



flaglerschools
Striving to be the Nation's Premier Learning Organization

Welcome



To Your Benefits Overview

September 1, 2022 - August 31, 2023

2022-2023 Benefit Highlights

The below list highlights the changes for 2022 - 2023 benefit plan year:

Medical Plan

- ◇ No changes to medical or prescription drug carriers
- ◇ **Benefits Enhancements**
 - ◇ **HSA Plan**
 - ◇ Deductible **REDUCED** from \$2,500/\$5,000 to \$2,000/\$4,000 (Ind/Family)

YOU MUST SUBMIT AN HSA DIRECT DEPOSIT FORM FROM SPACE COAST CREDIT UNION TO THE BENEFITS DEPARTMENT (benefits@flaglerschools.com) IN ORDER TO BEGIN CONTRIBUTIONS. Contributions will not automatically roll over.

- ◇ **Standard Plan**

- ◇ PCP Office Visit Copay **REDUCED** from \$50 to \$20
- ◇ Specialist Office Visit Copay **REDUCED** from \$75 to \$40
- ◇ Urgent Care Center Copay **REDUCED** from \$100 to \$50
- ◇ Prescription Copays **REDUCED** from \$10/\$45/\$80 to \$5/\$35/\$75

- ◇ **Premium Plan**

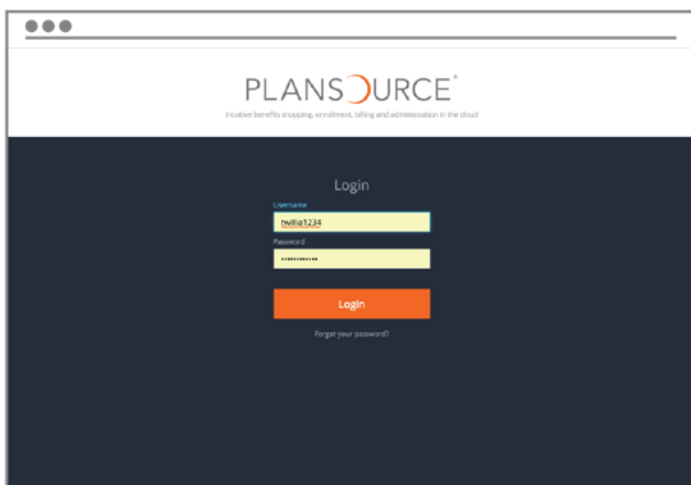
- ◇ PCP Office Visit Copay **REDUCED** from \$50 to \$20
- ◇ Specialist Office Visit Copay **REDUCED** from \$75 to \$40
- ◇ Generic Prescription Copays **REDUCED** from \$10 to \$5

Dental, Vision, Basic Life, Voluntary Life, LTD & Flexible Spending Accounts

- ◇ No carrier or benefit changes

Enrollment Instructions

To enroll in benefits, go to: <https://benefits.plansource.com>



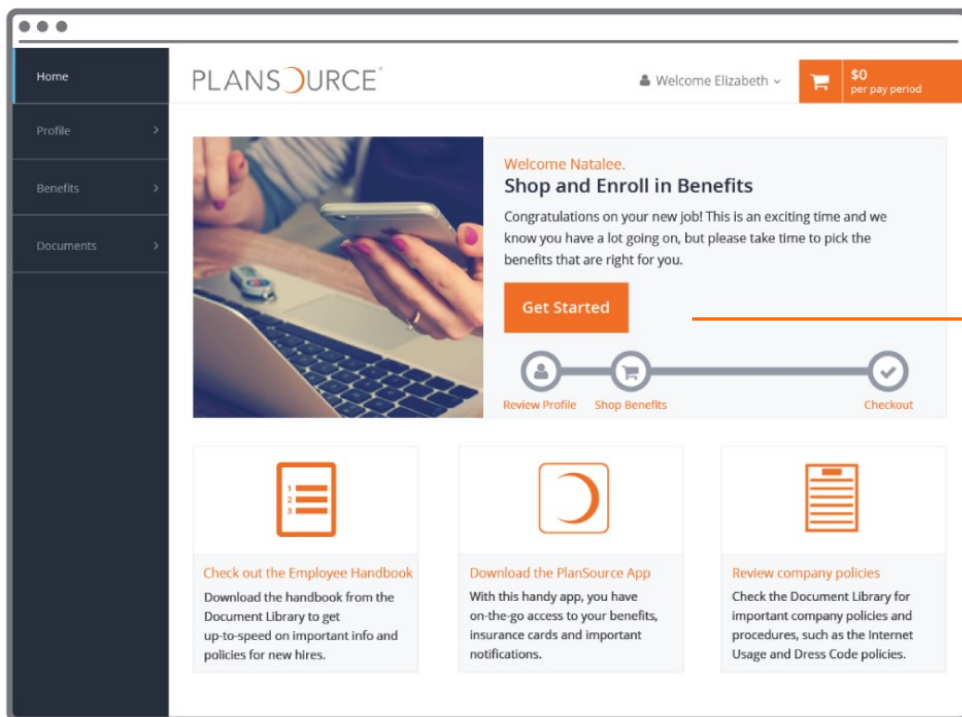
Login Page: Enter username & password to get started.

Username: Your username is the first initial of your first name, up to the first six letters of your last name, and the last four digits of your SSN.

For example, if your name is Taylor Williams, and the last four digits of your SSN are 1234, your username would be twillia1234.

Password: Your initial password is your birthdate in the YYYYMMDD format.

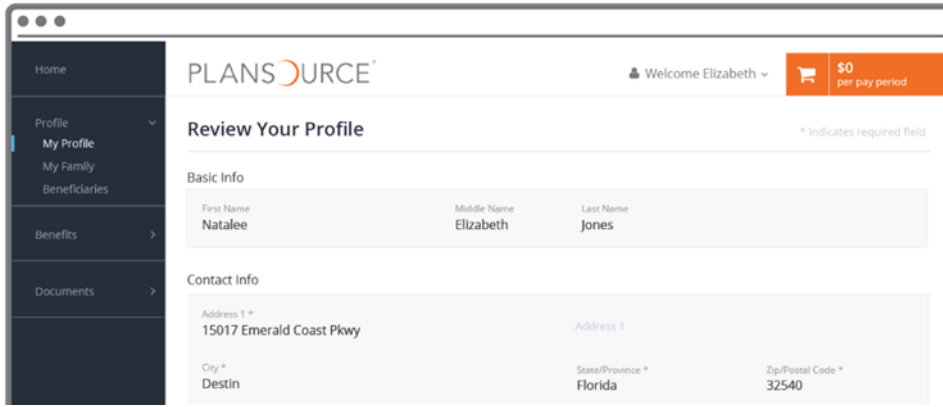
So, if your birthdate is June 4, 1979, your password would be 19790604. The first time you log in, you will be prompted to change your password.



Homepage

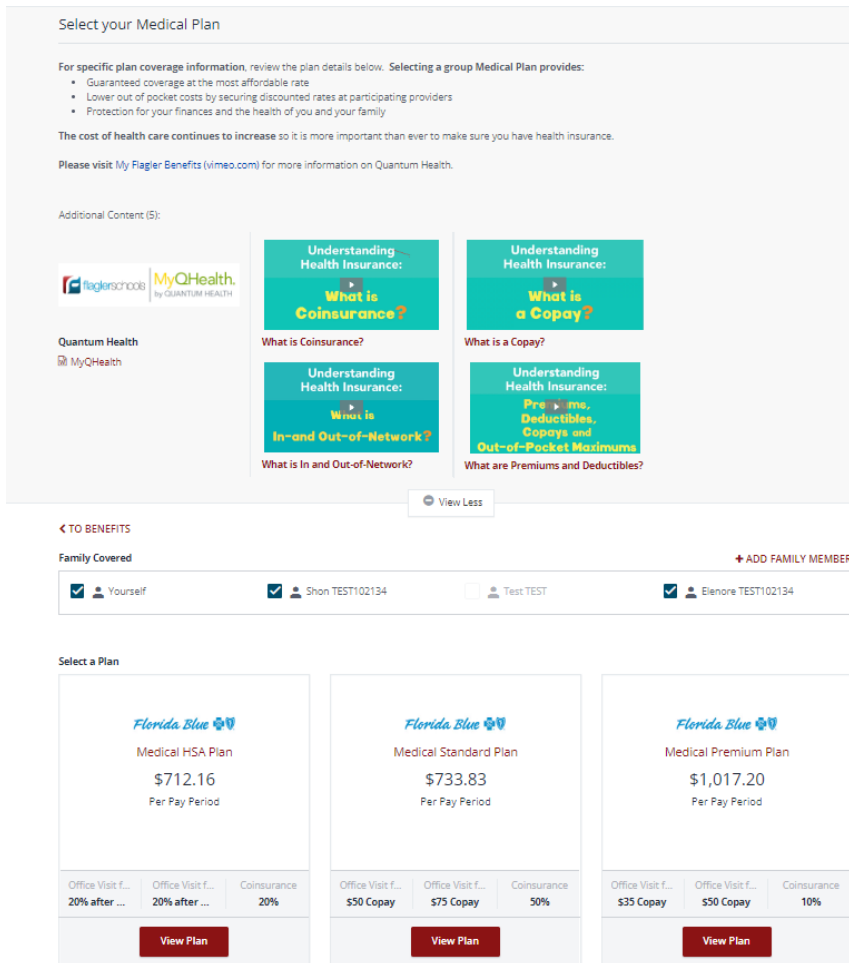
On the Homepage, click “Get Started” to begin.

Enroll in Benefits



Profile

First, you'll be asked to review and update your profile and ensure that all information listed about yourself and your family members is correct.



Shop for Benefits

You can then begin shopping for benefits!

Educational material about the specific plan type is available at the top of the page.

Medical: Medical HSA Plan

< TO AVAILABLE PLANS

Family Covered + ADD FAMILY MEMBER

<input checked="" type="checkbox"/> Yourself	<input type="checkbox"/> Shon TEST102134	<input type="checkbox"/> Test TEST	<input type="checkbox"/> Elenore TEST102134
<input type="checkbox"/> Employee Only	\$36.51 Per Pay Period		
<input type="checkbox"/> Employee + Spouse	\$533.14 Per Pay Period		
<input type="checkbox"/> Employee + Children	\$489.35 Per Pay Period		
<input type="checkbox"/> Employee + Family	\$712.16 Per Pay Period		

Florida Blue

Medical HSA Plan

\$36.51
Per Pay Period

Update Cart

[Decline Coverage](#)

Plan Details

The plan detail page will give you information about each plan, including deductible, cost per pay period and projected costs.

Select Plan

To select a plan, indicate which family members are covered by clicking “edit family covered” and select the card for each family member you’d like to be on the plan.

Click “Update Cart” to choose the plan.

Home | Profile | Benefits | Documents

PLANSOURCE

My Benefits

Medical

Current Plan: Aetna HDHP \$5000 Deductible

aetna HDHP \$5000 Deductible **\$57.58** Cost

Health Savings Account (HSA)

No Plan Selected

Dental

No Plan Selected

Vision

No Plan Selected Shop Plans

Voluntary Life Insurance

No Plan Selected Shop Plans

Shopping Cart

\$57.58 per pay period

- Medical: Aetna HDHP \$5000 Deductible **\$57.58**
- Health Savings Account (HSA) Shop Plans
- Dental Shop Plans
- Vision Shop Plans
- Voluntary Life Insurance Shop Plans
- Accident Insurance Shop Plans
- Hospital Insurance Shop Plans

1 of 7 Benefits Complete

Review & Checkout

Shopping Cart

The shopping cart displays a running total of your combined benefits costs and shows your progress. You will need to select or decline a plan in each benefit type

Checkout

To finalize your choices, click “Review and Checkout and then “Checkout.” **You must complete the checkout process in order to be enrolled in benefits.**

Medical Insurance Basics

Most health plans today have a plan design that includes a combination of copayments, coinsurance and deductibles, resulting in the sharing of costs for services for those individuals enrolled in the plan.

Copayment: A copayment is a pre-determined amount members must pay out of pocket when seeing a participating provider. It is paid directly to the provider and is due at the time services are rendered. If you are unsure of what you need to pay for a particular service, you can call customer service at the toll-free telephone number listed on the back of your ID card.

Deductible: A deductible is an agreed-upon amount that must be paid out of pocket by you when receiving care from a provider *before* your insurance carrier will pay for any services (excludes copays).

Coinsurance: Coinsurance is a percentage that designates the portion the insurer and you are responsible to pay when services are obtained. Please be reminded that any deductible amount must be paid before coinsurance will apply.

PROVIDER DIRECTORIES: Participating Florida Blue providers can be found on-line www.Myflaglerbenefits.com. You have the option of searching for a provider by name, area of speciality or location. If you would prefer, you can call MyQHealth toll-free telephone number (1-855-497-1235).

Choosing a Provider:

This is probably the most important choice you are going to make. Although your Florida Blue plans do not require the selection of a primary care physician, it is in your best interest to develop a relationship with a family physician. Advantages include:

- (a) they're trained to provide a broad range of medical care;
- (b) they can be a valuable resource to help coordinate your overall health care needs; and
- (c) they can help you determine when you need to visit a specialist.

A family physician is any doctor whose primary specialty is family practice, general practice, internal medicine or pediatrics.

When you don't even know where to begin, start with MyQHealth.

Your healthcare-benefit-navigating Care Coordinators

From replacing ID cards to more complicated matters like claim resolutions, no request is too big or small for your MyQHealth Care Coordinators. We're problem-solving, frustration-fighting people on a mission to make your healthcare simpler. And, we're the one resource you need whenever you need help with your medical, dental, wellness or pharmacy benefits.

Think of us as your personal team of nurses, benefit experts and claims specialists who will provide personalized support and guidance any time you need help with medical claims, health benefits, prescriptions and so much more – at no additional cost to you.

Empowered and resourceful, we'll do things like:

- ◇ Answer open-enrollment questions
- ◇ Verify coverage
- ◇ Provide health-education resources
- ◇ Advocate for your care
- ◇ Confirm precertifications
- ◇ Help manage chronic conditions
- ◇ Find in-network providers
- ◇ Contact providers to discuss treatment
- ◇ Answer claims, billing and benefits questions
- ◇ Create health-improvement plans
- ◇ Help reduce unnecessary, out-of-pocket costs
- ◇ Whatever it takes to make your healthcare work to your benefit

Don't ever forget: we're just a tap, click or call away.

855-497-1235 (Monday-Friday, 8:30 a.m. – 10 p.m.)

Myflaglerbenefits.com

Download our app MyQHealth – Care Coordinators

Medical Insurance Coverage Options



Provided by Florida Blue

Plan Name	HSA Plan (05196/97)	Standard Plan (05901)	Premium Plan (03359)
Name of Network	BlueOptions		
Policy Year Deductible			
Individual	\$2,000	\$3,000	\$3,000
Family	\$4,000*	\$9,000	\$6,000
Annual Out-of-Pocket Maximum (Includes deductible, copays, coinsurance)			
Individual	\$3,500	\$7,000	\$4,000
Family	\$7,000**	\$14,000	\$8,000
Coinsurance (Coins) (Amount paid after deductible is met)			
You pay.....	20%	50%	10%
Physician Services			
Office Visit	Deductible & Coinsurance	\$20 Copay	\$20 Copay
Specialist	Deductible & Coinsurance	\$40 Copay	\$40 Copay
Chiropractic Care	Deductible & Coinsurance	\$50 Copay	\$35 Copay
<u>Adult and Child Wellness Exams</u>	100% Covered	100% Covered	100% Covered
Outpatient Diagnostic Services			
Independent Diagnostic Testing Facility Services			
Diagnostic Services (except AIS)	Deductible & Coinsurance	\$0 Copay	\$0 Copay
Advanced Imaging Services (MRI, MRA, CT, etc)	Deductible & Coinsurance	\$200 Copay	\$300 Copay
Independent Clinical Lab (e.g Blood Work)	Deductible & Coinsurance	\$0 Copay	\$0 Copay
Outpatient Hospital Facility Services			
Diagnostic Services (except AIS)	Deductible & Coinsurance	\$0 Copay	\$0
Advances Imaging Services (MRI, MRA, CT, etc)	Deductible & Coinsurance	\$200 Copay	\$300 Copay
Hospital /Surgical Services			
Ambulatory Surgical Center Facility (ASC)	Deductible & Coinsurance	\$300 Copay + Ded. & Coinsurance	\$300 Copay
Outpatient Hospital Facility Services (per visit)			
Therapy (Option 1/2)	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
All Other Services (Option 1/2)	Deductible & Coinsurance	Deductible & Coinsurance	Deductible & Coinsurance
Outpatient Hospital Facility Services (Surgical)	Deductible & Coinsurance	\$300 Copay + Ded. & Coinsurance	\$300 Copay
Inpatient Hospital Per Admission	Deductible & Coinsurance	\$500 Copay + Ded. & Coinsurance	Deductible & Coinsurance
Emergency Room	Deductible & Coinsurance	\$350 Copay	\$350 Copay
Urgent Care	Deductible & Coinsurance	\$50 Copay	\$50 Copay
Prescription Drugs			
<i>Retail (30 day supply):</i>	Plan Year Deductible then		
Preventative Generics	\$0 Copay	NA	NA
Tier 1	\$10 Copay	\$5 Copay	\$5 Copay
Tier 2	\$30 Copay	\$35 Copay	\$35 Copay
Tier 3	\$50 Copay	\$75 Copay	\$75 Copay
<i>Mail Order (90 day supply) (Copays):</i>	\$25 / \$75 / \$125	\$10 / \$87.50 / \$187.50	\$10 / \$87.50 / \$187.50

* If one individual on a family plan meets \$2,800, their deductible will be satisfied and they will move to coinsurance. ** If one individual on a family meets \$3,500, their out of pocket maximum will be satisfied.

Provided by Rx Benefits



Member Services Quick Reference Card

Member Services for Member Support

RxBenefits' experienced, high-performing call center team delivers a superior level of service to members.

Availability

Member Services assists members with questions or concerns regarding their pharmacy benefits like:

- Benefit Details
- Claims Status
- Pharmacy Network
- Coverage Determination/Inquiries
- Mail and Specialty Scripts
- Pharmacy Information

800.334.8134 or
RxHelp@rxbenefits.com
7:00 AM to 8:00 PM CST
Monday – Friday

Key Details on Common Issues

Pharmacy Benefits & Coverage Inquiries

Direct employees and dependents to call for questions related to:

- Coverage Questions
- Clinical Programs
- Copay
- Deductible Issues

Paper Claims

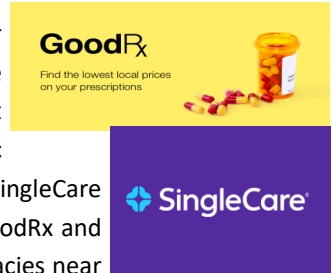
Members can submit prescription receipts along with the PBM Partners' (CVS, ESI, or Optum) claim form to be processed for direct reimbursement. Claims should be mailed to the address listed on the member's ID card or fax them to RxBenefits at 205.449.5225.



Cost Savings Tools

Prescription Drug Cost Comparison Tools:

Use GoodRx and SingleCare's drug price search to compare prices (just like you do for travel or electronics on other sites) for your prescription at pharmacies near you. GoodRx as well as SingleCare do not sell the medications, the free website and mobile app will tell you where you can get the best deal on them. If you have insurance, your co-pay might not be the best price. Hundreds of generic medications are available for \$4 or even free without insurance. Every week both GoodRx and SingleCare collect millions of prices and discounts from pharmacies, drug manufacturers and other sources. GoodRx and SingleCare will show you prices, coupons, discounts and savings tips for your prescriptions at pharmacies near you. There is no cost or membership required to use either of these cost savings tools. Please visit the websites at www.goodrx.com and www.singlecare.com. You can also download these apps on your smartphone. Please note: amounts paid for prescriptions using GoodRx or SingleCare's discount programs do not apply toward your medical plan's deductible or annual out of pocket maximum.



Pharmacy Discount Programs:

Before you pay for your next prescription, check to see if they are available for free or at a lower cost than traditional copays. Pharmacies such as Wal-Mart, CVS/Target, and Costco offer prescription discount programs that allow you to purchase medications for as low as \$4 for a 30 day Supply. If your local pharmacy is not listed please check with them to see if they offer any discounts.



Urgent Care/Walk-In-Clinics Vs. Emergency:

Do not pay more than you have to for medical care. The Emergency room is meant for true emergencies such as life threatening illnesses and injuries. Walk-in-clinics are designed to treat common ailments and provide basic primary health care and are typically staffed by nurse practitioners and sometimes a physician's assistant. They are used for common ailments such as: flu/strep throat, allergies, cold and cough. Urgent care facilities are designed to serve patients who are suffering from acute illnesses and injuries which are beyond the capacities of a regular walk-in-clinic, are typically open for extended hours, and are used to treat non-life threatening injuries and illnesses. To maximize savings use in-network facilities.

URGENT CARE SITUATIONS	EMERGENCY SITUATIONS
<ul style="list-style-type: none">■ Ear or eye infection■ Fever■ Cuts that may need stitches■ Possible broken bones or simple fractures■ Severe sore throat■ Sprains and strains■ Vomiting / Diarrhea	<ul style="list-style-type: none">■ Chest pain or squeezing sensation in the chest■ Seizure or loss of consciousness■ Severe abdominal pain■ Sudden paralysis or slurred speech■ Uncontrolled bleeding

Above are potential ways to save money on the cost of medical care and prescriptions. Actual results may vary.

Health Savings Account

Provided by Space Coast Credit Union

www.sccu.com

1 (800) 447 - 7228 Opt 9 x855

A health savings account (HSA) combines high deductible health insurance with a tax-favored savings account. Money in the savings account can help pay the costs of qualified medical expenses not covered by medical insurance for you and your dependents. Money left in the savings account earns interest and is yours to keep.

MAXIMUM ANNUAL CONTRIBUTIONS	2022
Self - Only Contribution Limit	\$3,650
Family Contribution Limit	\$7,300
Catch-up Contribution (Age 55 & Older)	\$1,000

- EMPLOYEE OWNED ACCOUNT
- Pre-tax contributions
- Pay for any qualified medical, dental & vision expenses for yourself, spouse or dependents even if they are enrolled under another medical plan. (See IRS Publication 502 for a complete list of qualified medical expenses— *sample list below*).

Acupuncture	Blood pressure monitor	Crutches/Wheelchair	Lasik/Vision Correction Surgery	Psychologist fees
Alcohol or Drug addiction treatment	Breast Pumps and Supplies/Accessories	Dental Services	Long-Term Care	Smoking Cessation
Ambulance	Chiropractor Care	Diabetic monitors, test kits, strips & supplies	Medicines (prescription & over-the-counter)	Speech Therapy
Bandages	Coinsurance & Copayments	Fertility Treatment	Oxygen	Sunscreen
Birth Control	Contact Lenses & Glasses	Hearing aids & batteries	Psychiatric Care	Vasectomy

To be HSA-eligible for a month, an individual must:

- Be covered by an HDHP on the first day of the month;
- Not be covered by other health coverage that is not an HDHP (with certain exceptions);
- Not be enrolled in Medicare; and
- Not be eligible to be claimed as a dependent on another person's tax return.

Why might an HSA be the right choice for you?

- It **saves you money**. For individuals with few regular health expenses, paying a traditional health plan premium can feel like throwing money out the window. HDHPs come with much lower premiums than traditional health plans, meaning less money is deducted from your paychecks. Plus, HSAs are basically "cash" accounts, so you may be able to negotiate pricing on many medical services.
- It's **portable**. Even if you change jobs, you get to keep your HSA.
- It's a **tax saver**. Contributions to your HSA are made with pre-tax dollars. Since your taxable income is decreased by your contributions, you pay less in taxes.
- It allows for an **improved retirement account**. Funds roll over at the end of each year and accumulate tax-free, as does the interest on the account. Also, once you reach the age of 55, you are allowed to make additional "catch-up" contributions to your HSA until age 65.
- It puts **money in your pocket**. You never lose unused HSA funds. They always roll over to the next year.

Opening a Health Savings Account

Provided by Space Coast Credit Union

www.sccu.com

1 (800) 447 - 7228 Opt 9 x855

YOU MUST SUBMIT AN HSA DIRECT DEPOSIT FORM FROM SPACE COAST CREDIT UNION TO THE BENEFITS DEPARTMENT EACH YEAR(benefits@flaglerschools.com) IN ORDER TO BEGIN CONTRIBUTIONS.

1. With Space Coast Credit Union, you can start your Health Savings Account application [online](#) or by phone at 1-800-447-7228 (option 9, then extension 855).

Space Coast Credit Union
10 Leanni Way
Palm Coast, FL 32137

Space Coast Credit Union
258 Palm Coast Pkway NE
Palm Coast, FL 32137

2. Go to Space Coast Credit Union. You will be **required** to go into a SCCU branch near you to complete the application process (with your signature) within **30 days** of the start of your application. There are two SCCU branches in Palm Coast and the addresses are listed below for your convenience. You are able to go to **any** Space Coast Credit Union; you are not required to use a Palm Coast branch.
3. A **one-time** \$10 deposit is required. \$5 will apply to your one-time Space Coast Credit Union membership fee to prevent your account from closing from inactivity.
4. Your Health Savings Account card will be requested on the first-date of the account being active. Cards are processed locally; they should arrive within 3-5 business days depending on your location. If you would like to request a card replacement at any point please contact 1-800-447-7228 (Option 5 to speak with Member Services).
5. If you wish to contribute to your Health Savings Account pretax, please request a "Check Ordering Instructions Sheet" or a "Direct Deposit Enrollment form" from SCCU. The information required is as follows:
 - Name on Account
 - Health Savings Account Checking/Savings (22/32 Code)
 - Account Number
 - Routing Number
 - Signature of Space Coast Credit Union representative verifying account information
6. If you wish to contribute to your Health Savings Account, please write "I [insert first and last name], wish to contribute \$ [insert dollar amount] per pay period. **Please make sure to sign and date the form at the bottom.**
7. Provide the form to the Benefits Department in Human Resources. We encourage you not to use email for this correspondence as this has sensitive financial information and our email system is not considered secure. Voided checks are **not** an acceptable form of documentation for enrolling in HSA contributions.

For Your Information:

Health Savings Accounts are subject to closure due to inactivity.

It is the responsibility of the employee to manage processes and compliance regulations regarding their account.

Flagler County Schools has provided this form as an informational resource when opening up your Health Savings Account with Space Coast Credit Union. This information is subject to change at the discretion of Space Coast Credit Union.

For additional questions or concerns please contact the Flagler County Schools Benefits Department.

Prompt Care Clinic

Why Use The Clinic?

- During the hours listed below clinic services are FREE to all individuals enrolled in one of the three Flagler County Public Schools Medical Plans
- No Copayments
- Shorter wait times
- Physicians on site
- Walk-Ins during non-scheduled times will be charged according to your plan’s benefits for PCP
- Appointments needed during scheduled hours below:



UPDATED EMPLOYEE CLINIC HOURS

FCSB Clinic Hours

- Monday: 3:00pm - 6:00pm
- Tuesday: 7:30pm - 8:30pm; 3:00pm - 6:00pm
- Wednesday: 11:00am - 1:00pm; 3:00pm - 6:00pm
- Thursday: 3:00pm - 6:00pm
- Friday: 3:00pm - 6:00pm
- Saturday: 8:30am, 8:45am, 9:15am, 9:30am, 10:15am, 1:15am, 12:15pm, 1:15pm

***Appointments Are Required**

Walk-ins (even during clinic hours) will be processed as a Primary Care Visit

CLINIC SERVICES AT NO COST WITH AN APPOINTMENT DURING HOURS LISTED

- Treatment of chronic illnesses such as: Diabetes, Hypertension, and High Cholesterol
- Treatment for acute illnesses such as flu, cold, sinus or urinary tract infections
- EKG’s
- Annual Physicals
- Laboratory Tests such as:
 - ⇒ Panels: Metabolic, Comprehensive Metabolic, Electrolytes, Hepatic Function, Lipid/Cardiac Risk, Renal Failure
 - ⇒ Rapid Lab Test - strep, mono, pregnancy
- Laboratory Tests must be ordered by Prompt Care provider
- Minor Procedures: minor lacerations, suturing
- Basic X-Rays including the radiologist

Flexible Spending Account

Provided by Medcom

www.medcombenefits.com

1 (800) 523-7542

WHAT IS A MEDICAL FLEXIBLE SPENDING ACCOUNT: A Medical FSA is a pre-tax benefit account that is used to pay for eligible medical, dental, and vision care expenses that are not covered by your health care plan. With an FSA you use pre-tax dollars to pay for qualified out-of-pocket health care expenses. Please note, if you are elect the Health Savings Account, you can not enroll in the Medical FSA.

WHAT ARE THE BENEFITS OF A FLEXIBLE SPENDING ACCOUNT (FSA): There are a variety of different benefits to using a Medical Flexible Spending Account (FSA), including the following:

- **It saves you money.** Allows you to put aside money tax-free that can be used for qualified medical expenses.
- **It's a tax saver.** Since your taxable income is decreased by your contributions, you'll pay less in taxes
- **You can use it for a variety of expenses.** Use your FSA for qualified medical, dental, or vision expenses. (Remember to keep your receipts for audit purposes).

You cannot stockpile your money in your FSA. You can file for reimbursement of eligible expenses incurred during the 2022-2023 plan year (September 1, 2022-August 31, 2023). You do have an additional 2 1/2 month grace period until November 15, 2023 to use your benefits and until November 30, 2023 to submit for reimbursement for claims incurred during the plan year or applicable grace period or you will lose any unused balance. You should only contribute the amount of money you expect to pay out of pocket that year. The maximum you can contribute each year is **\$2,850** (Minimum \$300).

WHAT IS A DEPENDENT CARE FSA: Dependent care FSAs allow you to contribute pre-tax dollars to pay for qualified dependent care. The maximum amount you may contribute each year is **\$5,000 (or \$2,500 if married and filing separately)**. The dependent care FSA is a **use it or lose it**. Eligible expenses include expenses from a qualified dependent day care facility, daycare for children under the age of 13, disabled spouses, and dependent parent.

FSA CASE STUDY: Because FSAs provide you with an important tax advantage that can help you pay for health care expenses on a pre-tax basis, due to the personal tax savings you incur, your spendable income will increase. The example that follows illustrates how an FSA can save you money.

	Without FSA	With FSA
Gross income	\$45,000	\$45,000
FSA contributions	\$0	(-\$2,850)
Gross income	\$45,000	\$42,150
Estimated taxes	(-\$5,532)*	(-\$4,999)*
After-tax earnings	\$39,468	\$37,151
Eligible out-of-pocket expenses	(-\$3,000)	(-\$300)
Remaining spendable income	\$36,468	\$36,851
Spendable income increase	--	\$83

*Assumes standard deductions, amounts can vary and are for illustrative purposes only.

Please note, the above example is for illustrative purposes only. Each situation varies and it is recommended you consult a tax advisor for all tax advice

Dental Coverage - PPO/Copay Options



Provided by Florida Combined Life

www.floridabluedental.com

1 (888) 223 - 4892

The PPO Dental & Copay Plans give you freedom to use in-network or out-of-network dentists. Since network providers offer reduced contracted rates, you save money by using network providers for all your dental needs. All benefits received from out-of-network dentists are subject to “reasonable and customary” fees. Any amount that exceeds the dental carrier’s “reasonable and customary” amounts is the patient’s responsibility. To find your in-network dentist go to www.floridabluedental.com.

Plan Name	PPO PLAN	COPAY PLAN
Policy Year Deductible		
Individual	\$ 50	\$ 50
Family	\$150	\$150
Annual Maximum Benefit		
Per Person	\$1,500	\$1,000
Preventative Procedures	Deductible Waived	Deductible Waived
Oral Evaluations (Exams)	Plan Pays 100%	No Charge, Deductible Waived
Bitewing X-rays		No Charge, Deductible Waived
Intraoral/Complete Series X-rays		\$17 Copay, Deductible Applies
Prophylaxis (Cleanings)		No Charge, Deductible Waived
Fluoride Treatment (Child)		No Charged, Deductible Waived
Sealants (Child)		\$6 Copay (per tooth), Deductible Applies
Basic Procedures	Deductible Applies	Deductible Applies
Amalgam Restorations (Silver Fillings)	Plan Pays 80%	\$15 Copay (D2140)
Resin Based Restorations (Anterior)		\$20 Copay (D2330)
Root Canal Therapy		\$305 Copay (D3330)
Periodontal Treatments		\$61 Copay (D4341)
Routine Extractions		\$17 Copay (D7140)
Surgical Extractions		\$17 Copay (D7140)
Major Procedures	Deductible Applies	Deductible Applies
Crowns	Plan Pays 50%	\$302 Copay (D2752)
Complete Dentures		\$382 Copay (D5110, D5120)
Partial Dentures		\$420 Copay (D5213, D5214)
Implants		\$512 Copay (D6010)
Orthodontic Procedures	Deductible Waived	Deductible Waived
Lifetime Maximum	50% up to \$1,500	50% up to \$1,000
Non - Network Providers	Deductible Applies	Deductible Applies
Preventative / Basic / Major (80th UCR applies)	Plan Pays 100% / 80% / 50% /50%	Plan Pays 80% / 60% / 40% / 50%

This Benefits-At-A-Glance booklet is designed to provide basic information to employees on benefit plans and programs available September 01, 2022 – August 31, 2023. It does not detail all of the provisions, restrictions and exclusions of the various benefit programs documented in the carrier contract or the Summary Plan Description (SPD). This booklet does not constitute an SPD or Plan Document as defined by the Employee Retirement Income Security Act (ERISA). 15



Oral Health for Overall HealthSM

The oral health of your patients can have a big impact on their overall health, especially if they've been diagnosed with certain medical conditions. Florida Blue offers enhanced dental benefits through Oral Health for Overall Health, a program that connects medical and dental plans to improve the overall health of participating members. For members with medical and dental plans through Florida Blue and Florida Combined Life (FCL), we're able to review their medical claims to identify and automatically enroll those with health conditions (listed below) that benefit from additional dental care. We conduct outreach and education to make sure our members are aware of the positive impacts preventive and/or periodontal dental services have on their total well-being.

Your partnership with Florida Blue and FCL

Oral Health for Overall Health allows us to combine expertise in all disciplines of comprehensive care. By partnering with Florida Blue and FCL, you can help your patients who have medical conditions that might benefit the most from preventive dental care, and:

- Help your patients achieve better overall health.
- Easily identify patients eligible to enroll, or already enrolled, so they can take advantage of enhanced dental benefits.
- Increase your revenue by providing additional services.

Enhanced dental benefits at no additional cost

We've made it easier financially for your patients to take advantage of the program:

- Services do not count toward the annual maximum when seen by a participating provider.
- There are no deductibles, copayments or coinsurance, and waiting periods do not apply.
- The benefits are worth more than \$1,000 for each enrolled member.

Covered Medical Conditions and Enhanced Dental Benefits	Automatic Program Enrollment	Two Additional Cleanings or Periodontal Maintenance Visits per Year	Oral Cancer Screenings Once Every 6 Months & Fluoride Treatments Once Every 3 Months	Periodontal Scaling* Covered 100% with No Out-of-Pocket Expense
Diabetes	✓	✓		✓
Coronary Artery Disease	✓	✓		✓
Stroke	✓	✓		✓
Pregnancy		✓		✓
Oral Cancer	✓	✓	✓	
Head & Neck Cancers (As of January 1, 2020)	✓	✓	✓	
Sjögren's Syndrome	✓	✓	✓	

*A member's plan must include periodontal coverage to receive this benefit.

How do my patients enroll?

Members who have medical and dental plans through Florida Blue and a qualifying medical condition are auto-enrolled in the program. Members who have only a dental policy with Florida Blue or are pregnant must self-enroll. If your patient qualifies and needs to self-enroll, they can do so at floridabluedental.com/oral-health. Once you have identified members who are enrolled, we encourage setting up their four prophylaxis recalls.

To confirm whether your patient is already enrolled in Oral Health for Overall Health, check MyPatientsBenefits or contact Customer Service at 1-866-445-5148.

Vision Coverage

Provided by Aetna

www.aetnavision.com

1 (877) 973 - 3238

This plan covers eye exams, prescription lenses and frames, or contact lenses for you and your dependents when you receive services from in-network or out-of-network providers. As you can see from the table below, staying in-network cuts costs down and gives you more of a benefit.

To find a participating provider log on to www.aetnavision.com

Helpful Tip:

Please note that the provider network for the Flagler Schools Aetna vision insurance is the “**EyeMed Network.**” The provider search is located at www.aetnavision.com. Please note that some providers list their corporate name, e.g. Eyecare Express is under Palm Coast Optical in the provider search.



Vision Services	In-Network	Out-of-Network
Eye Exams Frequency	\$0 Copay Once every 12 months	Reimbursed up to \$35 Once every 12 months
BASIC LENSES		
Frequency	Once every 12 months	Once every 12 months
Single vision	\$10 Copay	Reimbursed up to \$25
Bifocal vision	\$10 Copay	Reimbursed up to \$40
Trifocal vision	\$10 Copay	Reimbursed up to \$60
Standard Progressive	\$75 Copay	Reimbursed up to \$40
FRAMES		
Frequency Benefit	Once every 2 calendar years \$125 Allowance (20% off balance)	Once every 2 calendar years Reimbursed up to \$50
CONTACTS		
Frequency Standard Fit / Follow up Elective Medically Necessary	Once every 12 months Member pays discounted fee up to \$40 Copay \$135 Allowance (15% off balance) Paid in Full	Once every 12 months Not Covered Reimbursed up to \$135 Reimbursed up to \$210

*Contacts and eyeglasses cannot be purchased in the same year

Long Term Disability

Provided by Symetra

www.symetra.com

1 (877) 377-6773

You count on your income to provide the things you need today and to achieve the dreams you have for tomorrow. But, what would happen if you were suddenly unable to earn a living because of an unexpected accident or illness?



Long Term Disability Insurance provides income protection if you are unable to work for long periods of time. LTD benefit will pay you a percentage of your income for the amount of time that you are unable to work. Flagler County School Board offers all full time employees LTD through **Symetra**. ***This benefit is provided to you at no additional cost as Flagler County School Board pays for the entire premium.***

Your income replacement benefit would equal **66 2/3%** of your pre-disability earnings reduced by any deductible income. The maximum monthly benefit you can receive is **\$6,000**.

Benefits will begin after you have been unable to work for 90 days due to a covered injury or illness and will continue to pay until your Normal Social Security Retirement Age (if you are disabled in any occupation). Benefits are not payable during the benefit wait period.

Please contact the Benefits Department for more information.

Employee Assistance Program

The Employee Assistance Program through Symetra gives you and your loved ones completely free, entirely confidential access to the programs, tools and services you need to live a balanced and happy life. Common issues are:

- Mental health and well-being
- Personal and professional relationships
- Substance abuse
- Family life
- Daily Stress



These resources are for any issue for you or your immediate household family member.

- 24/7 website or phone call
- 3 in-person counseling sessions
- Access to a network of attorneys and financial counselors who can provide legal expertise and advice on a multitude of challenges
- Search a comprehensive collection of articles, videos, self-assessments, calculators and planners for information on thousands of topics designed to help improve your health
- Sign up for weekly tips and advice on how to work through stress, parenting, being your best at work and other helpful materials—delivered right to your inbox

Call 1-888-327-9573 or visit www.guidanceresources.com. Your Web ID is: SYMETRA.

Basic Life and AD&D Coverage

Provided by Symetra

www.symetra.com

1 (877) 377-6773

Life and AD&D insurance protects your family or other beneficiaries in the event of your death. The death benefit helps replace the income you would have provided and can help meet important financial needs. It can help pay your mortgage, rent, run your household, send your children to college, pay off debts, etc. Flagler County School Board provides eligible employees of Basic Life and AD&D insurance with Symetra at no cost. You will also have the opportunity to purchase additional Voluntary Life and AD&D insurance at a group rate (located on the next page).

The following are attached to this group term life insurance policy:

- Waiver of premium
- Accelerated life benefit
- Portability
- Conversion

To find more information about the attachments above, refer to your Certificate of Benefits.



Summary of Voluntary Life & AD&D Insurance

If you choose to enroll in Voluntary Life and AD&D insurance, you may also insure your spouse and eligible dependent children up to the age of 26. A summary of your Life and AD&D insurance coverage is listed in the table below, if you should have questions on this policy see your Symetra Certificate of Benefits

Employee Voluntary Life & AD&D	
Guaranteed Issue	\$100,000
Minimum Benefit Amount	\$10,000
Maximum Benefit Amount	\$300,000
Increments of...	\$10,000
Dependent Life Insurance Options (No more than 50% of the combined amounts of employee basic and life insurance) AD&D not included with dependent coverage	
Option 1	Spouse: \$10,000, Child(ren): \$5,000 Cost = \$1.49/month
Option 2	Spouse: \$20,000, Child(ren): \$5,000 Cost = \$2.52/month
Option 3	Spouse: \$50,000, Child(ren): \$10,000 Cost = \$5.67/month

Voluntary Life and AD&D Costs

Employee Cost	Rates/\$1,000 (Monthly)
29 & under	\$0.085
30-34	\$0.090
35-39	\$0.110
40-44	\$0.160
45-49	\$0.260
50-54	\$0.390
55-59	\$0.630
60-64	\$0.710
65-69	\$1.300
70-74	\$2.120
75+	\$8.710



Additional Information

- Age reduction scale:
 - 35% of original amount at age 65
 - 50% of original amount at age 70
 - 65% of original amount at age 75
- Age-bracketed premiums: Premiums increase end of birthday month after you enter next 5 year age group.
- **Annual Enrollment: any new elections or increases will require an Evidence of Insurability form (EOI form).**
- You do not have to must purchase Voluntary Life Insurance for yourself in order to purchase Voluntary Life Insurance for your eligible dependents. Benefit is limited to 50% of your combined Basic Life & Voluntary Life amount
- If husband and wife work for FCSB, dependent life on your spouse is not available.
- Evidence of Insurability will be required if changes are made.
- New hires are guaranteed up to \$100,000 during the new hire enrollment window.
- Exact premiums are calculated by Symetra



Salary Reduction Agreement Processing Service

Employee Online SRA Tutorial

TSA Consulting Group, Inc.

Compliance & Administration Service Provider

Client Services

73 Eglin Parkway NE • Fort Walton Beach, FL 32548

888.796.3786 Option 5 • sraprocessing@tsacg.com

Salary Reduction Agreement Processing Service

Dear Employee,

Flagler Schools is pleased to announce that enhancements have been made to the 403(b) Salary Reduction and 457(b) Participant Agreement (SRA) process effective immediately. New election requests will be submitted through an online system. This system is provided by our 403(b) and 457(b) Plan Administrator, TSA Consulting Group, Inc. (TSACG). The online process eliminates the need for paper SRAs and allows 24-hour access for employees. All approved representatives of the District's authorized investment provider companies will be able to assist employees with this online process. There are many benefits to the new enrollment process:

There are many benefits to the new SRA process:

- Employees simply visit <https://sra.tsacg.com> to access the online system.
- The system can be accessed 24 hours a day, 7 days a week.
- Employees can start, change, or stop a 403(b) and/or 457(b) SRA at their convenience.
- Employees receive immediate online confirmation that their request has been submitted.
- Authorized Investment Provider Agents/Representatives can assist employees.
- A list of authorized Investment Providers is available at www.tsacg.com.

Employees should utilize the below instructions to successfully utilize the online Salary Reduction Agreement process:

1. Before completing the online Salary Reduction Agreement process, you MUST have an account established with the authorized Investment Provider of your choice.
2. Navigate to the secure website <https://sra.tsacg.com>.



3. **Note that the SRA information entered via the online system will supersede and replace all prior 403(b) and/or 457(b) elections including the amounts, investment providers, and effective dates. Any election(s) you want to continue must be reflected or the election will be stopped.**
4. Employee Certification – You must confirm that you are eligible to participate in your employer's plan. You will also be confirming that you have established your account under your employer's plan with one of the Authorized Investment Providers. Click "Confirm" and then click "Submit".

Salary Reduction Agreement Processing Service

Employer and Participant Information – If you have previously entered SRA information or TSACG has your demographic information archived in their system, most of your personal information will pre-populate. If your information is not currently in TSACG’s system, you will be able to add your record. Depending on the information displayed, be prepared to enter the following information:

- Employer’s State
- Employer’s Name
- Employee’s Social Security Number
- Employee’s Date of Birth
- Employee’s Name, Address, and Telephone Number

The screenshot displays a web form for the Salary Reduction Agreement Processing Service. It is divided into two main sections: Part 2: Employer Information and Part 3: Participant's Information.

Part 2: Employer Information

- Employer State: California (dropdown menu)
- Employer: Anderson Union High School District, Anderson (text input)
- A blue informational box states: "If you cannot find the employer's state or employer's name above, please contact the SRA Processing department at 888-796-3786 option 5 to determine if we are the TPA for the employer."

Part 3: Participant's Information

Search criteria:

- Social Security Number: XXX-XX-3333
- Date of Birth: 03/05/1964
- Buttons: SEARCH, RESET

Personal Information

- First Name: Walt
- Middle Name: (empty)
- Last Name: Disney
- Hire Date: (empty)
- Employer Termination Date: (empty)

Contact Information

- Address: 1 Mainstreet USA
- City: Anaheim
- State: CA
- Zip Code: 92802
- Phone Number: 1111111111 Ext: (empty)
- Email: (empty)
- Alternate Email: programservices@tsacg.com

* Has the participant terminated employment with this employer? No Yes

5. Salary Reduction Agreement Information – You have the ability to start, change, or stop contributions. If you want to maintain an existing contribution(s), you will need to enter the information for that contribution in addition to any other changes you are making. Be prepared to enter the following information:

- Effective Date of the contribution(s)
- The total dollar amount per pay period for all contributions
- The investment provider(s) to whom you would like to contribute
- The Plan type
- The amount of a previous contribution, if any – not required to submit
 - This information can be found on your pay check stub, you can also call TSA Consulting Group (contact information provided at the bottom of this communication), or by checking with your investment provider directly
- The new amount of your contribution

Salary Reduction Agreement Processing Service

Part 4: Salary Reduction Agreement Information

Salary Reduction Agreement Information

Effective Date: 03/05/2019

Ⓢ Dollars

Total Per Pay Dollar Amount: \$ 200.00

Total Per Pay Amount above must match SRA Total below.

403(b) Contributions					
Investment Provider	Contract/ Account Number	Plan Type	Previous Amount	New Amount	
Select Investment Provider		403(b)	\$ 0.00	\$ 200.00	Remove

Add

SRA Total: \$ 0.00

* Must Equal Total Per Pay Amount

FINISHED

RESET

- Salary Reduction Agreement Terms and Disclosures – Once you have clicked *Finished*, you will be asked to read and confirm that you have read the SRA terms. You will also be asked to acknowledge the SRA disclosures.
- Submitting your SRA – After completing the terms and disclosures sections, you will be asked to confirm that you are not a robot, and then you can submit your SRA. TSACG will forward your contribution information to us, and you can print a copy of the SRA for your records. Providing your account(s) is established with your investment provider, no further action is required.

TSA
CONSULTING GROUP

ONLINE SALARY REDUCTION AGREEMENT

Welcome to TSACG's Online Salary Reduction Agreement.

START TRANSACTION

Your Salary Reduction Agreement (SRA) request has been received. Your SRA will be processed as soon as administratively possible based on your Employer's payroll processing schedule.

Click here to download your SRA forms.

FINISH

Should you have any questions regarding the process, please contact TSACG's SRA Department at 888.796.3786, option 5.

Additional Benefits

FRS

The Florida Retirement System (FRS) is Flagler County School District's sponsored retirement program. The contact information is:

Toll Free Number: 844-377-1888 Website: www.myfrs.com

FSRBC

School districts join the Florida School Retiree Benefits Consortium (FSRBC) to take advantage of expanded benefit options and lower rates. The FSRBC provides retirees with access to high-quality insurance and benefits, tailored especially for retirees age 65 or older, who have retired from the Florida Public School System. Visit www.myfsrbc.com for more information.

Flagler Schools Retirement Academy

To provide you with an opportunity to learn about planning and investing for your retirement, we offer the Flagler Retirement Academy, an online financial education program. This online curriculum is easy to use and can help you plan for your financial future. Visit flagler.retacademy.com to complete the three courses. Each course will take only 15-20 minute to complete, and includes videos and actions steps which can help you make informed decisions about your financial future.

BMG Loans

The *LoansAtWork* employee emergency loan program is available to benefits-eligible employees of Flagler Schools. Please visit www.LoansAtWork.com - enrolling is easy, fast and confidential. You can receive your loan proceeds in about two business days after approval.

- \$500-\$5,000 loans available to benefits-eligible employees with at least one year on the job
- Repayments over 12,24,36, or 48 payroll deductions (6-29 months, depending upon loan execution date and payroll deduction schedule)
- Fixed annual interest rate 23.99% (see BMG Money materials for details on interest rate)
- Semi-monthly payments as low as \$15
- Automated payroll deductions

Additional Benefits



The Family Defender

U.S. Legal Services offers a legal benefit that pays your attorney's fees for all covered legal matters. We contract with over 10,000 attorneys across the contiguous U.S., making it easy to utilize an attorney both locally or in the area of your legal matter's jurisdiction. The Family Defender covers you, your spouse, and your dependent children up to age 18 or 23, if enrolled as a full-time student. We make accessing and utilizing our plan easy with no co-pays, no deductibles, and no claims forms for in-network covered services

Covered services include, but are not limited to:

- Consultations
- Wills/Codicils & Estate Planning
- Ch. 7 & 13 Bankruptcy*
- Debt Collection Defense
- Foreclosure Assistance*
- Real Estate (Primary)
- Divorce+*
- Child Support+*
- Child Custody+*
- Domestic Adoption
- Traffic Violations (Moving, Non-criminal)
- Immigration Matters
- DUI (First offense only)
- Juvenile Law
- Consumer Law
- Criminal Law (Excludes Felony)

+ 12-hour limitation, discount thereafter
* Subject to 120-day waiting period

Attorney's fees are paid in full for all covered legal matters when you utilize a Network Attorney. The Family Defender offers a 33.3% discounted rate off attorney's fees for pre-existing and other non-excluded legal matters. Coverage does not include fines, court costs, or other incidentals relating to the legal matter. Out-of-network benefits are available

The Identity Defender

U.S. Legal Services offers an identity benefit that protects you and your family against Identity Theft. With the Identity Defender Plan, your family can fight back against stolen identity and can restore your good credit and your stolen funds. The Identity Defender covers two adults and unlimited dependent children under the age 26 who live in the policyholder's residence. Members are assisted by U.S.-based Restoration Experts available 24/7.

Covered services include, but are not limited to:

- Advanced Fraud Monitoring
- Change of Address Monitoring
- Credit & Debit Card Monitoring
- Dark Web Monitoring**
- Fraud Alert Reminders
- Medical ID Fraud Protection
- Smart SSN Tracker**
- Stolen Funds Reimbursement
- Credit Monitoring
- Full Identity Restoration**
- \$1M Identity Theft Insurance**
- Two-Factor Authentication

**Covered for dependents under ChildWatch. Ensures protection for eligible dependent children.

Certified Protection Experts are available 24/7 and will complete all paperwork and make all calls to ensure your identity is restored. The Identity Defender offers restoration services for pre-existing identity theft matters, however the insurance would not be available. The aggregate \$1M insurance backing is available to each insured member.

Family Defender(Family)
\$10.22 per pay period
Family Defender(Individual)
\$9.22 per pay period



Identity Defender
\$7.07 per pay period
Identity Defender(rider)
\$6.52 per pay period

For more information, visit

www.uslegalservices.net/flaglerschools or call 800-356-LAWS

Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.