



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

March 2010

March FRS Seminars

We invite you to participate in the free informative employee seminars being offered by the Florida Retirement System. The seminars provide valuable information and free independent resources provided by the FRS. The next seminars will be held Thursday, March 25, 2010 at DCPS Administration Building in the Cline Auditorium. The times and topics are listed below:

- Using The FRS To Plan For Your Retirement
4:15 – 5:45 pm
- Education Planning: Funding the Future
6:00 – 7:00 pm

For more information and to register for these seminars call 1-866-446-9377, Option 2.

We encourage all employees to take advantage of these free seminars. You may also bring a spouse/friend with you. Seminars will be canceled without a minimum of 25 reservations.

New Online Approval System (ART) for 403(b) Transactions

All 403(b) transactions (rollovers, hardship withdrawals, loans, distributions and contract exchanges) require an approval and Plan Administrator signature as of 1/1/09. TSA Consulting Group, DCPS TPA, has been authorized to approve all such transactions. TSA Consulting Group has developed a new online recordkeeping system, ART (Aggregated Records & Transactions), that will expedite the time required to process your requests. [Click here](#) for the instructions on how to sign onto the ART System which helps expedite the approval process for your transaction request.

For employees who still wish to fax or mail their paperwork to TSA Consulting Group for approval, that process is still available. To access the required forms to be submitted to TSACG for transaction approval, go to www.tsacg.com. At their website, click on **Plan Transactions** for all the information and forms needed to process your transactions. If you have any questions or need more information, call 1-888-796-3786.

Spring Pre-Retirement Seminars

We will be hosting Spring Pre-Retirement Seminars April 13th and 14th at Englewood High School library. There will be 2 sessions each day at 4:00 pm and 6:00 pm. These seminars are designed to provide information and resources on a variety of financial topics to help you prepare for retirement. To reserve your seat, please call 390-2353.

Retirement Appointment Reminder

If you are planning on retiring, entering DROP or exiting DROP at the end of this school year, it is time to schedule your appointment. Contact the Risk Management department at 390-2251 to schedule your appointment today.

Important reminder to employees considering retirement: It is important to make sure your insurance coverage for the plan year in which you plan to retire reflects the coverage level you want to continue during retirement. For example, if you carry employee only health coverage, at retirement you **cannot** add your spouse to the coverage.



Medco Specialist Pharmacists

Medco Health Solutions, Inc., which manages Duval County Public School's prescription drug benefit, offers a great way to help members safeguard their health. You now have 24/7 access by phone to the expertise and personalized support of Medco Specialist Pharmacists—and they're available through your prescription drug benefit at no additional cost.

Medco Specialist Pharmacists have expertise in the medications used to treat specific conditions, such as high blood pressure, high cholesterol, depression, diabetes, asthma, osteoporosis, or cancer. This expertise comes from additional training in these specific medications, combined with the practical experience they've gained from helping people with similar conditions.

- **Medco Specialist Pharmacists can work with you and your doctor to help safeguard your health.**
- **You can address your concerns privately.**

You can call a Medco Specialist Pharmacist at 1-866-544-6950 to help you understand and manage your medications.

New! Medco Health Store

The Medco Health Store provides an array of information regarding nonprescription consumer health products, diet and nutrition, personal care and much more.

Benefits of this new service:

- The convenience of 24/7 online access
- The availability of a wide range of products, at competitive prices
- Member-initiated drug safety checking to provide notice when medications may interact with each other
- The ability to obtain Flexible Spending Account reimbursements for qualified purchases
- **PLUS...** No shipping fee for your first order, if it is over \$25. And no shipping fee for subsequent orders over \$49.

To access the *Medco Health Store* log on at

WWW.MEDCO.COM

Free Dental Health e-newsletter

All Delta Care participants now have the opportunity to receive dental health information through e-mail on a regular basis. The newsletter "Dental Wire" includes information about dental health tips, ways to maximize your Delta Dental benefits and dental plan information. You can view the [current issue](#) of the newsletter or, check out some of the most-read stories from *Dental Wire* in 2009:

- [Stressed out? Your dentist can tell](#)
- [Tea is terrific for teeth](#)
- [Can your toothbrush make you sick?](#)
- [Check out our new cavity risk quiz](#)
- [Overbrushing: Watch out for too much of a good thing](#)

Enrollees can subscribe by visiting the [Oral Health and Wellness section](#) of Delta Dental's web site at

www.deltadentalins.com/oral_health.

Retiree Re-employment Provisions and Renewed membership Rules Effective 7-1-2010

Information is available on pages 1 and 2 of the Fall 2009 FRS bulletin at www.rol.frs.state.fl.us/forms/Fall-2009.pdf. This bulletin was mailed to each member's home in September 2009. You also may call the FRS Department of Retirement Calculation at (888) 738-2252 or Research & Education at (877) 377-1737 for any questions pertinent to your situation.

Emergency vs. Urgent Care

The Urgent Care Option. If you have a situation that requires prompt medical attention but is not life-threatening, you may receive faster care if you visit an urgent care clinic or schedule a same-day appointment with your primary care physician.

Urgent care symptoms may include:

Moderate fever	Colds, cough or flu
Bruises, abrasions and minor cuts	Minor burns
Eye, ear or skin infections	Sprains or strains
Urinary tract infections	
Respiratory infections	

Is it an Emergency? The initial minutes after an injury or medical crisis are often the most critical. Trust your instincts when deciding if you or a loved one needs immediate medical attention.

Symptoms that generally indicate an emergency include:

Uncontrollable bleeding
Poisoning or suspected overdose
Inability to breathe or shortness of breath
Seizure or loss of consciousness
Persistent chest or abdominal pain or pressure
Numbness or paralysis of an arm or leg
Sudden slurred speech, visual changes or weakness
Head injury or broken bones
Intense pain or Major Burns

Co-Pay is \$35 for Urgent Care visit vs \$250 for Emergency Room visit.

"Take Care Clinics" at Walgreens are also available for your co-pay of \$10(Plan A) or \$15(Plan B)

Medco Mail Order

An easy way to take advantage of your pharmacy benefit is to get your prescriptions through the mail from the **Medco Pharmacy™**. You'll also benefit from the convenience of having medications delivered right to you. By using the Medco Mail Order, you'll get:

- Up to a 90-day supply of medication—which could be at a lower cost than at local retail pharmacies
- 24/7 access to benefit specialists who can answer questions and also arrange for you to talk to a Medco Specialist Pharmacist
- An easy refill process over the phone, by mail, or online:
 - **Telephone:** Contact Medco Customer Service at 1-866-544-6950 to refill your order.
 - **Mail:** To obtain a mail order form, contact Medco Customer Service at 1-866-544-6950 or download a mail order form by logging on at <https://host1.medcohealth.com/consumer/site/home>.)
 - **Internet:** The point-and-click ordering system is available by logging on at <https://host1.medcohealth.com/consumer/site/home>.

PREVENTIVE ADULT WELLNESS BENEFIT

Duval County Public Schools' Health Plan will pay up to \$350 for certain adult wellness/preventive services. The plan will pay 100% of the allowable charge (after member satisfies the co-pay), up to the \$350 maximum, for office visits and certain diagnostic tests. Your deductible, if any, doesn't have to be met.

Related Preventive Adult Wellness Services including, but not limited to:

- Routine gynecological examinations
- Routine physicals
- Immunizations
- Routine prostate specific antigen (PSA) examinations

Be sure to use a BCBSFL BlueNetwork provider, as benefits will only be provided when a provider participating In-Network renders services.