are met)

For more information, DPP

Other Important Links

Employee Assistance Program - Tips for Managing Holiday Stress

This time of year can be very stressful. Whether it be the stress of time management, finances, family conflicts, or pressure put on yourself during this season – the holidays can feel overwhelming. As the winter break approaches, adjust your thinking and expectations with helpful <u>Holiday Do's & Don'ts</u> or <u>How to stay healthy during the holidays</u>

The EAP is here to help. Employees can access free counseling sessions for employees and their household. Call the free and confidential 24 hour Careline at 1-800-327-9757 or visit <u>www.HealthAdvocate.com/PCS</u>

Health Care Blue Book

As an Aetna member, you can earn a cash reward for using a Fair Price[™] (green) facility for common healthcare services. <u>Click</u> to see the list of rewardable procedures and details about how to earn your reward!

Doctor on Demand through Humana – ends 12-31-18.

Teladoc – with Aetna begins 1-1-19.

The quality care you need with the convenience you want. Speak to a licensed doctor by web, phone or mobile app in minutes.

Employee Discounts

- Pinellas County Main Discount Page
- <u>PerkSpot</u>: cell phones, travel discounts, electronics, health & wellness, tickets & entertainment, local offers and so much more. Company code: PCSB
- <u>Tickets At Work:</u> exclusive discounts, special offers and access to preferred seating and tickets to top attractions, theme parks, shows, sporting events, movie tickets, hotels and much more. Company code: PCS
- Ruth Eckerd Hall Discount Newsletter
- Tampa Bay Lightning Individual ticket Sales
- Daytona International Speedway <u>2019 Race Season</u>
- PCSO Youth Ranch Thrift Store <u>Discount Day for Staff</u>
- Busch Gardens Educators After Dark program (for all employees)