



Charlotte County Public Schools
2017 Plan Year Edition

Benefits *Wise*



Your Enrollment Time is Here!

This Benefits Wise brochure will highlight your benefit options for the 2017 plan year. Please review it carefully to make *Wise* decisions when planning for you and your families upcoming needs.

Your Guide To CCPS Benefits

This document highlights your benefits. Official plan and insurance documents govern your rights and benefits under each plan. For more details about your benefits, including covered expenses, exclusions, and limitations, please refer to the individual summary plan descriptions (SPDs), plan document, or certificate of coverage for each plan. **If any discrepancy exists between this brochure and the official documents, the official documents will prevail.**



Benefit Changes and Qualifying Events

The benefits choices at your new hire enrollment, as well as during annual enrollment (including the choice to waive coverage), will remain in effect until the next plan year, as stipulated by Section 125 Internal Revenue Code, **so choose wisely when enrolling.** You may change your elections during the plan year only if you experience a qualified status change. **Changes in status must be reported within 30 days of a qualifying event and the necessary documentation must be provided when additions are made (birth/marriage certificates, SSNs, DOB, etc.)** These events may include:

- Marriage, divorce, or legal separation
- Death of spouse or other dependent
- Birth, adoption, or guardianship of a child
- Spouse's employment begins or ends
- Dependent's eligibility changes due to age, student status, marital status, or employment
- You or your spouse experience a change in work hours (e.g., from full-time to part-time or vice versa) that impacts your benefits eligibility

Have you seen the Employee Wellness Center?

The School Board of Charlotte County is deeply invested in the health and well-being of their employees and their families. In 2010, the School Board opened the doors to its first ever on-site Wellness Center on the campus of the Charlotte Technical College. The Wellness Center is open to employees, and their dependents, who are enrolled in one of our three health care plans (See pages 4-5). Services available include disease management, episodic care, lab work and pharmacy services.

Hours of Operation	
Monday	6:00 AM - 3:00 PM Closed for lunch 11:00 AM - Noon
Tuesday	6:00 AM - 7:00 PM
Wednesday	8:00 AM - 7:00 PM
Thursday	6:00 AM - 7:00 PM
Friday	8:00 AM - 12:00 PM
Saturday	8:00 AM - 12:00 PM
Schedule an appointment by calling Wellness Center directly at (941)255-7650 or the Healthstat Scheduling line at 1-866-959-9355.	

All services are
FREE of charge
for eligible
participants!

If you cannot commit to your
appointment, please call the
Wellness Center directly
at 255-7650 to cancel.

Get Access To The Patient Portal

The Patient Portal offers you easy and private access to your medical information online, so you can view your personal health record whenever and wherever you have access to the Internet! Gain access to your private health information and receive secure periodic updates and reminders from your clinic providers at your personal e-mail address!

To get access to the secure Patient Portal and become Web-enabled, simply ask your clinic provider. All we need is your personal email address to get started!

Ways to stay Healthy - Brought to you by Shape Up Charlotte!



Tobacco Cessation Benefits

Have you attempted to quit before, but had no success? Tobacco Free Florida offers a variety of tools and services to help you get started. Programs available include Phone Quit, Group Quit and Web Quit just to name a few. If you are interested in any of these programs, or would like more information on Tobacco Free Florida, please call 1-877-U-CAN-NOW (1-877-822-6669) or visit tobaccofreeflorida.com/quityourway. You do not have to be enrolled in one of the School Board's health insurance plans to take advantage of this program, and your family members may also participate.

Mobile Mammogram Opportunities — Call for appointment 1-877-495-4544!

Your Employee Wellness Team is partnering with Radiology Regional Center to bring digital mobile mammography to CCPS employees. *Radiology Regional ACCEPTS the School Board's insurance (UMR) and most other major carriers.* CCPS employees who are covered under the School Board's insurance are NOT required to use any one facility for their screening, the mobile mammogram it just a way we make it a little easier! Dates, locations and times are as follows:

Annual Health Fair-Peace River Elementary
4070 Beaver Lane, Port Charlotte
November 1, 2016 · 10:00 AM - 4:00 PM

Healthstat Clinic
18150 Murdock Circle, Port Charlotte
December 17, 2016 · 9:00 AM - 1:00 PM
March 25, 2017 · 9:00 AM - 1:00 PM

Please bring with you Photo ID and Insurance Card, and provide the date and location of your last mammogram.

****You do not have to be enrolled in one of the School Board's health plans to attend****

Mammogram Guidelines for coverage under the School Board's health care plan: Women between the ages of 35-40 are entitled to one baseline screening covered at 100%. Women 40+ are entitled to one mammogram screening **every calendar year** with full coverage at 100%. Please refer to your schedule of benefits or **contact Mike Robishaw, Supervisor of Employee Wellness, Health Services and Safety Education with benefit inquiries at 941-255-0808 ext. 3032.**

Wellness Credit for the School Board Health Plans

Employees who are enrolled in one of the three School Board health care plans (See pages 4-5) have the option of participating in the Wellness Credit program. The District subsidizes the premium costs towards participant's health care benefits (\$25 per pay/\$600 max annually).

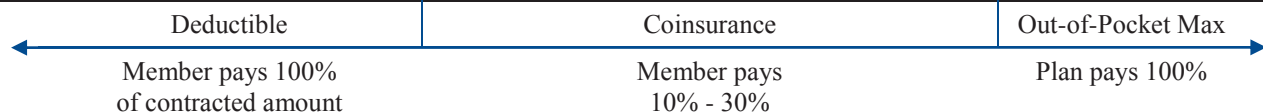
Wellness Credit Procedures

1. Participant schedules an appointment (941-255-7650) for their first Health Risk Assessment (HRA) completed at the Wellness Center accompanied by a lipid panel/fasting glucose blood draw;
2. Participant reviews their HRA results with one of the Wellness Center's Nurse Practitioners;
3. The Nurse Practitioner assigns each participant a number of visits they are required to make over the next 12 months (based on the number of risk factors identified);
4. Compliance email *reminders* are sent out to participants who miss an appointment or never complete an HRA;
5. All appointments are expected to be fulfilled at the CCPS Employee Wellness Center.



Charlotte County Public School Medical Plan Options

	Plan A Benefit Plan 002	Plan B Single (BP 003) & Family (BP 005)		Plan C (BP 004) & Family (BP 006)
Benefits	In-Network	In-Network	Out-of-Network	In-Network
Deductible (Single/Family)	\$1,500/\$3,500	\$2,250/\$4,000	\$4,000/\$8,000	\$3,000/\$6,000
Coinsurance	80% / 20%	80% / 20%	70% / 30%	80% / 20%
Out-of-Pocket Maximum Individual/Family—Includes all medical co-pays, deductibles and coinsurance	\$3,500/\$7,000	\$4,000/\$7,150	\$6,000/\$12,000	\$4,500/\$7,150
Physician Office Visits	\$25 copay	20% after deductible	30% after deductible	20% after deductible
Specialist Visits	\$40 copay	20% after deductible	30% after deductible	20% after deductible
Preventive Care (Routine Physical Exam, Well Woman/GYN Exam, Mammograms, Well Child Care)	\$0, no deductible or copay	\$0, deductible waived	30%, deductible waived	\$0, deductible waived
Hospital Services	20% after deductible	20% after deductible	30% after deductible	20% after deductible
Emergency Room	\$200 copay	20% after deductible	20% after In-Network deductible	20% after deductible
Urgent Care Center	\$55 copay	20% after deductible	30% after deductible	20% after deductible
Emergency Transportation	20% after deductible	20% after deductible	20% after In-Network deductible	20% after deductible
Outpatient Therapy (Physical, Occupational, Speech)	\$10 copay <i>Treatment must be completed in 60 days</i>	20% after deductible	30% after deductible	20% after deductible
Spinal Manipulation	\$40 copay	20% after deductible	30% after deductible	20% after deductible
Home Health Care / Hospice	20% after deductible	20% after deductible	30% after deductible	20% after deductible
Durable Medical Equipment	20% after deductible	20% after deductible	30% after deductible	20% after deductible
Diagnostic X-ray/Lab				
Physician Office	\$50 copay	20% after deductible	30% after deductible	20% after deductible
Hospital or Independent Facility	20% after deductible	20% after deductible	30% after deductible	20% after deductible
Mental Health and Substance Abuse				
Inpatient	20% after deductible	20% after deductible	30% after deductible	20% after deductible
Outpatient	\$25 PCP copay	20% after deductible	30% after deductible	20% after deductible
Prescription Drugs (Tier 1 / Tier 2 / Tier 3)				
Retail <i>(Up to a 31-day supply)</i>	\$20 / \$35 / \$50 copay	\$20 / \$35 / \$50 copay after deductible	Not Covered	\$20 / \$35 / \$50 copay after deductible
Mail Order <i>(Up to a 90-day supply)</i>	\$40 / \$70 / \$100 copay	\$40 / \$70 / \$100 copay after deductible	Not Covered	\$40 / \$70 / \$100 copay after deductible
Retail 90 <i>(Up to a 3-month Supply, at least 84 days)</i>	\$60 / \$105 / \$150 copay	\$60 / \$105 / \$150 copay after deductible	Not Covered	\$60 / \$105 / \$150 copay after deductible



Deductible: Amount that you must pay in the plan year before benefits will be paid by the Plan.

Coinsurance: Defined percentage of a covered expense that you pay after the satisfaction of any applicable deductible.

Copay: Fixed dollar amount to pay each time a particular service is used. The copay does apply to out-of-pocket but does not reduce amounts applied to the deductible or co-insurance.

Annual Out-of-Pocket Maximum: Maximum amount of deductible, co-insurance and co-payments paid during the Plan Year before the Plan begins to pay 100% of Covered Expenses for the rest of the Plan Year.

Charlotte County Public School Medical Plan Options

Charlotte County Public Schools and its employees share the cost of benefits. The chart below is a reflection of the School Board Contribution and your potential cost for benefits.

BI-MONTHLY PREMIUMS & BOARD SHARE (WORKING 35 - 40 HRS. PER WEEK)				
	Plan A	Plan B	Plan C	Board Share
Employee	\$307.36	\$296.27	\$250.56	\$292.98
Employee+Spouse	\$638.01	\$616.25	\$521.15	\$374.90
Employee+Child(ren)	\$546.11	\$527.37	\$445.98	\$376.86
Employee+Family	\$691.35	\$666.61	\$563.75	\$402.46

Reasons to Use a Flexible Spending Account (FSA)

Keep more of what you earn—FSAs are designed to help you save money on your taxes! The Health Care Spending Account and Dependent Care Spending Account, allow you to pay for certain eligible health and/or dependent care expenses using pre-tax dollars. IRS rules allow you to contribute to your account(s) through payroll deduction on a pre-tax basis—before federal income tax and Social Security taxes are deducted—reducing you taxable income. It's a great asset when planning ahead for eligible expenses!

Why a Limited-Purpose FSA might be better...

If you are covered under a High Deductible Health Plan with an active Health Savings Account through another entity, you cannot contribute to a standard Health Care Flexible Spending Account. Charlotte County has another option available! A Limited Purpose FSA works the same way as a “standard” Medical/Health care FSA; however, it is a pre-tax savings account for unreimbursed, out-of-pocket **DENTAL AND VISION** expenses only. Federal regulations prohibit individuals who are participating in a “standard” Medical/Health care Flexible Spending Account from making tax-deductible contributions to a Health Savings Account (*this includes your spouse's insurance plan as well*).

ACCOUNT TYPE	ELIGIBLE EXPENSES	ANNUAL LIMITS	When are funds available?
Health Care FSA	Most medical, dental and vision care expenses that are not covered by your health plan (such as copayments, coinsurance, deductibles, eyeglasses and doctor-prescribed over the counter medications)	Maximum contribution is \$2,600 per year. This includes employee and employer contributions.	Funds are available immediately. Usually on the first day of the plan year although this should be verified with your plan administrator.
Limited Health Care FSA	Most dental and vision care expenses (such as dentist visits, contact lenses and glasses)		
Dependent Care FSA	Dependent care expenses (such as day care, after school programs or elder care programs) so you and your spouse can work or attend school full-time.	Maximum contribution is \$5,000 per year (\$2,500 if married and filing separate tax returns)	Dependent care funds are not preloaded and are available as the funds are deposited into your account.

Remember – Health and Dependent Care Flexible Spending dollars are “Use it or Lose it” funds. Your account balance cannot be carried over from year to year so you must budget and plan wisely.

Important: Any unused funds in your account at the end of the year that are not requested for reimbursement by March 31 of next year will be forfeited. **** Note: If you are participating in a High Deductible Health Care Plan with an active Health Savings Account (HSA) through another entity you are not eligible to contribute to a Health Care Flexible Spending Account.****



CONTACT UMR

Dental Benefit Options from Humana



The dental coverage is offered so you and your family can receive the important dental care you need for good health. You can choose from three different dental plans that best fit your needs. Through CompBenefits, Humana offers two Dental Health Maintenance Organization (DHMO) and a Preferred Provider Organization (PPO) plan. On all three plans routine cleanings, x-rays, oral exams, and local anesthesia are covered at 100 percent every six months.

Dental Plan	Coverage Level	Monthly Rate	Per Pay Rate
Florida DHMO CS150	Employee	\$14.46	\$7.23
	Employee + Spouse	\$28.92	\$14.46
	Employee + Child(ren)	\$26.42	\$13.21
	Employee + Family	\$44.76	\$22.38
Florida Advantage Plan Advantage Plan Rates Increased 6%	Employee	\$23.48	\$11.74
	Employee + Spouse	\$46.24	\$23.12
	Employee + Child(ren)	\$45.86	\$22.93
	Employee + Family	\$73.24	\$36.62
Florida PPO Elite Preferred	Employee	\$25.70	\$12.85
	Employee + Spouse	\$50.82	\$25.41
	Employee + Child(ren)	\$59.08	\$29.54
	Employee + Family	\$84.20	\$42.10

Florida DHMO CS150: In order to receive services, you must select a primary dentist who participates in the CompBenefits DHMO network. Your primary dentist will provide all of your routine dental care. The plan provides for quality care and allows members to seek care from in-network specialty dentists at fixed co-payments. If the dental services provided are not listed as covered procedures under the plan, primary care dentists will give you a 25% discount off their usual fees. Should you require the services of a specialty dentist, you can choose any in-network specialty dentist under the CompBenefits DHMO plan. Please refer to the Florida DHMO CS150 Schedule of Benefits for specific subscriber copayments.

Florida Advantage Plan: Advantage is a new generation, hybrid dental plan which takes the best from DHMOs as well as traditional indemnity insurance. With CompBenefits' Florida Advantage plan, you do not have to pre-select a primary dentist. When you want dental services, simply select any general dentist from the CompBenefits' Advantage network. The plan provides for quality care and allows members to seek care from in-network specialty dentists at fixed co-payments. For dental services that are not listed on your schedule of benefits, dentists will give you a 20% discount off their usual fees. Please refer to the Florida Advantage Plan Schedule of Benefits for specific subscriber copayments.

Florida PPO Elite Preferred: Under the PPO plan, you do not have to pre-select a primary dentist and you have the freedom to choose any dentist in or out of network. While it is in your best interest to remain in-network for the most savings, your dentist selection is up to you. When you receive treatment from a CompBenefits PPO dentist, your costs will be reduced. Your claim will be paid based on your group's schedule of benefits and you will be responsible for your share of the coinsurance. The plan will pay a percentage of the eligible charges, up to the plan's annual limit for benefits.

Plan Year Maximum	\$1,000	
Benefit/Service	In Network	Out of Network
Preventive Services	80%	60%
Basic Services	80%	60%
Major Services	50%	40%
Orthodontia - Children (<i>18 years or younger</i>)	50%	
Orthodontia Lifetime Maximum	\$1,000 (\$500/year)	

Vision Benefits from Humana



Open your eyes to high-quality vision care! The average family spends close to **\$600 each year** on routine eye health care. Charlotte County School Board offers a voluntary vision plan through Humana and CompBenefits. The vision plan allows you and your covered family members one routine exam every 12 months, plus lenses every 12 months, and new frames every 24 months. A routine eye exam In-Network will cost you only \$10 and materials are \$15. The contact lens allowance is in lieu of the lens and frames benefits and is provided with the frequency as your plan's lens benefit. Please visit the CompBenefits website at www.mycompbenefits.com/custom/charlotte to view our entire provider network, or contact the CompBenefits Customer Care Department at (866) 537-0229.

Coverage Level	Monthly Rate	Per Pay Rate
Employee Only	\$6.04	\$3.02
Employee + Spouse	\$12.08	\$6.04
Employee + Child(ren)	\$11.50	\$5.75
Employee + Family	\$28.46	\$14.23

Income Protection Benefits



Basic Life Insurance and AD&D Plan

Charlotte County Public Schools provides Basic Term Life and Accidental Death and Dismemberment Insurance coverage at no cost to all active full-time, benefit eligible employees. Age reductions may apply.

Class 1: Administrators, Board Members and Superintendents receive a basic benefit coverage amount of \$50,000.

Class 2: All other full-time employees receive a basic benefit coverage amount of \$20,000. Class 2 employees have the opportunity to select a buy-up option up to \$30,000 on the basic life coverage to a maximum life benefit of \$50,000. The buy-up option is available at a low flat monthly rate of \$0.140/\$1,000.

Employee Optional Life Insurance and AD&D Plan

All employees may purchase this coverage in \$10,000 increments to a maximum of \$200,000. A health statement is required if the amount is greater than \$100,000 or any increase at each annual enrollment. Age reductions may apply.

Dependent Optional Life Insurance and AD&D Plan

In order to purchase life insurance for your spouse and/or child, you must purchase Optional Life coverage for yourself. Spouse life can be purchased in increments of \$5,000, not to exceed 50% of your optional life benefit or \$100,000. Child life insurance can be purchased in increments of \$5,000 up to \$25,000 or 50% of the employee benefit amount. A health statement is required for dependent spouses if the amount is greater than \$30,000 or any increase at each annual enrollment. Age reductions may apply.

Long Term Disability

All benefit eligible employees are eligible to participate in the Long-Term Disability (LTD) continuance insurance. The LTD benefit replaces a portion of your pre-disability monthly earnings, less other income you may receive from other sources during the same Disability (e.g., Social Security, Workers' Compensation, vacation pay). This plan provides a benefit of 66.67% of the first \$12,500 of your pre-disability earnings, to a maximum of \$8,334 per month. The benefit is based on your age and salary level. The LTD elimination period is 90 consecutive days of disability.

CONTACT LIBERTY MUTUAL

Online: www.libertymutual.com | Life: 888-787-2129 | Disability: 800-713-7384

Additional Benefits Available to All CCPS Employees

Resources for Living



Employee Assistance Program (EAP)

Thanks to your EAP, you don't have to go through it alone! There isn't a person on this planet who doesn't have problems. Some problems are easier to handle than others. Then there are times when these problems seem overwhelming. This EAP is **available for you, all members of your household and your adult children up to the age of 26.** You do not need to be enrolled in any CCPS benefit plans to access the Resources for Living Worklife Services EAP and it's tools and guidance.

The Worklife Services EAP is a **confidential resource** that can help you deal with family problems, stress-related issues, depression, eating disorders, problems at work, and financial crises. You can also contact EAP for guidance about other situations in your life, such as moving, retirement planning, adopting a child, finding childcare or eldercare, legal questions, training a new pet, and much more... No issue is too large or too small.

What are you waiting for? Take advantage of this resource, which includes unlimited, toll-free telephonic access and 5 face-to-face counseling sessions per issue per plan year.

Call or visit them online!

1-800-272-3626 / www.mylifevalues.com

Username: Charlotte County School Board

Password: 8002723626

Health Advocate is paid by your employer and provides personalized assistance to help you and your eligible family members resolve healthcare issues to save time and money. During your first call, you will be assigned a Personal Health Advocate (PHA) who will begin helping you right away. PHAs are typically registered nurses, supported by medical directors, and benefits and claims specialists. They'll help with complex conditions, find specialists, address eldercare issues, clarify insurance coverage, work on claims denials, help negotiate medical bills and more.

Let Health Advocate be your lifeline for healthcare and insurance help! For you, your spouse, dependent children, and your parents and parents-in-law Health Advocate can help:

- Finding qualified doctors and hospitals
- Navigating healthcare claims and issues
- Untangling insurance issues
- Assisting with eldercare issues
- Saving you time and money

Pick up the phone and give them a call 1-866-695-8622 or send them an email Answers@HealthAdvocate.com



866.695.8622
HealthAdvocate.com/members



Company / Vendor	Customer Service	Website
Charlotte County Public Schools Benefits Department	941-255-0808	https://insurance.yourcharlotteschools.net/
UMR Medical Insurance and Benefits Card	Customer Service: 866-868-7406 24-hour Nurse Line: 877-950-5083, PIN 197	www.umar.com
Humana / CompBenefits Dental and Vision	866-537-0229	https://www.compbenefits.com/custom/charlotte/
Liberty Mutual Life and Disability	Life: 888-787-2129 Disability: 800-713-7384	www.libertymutual.com www.mylibertyconnection.com