

Duval County Public Schools

To: DCPS Benefit Eligible Employees
From: Risk Management Department

10/1/2007-9/30/2008 Plan Year

Open Enrollment is here and we are excited to announce a new enhancement for enrolling. This year's "Open Enrollment" is totally internet based allowing all active employees to enroll "Online". Open Enrollment is scheduled from August 6, 2007 through September 7, 2007. All active benefit-eligible employees have the opportunity to review current benefits, initiate changes and enroll online or schedule an appointment with an Enrollment Counselor to make 07-08 plan year benefit selections.

What's new for this plan year?

- 1. ONLINE ENROLLMENT** – We are please to announce our web based "Online Enrollment" that allows all active employees to review, make changes and enroll in 07-08 plan year benefits at your convenience. You will be able to save your enrollment session progress and return later to complete the enrollment at any point, once you have started the benefit selections. An Enrollment Counselor will be available if you feel more comfortable meeting with one.
- 2. NEW ID CARDS** – BCBS will be issuing new ID cards to all employees to be distributed by October 1, 2007.
- 3. NEW COVERAGE LEVELS FOR SHORT TERM AND LONG TERM DISABILITY** – This year UNUM is offering three new coverage levels for employees. These new coverage levels accommodate employees whose annual salary is greater than the maximum courage level previously offered. The new levels and rates are on page 42 in the Reference Guide.
- 4. LONG TERM CARE** – UNUM is offering again this year coverage for DCPS Employees on a Guaranteed Issue basis, only during this open enrollment period. Please refer to the enclosed Long Term Care flyer in your enrollment package and be sure to discuss this coverage option with your Enroller.
- 5. EDUCATIONAL SEMINARS** – We will be having educational seminars and strongly encourage you to consider attending one of them. At these seminars, you can learn more about Online Enrollment, Long Term Care, BCBS health plan options and EZREIMBURSE® MasterCard® card usage before attending your enrollment sessions. Seminar times and dates are included on the reverse side of this letter.
- 6. HEALTH RISKS ASSESSMENTS** – This year we are offering Free Health Risk Assessments at several locations during Open Enrollment. Take advantage of these health screenings to learn more about your own health. Locations and times are listed on the reverse side of this letter. Online Health Risk Assessments are also available. Refer to the tri-fold brochure in your enrollment materials for more information along with locations and times.

Who should participate in the upcoming enrollment?

This year's new "Online Enrollment" enhancement allows all active employees to make changes to current benefits or enroll in new benefits online. One to One consultations are also available and we strongly encourage you to meet with an Enrollment Counselor to learn more about your benefits. DCPS offers many benefit selections and this is your opportunity to make the selections that best fit you and your family.

Will "BEAT THE RUSH" be offered this year?

Yes, we are offering BEAT THE RUSH sessions again this year. Dates, times and locations are in your materials. Take advantage of these evening and Saturday appointments offered at the DCPS Administration Building by calling the Risk Management Department at 904-390-2353 to schedule your BEAT THE RUSH appointment.

Do I need to see an Enrollment Counselor?

All employees are encouraged to meet with an Enrollment Counselor who can help you decide which benefit selections could best meet your needs. Enrollment Counselors can answer questions that are specific to you and your benefit needs. Employees, who enroll "Online" and wish to select a new voluntary benefit or make a change to their current voluntary benefit, will be required to schedule an appointment with an Enrollment Counselor for the voluntary benefits portion due to the application requirement. These Voluntary Benefits are Long Term Care, Hospital Indemnity, AHL Critical Illness, UNUM Whole Life, Trustmark, Universal Life and Premier Select Critical Illness.

What happens if you don't enroll "Online" or see an Enrollment Counselor?

- All new employees will be automatically enrolled into the following benefits effective October, 2007: "Employee Only" in the Select Plus Medical Plan, Basic Life (\$10,000), Flex dollars (\$250) and Medical Flexible Spending Account (\$500) .
- Employees who already have benefits will continue the 07-08 Plan Year with the same benefits (including any appropriate rate adjustments).

Is TRICARE going to be offered to employees this plan year?

No, the TRICARE Supplement will not be offered to our employees for the 2007-2008 plan year. Recently enacted Federal regulations prohibit an employer sponsored group health plan from offering the TRICARE Supplement as an option. Employees, who were enrolled in the TRICARE Supplement the preceding year, please see your enrollment materials to learn more about the health plans available. Employees who do not enroll online or with an enroller will be automatically enrolled as "Employee Only" in the Select Plus Medical Plan.

Educational Seminars

for Online Enrollment, Medical Plans, Long Term Care and the EZ REIMBURSE® MasterCard® Card

These seminars will be held at the DCPS Administration building, unless noted otherwise.

Saturday 8/4	Main Bldg.	10:00, 12:00, 3:00
Monday 8/6	Ed White HS	10:00
	Lee HS	4:00 and 6:00
Tuesday 8/7	Main Bldg.	1:00, 3:00 and 5:00
Wednesday 8/8	Main Bldg.	10:00 and 12:00
	Mandarin HS	4:00 and 6:00
Thursday 8/9	Main Bldg.	11:00 and 1:00
	Paxon MS	4:00 and 6:00
Friday 8/10	Terry Parker HS	10:00
	Fletcher HS	4:00
Saturday 8/11	Main Bldg.	10:00, 12:00 and 3:00
Monday 8/13	Raines HS	4:00 and 6:00
Tuesday 8/14	Main Bldg.	12:00
	Jackson HS	4:00 and 6:00
Wednesday 8/15	Main Bldg.	1:00
Thursday 8/16	Main Bldg.	5:00
Saturday 8/18	Main Bldg.	10:00, 12:00 and 3:00

Beat the Rush Dates

Saturdays: August 4th, 11th and 18th from 9:00-3:00

Evenings: August 7th, 8th, 9th, 13th, 14th, 21st, 22nd and 23rd from 4:30-8:30

Are there any new rate increases for the 2007-2008 Plan Year?

The only rate increase is the medical premiums. DCPS is continuing to pay the 100% of the premium for Select and Select Plus employee only health insurance for all full-time employees. All of the voluntary benefit premiums remain the same.

When are benefit deductions scheduled to begin?

11 and 12 month employees – Benefit deductions will begin on the August 10, 2007 paycheck. These deductions represent the same enrollment information as the preceding plan year. The premiums remain the same for all plans except the medical plan. To ensure your deductions are correct on the August 24, 2007 paycheck for the 07-08 plan year, your enrollment must be completed by August 14, 2007. Also, 403b and 457 Deferred Compensation deductions will begin on August 10, 2007.

10 month employees – Benefit deductions will begin on the September 7, 2007 paycheck. To ensure these deductions are correct for the 07-08 plan year, your enrollment must be completed by August 27, 2007. Enrollments after August 27, 2007 will be reflected along with any adjustments on the September 21, 2007 paycheck. Also, 403b and 457 Deferred Compensation deductions will begin on September 7, 2007.

Is dependent verification required this year?

If you choose to add a dependent to any benefit for the first time, you must provide a document verifying a newly added dependent is eligible. Employees meeting with an Enrollment Counselor must bring a birth certificate, adoption decree or marriage certificate as verification. Dependents will not be added without the proper documentation. Employees who enroll "Online" must fax or mail in required documentation to the Risk Management Department within 14 days of enrollment or the child will be terminated from all coverages. A comprehensive checklist of required items is included on this page. For dependents 19-25, there will be periodic dependent eligibility verification requested by the health provider. Failure to provide timely dependent verification information will result in loss of dependent coverage.

Is the Flex to Spouse Option still available under the new Medical plans?

If you and your spouse both work for DCPS and cover a dependent(s) under the DCPS health plan, one of you has the option to give your Flex Dollars to your spouse which could significantly reduce your family medical premiums. Saturday, August 4th is "Flex to Spouse Day" designated for you to sign up for your benefits.

Can I make changes to my "Open Enrollment" benefit elections?

Whether you choose to individually enroll online or meet with an Enrollment Counselor, it is your responsibility to carefully review your Confirmation Statement. In the event you subsequently change your mind about a particular coverage(s), you have 14 calendar days from the date of your enrollment meeting to make an election change (supercede). Employees who wish to make an election change within the 14 day supercede period can make the change online or contact Risk Management at 390-2353 to schedule an appointment. We request you bring your original Confirmation Statement with you to facilitate the change process. Enrollment changes after your 14 day period will not be permitted unless there has been a valid Change in Status event. Please refer to page 11 in your Benefits Reference Guide for the Change in Status requirements.

Do you still have questions about Open Enrollment?

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

Pre-Enrollment Checklist

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

- Social Security Numbers** for your dependents
- Dates of Birth** for all your dependents and beneficiaries
- Addresses** for all 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