



Benefit Bits..... Things YOU need to know

December 2009

Take Care Clinics at Walgreens Locations

BCBS has expanded the Convenient Care Clinics with the addition of "Take Care ClinicsSM" at Walgreens locations throughout Florida. Members may experience lower out-of-pocket costs when receiving care from these clinics (Plan A - \$10 co-payment, Plan C \$15 co-payment). Take Care Clinics only provide treatment for common illnesses, flu and pneumonia immunizations (not well child care), non-emergent or routine care. They do not include physicals, sutures, and treatment of broken bones or offer diagnostic studies such as x-ray, and laboratory. Here are the Walgreen locations in NE Florida:

- 3505 University Blvd. W Jax. 636-0779
- 4297 Oldfield Crossing Dr. Jax. 288-2652
- 5108 Norwood Ave. Jax. 768-4491
- 866 Dunn Ave. Jax. 751-3530
- 406 Atlantic Blvd. Nept. Bch 247-1953
- 860 A1A N. Ponte Vedra Bch 543-0762

Reminder:

The deadline for submitting your medical FSA claims for the 10/1/08 to 09/30/09 plan year is December 31, 2009. Signed claim forms and documentation can be faxed toll-free to 1-888-800-5217. Claim forms can also be obtained in the Risk Management/Employee Benefits Dept. or FBMC's website. For more information visit www.myFBMC.com. All unused monies will be forfeited.



"Take It To Heart" Screening

It is important to know the risk factors for heart disease in women and men. The Baker-Gilmour Cardiovascular Institute offers the "Take It To Heart" screening for \$100. This screening can help identify such things as hypertension and hyperlipidemia. Thirty percent of people who have gone through the screening had significant risk factors and needed further testing to look for heart disease. The screening includes:

1. Cardiovascular History and Exam
2. Blood Pressure Check
3. EKG
4. Labs, which include:
 - a. Fasting Blood Sugar
 - b. Total Cholesterol
 - c. HDL Cholesterol "Good Guy"
 - d. LDL Cholesterol "Bad Guy"
 - e. Triglycerides
 - f. Homocysteine Level
 - g. C-Reactive Protein (CPR) > Inflammation
5. Framingham Heart Risk Assessment Program for determining the risk of heart disease over the next 10 years.

To schedule your "Take It To Heart" screening, call the Baker-Gilmour Cardiovascular Institute at 904-733-4444 Ext. 202. Your Medical Flexible Spending Account dollars can be used to pay for this test.

New Dental Providers for DeltaCare DMO

Below are 5 new dental providers available for employees in the DeltaCare DMO plan. If you would like to change to one of these providers, call 1-800-422-4234 to make the change. All changes are effective the beginning of the next month.

Office Number: 031039
 CARLOS SANTIAGO, DDS
 11250 Old St Augustine Rd #14
 Jacksonville, FL 32257
 (904) 268-9440

Office Number: 029568
 AVENUES DENTAL CENTER
 6144 Gazebo PK PL S Ste 210
 Jacksonville, FL 32257
 (904) 262-9466

Office Number: 031155
 A M SAYOC DMD MSD
 4940 Blanding Blvd
 Jacksonville, FL 32210
 (904) 777-1112

Office Number: 031155
 A M SAYOC DMD MSD
 13167 Atlantic Blvd
 Jacksonville, FL 32225
 (904) 221-0054

Office Number: 029960
 WILLIAM TITUS, DDS
 542182 US Highway 1
 Callahan, FL 32011
 904-879-3786



Free Financial Counseling and Planning

Does it feel like you're living from paycheck to paycheck? Well, you're not alone. If you find yourself asking how you'll be able to pay all your bills, including your mortgage and credit card balances, you may be wondering if there's anywhere you can turn for assistance. ***And the answer is: you do!***

The MyFRS Financial Guidance Line (FGL) staffed with Ernst & Young financial planners (sponsored by the FRS) is available to provide unbiased, objective counseling that can help put you on a path to financial security. These planners can assist you in mapping out a strategy for managing cash flow and getting your debt under control, as well as address a whole range of other financial issues, such as education funding, insurance and retirement planning. The FGL is a service of the FRS that is available at no cost to you. The financial planners can be reached Monday through Friday (except holidays) from 9 am to 8 pm ET at 1-866-446-9377 (TRS 711). Remember, help is only a phone call away.

Leave of Absence (LOA) vs. Short Term Disability (STD)

Short Term Disability and Leave of Absence are different benefits available to DCPS employees. Employees who chose to enroll in STD during Open Enrollment can file a claim when they have been out of work due to illness in excess of 14 consecutive days up to 6 months. STD is paid by UNUM Insurance Company directly to the employee after the appropriate forms and documentation have been completed. Employees can collect STD benefits while using their leave and do not have to exhaust all their earned leave before filing a claim.

LOA is available to employees based upon several criteria. LOA is applied for through the Human Resource department. For some of the LOA reasons all of the employee's sick and annual leave or just sick leave must be used before the employee qualifies for the LOA.

Leave of Absence and Short Term Disability are two separate benefits and work differently. STD is not administered by DCPS and does not coincide with sick and annual leave earned by employees. For more information about going on LOA contact the HR department or go to the DCPS website to download the appropriate forms. To submit your claim for STD, call 1-888-857-0157.

AHL and Trustmark Adult Wellness Benefit

The Adult Wellness Benefit provides payment to employees and/or their covered spouse for periodic routine physicals and screening examinations. These screenings help promote prevention, early detection, and early intervention of disease. There are many eligible tests that allow you to utilize this benefit. If you have questions about your coverage or want to file a claim for this benefit contact customer service or check the following website for claim forms.

AHL Critical Group Critical Illness 1-800-421-0344 www.unum.com
Trustmark Cancer or Premier Select 1-800-918-8877 or
www.trustmarkinsurance.com

New Year's Resolution

Now is the time to start thinking about your New Year's Resolution. What better idea than to start a 403(b) Tax Shelter Annuity or 457 Deferred Compensation plan. If you already contribute to one, think about increasing it. Now is the time to start planning for your future. Below is the list of current authorized providers.

403(b) Providers

VALIC Retirement – Annuities – 448-7200
AXA Equitable – Annuities – 353-5611
ING Retirement – Annuities – 246-6386
Waddell and Reed – Mutual Funds – 448-2743
Plan Member Financial – Mutual Funds – 1-800-874-6910
American Century Investment – Mutual Funds – 1-800-345-3533

457 Providers

Community First Credit Union – 371-8110
VALIC Retirement – 448-7200
Mass Mutual Ins. Co. – 998-7300 ext 345

CompBenefits Vision Benefits

Periodic eye examinations are an important part of routine preventative healthcare. Because many eye and vision conditions have no obvious symptoms, employees may be unaware they have problems. Early diagnosis and treatment are important for maintaining good vision and preventing permanent vision loss.

Covered benefits under our plan:

- Comprehensive eye health examination
- Large network of optometrists and ophthalmologists
- Wholesale pricing for frames and lens options
- Discounts on Lasik and PRK procedures

Additional Plan Costs and Discounts

You pay additional fixed co-pays on lens options. Listed below are a few of the available lens options when you use a participating network provider.

- UV coating \$15
- Scratch resistant coating (factory & backside) \$16
- Progressive \$60 - \$145
- Anti-reflective coating \$44 - \$85

You also receive a 20% retail discount on a second pair of eyeglasses. This discount is available for 12 months after the covered eye exam members receive through the VCP network provider who sold you the initial pair of glasses.

Call CompBenefits Customer Service 1-800-865-3676 if you have any questions. M-Th 8-8 pm and Fri 8-6pm ET. You can also access account information and use automated services at www.mycompbenefits.com.

The Risk Management/Employee Benefits Department would like to wish you and your family a Happy Holiday and Prosperous New Year.