



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. All seminars will be held in the Cline Auditorium. The times and topics are listed below:

- Using the FRS to Plan for Your Retirement
April 13 4:15 - 6:15
- Nearing Retirement in the FRS
May 5 4:15 - 6:15
- Using the FRS to Plan for Your Retirement
July 25 1:00 - 2:30
- Cash and Debt Management: Smart Spending
July 25 3:00 - 4:00

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 with a minimum of 25 reservations.

Spring Pre-Retirement Seminars

We will be hosting Spring Pre-Retirement Seminars April 18th and 19th in the Cline Auditorium. There will be 2 sessions each day at 4:00 pm and 6:00 pm. These seminars are designed to provide information about retirement and a variety of financial topics to help you prepare for retirement. To reserve your seat, please call 390-2351.

New Urgent Care Provider
Crucial Care Emergency Medicine Doctors, located on Baymeadows Road, next to 9A on ramp in Jacksonville, is now a participating provider for the Contributory and Non-Contributory medical plans. This facility offers access to emergency medicine doctors and comprehensive medical treatments for both minor and serious high-acuity medical cases. Members will only be charged their urgent care benefits (\$35.00 or \$60.00), even for serious cases, as opposed to more expensive emergency room co-payments (\$250.00 or \$300.00).

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.

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
- 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)

Medical Flexible Spending Account Receipts Reminder

If you use your MFSA Visa Card for anything other than your co-pays, you are required to turn in the documentation along with the FBMC claim form. If those receipts are not submitted timely you may see your FBMC statement highlighted in Blue, which means you have something to do. Failure to submit your receipts may result in deductions being taken from your paycheck.

What Qualifies for a Mid-Year Plan Change?

Mid-year plan changes are allowed under the IRS Section 125 plan rules. There are specific guidelines that allow employees to make mid-year plan changes. These changes must be made within 30 days of the qualifying event. Below is the list of events that allow such a change:

- Birth
- Marriage
- Divorce
- Gain or Loss of Employment for a dependent
- Death of spouse or dependent
- Medicare/Medicaid eligible
- Medicare/Medicaid no-longer eligible
- Over age 26
- Court order
- Dependent Care FSA change

All of the above events require documentation to be provided before this change is allowed. These changes must be made with 30 days of the event. The change will not become effective until the first of the month following the date Employee Benefits was notified. If you have any questions about a change in status, please contact the Employee Benefits Department at 390-2351.

Medical Plan Facts

The following drugs are top ten for current utilization

Drug Name	Drug Class	Generic/Brand
Simvastatin	Antihyperlipidemic - Hmg Coa Reductase Inhibitors	Generic
Hydrocodone-Acetaminophen	Analgesics,Narcotics	Generic
Lisinopril	Hypotensives, Ace Inhibitors	Generic
Azithromycin	Macrolides	Generic
Amlodipine Besylate	Calcium Channel Blocking Agents	Generic
Alprazolam	Anti-Anxiety Drugs	Generic
Omeprazole	Proton-Pump Inhibitors	Generic
Hydrochlorothiazide	Thiazide And Related Diuretics	Generic
Levothyroxine Sodium	Thyroid Hormones	Generic
Nexium	Proton-Pump Inhibitors	Preferred Brand

The following drugs are the current top ten based on costs.

Drug Name	Drug Class	Generic/Brand
Nexium	Proton-Pump Inhibitors	Preferred Brand
Enbrel	Anti-Inflammatory Tumor Necrosis Factor Inhibitor	Preferred Brand
Revlimid	Antineoplastic Immunomodulator Agents	Preferred Brand
Acthar H.P.	Adrenocorticotrophic Hormones	Non Preferred Brand
Singulair	Leukotriene Receptor Antagonists	Preferred Brand
Plavix	Platelet Aggregation Inhibitors	Preferred Brand
Advair Diskus	Beta-Adrenergics And Glucocorticoids Combination	Preferred Brand
Humira	Anti-Inflammatory Tumor Necrosis Factor Inhibitor	Preferred Brand
Crestor	Antihyperlipidemic - Hmg Coa Reductase Inhibitors	Preferred Brand
Diovan Hct	Angiotensin Receptr Antg./Thiazide & Related Comb.	Preferred Brand

This list is the top ten medical claims for plan year ending 9/30/10

MDC Description	Total
Musculoskeletal System	\$6,040,924
Neoplasms	\$5,183,003
Symptoms, Signs, And Ill-Defined Conditions	\$4,366,194
Circulatory System	\$3,324,022
Pregnancy/Childbirth	\$1,554,389
Endocrine/Metabolic	\$1,029,131
Respiratory System	\$947,725
Genitourinary System	\$921,132
Nervous System/Sense Organ	\$742,448
Other Diagnoses	\$54,074,949
Total	\$78,183,917

403(b) TSA Consulting Group's Online Tool



TSA Consulting Group has a new tool to assist you with your 403(b) account tracking and account transactions. **ART** (*Aggregated Records and Transactions*) is located on **TSA Consulting Groups** website www.tsacg.com. On the home page click on the link marked **ART** the left side of the page. The page below should pop up. On the right hand side there are three, the third choice is "For help logging in please click here". Follow the login instructions carefully. Once you are logged your personal account summary is the first screen. You can see your *Investment Information* and your *Personal Profile*. Paper forms are no longer necessary, click *Initiate Transactions*; you can follow the instructions and complete any transaction electronically. Once you submit the transaction, you will come back to print the approval under *Certificate and Forms*. The approval form will serve as the plan administrator's signature for the financial institutions paperwork and replace the paper Transaction Routing form.

Need To Change Your Beneficiary?

Have you recently got married, lost a spouse, divorced or experienced some other life changing event that may require you to update your beneficiary for your Life Insurance or beneficiary designation for FRS retirement? The beneficiary change form can be completed in the Employee Benefits Department for the Group Life Insurance. This form must be notarized. To change your FRS retirement beneficiary, the Form BEN-001 must be completed and sent to FRS. The form is available at www.myfrs.com under forms or may be obtained in the Employee Benefits Department.

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.