

DUVAL COUNTY PUBLIC SCHOOLS

IMPORTANT 2012 OPEN ENROLLMENT NOTICE

To All Employees Currently On Leave of Absence
(FMLA, OJI, Suspension, Military, Personal or Personal Health)

Welcome to Benefits Open Enrollment for the 2012 Plan Year.

Open Enrollment is your annual opportunity to make changes to your benefit elections. The District is changing its Benefit Plan Year from October through September to January through December. This change will help align your annual deductibles with the insurance provider's calendar year deductibles. This enrollment will cover benefits for January 1 – December 31, 2012.

Open Enrollment will begin October 3, 2011 and end November 4, 2011.

Good News:

- No rate increases on any of the benefit plans for the 2012 plan year.
- All medical plans remain the same for the 2012 plan year.
- If you are satisfied with your current benefit elections, your current coverage will automatically be carried forward from the Quarter Plan Year (Oct-Dec, 2011) to the 2012 plan year with the exception of the following:
 - Proof of eligibility of dependents enrolled in medical, dental, and/or vision coverage (see What's New section)
 - Employee-contributions to a Medical Flexible Spending Account (MFSA) or Dependent Care Flexible Spending Account (DFSA).
 - Prior year contributions are not going to automatically roll-over.
 - Employee-contributions through payroll deductions to the Medical FSA must be made at your enrollment session.
 - Employees **WILL LOSE** any unspent flex spending account funds from the prior plan year.
 - Employee-contributions to a Health Savings Account
 - Employee-contributions through payroll deductions to the HSA must be made at your enrollment session.
 - Employees **WILL NOT LOSE** any unspent HSA funds from the prior plan year.

What's New?

Non-Occupational Accident Insurance – Trustmark is offering this coverage for DCPS Employees on a Guaranteed Issue basis during this open enrollment period. Rates do not increase with age, there are no limitations for pre-existing conditions, coverage is guaranteed renewable, includes a wellness benefit and employees can continue coverage if they leave or retire. Please refer to the Trustmark Non-Occupational Accident Insurance section of the 2012 Flexible Benefits Reference Guide for more information and be sure to discuss this coverage option with your Enrollment Counselor.

NEW for 2012 - Dependent Verification Process

During this year's open enrollment period, the District will also conduct verification of the dependents enrolled in our medical, dental and/or vision insurance plans. To ensure our records are accurate and that benefit dollars are spent appropriately, **ALL** employees with dependent coverage will be required to provide documentation of their dependents' eligibility even if the dependent was previously covered and documentation was previously provided.

Enrollment Counselors from FBMC will conduct the verification process during the open enrollment period. The Enrollment Counselors will be responsible for meeting with employees to confirm their dependent's eligibility status. Employees with dependents will receive notification instructing them to bring the required documentation to their enrollment meeting.

All eligible dependent children can be covered under the Medical, Dental, and/or Vision Plans through the end of the month of age 26.

The following documents meet the criteria for verification of dependent eligibility:

1. **Spouse** – Original or Copy of Government Issued Marriage Certificate **AND** IRS 2010 Tax Return
2. **Birth Child** - Original or Copy of Government Issued Birth Certificate that shows proof of relationship
3. **Step Child** - Original or Copy of Government Issued Birth Certificate that shows proof of relationship **AND** Marriage Certificate to the child's parent
4. **Adopted Child** – Legal Adoption Records naming employee as parent. If the spouse (not employee) is the adoptive parent, a Marriage Certificate is required.
5. **Child born outside of the USA** – Naturalization papers that shows proof of relationship
6. **Legal Guardianship** - Original or Copy of Government Issued Birth Certificate **AND** Court Documents naming employee as legal guardian. If the spouse (not employee) is the guardian, a Marriage Certificate is required.
7. **Grandchild** - Original or Copy of Government Issued Birth Certificate that shows proof of relationship **AND** Original or Copy of Government Issued Birth Certificate of covered dependent birth parents who is also enrolled in the plan
8. **Disabled Adult Child** - - Original or Copy of Government Issued Birth Certificate that shows proof of relationship **AND** Physician's Statement OR Social Security Disability Papers

If employees enroll on their own through the on-line enrollment or just continue enrollment for their current dependents, they are still required to provide the required documentation to an Enrollment Counselor. **Failure to provide appropriate documentation will result in cancellation or non enrollment of dependent coverage retroactive to the beginning of the 2012 plan year.**

Official documents of birth, marriage and/or death certificates, from anywhere in the United States may be obtained through www.vitalchek.com or by calling (800) 255-2414. Some fees apply.

The following voluntary benefits are Guarantee Issue for the 2012 Plan Year:

- **New!** Trustmark Accident (Off the Job Coverage)
- AB Allstate Group Critical Illness
- Trustmark Universal Life
- UNUM Long Term Care
- UNUM Whole Life

Refer to your Benefit Reference Guide for more information

Things to know about Open Enrollment:

- Employees who elect the DCPS Contributory Medical Plan will have Employer contributions to the Medical Flexible Spending Account (MFSA) for the 2012 plan year (\$450 –Single coverage / \$750-Dependent coverage).
- Employees who elect the DCPS Non-Contributory Plan will not have Employer contributions to the MFSA.
- Both DCPS Contributory and Non-Contributory Medical Plans allow for Employee contributions to the MFSA.
- Employees who elect the DCPS High Deductible Health Plan will have Employer contributions to the Health Savings Account (HSA) for the 2012 plan year (\$605.28). Employees can also contribute to the HSA.
- All employees will still receive the \$250 Flex dollars to help reduce any pretax deductions, excluding Group Life Insurance.
- BCBS will remain the administrative service provider for the DCPS medical plan.
- Medco will remain the pharmacy benefit manager (PBM) for the DCPS pharmacy plan.
- Employees will be allowed to make a one-time change to their enrollment elections once Open Enrollment has ended. Changes can only be made **December 16 – 22, 2011**. Employees must come to the Employee Benefits Department with their current enrollment confirmation statement to complete an enrollment form for any changes.
- Enrollment changes after December 22, 2011 will not be permitted unless there has been a valid Change in Status event. Please refer to your Benefits Reference Guide for the Change in Status requirements.

During Open Enrollment, employees may:

- Drop coverage until you actively return to work as a full-time employee
- Switch between medical plans within plan guidelines (i.e., change from the Contributory to Non-Contributory)
- Decrease existing levels of coverage within plan guidelines (i.e. change from family coverage to employee only)
- Add, drop or change coverage (i.e. Dental, Vision, Short Term Disability, Long Term Disability plans)
- Terminate any coverage you do not wish to continue (with the exception of Trustmark, Unum Whole Life, AHL Group Critical Illness & Critical Illness Plans – You must contact the provider to terminate coverage)

If you opt to terminate coverage while on leave, you will be required to come to the Employee Benefits Department to complete a new enrollment form upon your return to work.

If you wish to drop your benefits while you are on approved leave, mark your form “Decline All Insurance While on Leave”, and return it to Employee Benefits Department. All forms should be mailed to:

Duval County Public Schools
Employee Benefits Department – LEAVE
1701 Prudential Drive
Jacksonville, FL 32207

In the event you have a change in status AFTER completing the enrollment form, you will be required to complete a new enrollment form in the Employee Benefits office reflecting the new change **within 30 days** of the event. Details on status change procedures are listed in your 2012 Benefits Reference Guide. Should your employment terminate prior to January 1, you will become eligible for COBRA benefits.

If you have any questions regarding this letter or continuing your benefits coverage, please call Employee Benefits at (904) 390-2887.

**The Leave of Absence enrollment session will be held on
Monday, October 17, 2011
Enrollment Counselors will be available to assist with your benefit elections
in the DCPS Administration Building.**

**To schedule an appointment, call (904) 390-2351 or
Log in at <https://www.myenrollmentschedule.com/duval>.
Click on “Schedule Your Appointment” then select “LOA” from the location drop down menu**

Employee Benefit Department Office Hours: Monday – Friday 7:30 a.m. - 5:00 p.m.