



Reminder:

The deadline for submitting your FSA claims for the 10/1/07 to 09/30/08 plan year is December 31, 2008. 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 Department. For more information please visit www.myFBMC.com. All unused monies will be forfeited.

Know Your Medical Plan Wellness Benefit

The **Adult Wellness Benefit** provides coverage for employees and their covered spouse for periodic routine physicals and screening examinations to promote prevention, early detection, and early intervention of disease. Services covered under the Adult Wellness Benefit Program are not subject to a deductible, but are limited to \$350 per insured per calendar year (January – December).

TSA (403)b New Administrative Procedures

Effective January 1, 2009 the only 403(b) authorized providers will be AIG Retirement (VALIC), AXA Equitable, American Century Investment, PlanMember Financial, Waddell and Reed, and ING Retirement. Employees who have accounts with these authorized companies will be able to continue in 2009 without any further action. However, for those employees who currently have deductions with companies which will no longer be participating effective January 1, 2009, your deductions to those companies will stop. You may leave your funds in these accounts or transfer the fund to one of the authorized companies. This decision should be made after investigating the impact of surrender fees or withdrawal charges, if any.

To continue contributions to a tax sheltered annuity program, you should contact the list of authorized providers or refer to the websites for additional information. A new salary reduction agreement must be submitted to the Risk Management/Employee Benefits Department in order to initiate a deduction with an authorized company. See the attached list of authorized providers and contact information.

DCPS has contracted with TSA Consulting Group, Inc., to be responsible for the approval process of transactions such as distributions, enrollment exchanges, transfers, 403(b) loans, and rollovers. For more information on these processes please see the attachment "Information on How to Start, Stop, Change, Transfer, or Make a Distribution on a 403(b) Account".

FBMC Partners Drugstore.com

Fringe Benefits Management Company (FBMC) is pleased to announce a partnership with drugstore.com in the launch of FBMCmart, an online shopping portal that will offer discounts and easy access to pharmaceuticals and Over-the-Counter (OTC) items.

After logging in to www.myFBMC.com, FBMC customers can simply click on the "FBMCmart" link to be redirected to the drugstore.com Web site, where they can use their Flexible Spending Account funds and/or FBMC payment card to make purchases of eligible items and have them shipped directly to their homes. By utilizing the myFBMC.com link, users are entitled to discounts on their purchases, enabling them to save even more money.

Remember the 30 Day Change in Status Rule

All employees have 30 days from the "qualifying event" to make changes to their present benefits. The qualifying event must meet the IRS requirements which are listed on page 9 & 10 in your Flexible Benefits Reference Guide. Proper supporting documentation must be submitted when making change. After 30 days, these changes can only be made during Open Enrollment.

Need to update your life insurance beneficiary?

If circumstances change in your life that requires you to make a change to your beneficiary, forms are available in the Risk Management/Employee Benefits Department. This form must be notarized. It is very important to keep your beneficiaries up to date.

Understanding Beneficiary Designation for FRS Retirement

Employees are vested in the FRS Pension Plan after 6 years of employment. If you are a vested active employee at the time of your death, your beneficiary may be eligible for FRS benefits. If you are married, your spouse is eligible for a benefit. If you are not married but have child/children under age 25 or handicapped, they may be eligible for FRS benefits. If you are unmarried with no children there is no eligible FRS benefit for your designated beneficiary under the Pension Plan unless the beneficiary meets the joint annuitant definition below.

To receive a monthly benefit, your beneficiary must qualify as a joint annuitant, which is defined as: your spouse; your natural or legally adopted child who is either under age 25 or is physically or mentally disabled and incapable of self-support (regardless of age); or your parent, grandparent, or a person for whom you are the legal guardian, provided your parent, grandparent, or person for whom you are the legal guardian received one-half of their financial support from you or is eligible to be claimed as a dependent on your federal income tax return. As an FRS Pension Plan member, your spouse is automatically your beneficiary, regardless of previous beneficiary designations, unless you designated someone else after your most recent marriage. Florida law provides that if you have not named a beneficiary, or no beneficiary designated by you survives you, your beneficiary shall be your spouse. If your spouse is not alive at your death, your beneficiary shall be your living children. If you have no children or are not survived by your children, your beneficiary shall be your mother or father, if living; otherwise, the beneficiary shall be your estate. To designate or change a FRS retirement beneficiary, file Form BEN-001 with the Division of Retirement. Forms are available at www.myfrs.com under forms or may be obtained in the Risk Management/Employee Benefits Department.

FRS Investment Plan Beneficiary Designation

Employees are vested in the FRS Investment Plan after 1 year of employment. If you are a vested active employee at the time of your death, your beneficiary will receive your assets. You may designate any person, organization or trust, or your estate as your beneficiary. You may name one more individuals also. Contingent beneficiaries are optional and would only receive the benefit if all the primary designated beneficiaries are deceased.

Convenient Care Centers

Convenient Care Centers (CCC) such as "The Little Clinic" and "Minute Clinic" are centers staffed by nurse practitioners and physicians' assistants. Patients are treated without an appointment. These services may include flu shots, allergy shots, ear infection, colds, pink eye, strep throat, skin rashes, bladder infection, sun- exposure or sinus infections. Your \$35 co-pay will be accepted. Locations are listed below:

Duval County Minute Clinic, Inc.

- 4397 Roosevelt Blvd. Jacksonville
- 4280 Southside Blvd. Jacksonville
- 6005 St. Augustine Rd. Jacksonville
- 9509 San Jose Blvd. Jacksonville
- 120 St. Johns Commons Jacksonville

Clay County Minute Clinic, Inc.

- 906 Blanding Blvd. Orange Park

Note: Many but not all of these are located within CVS Pharmacies.

AHL Group Critical Illness Wellness Benefit

The AHL Group Critical Illness plan wellness benefit pays up to a maximum of \$100.00 per calendar year for preventive tests that are performed while not confined to the hospital. This benefit is limited to one test per calendar year, per person. There are many eligible tests that allow you to utilize this benefit. Eligible test are: Pap Smears, Mammography, Chest X-ray, Colonoscopy, Bone Marrow Testing, Lipid Panel, blood test for triglycerides, Blood Test CA 15-3, Blood Test CA125, Blood Test CEA, Flexible sigmoidoscopy, Hemocult stool analysis, mammography, including Breast Ultrasound, Blood Test PSA, Serum Protein Electrophoresis, Biopsy for skin cancer, stress test on bike or treadmill, EKG, Carotid Doppler, and Echocardiogram. Claim forms can be obtained by contacting AHL at 1-800-348-4489 or visiting their website at www.allstateatwork.com.

Extended Customer Service Hours

FBMC 7:00 am – 10:00 pm Mon-Fri

Saturday Hours – January to April 2009

9:00 am – 3:00 pm

Holiday Hours: Closed 12/24 @ 3 pm thru 12/28th and New Year's Day.

BCBS 8:00 am – 6 pm Mon – Thurs

9:00 am – 6pm Fri

Customer Service will be closed Christmas Day and New Year's Day **only**.



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