



BENEFITS AT A GLANCE



Eligibility

- Full-time, regular employees who work at least 30 hours per week and job-sharing employees.
- Part-time, regular employees in two or more authorized positions, totaling 30 hours or more per week.
- Benefits are effective the first day of the month following 60 days of employment in a benefits-eligible position.

PCS Board Contribution

- When you enroll in medical insurance, PCS will pay a significant amount towards the cost of your health insurance.
- If you do not enroll in a PCS-sponsored medical plan, you are eligible to use up to a \$75 per pay Board contribution credit (based on 20 payroll deductions) toward the cost of eligible supplemental benefits.
- To identify these benefits, look for the diamond ♦ throughout this flyer.

PCS Employee Wellness

- Our wellness program has something for everyone, regardless of age, health status, and lifestyle, which includes onsite wellness programs, fitness and weight loss discounts, and much more.
- Employees enrolled in Aetna's health insurance may participate in PCS Navigate.
- PCS Navigate incentivizes annual physicals, activity, and more!

Employee Assistance Program (EAP)

- Confidential assistance with a variety of personal issues, including stress, depression, parenting, marital or family problems, child/elder care, legal, or financial issues.
- All PCS employees, spouse, dependents, and any person living in the household can receive up to eight visits per year, per person, and per issue at no charge.
- Call Resources for Living (RFL) at 800-848-9392 to get started.

Medical Insurance

- Choose from three Aetna Medical Plans: Basic Essential, CDHP + Health Reimbursement Account (HRA), and Select Choice. All 3 plans include prescription drug coverage.
- Enroll your spouse and/or eligible dependent children through the end of the year in which they turn 26.

Hospital Indemnity Plan (HIP) ♦

- This plan pays a cash benefit for hospital admission, hospital confinement, and inpatient rehabilitation.

Group Long Term Disability Insurance ♦

- Employees only.
- Coverage is based on your annual base salary; you choose the benefits waiting period of 14, 30, or 60 days until plan starts paying.
- Two Options to choose from: 2-year Disability or Social Security Normal Retirement Age (SSNRA).
- Pre-existing limitations apply.

Dental ♦

Humana Advantage Plan

- Choose your dental provider from the list of participating dentists.
- No deductible - you pay copays for services.
- No charge for preventative services, including routine exams and no calendar year maximum.

MetLife® Preferred Dentist Program (PDP)

- Choose a participating MetLife® Dentist or any dentist from 100,000 dentists nationwide and over 100 in Pinellas County.
- Reduce your out-of-pocket expenses when you choose a participating MetLife® Provider.
- Pay annual deductibles of \$50 per individual, \$150 per family maximum, and then coinsurance.
- No charge for preventive services.
- The plan pays a calendar year maximum of up to \$1,250 per person.

Vision Plan ♦

- If you enroll in the vision plan, your employee-only coverage is paid by PCS. You may enroll your eligible dependents in the vision plan for an additional cost.
- Participating optical centers include LensCrafters, Target Optical, Eyeglass World, America's Best and several independent doctors specializing in optometry and ophthalmology.
- Receive one vision exam and lenses every calendar year and frames every other year for you and your covered dependents.

Flexible Spending Accounts (FSA)

Healthcare FSA ♦

- Deposit tax-free dollars: minimum of \$10/pay up to a maximum of \$3,400/year.
- Reduce your federal income and Social Security taxes.
- Get reimbursed from your account for eligible medical, dental, and vision expenses not covered by a health plan.

Dependent Care FSA ♦

- Deposit tax-free dollars: minimum of \$10/pay up to a maximum of \$7,500/year (depending on your marital and tax-filing status).
- Reduce your federal income and Social Security taxes.
- Get reimbursed from your account for eligible dependent care expenses.

Voluntary Benefits

MetLife Legal Plan

- Access to a nationwide network of participating attorneys who can provide you with a range of legal services.

MetLife Pet Insurance

- Take care of your four-legged family members.

Retirement

Florida Retirement System (FRS)

- Through contributions from both PCS and you, you participate in the FRS retirement plan and must choose between two options – the FRS Pension Plan or the FRS Investment Plan.
- FRS Pension Plan: After eight years of service, you are vested and eligible for a pension benefit based on age and years of service.
- FRS Investment Plan: It is a 401(a) plan. After one year of service, you are fully vested in your account balance.

Supplemental Retirement Program

- You choose to deposit pre-tax dollars via payroll deductions into a 403(b) or 457(b) plan or after-tax dollars into a Roth 403(b) or 457(b) plan.
- Choose from a variety of investment programs.

Life and AD&D Insurance

Life Insurance

- Board-paid basic life insurance equal to one time (1x) your annual base salary rounded up to the next \$1,000 (\$15,000 minimum coverage).
- You can elect optional life insurance for yourself and your eligible dependents.
- Employee term life insurance (subject to medical underwriting) up to \$500,000.
- Optional dependent term life insurance:
 - Spouse: up to \$100,000 maximum (limits apply - subject to medical underwriting).
 - Child(ren): up to \$10,000 maximum.
- Optional family term life insurance: \$5,000/dependent.

Accidental Death & Dismemberment

(AD&D) Insurance ♦

- Board-paid basic AD&D insurance equal to \$2,000.
- You can elect optional AD&D insurance for yourself and your eligible dependents.

For more information, please contact the Risk Management Benefits Team at 727-588-6197 or visit www.pcsb.org/benefits.

This flyer contains only a summary of plan highlights. Complete details are set forth in the individual plan documents and summary plan descriptions. If there is any discrepancies between this flyer and the official plan documents, the plan documents will govern. PCS reserves the right, in its sole discretion, to amend, change, revise, or terminate any benefit plan at any time. These plans and your eligibility for coverage are not an employment contract. They do not guarantee you the right to continued employment with PCS.