

BENEFIT REVUE

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2007 Open Enrollment Is Here!

Exciting New Benefits and Changes Available

During this year's Open Enrollment, which runs from January 10 - February 9, you will be able to choose two exciting new benefit options: BCBS's new 706 PPO health plan and a Flex Plan medical spending account (MSA) debit card. VisionCare has also enhanced its frame allowance at no increase in premiums.

Open Enrollment Packets

Information about the new BCBS 706 PPO plan and the MSA debit card program are included in your personalized Open Enrollment packet which also contains other important information, directions, forms, and announcements.

Please take time to carefully review the materials in your Open Enrollment packet because, for most benefits, the four weeks of Open Enrollment are the only time of the year during which you can add, drop, or change the level of coverage of a benefit unless you have a qualified Family Status Change.

The Open Enrollment Directions in your packet should answer most 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.

Open Enrollment Video

Due to the favorable feedback we've received, Insurance & Benefits

has again produced an instructional video for Open Enrollment that will be aired on ITV and the Learn Network. (Please see the 2007 Open Enrollment Video Schedule on page 2 for dates and times.) The video will review the benefits offered during Open Enrollment and will explain paperwork requirements, filing timelines, and other helpful information. The Benefit Contact at your location will make video cassettes of the Open Enrollment video for you to check out and view at your convenience.

Please take time to carefully review the materials in your Open Enrollment packet because, for most benefits, the four weeks of Open Enrollment are the only time of the year during which you can add, drop, or change the level of coverage of a benefit unless you have a qualified Family Status Change.

VisionCare Enhanced Frame Allowance

VisionCare has enhanced its frame allowance for District employees from the current \$120 retail allowance to \$165 retail allowance for no additional cost in premiums. Under the VisionCare plan, employees are entitled to new frames once every 24 months.

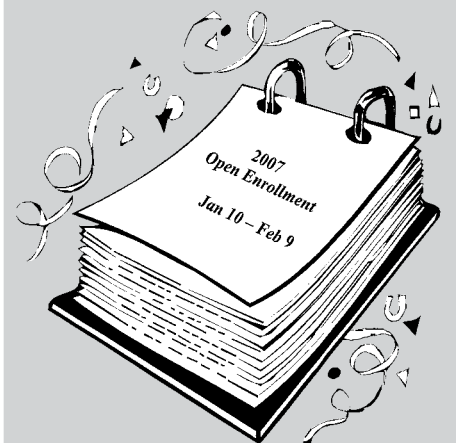
Benefit Bank \$\$\$\$ for Employees Who Waive Health Insurance

Employees who waive health insurance will now be able to receive the same amount of Benefit Bank dollars to spend on voluntary benefits as employees who enroll in the BCBS 903 PPO plan. For the April 1, 2007 - March 31, 2008 plan year that amount will be:

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2007 Open Enrollment Video Schedule

The 2007 Open Enrollment video will air on ITV on the following dates:

- Jan 10 – ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 11 - ITV Channel 12
9:00 a.m.; 2:00 p.m.
- Jan 12 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 16 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 17 - ITV Channel 8
9:00 a.m.; 2:00 p.m.
- Jan 18 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 19 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 22 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 23 – ITV Channel 12
9:00 a.m.; 2:00 p.m.
- Jan 24 - ITV Channel 8
9:00 a.m.; 2:00 p.m.
- Jan 25 – ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 26 – ITV Channel 12
9:00 a.m.; 2:00 p.m.
- Jan 29 – ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Jan 30 - ITV Channel 12
9:00 a.m.; 2:00 p.m.
- Jan 31 – ITV Channel 8
9:00 a.m.; 2:00 p.m.
- Feb 1 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Feb 2 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Feb 5 - ITV Channel 12
9:00 a.m.; 2:00 p.m.
- Feb 6 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Feb 7 - ITV Channel 8
9:00 a.m.; 2:00 p.m.
- Feb 8 - ITV Channel 10
9:00 a.m.; 2:00 p.m.
- Feb 9 - ITV Channel 12
9:00 a.m.; 2:00 p.m.

Open Enrollment Is Here!

(from page 1)

- \$21.25 per paycheck (24-pay employees)
- or
- \$25.50 per paycheck (20-pay employees)

If you are currently waiving your health insurance, you will automatically receive those Benefit Bank dollars and will not have to complete any new forms. You may purchase dental, vision, or cancer insurance with those Benefit Bank dollars. If you are currently enrolled in any of these plans, you will not have to pay the first \$21.25/\$25.50, which will be covered by your new Benefit Bank dollars. If you are not currently enrolled for dental, vision, or cancer insurance, you must complete the appropriate enrollment form(s) and a Payroll Authorization form located in your Open Enrollment packet.

If you are currently enrolled in a District health plan, but would like to waive health insurance coverage, you must complete a Waiver of Health Insurance (available by calling Insurance & Benefits at 337-8321) and a BCBS Universal Individual Application to document dropping your coverage.

The change will be reflected beginning with your March 15th paycheck for coverage effective April 1, 2007.

Children's Health Insurance Coverage for Married Employees

Married employees (when both work for the School District) with two children will be allowed to split their children's health insurance coverage by each employee covering one child. This will permit those married employees to save premium dollars because two "child" premiums cost less than one "children" premium.

Although splitting your two children's coverage between two employee parents will save premium dollars, it may result in higher out-of-pocket costs when you incur claims

because each employee and child will now constitute a "family" unit with respect to calendar year deductibles and maximum out-of-pocket expenses.

If you would like to make this change, both you and your spouse must complete a BCBS Universal Individual Application (each indicating which child he/she will be covering) and a Payroll Authorization form during Open Enrollment.

The change will become effective April 1, 2007, but will be reflected on your paycheck beginning with the March 15, 2007, paycheck.

NOTE: If each parent covers one child and a third child is born/adopted, one parent would have to purchase "children" coverage (to cover the new child plus the existing child he/she was covering) while the other parent would continue to purchase "child" coverage for the child he/she was covering. All three children could not be grouped under a single parent until the next Open Enrollment. Until that time, they would have to pay the cost of "children" plus "child" coverage, rather than "children" coverage only.

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 Plan Spending Account and wish to participate in the new plan year, **you must re-enroll!**
3. Please watch the 2007 Open Enrollment video.
4. Carefully read 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 9, 2007!**



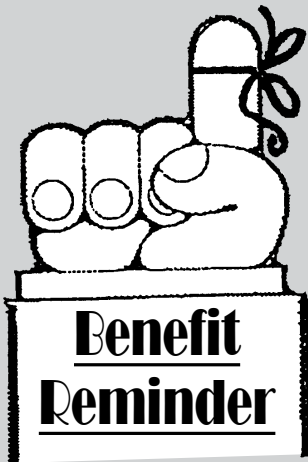
Benefit Reminder

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 at 337-8152.



School District Offers Debit Card for Medical Spending Accounts

New Program Starts with the April 1, 2007, Flex Plan Year

The School District and Cornerstone Group are pleased to announce a new Medical Spending Account (MSA) debit card program, effective April 1, 2007. The following frequently asked questions and answers about MSA debit cards will help you better understand this new program and determine if it's right for you.

Q. What is an MSA debit card?

A. An MSA debit card is a special, prepaid debit card used exclusively for your Flex Plan medical spending account. The card can be used at doctor offices, hospitals, pharmacies, dentists, and other healthcare providers that accept Master Card.

Q. What is the advantage of an MSA debit card?

A. When you use a debit card, you no longer need to pay for your qualified expenses at time of service and wait for a reimbursement check. You can pay for the service immediately with the debit card.

Q. If I use an MSA debit card, will I still be required to save and submit receipts for qualified medical services?

A. Although the debit card offers convenience at time of service, **you will still be required by IRS regulations to retain all receipts for MSA debit card transactions.** Cornerstone Group, the District's Flex Plan Administrator, will send you a letter requesting copies of the receipts required to document your claims.

Q. Is there a cost for an MSA debit card?

A. Yes, the cost for the first card is \$12, which will be deducted from your MSA balance. Additional cards for dependents and replacement cards cost \$5 each.

Q. Who is eligible for an MSA debit card?

A. All regular employees who work 20 or more hours per week are eligible.

Q. How and when can I sign up for an MSA debit card?

A. You can sign up for an MSA debit card during Open Enrollment by completing the appropriate section of the Flexible Spending Account Authorization form located in your Open Enrollment packet.

Q. Am I required to sign up for an MSA debit card?

A. No, the debit card program is optional. If you do not want it, you can continue to pay for your qualified medical expenses at time of service and submit claims by fax or inter-office mail for reimbursement.

Q. Are debit cards available for Dependent Care Spending Accounts?

A. No, the debit card program is only available for medical spending accounts.

Q. Where can I get additional information about the MSA debit card program?

A. For additional information about the District's new MSA debit card program, please refer to your Open Enrollment packet. If you still have questions, you can call Ivon Fernandez, our on-site Flex Plan Specialist, located in Insurance & Benefits, at 337-8318.

**"If we knew what we were doing,
it wouldn't be called Research." – A. Einstein**

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:

Blue Cross Blue Shield
(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:

PrimeMail Pharmacy
Customer Service
1-888-849-7865, TTY 711

Vision Insurance:

VisionCare Plan
1-800-865-3676

Workers' Comp. (Johns Eastern):

1-800-749-3044

2007 Retirement Seminar

Valuable Information for Employees Contemplating Retirement

The 2007 annual Retirement Seminar, coordinated by the School District's Personnel Services Department, will be held on Thursday, January 18, 2007, from 4:30-7:30 P.M. in the North Fort Myers High School auditorium. 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**
Becky Garlock, Personnel Services
- **4:45-6:00 Florida Retirement System**
Charlene Fansler, Florida Retirement System

- **6:00-6:15 Health & Life Insurance**
Karen Cooley, Insurance & Benefits Management
- **6:15-6:45 BENCOR Special Pay Plan**
Steve Banks, TSA Consulting Group
- **6:45-7:15 Social Security**
Vivian Wyre, Social Security Administration
- **7:15-7:30 Closing Remarks**
Becky Garlock, 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!

Health Tips & Trivia

- Americans spend \$14 million a minute on health care.
- Children born to women with low levels of vitamin E are six times as likely to have asthma as those whose mothers have high levels.
- Talking on a cell phone, even on a headset, impairs driving as much as being drunk.
- Deep, slow breathing (six or seven breaths per minute) can help stop a hot flash.
- Multivitamins increase fertility in women trying to get pregnant.
- Exercising just 30 minutes a day halves the risk of catching a cold in post-menopausal women.

