

# Duval County Public Schools

10/1/2005-9/30/2006

It's that time of the year again! Open Enrollment is scheduled for August 29, 2005 through September 23, 2005. All employees who wish to make changes to their current benefits should schedule an appointment with an Enrollment Counselor to review benefit selections and discuss new benefit information.

## Who should participate?

This is a "changes only" enrollment. We encourage employees who wish to make changes to meet with an Enrollment Counselor to review current selections and choose benefits for the new plan year effective October 1, 2005. New enrollment forms are required when making changes to benefits or dependents.

## Is dependent verification required this year?

If you choose to add a dependent to any benefit, you must provide a document verifying the dependent is eligible. You do not need to verify current dependents added in previous years. If adding a new dependent, please bring a birth certificate, adoption decree or marriage certificate to enable dependent verification. Dependents cannot be added without document verification.

## What's new this year?

1. The employer contribution to the Medical Expense Flexible Spending Account (MED-FSA) has been adjusted to \$800 vs. \$1,000 for employees with dependent medical coverage. By reducing the MED-FSA to \$800 and applying the difference to the new AETNA premiums, the increase in cost to the employee for family health coverage was reduced.
2. TRICARE Supplement coverage is available for employees eligible for TRICARE.
3. Guaranteed issue Voluntary Universal Life Insurance is available for the first time. This means that you can elect to enroll in the plan with no medical questions asked.
4. A new whole life insurance plan underwritten by UnumProvident Corporation is available for enrollment on a guaranteed issue basis.
5. The existing Universal Life plan offered by Trustmark will also be available this year with guaranteed issue. These are unique, one-time participation offers.
6. A new critical illness policy underwritten by AHL will also be offered. Current AFLAC policies can continue on payroll deduction; however no new AFLAC policies will be enrolled.
7. FBMC no longer requires a Letter of Medical Need for orthodontia, crowns and caps if requesting reimbursement through your Medical Expense FSA.
8. New EZ REIMBURSE® MasterCard® Cards will be issued prior to October 1, 2005.

## Are premiums changing?

The new Aetna medical premiums are effective October 1, 2005. The rates are on the reverse side. We are pleased to announce that premium rates for other benefits such as dental, vision, and disability plans did not increase.

If you and your spouse both work for Duval County Public Schools, you have the option to give your Flex Dollars to your spouse. By doing so, you could significantly reduce your family medical premiums. There will be a "Dual Spouse Day" where you can sign up for your benefits. Please call Risk Management for further details.

## What if I don't see an Enrollment Counselor?

If you do not see an Enrollment Counselor, your benefits from the 2004-2005 Plan Year will continue for the 2005-2006 Plan Year, with any appropriate rate adjustments.

## Can I make changes to my benefit elections?

All employees will have 14 calendar days from the date of their enrollment to make an election change (supersede). Employees who wish to make an election change within the 14-day election period must contact Risk Management at 904-390-2353 to schedule an appointment. Enrollment changes after this time will not be permitted unless there has been a valid Change in Status event.

## Checklist

Bring the following information to your appointment when you see an Enrollment Counselor.

- Social Security Numbers** for your dependents.
- Dates of Birth** for both your dependents and beneficiaries.
- Addresses** for both your dependents and beneficiaries.
- Insurance information** for other health providers if covered under another plan.
- Dependent verification** if adding a new dependent (i.e., birth certificate, adoption decree, marriage certificate).
- Confirmation Notice** of your current benefit plans.

## Do you still have questions about Open Enrollment?

Contact Risk Management at 904-390-2353 with any questions you may have about this year's Open Enrollment.

<b>AETNA, INC Point of Service (QPOS) Rates</b>		
	<b>20 Pay</b>	<b>24 Pay</b>
Employee Only	Board Paid	Board Paid
Employee & Child(ren)	\$112.17	\$93.48
Dual Spouse	\$66.28	\$55.23
Employee & Spouse	\$154.44	\$128.70
Employee & Family	\$298.63	\$248.86