

BENEFIT REVUE

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2006 Open Enrollment Is Here!

New Flex Spending Account Year is Thirteen Months

This year's Open Enrollment will run from January 11 – February 10. During those four weeks employees can add, drop, or change their level of coverage in the benefit plans offered by the School District.

Rates for voluntary benefits will not increase in 2006, although you may see an increase in your disability insurance premium if your salary increased or you moved to a higher age bracket. Dependent health plan premiums will increase by 9.55%, down substantially from the prior two years.

Flex Spending Account Year

Currently, the District's Flexible Benefits Plan Year runs from March 1 – February 28. To bring the Flex Plan year into alignment with the health and other benefit plan years (April 1 – March 31), the District will extend the 2006-07 Flex Plan year by one month, resulting in a one-time 13-month Flex Plan year (March 1, 2006 through March 31, 2007).

Please keep this important change in mind when estimating your Flex Plan Medical and Dependent/Child Care Spending Account expenses and deductions – **you will be estimating expenses for a 13-month period; however, deductions for those expenses will still be deducted during a 12-month period.** For additional information on this change, please refer to your Open Enrollment packet or call Ivon Fernandez, our on-site Flex Plan customer service representative at 337-8318.

Open Enrollment Video

Due to the favorable feedback we

received last year, Insurance & Benefits has again produced an instructional video for Open Enrollment that will be aired on ITV and the Learn Network. (Please see the 2006 Open Enrollment Video Schedule on page 2 for dates and times.) The video will review each of the benefits offered during Open Enrollment and will explain paperwork requirements and filing timelines, and will offer other helpful suggestions. The Benefit Contacts at each location will make video cassettes of the Open Enrollment video for employees to check out and view at their convenience.

Open Enrollment Packets

Personalized packets for all regular employees who work 20 or more hours per week have been mailed to each location and contain:

- Open Enrollment Directions
- Comparison of the three BCBS PPO health plans
- BCBS application form and instructions
- Minnesota Life brochure and enrollment form
- Flexible Spending Account information
- Cancer insurance brochure and enrollment form
- Dental insurance brochure and enrollment form
- An individualized UNUM disability insurance application form
- 2006 Open Enrollment Payroll Authorization Form

Please take time to review the materials in your Open Enrollment

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Welcome 2006!

2006 Open Enrollment **Video Schedule**

The 2006 Open Enrollment video will air on ITV on the following dates:

- Jan. 10 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 11 - ITV channels 10 and 12
9:30 AM; 2:30 PM
ITV channel 8; 12:00
Noon
- Jan. 12 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 13 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 16 - ITV channels 10 and 12
9:30 AM, 2:30 PM
- Jan. 17 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 18 - ITV channels 10 and 12
9:30 AM; 2:30 PM
ITV channel 8; 12:00
Noon
- Jan. 19 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 20 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 23 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 24 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 25 - ITV channels 10 and 12
9:30 AM; 2:30 PM
ITV channel 8; 12:00
Noon
- Jan. 26 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 27 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 30 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Jan. 31 - ITV channel 12
9:30 AM; 3:00 PM
- Feb. 1 - ITV channels 10 and 12
9:30 AM; 2:30 PM
ITV channel 8; 12:00
Noon
- Feb. 2 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Feb. 3 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Feb. 6 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Feb. 7 - ITV channels 10 and 12
9:30 AM; 2:30 PM
- Feb. 8 - ITV channels 10 and 12
9:30 AM and 2:30 PM
ITV channel 8; 12:00
Noon
- Feb. 9 - ITV channels 10 and 12
9:30 AM; 2:30 PM



Diabetes "Top 10"

Diabetes, the fastest growing disease in the United States, has reached epidemic proportions. Over 20.8 million people, nearly 7% of the population, have diabetes, yet one-third are unaware they have it.

Diabetes is a disease in which the body does not produce enough insulin, the hormone that converts sugar, starches, and other foods into energy. It causes approximately 250,000 deaths a year and leads to many serious complications including heart disease and stroke, high blood pressure, blindness, kidney disease, nervous system disease, amputations, and dental disease.

Because such a large portion of the people with diabetes are unaware they have the disease, we are listing the top ten risk factors and top ten symptoms of diabetes below to help you determine if you are at risk, or may have, diabetes. Early recognition, appropriate medical care, and changes in diet and exercise are all important ways to control the disease.

Diabetes "Top 10" Risk Factors

1. Being age 40 or older
2. Being a member of a high-risk ethnic group (Aboriginal, Hispanic, Asian, South Asian or African descent)
3. Being overweight, especially if you carry most of your weight around your middle
4. Having a parent, brother, or sister with diabetes
5. Having heart disease, kidney disease, eye disease, impotence, or nerve damage
6. Having given birth to a baby that weighed more than 9 pounds at birth
7. Having had gestational diabetes (diabetes during pregnancy)
8. Impaired glucose tolerance or impaired fasting glucose
9. Having high blood pressure or high cholesterol
10. Having been

diagnosed with polycystic ovary syndrome

Diabetes "Top10" Symptoms

1. Increased frequency of urination
2. Excessive thirst
3. Increased appetite
4. Weight loss
5. Decreased energy or fatigue
6. Numbness or tingling in the hands or feet
7. Blurred vision
8. Frequent or recurring infections
9. Dry, itchy skin
10. Slow healing sores

Having the above risk factors or symptoms does not mean you have diabetes, but they should serve as a warning to schedule an appointment with your doctor to discuss testing and diagnosis. The District's BCBS health plans' Adult Wellness benefits include coverage for a glucose test to check for diabetes and the plans cover medically necessary, approved services and supplies related to the disease.

For more information about covered diabetic services and supplies, call BCBS customer service at 1-800-945-3676 or Debbie Strong, our on-site BCBS Customer Service Representative, at 335-1403.



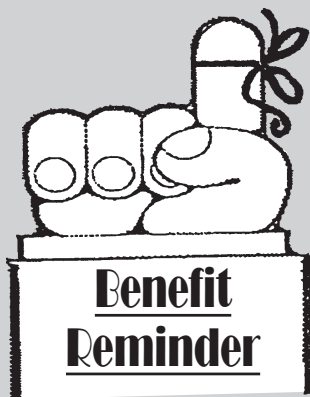
Benefit **Reminder**

January is a Good Time to Review Your Beneficiary Designations

January is a good time to review your financial records, including your beneficiary designations for both life insurance and the Florida Retirement System.

If you are a regular employee who works 30 or more hours a week, you have \$20,000 of term life insurance provided by the School District. You may also be purchasing additional supplemental life insurance. At your date of hire, you were provided a life insurance beneficiary election form. Due to changes in life circumstances, however, you may wish to change your beneficiary or change the percent distribution among your existing beneficiaries. You can do this by calling Raffy Fermin in Insurance & Benefits at 335-1402 and requesting a life insurance Beneficiary Change Form.

Forms for naming or changing beneficiaries for any FRS benefits that may be due if you die before your retirement, can be accessed at www.myflorida.com/frs under the Forms menu or by calling Becky Garlock in Personnel Services



January's "Benefit Review": **Flexible Spending Accounts**

Below are questions employees frequently ask about Medical and Dependent Care Flexible Spending Accounts. The answers to these questions should help you better understand these accounts which allow you to save money by paying for qualified expenses with "before tax" dollars.

Q. What are Flexible Spending Accounts?

A. The School District's Flex Plan includes medical and dependent care spending accounts which allow employees to be reimbursed for certain qualified types of expenses on a tax-exempt basis.

Q. What is the advantage of having Flexible Spending Accounts?

A. They can save you money—with a medical and/or dependent care spending account you can pay for eligible expenses with Federal income and FICA tax-exempt dollars.

Q. How do Flexible Spending Accounts work?

A. As you incur qualified medical or dependent care out-of-pocket expenses, you can submit a voucher form documenting those expenses and be reimbursed for them from an account set up in your name which is funded with your tax-exempt dollars.

Q. What types of expenses are eligible under a medical spending account?

A. Out-of-pocket (not covered by insurance) medical, dental, and vision expenses are eligible for reimbursement including:

- Acupuncture
- Health/dental plan deductibles
- Health/dental plan co-insurance
- Health/dental plan co-payments
- Weight loss programs prescribed by a doctor to treat a specific illness
- Chiropractic
- Eye examinations & lenses
- Lasik surgery
- Hearing aides

Q. What types of expenses are not eligible for reimbursement?

A. Examples of expenses not eligible for reimbursement include:

- Cosmetic surgery
- Health insurance premiums
- Teeth whitening
- Hair transplant
- Weight loss programs not prescribed to treat an illness or diagnosed obesity
- Dancing or swimming lessons
- Smoking cessation programs
- Vitamins for general health
- Nicotine patches and gum

Q. Are over-the-counter (OTC) medicines and drugs eligible for reimbursement?

A. Yes, over-the-counter (OTC) medicines and drugs are eligible for reimbursement. Please refer to page 2 for a sample list of covered items.

Q. What type of receipt will be required for an OTC drug or medicine?

A. To receive reimbursement for an OTC medicine or drug, your receipt must include a description of the product, date of purchase, and the amount. Handwritten descriptions of products and/or box tops, etc. are not acceptable.

Q. What types of expenses are eligible under a dependent care spending account?

A. Expenses for care of qualified dependents performed either inside or outside your home are covered provided those expenses are incurred so you and your spouse can work. (Your spouse must either: work, attend school full time, or be incapable of self-care.)

Q. Are there annual limits for medical and dependent care spending accounts?

A. Yes, for medical spending accounts, the minimum annual contribution is \$240 and the maximum is \$4,800. In most cases, the maximum annual contribution to a dependent care spending account is \$5,000. If you are married and file a separate tax return, however, the maximum is \$2,500.

Q. How do I submit a claim for reimbursement?

A. Follow the directions on the Expense Reimbursement Voucher. They are available from the Benefit Contact at your location or from Insurance & Benefits Management.

Q. How can I sign up for a Flexible Spending Account?

A. Complete the enrollment form included in your 2006 Open Enrollment packet and return it to Insurance & Benefits Management by February 10, 2006.

Q. Who should I call if I have questions about Flex Plan spending accounts?

A. For Flex Plan spending account information, call our on-site Flex Plan Specialist, Ivon Fernandez, who is located in Insurance Benefits Management, at 337-8318.

*Advise is what we ask for when we already know
the answer but wish we didn't."—Erica Jong*

Benefit Directory

Cancer Insurance:

Hartford Life/AIG
1-800-880-2776

Dental Insurance:

DeltaCare DHMO
1-800-422-4234
Delta Indemnity
1-800-521-2651

Disability Insurance:

UNUM
General Information
1-800-633-7479
Claims (local) 337-8155

Employee Assistance Program:

EAP Consultants
(local) 433-1211

Health Insurance:

BlueCross BlueShield
(claim information and
new ID cards)
1-800-945-3676
*On-site CSR (Insurance &
Benefits Management)*
(local) 335-1403

Insurance & Benefits

Management:

General Information
(local) 337-8321

Life Insurance:

Minnesota Life
(local) 335-1402

Mail-Order Prescription Drugs:

Walgreens Healthcare Plus
Customer Service
1-888-257-6641
Hearing Impaired
1-800-925-0178
Spanish
1-800-758-0002

Vision Insurance:

VisionCare Plan
1-800-865-3676

Workers' Comp. (Johns Eastern):

1-800-749-3044

2006 Retirement Seminar

Valuable Information for Employees Contemplating Retirement

The 2006 Retirement Seminar, coordinated by the School District's Personnel Services Department, will be held on Thursday, January 19, 2006, from 4:30–7:30 P.M. in the Fort Myers High School cafeteria. The seminar is available to all School District employees and features representatives from the Florida Retirement System, BENCOR, and Social Security Administration. The seminar offers valuable retirement planning information and is a wonderful planning tool for any employee contemplating retirement in the upcoming 18 months.

Schedule of presentations:

4:15–4:30 Registration

4:30–4:45 Welcome & Overview

Georgianna McDaniel, Personnel Services

4:45–6:00 Florida Retirement System

Charlene Fansler, Florida Retirement System

6:00–6:15 Health & Life Insurance

Cecilia Rucker, Insurance & Benefits Management

6:15–6:45 BENCOR Special Pay Plan

Steve Banks, TSA Consulting Group

6:45–7:15 Social Security

James Jackson, Social Security Administration

7:15–7:30 Closing Remarks

Georgianna McDaniel, Personnel Services

Each speaker will cover his/her area of expertise and then open the floor to questions. Included in each presentation will be "how to's" for applying for the speaker's specific benefits.

Retirement is a major life decision and the process can be confusing without the proper information and coaching. Mark this important seminar on your calendar and plan to attend if you are contemplating retirement in the near future!



2006 Open Enrollment Is Here! *(continued from cover)*

ment packet. The Open Enrollment Directions will answer many of your questions. They are conveniently presented in bullet format, by benefit, so you only have to read those sections in which you are interested.

Final Open Enrollment Reminders

- 1. For most benefits, Open Enrollment is the only time you can add, drop, or change a benefit. Do not miss this important opportunity!**
- 2. If you are currently enrolled in a**

Flex Spending Account and wish to participate in the new plan year, **you must re-enroll!**

- 3. Please watch the 2006 Open Enrollment video.**
- 4. Please study the information in your personalized Open Enrollment packet.**
- 5. Return all Open Enrollment paperwork as soon as possible. All paperwork must be received in Insurance & Benefits Management no later than February 10, 2006!**