

Taylor County School District

2024

Retiree

Benefit Guide



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If you have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see pages 27-28 for more details.

This document is an outline of the coverage provided under your employer’s benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer’s benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

First Things First

Choosing Your Benefits

During the year, you have limited opportunities to make your benefit choices. **Make your selections carefully!** The choices you make now will be effective October 1, 2024 through September 30, 2025.

At Annual Enrollment	Annual Enrollment is your opportunity once each year to evaluate your benefit options and make selections for the following plan year. Benefits selected at Annual Enrollment are effective October 1 through September 30 .
If you have a life event	Certain life events may allow you to change your coverage during the year. You have 30 days from the date of the event to contact Human Resources and request applicable changes to your benefits. Life events include: marriage or divorce, adopting a child, custody status change of a child, a change in Medicare or Medicaid eligibility, or a change in your or your spouse's work affecting benefits eligibility.

Covering Your Family *As a Retiree you may only remove family from your current coverage. No additions are permitted after initial enrollment.

Your Spouse

You may cover your legal spouse on your benefit plans including medical, dental, and vision.

Your Children

Your natural, adopted, foster, step children and children in your custody due to a court order are eligible for benefits with Taylor County School District:

Medical	Through the end of the calendar year when they reach age 30 .
Dental & Vision	Dental to the end of the calendar year they turn age 30 . Vision to the end of the calendar year they turn age 26 .
Child Life	To age 30 .

Disabled dependents: children who became disabled before age 26 and rely on you for support may be eligible for coverage through the end of the calendar year they turn 30. Contact Human Resources for coverage information.

Retirees

What Open Enrollment Means:

Open Enrollment provides us an opportunity to re-familiarize ourselves with the many benefits offered. This is also your once-a-year opportunity to enroll or make changes to core benefit plans for Medical, Dental and Vision in addition to any supplemental coverages. Once the annual enrollment period ends, you will not have any further opportunities to make changes for the benefit plan year unless you experience a Qualifying Life Event (QLE).

How to Enroll with Explain My Benefits:

Open Enrollment will take place **August 5 - August 16**. All retirees can self-enroll at www.tcsd-benefits.com or call the Enrollment Center at **850.273.4651** Hours 9am - 6pm. (Call Center Opens 8/12)

Watch your email for additional information about Open Enrollment.

All Benefit Eligible retirees will be **able** to have a 1-on-1 telephonic enrollment meeting with an Explain My Benefits Enrollment Counselor. During your enrollment meeting, you will have the opportunity to take the following actions: Enroll/Cancel/Waive coverages, Remove Dependents and Elect Beneficiaries.

Watch your email for additional information about Open Enrollment and scheduling an open enrollment telephonic meeting.

Benefits Resource Website

www.TCSD-Benefits.com

Taylor County Schools values and appreciates all that you do. We know that Open Enrollment can be stressful and confusing. We are using Explain My Benefits again this year to support our open enrollment process. The Benefit Resource website is www.TCSD-Benefits.com.

For more information about the Open Enrollment process, to review a digital copy of the Benefit Guide or any other important information regarding the available benefits, please visit our Benefit Resource Website.

www.TCSD-Benefits.com

Shanna Dodimead
Employee Services Coordinator
Taylor County School District

318 N Clark St
Perry, Florida 32347-2930
United States

Shanna.Dodimead@taylor.k12.fl.us
850.838.2500

How To Enroll

Open Enrollment will take place **August 5 - August 16**. We are using *Explain My Benefits EMB* again this year as our Benefit Administration system. This year you can self-enroll by logging into the EMB website www.TCSD-Benefits.com or using the mobile app [see QR code below] or call the enrollment center at **850.273.4651** during the **Hours of 9am – 6pm**. This is your once-a-year opportunity to re-enroll or make changes to core benefit plans for Medical, Dental and Vision coverages in addition to any supplemental coverages.

If you decide to actively enroll online or talk with an *Explain My Benefits* Enrollment Counselor, you will have the opportunity to take the following actions for Plan Year 10/1/2024-9/30/2025: Enroll/Cancel/Waive coverages and Remove Dependents. You may also change Beneficiaries. This will be your opportunity to speak with an insurance professional and have a clear understanding of the benefits offered in order to make the best decisions for you and your family.

This year is an **Active Enrollment!** This means you must confirm your elections or waivers through our online platform for the new plan year. If you are already enrolled and you do not enroll in the 10/1/2024 benefits, your current elections will **NOT** roll over for the upcoming year.

Once the annual enrollment period ends, you will not have any further opportunities to make changes for the benefit year unless you experience a Qualifying Life Event.

Benefits Overview

At Taylor County School District, we believe that benefits are an integral part of your total compensation — that is why it's important that you get the maximum value from your benefit plans.

Benefit Plans Offered

- » Medical — Florida Blue
- » Dental — Florida Combined Life
- » Vision — Standard Insurance
- » Retiree Life — USAble Life

Examples of Qualifying Events

- » Marriage/Divorce
- » Death
- » Change in full-time status
- » Loss of employment
- » Dependent no longer eligible
- » Spouse obtains or loses employment

If you experience a qualifying event during the plan year, it is your responsibility to contact your Human Resources Department to report the change within 30 days or 60 days in the case of a Children's Insurance Program Reauthorization Act of 2009 (CHIPRA) special enrollment. Otherwise, you will not be able to make your changes and will have to wait until the 2025/2026 Annual Open Enrollment Period to make the change.



BENEFITS ENROLLMENT APP

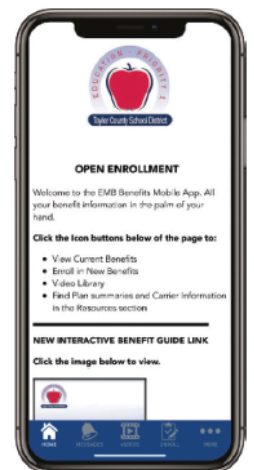
Taylor County School District has provided you a benefits app to manage your benefits that allows you to:

- Enroll in your insurance benefits from your phone
- View your current benefits
- Watch benefit education videos, and review insurance brochures
- Receive important message notifications about your benefits.

Please be sure to Enable Push Notifications

How to Download:

1. Visit the Apple or Google Play store
2. Search for: Explain My Benefits
3. Download the free app!
4. Enter the Company Code: tcscd



Accuracy of Enrollee Information

As we all work toward managing the Taylor County School District's overall health plan costs, it's important that only individuals eligible for benefits are actually enrolled. This helps make coverage more affordable for retirees who pay the full cost for their benefits.

Eligibility

Questions regarding eligibility should be directed to Shanna Dodimead, **850.838.2500 ext 107**.

Dependent Eligibility

Employee's spouse under a legally valid existing marriage, as defined under Florida Law

- » The Employee's natural, newborn, adopted, Foster, or step child(ren) (or a child for whom the covered employee has been court-appointed as legal guardian or legal custodian) who has not reached the end of the Calendar Year in which he or she reaches age 26 (or in the case of a Foster Child, is no longer eligible under the Foster Child Program), regardless of the dependent child's student or marital status, financial dependency on the Covered Plan Participant, whether the dependent child resides with the Covered Plan Participant, or whether the dependent child is eligible for or enrolled in any other group health plan.
- » The newborn child of a covered dependent child who has not reached the end of the calendar year in which he or she becomes 26. Coverage for such child will automatically terminate 18 months after the birth of the newborn child.

Extension of Eligibility for Dependent Children

A covered dependent child is covered through the end of the calendar year in which they turn 26. A covered dependent child may continue coverage through the end of the calendar year in which they reach 30, provided they are:

- » Unmarried and does not have a dependent
- » A Florida resident or a full-time or part-time student
- » Not entitled to benefits under Title XVIII of the Social Security Act unless the child is a handicapped dependent child.

Handicapped Children

In the case of a handicapped dependent child, such child is eligible to continue coverage as a covered dependent, beyond the age of 26, if the child is:

- » Otherwise eligible for coverage under the Group Health Plan;
- » Incapable of self-sustaining employment by reason of mental retardation or physical handicap; and
- » Chiefly dependent upon the Covered Plan Participant for support and maintenance provided that the symptoms or causes of the child's handicap existed prior to the child's 26th birthday.

This eligibility shall terminate on the last day of the month in which the dependent child no longer meets the requirements for extended eligibility as a handicapped child.

Exception for Students on Medical Leave of Absence from School

- » A Covered Dependent child who is a full-time or part-time student at an accredited post-secondary institution, who takes a physician certified medically necessary leave of absence from school, will still be considered a student for eligibility purposes the earlier of 12 months from the first day of the leave of absence or the date the Covered Dependent would otherwise no longer be eligible for coverage.

Dental

- » Employee's legal spouse.
- » Employee's dependent children.
- » **Dependent child** refers to:
 - a. each child through the end of the year in which they turn age 30, for whom the Insured or the Insured's spouse, is legally responsible, including:
 - i. natural born children, adopted
 - ii. any child placed with the Insured for adoption, a foster child or other child in court-ordered custody, placed pursuant to Chapter 63 of Florida Code
 - iii. children covered under a Qualified Medical Child Support Order as defined by applicable Federal and State laws.The child must be dependent upon the certificate holder for support and either living in the household of the certificate holder or is a full or part-time student.
 - b. each child age 30 or older who:
 - i. is Totally Disabled due to mental or physical reasons; and
 - ii. becomes Totally Disabled while insured as a dependent under b. above.

Coverage for such child will not cease if proof of dependency and disability is given within 31 days of attaining the limiting age and subsequently as may be required by us but not more frequently than annually after the initial two-year period following the child's attaining the limit age. Any costs for providing continuing proof will be at our expense.



PPO Blue Options — 05770 and 05901

The PPO Plans offer services outside the network and provide for freedom of choice for care within the network. **Services rendered outside the network are subject to balance billing, which means the member may be responsible for the difference between the Florida Blue negotiated fee and the provider or facility's retail charge.** The physician network for this plan is Blue Options. The PPO Plans do not require members to choose a Primary Care Physician.

A brief summary is as follows:

	Blue Options 05770		Blue Options 05901	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible (CYD) (Individual/Family) (PBP)	\$1,000/\$3,000		\$2,000/N/A	\$6,000/N/A
Coinsurance	20% coinsurance	40% coinsurance	50% coinsurance	50% coinsurance
Out-of-Pocket Maximum (Individual/Family)	\$3,000/\$6,000	\$5,000/\$10,000	\$6,350/\$12,700	\$30,000/\$30,000
OFFICE SERVICES				
Primary Care Provider Office Visit—PCP	\$35 copay	40% coinsurance after CYD	\$35 copay	50% coinsurance after CYD
Specialist Office Visit	\$65 copay	40% coinsurance after CYD	\$75 copay	50% coinsurance after CYD
Convenient Care	\$35 copay	40% coinsurance after CYD	\$35 copay	50% coinsurance after CYD
PREVENTIVE SERVICES				
Preventive Care—Adult and Children Wellness Service	\$0 copay	40% coinsurance	\$0 copay	50% coinsurance
Mammogram	\$0 copay	\$0 copay	\$0 copay	\$0 copay
Routine Colonoscopy (See Age)	\$0 copay	\$0 copay	\$0 copay	\$0 copay
EMERGENCY MEDICAL CARE				
Urgent Care Facility	\$65 copay	\$65 copay after CYD	50% coinsurance after CYD	50% coinsurance after CYD
Ambulance Service	20% coinsurance after CYD	20% coinsurance after INN CYD	50% coinsurance after CYD	50% coinsurance after INN CYD
Emergency Room Facility Services (Per Visit)	\$100 copay	\$100 copay	\$50% coinsurance after INN CYD	
OUTPATIENT DIAGNOSTIC				
Independent Diagnostic Testing Facility Services (per visit)				
Diagnostic Service (Except AIS)	\$100 copay		\$50 copay	
Advanced Imaging Services (AIS) CT/ CAT/MRA/MRI,PET Scans	\$100 copay	40% coinsurance after CYD	\$200 copay	50% coinsurance after CYD
Independent Clinical Lab	\$0 copay	40% coinsurance after CYD	\$0 copay	50% coinsurance after CYD



Group #: 46073
www.floridablue.com
 1.800.352.2583

Download Florida Blue's mobile app for claims information, to access your ID card, find a doctor, and more!

	Blue Options 05770		Blue Options 05901	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Outpatient Hospital Facility Services (Blood Work, X-Rays) Option 1 Option 2	\$100 copay \$300 copay	40% coinsurance after CYD	\$300 copay \$400 copay	50% coinsurance after CYD
HOSPITAL SURGICAL				
Ambulatory Surgical Center Facility	\$100 copay	40% coinsurance after CYD	50% coinsurance after CYD	50% coinsurance after CYD
Outpatient Hospital Facility Services—therapy services (per visit) Option 1 Option 2	\$100 copay \$300 copay	40% coinsurance after CYD	\$80 copay \$90 copay	50% coinsurance after CYD
Outpatient Hospital Facility Services—all other services (per visit) Option 1 Option 2	\$100 copay \$300 copay	40% coinsurance after CYD	\$300 copay \$400 copay	50% coinsurance after CYD
Inpatient—Hospital Facility and Rehabilitation Services (per admit) Option 1 Option 2	\$750 copay \$1,000 copay	40% coinsurance after CYD	\$2,000 copay \$3,000 copay	50% coinsurance after CYD*
MENTAL HEALTH/SUBSTANCE ABUSE				
Inpatient—Hospital (per admit) Option 1 Option 2	\$750 copay \$1,000 copay	40% coinsurance after CYD	\$0 copay	50% coinsurance
Outpatient Hospital Facility Services (per visit) Option 1 Option 2	\$100 copay \$300 copay	40% coinsurance after CYD	\$0 copay	50% coinsurance
Emergency Room Facility Services (per visit) CYD	\$100 copay		\$0 copay	
OTHER SERVICES				
Rehabilitation Services Outpatient Rehab Center Outpatient Hospital Facility (per visit): Option 1: Option 2:	\$65 copay \$100 copay \$300 copay	40% coinsurance after CYD	\$75 copay \$80 copay \$90 copay	50% coinsurance after CYD
Home Health	20% coinsurance after CYD	40% coinsurance after CYD	50% coinsurance after CYD	50% coinsurance after CYD
Skilled Nursing Care	20% coinsurance after CYD	40% coinsurance after CYD	50% coinsurance after CYD	50% coinsurance after CYD
Hospice	20% coinsurance after CYD	40% coinsurance after CYD	50% coinsurance after CYD	50% coinsurance after CYD

*Services rendered outside the network are subject to balance billing, which means the member may be responsible for the difference between the Florida Blue negotiated fee and the provider or facility's retail charge.

*If admitted to Out-of-Network hospital from Emergency Room, the In-Network Option 1 Hospital Cost Share applies.

*Option 1 applies to in-network providers. Option 2 applies to in-network providers that are specialty or research hospitals. Option 2 also includes Out-of-State BlueCard providers.



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 1.800.352.2583

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	Blue Options 05770		Blue Options 05901	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Durable Medical Equipment	20% coinsurance after CYD	40% coinsurance after CYD	50% coinsurance after CYD	50% coinsurance after CYD
Provider Services Hospital And ER *including Radiologists, Anesthesiologists and Pathologists at Hospital.	20% coinsurance after CYD	20% coinsurance after INN CYD	50% coinsurance after CYD	50% coinsurance after INN CYD
Provider Services Other Locations Other Than Office Hospital and ER	20% coinsurance after CYD	40% coinsurance after CYD	50% coinsurance after CYD	50% coinsurance after CYD
PRESCRIPTION DRUGS				
Pharmacy Deductible	\$0		\$0	
Generic	\$10	Not covered	\$15	Not covered
Preferred Brand Name	20% coinsurance up to a maximum of \$200 per prescription	50% coinsurance	20% coinsurance up to a maximum of \$200 per prescription	50% coinsurance
MAIL ORDER (90 days)				
Mail Order Pharmacy	Not covered		Not covered	
Monthly Medical Rates				
Employee Only	\$734.63		\$545.02	
Employee/Spouse	\$1,398.76		\$1,148.06	
Employee/Child(ren)	\$1,275.84		\$1,047.25	
Family	\$1,679.17		\$1,377.86	

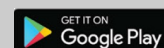
CYD = Calendar Year Deductible

Under the new healthcare legislation, it is required to carry or maintain minimum essential medical insurance either through your employer or independently to avoid a penalty. Taylor County School District provides minimum essential health insurance coverage that meets minimum value standards and is affordable. If you choose to waive the District's medical plan and enroll in Marketplace coverage, you may not be eligible for a Marketplace subsidy or tax credit, and you will also lose the subsidy provided by the District towards District-provided medical insurance.



Group #: 46073
www.floridablue.com
1.800.352.2583


Download Florida Blue's mobile app for claims information, to access your ID card, find a doctor, and more!



Choosing the **right** care at the **right** price



When you or your family needs care, it's important to fully understand your options and receive the right care at the right price. We offer three options for rapid care with our Florida Blue plans:

Use:		Urgent Care Walk in Clinic	Emergency Room
For:	<ul style="list-style-type: none"> Cold, flu, sore throat Sinus pain or allergies Mild burns UTIs Earache / toothache Minor rashes and skin issues Prescriptions 	<ul style="list-style-type: none"> Strep throat symptoms Sprains / minor broken bones Pneumonia symptoms Cuts requiring stitches Severe flu symptoms Allergic reactions Sports Medicine (X-rays) 	<ul style="list-style-type: none"> Chest pain / Heart Attack Head injury Spinal cord injury Major broken bones Major trauma Stroke Abdominal pain
Cost:	5770 - \$10 copay 5901 - \$10 copay	5770 - \$65 copay 5901 - Calendar Year Deductible then 50%	5770 - \$100 copay 5901 - Calendar Year Deductible then 50%
Hours:	Available for consultations 24 / 7 / 365	Weekdays; most also have weekend and evening hours - check their website. Partial Listing: <ul style="list-style-type: none"> Coastal Complete - Closes at 7pm Mon - Thurs 8pm Fri Kids Street Urgent Care 2615 N. Monroe St. Ste 1B Tallahassee, FL Closes at 8pm 	Available 24 / 7 / 365
Wait:	Less than 10 minutes	Usually less than 20 minutes	Average: 2 hours, 15 minutes
	<ul style="list-style-type: none"> 1-888-283-6691 Teladoc.com Teladoc Mobile app 	Typically a free-standing location not directly next to a hospital. No ambulance entrance.	Generally attached to a hospital, but may be free-standing. Has red 'EMERGENCY' text.

Why this matters:

An estimated **71%** of Emergency Room visits can be avoided by using Urgent Care or Teladoc. Visiting the ER costs you more, takes more time, and exposes you and your family to a variety of airborne diseases and infection. When you use Urgent Care or Teladoc, you'll get the care you need without sacrificing time, cost, or your health.

This document is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. The policies themselves must be read for those details. The intent of this document is to provide you with general information about your employee benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be directed to your Human Resources/Benefits Department.



Dental Insurance

Taylor County School District offers a PPO dental program through Florida Combined Life. Members have the ability to receive services from both an in-network provider or an out-of-network provider. Members are not required to select a primary dental provider to coordinate their care. It is important to remember that members maximize savings when services are performed by an in-network dental provider. **Services performed outside the network are based on a “reasonable and customary” fee schedule and members will be subject to balance billing.**

BlueDental Choice Plus Benefit Summary	
Plan Benefit	
Preventive	100%
Basic	80%
Major	50%
Deductible	\$0
Maximum (per person)	\$1,500 per plan year
Allowance	Based on the 90th percentile of U&C
Waiting Period (Major Services)	None
Annual Open Enrollment	Included

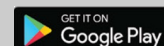
Dental Rates	Monthly
Employee	\$34.31
Employee + Spouse	\$66.75
Employee + Child(ren)	\$77.71
Family	\$109.19

Sample Procedure Listing		
Preventive	Basic	Major
<ul style="list-style-type: none"> • Routine Exam (2 per benefit period) • Bitewing X-rays (2 per benefit period) • Full Mouth/Panoramic X-rays (1 in 3 years) • Periapical X-rays • Cleaning (2 per benefit period) • Fluoride for Children 18 and under (1 per benefit period) • Sealants (age 16 and under) 	<ul style="list-style-type: none"> • Restorative Amalgams • Restorative Composites • Endodontics (nonsurgical) • Endodontics (surgical) • Periodontics (nonsurgical) • Periodontics (surgical) • Denture Repair • Simple Extractions • Complex Extractions • Anesthesia • Space Maintainers 	<ul style="list-style-type: none"> • Onlays • Crowns (1 in 5 years per tooth) • Crown Repair • Prosthodontics (fixed bridge; removable complete/partial dentures) (1 in 5 years) • Complete Dentures • Partial Dentures



Group #: 46073
www.floridabluedental.com
 1.800.223.4892

Download Florida Blue’s mobile app for claims information, to access your ID card, find a dentist, and more!



Vision Benefits

The Standard Vision Plan

Plan 1: Balanced Care Vision II Plan H		
	EyeMed Access Network	Out-of-Network
Eye Exam, Lenses, Frames, Frequencies		
Annual Eye Exam	Covered in full	Up to \$35
Lenses (per pair)		
<i>Single Vision</i>	Covered in full	Up to \$25
<i>Bifocal</i>	Covered in full	Up to \$40
<i>Trifocal</i>	Covered in full	Up to \$55
<i>Lenticular</i>	20% discount	No benefit
<i>Progressive</i>	See lens options	NA
Frame Allowance	\$130	Up to \$65
Frequencies		
Exam/Lens/Frames	12/12/24 Based on date of service	12/12/24 Based on date of service
Deductible, Maximum		
Deductibles	\$10 Exam \$10 Eye Glass Lenses	No deductible
Maximum		
per benefit period	None	None
Contact Lenses		
Fit & Follow Up	Standard: Participant cost up to \$55	No benefit
Exams	Premium: 10% off of retail	No benefit
Contacts		
Elective	Up to \$130	Up to \$104
Medically Necessary	Covered in full	Up to \$200
Monthly Rates		
Employee (EE)		\$5.78
EE + Family		\$18.94



Group #: 169320

<https://www.standard.com/employer/products-services/insurance-benefits/vision>

1.800.547.9515

Plan 1: Balanced Care Vision II Plan H		
	EyeMed Access Network	Out-of-Network
Lens Options (participant cost)*		
Progressive Lenses	Standard: \$65 + lens deductible Premium: lens cost - 20% discount - \$120 allowance + Standard Progressive cost	No benefit
Std. Polycarbonate	\$40	No benefit
Scratch Resistant Coating	\$15	No benefit
Anti-Reflective Coating	\$45	No benefit
Ultraviolet Coating	\$15	No benefit
LASIK or PRK	Average discount of 15% off retail price or 5% off promotional price at US Laser Network participating providers.	No benefit

*Lens Option participant costs vary by prescription, option chosen and retail locations.

Additional Balanced Care Vision II Features (In-Network)	
Discounts	15% discount on the remaining balance in excess of the conventional contact lens allowance. 20% discount on the remaining balance in excess of the frame allowance. 20% discount on items not covered by the plan at network providers, which may not be combined with any other discounts or promotional offers. This discount does not apply to EyeMed Provider's professional services, or contact lenses.
Lens Options (Participant Cost)	\$15 - Tint (Solid & Gradient)
Secondary Purchase Plan	Participants receive a 40% discount on a complete pair of glasses once the funded benefit has been exhausted. Participants receive a 15% discount off the retail price on conventional contact lenses once the funded benefit has been exhausted. Discount applies to materials only.
Contact Lens Replacement by Mail Program	After exhausting the contact lens benefit, replacement lenses may be obtained at significant discounts on-line. Visit EyeMedvisioncare.com for details.



Group #: 169320

<https://www.standard.com/employer/products-services/insurance-benefits/vision>

1.800.547.9515

Retiree Life Insurance

The School District offers Retiree Life Insurance through USABLE Life. Upon retirement, retirees are eligible to elect up to \$20,000 of Retiree Life insurance. Once your initial retirement elections are made, you will not be able to add retiree life insurance coverage at a future date.

USABLE Life Customer Service: 800.370.5856

Group Term Life Retirees (Class 2)			
Retirees			
Option 1 — \$5,000	Option 2 — \$10,000	Option 3 — \$15,000	Option 4 — \$20,000



Group #: 50036163
www.usablelife.com
custserv@usablelife.com
1.800.370.5856

Federal Notices

Please find below notices regarding Taylor County School District's medical plan. If you'd like additional information about any of these notices or your rights under them, please contact Shanna Dodimead, Employee Services Coordinator, at 850.838.2500, Shanna.Dodimead@taylor.k12.fl.us.

1. HIPAA Special Enrollment Rights
2. Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
3. Women's Health & Cancer Rights Act
4. Newborns' and Mothers' Health Protection Act
5. Michelle's Law
6. COBRA General Notice
7. Notice of Non-creditable Coverage
8. HIPAA Notice of Privacy Practices Reminder
9. USERRA Rights

HIPAA Special Enrollment Rights

Taylor County School District Health Plan Notice of Your HIPAA Special Enrollment Rights

Our records show that you are eligible to participate in the Taylor County School District Health Plan (to actually participate, you must complete an enrollment form and pay part of the premium through payroll deduction).

A federal law called HIPAA requires that we notify you about an important provision in the plan - your right to enroll in the plan under its "special enrollment provision" if you acquire a new dependent, or if you decline coverage under this plan for yourself or an eligible dependent while other coverage is in effect and later lose that other coverage for certain qualifying reasons.

Loss of Other Coverage (Excluding Medicaid or a State Children's Health Insurance Program). If you decline enrollment for yourself or for an eligible dependent (including your spouse) while other health insurance or group health plan coverage is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

Loss of Coverage for Medicaid or a State Children's Health Insurance Program. If you decline enrollment for yourself or for an eligible dependent (including your spouse) while Medicaid coverage or coverage under a state children's health insurance program is in effect, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage. However, you must request enrollment within 60 days after your or your dependents' coverage ends under Medicaid or a state children's health insurance program.

New Dependent by Marriage, Birth, Adoption, or Placement for Adoption. If you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your new dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Eligibility for Premium Assistance Under Medicaid or a State Children's Health Insurance Program – If you or your dependents (including your spouse) become eligible for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, you may be able to enroll yourself and your dependents in this plan. However, you must request enrollment within 60 days after your or your dependents' determination of eligibility for such assistance.

To request special enrollment or to obtain more information about the plan's special enrollment provisions, contact Shanna Dodimead - Employee Services Coordinator at 850.838.2500 or Shanna.Dodimead@taylor.k12.fl.us.

Important Warning

If you decline enrollment for yourself or for an eligible dependent, you must complete our form to decline coverage. On the form, you are required to state that coverage under another group health plan or other health insurance coverage (including Medicaid or a state children's health insurance program) is the reason for declining enrollment, and you are asked to identify that coverage. If you do not complete the form, you and your dependents will not be entitled to special enrollment rights upon a loss of other coverage as described above, but you will still have special enrollment rights when you have a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan, as described above. If you do not gain special enrollment rights upon a loss of other coverage, you cannot enroll yourself or your dependents in the plan at any time other than the plan's annual open enrollment period, unless special enrollment rights apply because of a new dependent by marriage, birth, adoption, or placement for adoption, or by virtue of gaining eligibility for a state premium assistance subsidy from Medicaid or through a state children's health insurance program with respect to coverage under this plan.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call **1-866-444-EBSA (3272)**.

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your State for more information on eligibility –

ALABAMA – Medicaid	ALASKA – Medicaid
Website: http://myalhipp.com/ Phone: 1-855-692-5447	The AK Health Insurance Premium Payment Program Website: http://myakhipp.com/ Phone: 1-866-251-4861 Email: CustomerService@MyAKHIPP.com Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
ARKANSAS – Medicaid	CALIFORNIA – Medicaid
Website: http://myarhipp.com/ Phone: 1-855-MyARHIPP (855-692-7447)	Health Insurance Premium Payment (HIPP) Program Website: http://dhcs.ca.gov/hipp Phone: 916-445-8322 Fax: 916-440-5676 Email: hipp@dhcs.ca.gov
COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)	FLORIDA – Medicaid
Health First Colorado Website: https://www.healthfirstcolorado.com/ Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711 CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711 Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ HIBI Customer Service: 1-855-692-6442	Website: https://www.flmedicaidprecovery.com/flmedicaidprecovery.com/hipp/index.html Phone: 1-877-357-3268

GEORGIA – Medicaid	INDIANA – Medicaid
GA HIPP Website: https://medicaid.georgia.gov/health-insurance-premium-payment-program-hipp Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra Phone: 678-564-1162, Press 2	Healthy Indiana Plan for low-income adults 19-64 Website: http://www.in.gov/fssa/hip/ Phone: 1-877-438-4479 All other Medicaid Website: https://www.in.gov/medicaid/ Phone: 1-800-457-4584
IOWA – Medicaid and CHIP (Hawki)	KANSAS – Medicaid
Medicaid Website: https://dhs.iowa.gov/ime/members Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki Hawki Phone: 1-800-257-8563 HIPP Website: https://dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp HIPP Phone: 1-888-346-9562	Website: https://www.kancare.ks.gov/ Phone: 1-800-792-4884 HIPP Phone: 1-800-967-4660
KENTUCKY – Medicaid	LOUISIANA – Medicaid
Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx Phone: 1-855-459-6328 Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov Phone: 1-877-524-4718 Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms	Website: www.medicicaid.la.gov or www.ldh.la.gov/lahipp Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
MAINE – Medicaid	MASSACHUSETTS – Medicaid and CHIP
Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US Phone: 1-800-442-6003 TTY: Maine relay 711 Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms Phone: 1-800-977-6740 TTY: Maine relay 711	Website: https://www.mass.gov/masshealth/pa Phone: 1-800-862-4840 TTY: 711 Email: masspremassistance@accenture.com
MINNESOTA – Medicaid	MISSOURI – Medicaid
Website: https://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp Phone: 1-800-657-3739	Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm Phone: 573-751-2005
MONTANA – Medicaid	NEBRASKA – Medicaid
Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP Phone: 1-800-694-3084 Email: HSHIPPProgram@mt.gov	Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633 Lincoln: 402-473-7000 Omaha: 402-595-1178
NEVADA – Medicaid	NEW HAMPSHIRE – Medicaid
Medicaid Website: http://dhcnp.nv.gov Medicaid Phone: 1-800-992-0900	Website: https://www.dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program Phone: 603-271-5218 Toll free number for the HIPP program: 1-800-852-3345, ext. 5218

NEW JERSEY – Medicaid and CHIP	NEW YORK – Medicaid
Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392 CHIP Website: http://www.njfamilycare.org/index.html CHIP Phone: 1-800-701-0710	Website: https://www.health.ny.gov/health_care/medicaid/ Phone: 1-800-541-2831
NORTH CAROLINA – Medicaid	NORTH DAKOTA – Medicaid
Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100	Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
OKLAHOMA – Medicaid and CHIP	OREGON – Medicaid and CHIP
Website: http://www.insureoklahoma.org Phone: 1-888-365-3742	Website: http://healthcare.oregon.gov/Pages/index.aspx Phone: 1-800-699-9075
PENNSYLVANIA – Medicaid and CHIP	RHODE ISLAND – Medicaid and CHIP
Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx Phone: 1-800-692-7462 CHIP Website: Children's Health Insurance Program (CHIP) (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)	Website: http://www.eohhs.ri.gov/ Phone: 1-855-697-4347, or 401-462-0311 (Direct Rite Share Line)
SOUTH CAROLINA – Medicaid	SOUTH DAKOTA - Medicaid
Website: https://www.scdhhs.gov Phone: 1-888-549-0820	Website: http://dss.sd.gov Phone: 1-888-828-0059
TEXAS – Medicaid	UTAH – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Texas Health and Human Services Phone: 1-800-440-0493	Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669
VERMONT– Medicaid	VIRGINIA – Medicaid and CHIP
Website: Health Insurance Premium Payment (HIPP) Program Department of Vermont Health Access Phone: 1-800-250-8427	Website: https://coverva.dmas.virginia.gov/learn/premium-assistance/famis-select https://coverva.dmas.virginia.gov/learn/premium-assistance/health-insurance-premium-payment-hipp-programs Medicaid/CHIP Phone: 1-800-432-5924
WASHINGTON – Medicaid	WEST VIRGINIA – Medicaid and CHIP
Website: https://www.hca.wa.gov/ Phone: 1-800-562-3022	Website: https://dhr.wv.gov/bms/ http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
WISCONSIN – Medicaid and CHIP	WYOMING – Medicaid
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002	Website: https://health.wyo.gov/healthcarefin/medicaid/programs-and-eligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebesa.opr@dol.gov and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

Women’s Health & Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (“WHCRA”). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under the plan. Therefore, the following deductibles and coinsurance apply:

Plan 1: Blue Options 05770 (Individual: 20% coinsurance and \$1,000 deductible; Family: 20% coinsurance and \$3,000 deductible)

Plan 2: Blue Options 05901 (Individual: 50% coinsurance and \$2,000 deductible; Family: 50% coinsurance and \$0 deductible)

If you would like more information on WHCRA benefits, please call your Plan Administrator at 850.838.2500 or Shanna.Dodimead@taylor.k12.fl.us.

Newborns’ and Mothers’ Health Protection Act

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

Michelle’s Law

Michelle’s Law requires group health plans to provide continued coverage for certain dependents who are covered under the School District’s group health plan as a student if they lose their student status because they take a medically necessary leave of absence from school. This continuation of coverage is described below.

If your dependent is no longer a student, as defined in the plan, because he/she is on a medically necessary leave of absence, your dependent may continue to be covered under the plan for up to one year from the beginning of the leave of absence. This continued coverage applies if, immediately before the first day of the leave of absence, your dependent was (1) covered under the plan and (2) enrolled as a student at a post-secondary educational institution (includes colleges, universities, some trade schools and certain other post-secondary institutions). For purposes of this continued coverage, a “medically necessary leave of absence” means a leave of absence from a post-secondary educational institution, or any change in enrollment of the dependent at the institution, that:

1. begins while the dependent is suffering from a serious illness or injury,
2. is medically necessary, and
3. causes the dependent to lose student status for purposes of coverage under the plan.

The coverage provided to dependents during any period of continued coverage:

1. is available for up to one year after the first day of the medically necessary leave of absence, but ends earlier if coverage under the plan would otherwise terminate, and
2. stays the same as if your dependent had continued to be a covered student and had not taken a medically necessary leave of absence.

If the coverage provided by the plan is changed under the plan during this one-year period, the plan will provide the changed coverage for the dependent for the remainder of the medically necessary leave of absence unless, as a result of the change, the plan no longer provides coverage for these dependents.

If you believe your dependent is eligible for this continued coverage, the dependent's treating physician must provide a written certification to the plan stating that your dependent is suffering from a serious illness or injury and that the leave of absence (or other change in enrollment) is medically necessary.

COBRA General Notice

Model General Notice of COBRA Continuation Coverage Rights (For use by single-employer group health plans)

** Continuation Coverage Rights Under COBRA**

Introduction

You're getting this notice because you recently gained coverage under a group health plan (the Plan). This notice has important information about your right to COBRA continuation coverage, which is a temporary extension of coverage under the Plan. **This notice explains COBRA continuation coverage, when it may become available to you and your family, and what you need to do to protect your right to get it.** When you become eligible for COBRA, you may also become eligible for other coverage options that may cost less than COBRA continuation coverage.

The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you and other members of your family when group health coverage would otherwise end. For more information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Plan Administrator.

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

What is COBRA continuation coverage?

COBRA continuation coverage is a continuation of Plan coverage when it would otherwise end because of a life event. This is also called a "qualifying event." Specific qualifying events are listed later in this notice. After a qualifying event, COBRA continuation coverage must be offered to each person who is a "qualified beneficiary." You, your spouse, and your dependent children could become qualified beneficiaries if coverage under the Plan is lost because of the qualifying event. Under the Plan, qualified beneficiaries who elect COBRA continuation coverage must pay for COBRA continuation coverage.

If you're an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your hours of employment are reduced, or
- Your employment ends for any reason other than your gross misconduct.

If you're the spouse of an employee, you'll become a qualified beneficiary if you lose your coverage under the Plan because of the following qualifying events:

- Your spouse dies;
- Your spouse's hours of employment are reduced;
- Your spouse's employment ends for any reason other than his or her gross misconduct;
- Your spouse becomes entitled to Medicare benefits (under Part A, Part B, or both); or
- You become divorced or legally separated from your spouse.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

Sometimes, filing a proceeding in bankruptcy under title 11 of the United States Code can be a qualifying event. If a proceeding in bankruptcy is filed with respect to *Taylor County School District*, and that bankruptcy results in the loss of coverage of any retired employee covered under the Plan, the retired employee will become a qualified beneficiary. The retired employee's spouse, surviving spouse, and dependent children will also become qualified beneficiaries if bankruptcy results in the loss of their coverage under the Plan.

When is COBRA continuation coverage available?

The Plan will offer COBRA continuation coverage to qualified beneficiaries only after the Plan Administrator has been notified that a qualifying event has occurred. The employer must notify the Plan Administrator of the following qualifying events:

- The end of employment or reduction of hours of employment;
- Death of the employee;
- Commencement of a proceeding in bankruptcy with respect to the employer; or
- The employee's becoming entitled to Medicare benefits (under Part A, Part B, or both).

For all other qualifying events (divorce or legal separation of the employee and spouse or a dependent child's losing eligibility for coverage as a dependent child), you must notify the Plan Administrator within 60 days after the qualifying event occurs. You must provide this notice to: Shanna Dodimead.

How is COBRA continuation coverage provided?

Once the Plan Administrator receives notice that a qualifying event has occurred, COBRA continuation coverage will be offered to each of the qualified beneficiaries. Each qualified beneficiary will have an independent right to elect COBRA continuation coverage. Covered employees may elect COBRA continuation coverage on behalf of their spouses, and parents may elect COBRA continuation coverage on behalf of their children.

COBRA continuation coverage is a temporary continuation of coverage that generally lasts for 18 months due to employment termination or reduction of hours of work. Certain qualifying events, or a second qualifying event during the initial period of coverage, may permit a beneficiary to receive a maximum of 36 months of coverage.

There are also ways in which this 18-month period of COBRA continuation coverage can be extended:

Disability extension of 18-month period of COBRA continuation coverage

If you or anyone in your family covered under the Plan is determined by Social Security to be disabled and you notify the Plan Administrator in a timely fashion, you and your entire family may be entitled to get up to an additional 11 months of COBRA continuation coverage, for a maximum of 29 months. The disability would have to have started at some time before the 60th day of COBRA continuation coverage and must last at least until the end of the 18-month period of COBRA continuation coverage.

Your dependent children will become qualified beneficiaries if they lose coverage under the Plan because of the following qualifying events:

- The parent-employee dies;
- The parent-employee's hours of employment are reduced;
- The parent-employee's employment ends for any reason other than his or her gross misconduct;
- The parent-employee becomes entitled to Medicare benefits (Part A, Part B, or both);
- The parents become divorced or legally separated; or
- The child stops being eligible for coverage under the Plan as a "dependent child."

Second qualifying event extension of 18-month period of continuation coverage

If your family experiences another qualifying event during the 18 months of COBRA continuation coverage, the spouse and dependent children in your family can get up to 18 additional months of COBRA continuation coverage, for a maximum of 36 months, if the Plan is properly notified about the second qualifying event. This extension may be available to the spouse and any dependent children getting COBRA continuation coverage if the employee or former employee dies; becomes entitled to Medicare benefits (under Part A, Part B, or both); gets divorced or legally separated; or if the dependent child stops being eligible under the Plan as a dependent child. This extension is only available if the second qualifying event would have caused the spouse or dependent child to lose coverage under the Plan had the first qualifying event not occurred.

Are there other coverage options besides COBRA Continuation Coverage?

Yes. Instead of enrolling in COBRA continuation coverage, there may be other coverage options for you and your family through the Health Insurance Marketplace, Medicare, Medicaid, [Children's Health Insurance Program \(CHIP\)](#), or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period." Some of these options may cost less than COBRA continuation coverage. You can learn more about many of these options at www.healthcare.gov/.

Can I enroll in Medicare instead of COBRA continuation coverage after my group health plan coverage ends?

In general, if you don't enroll in Medicare Part A or B when you are first eligible because you are still employed, after the Medicare initial enrollment period, you have an 8-month special enrollment period¹ to sign up for Medicare Part A or B, beginning on the earlier of

- The month after your employment ends; or
- The month after group health plan coverage based on current employment ends.

If you don't enroll in Medicare and elect COBRA continuation coverage instead, you may have to pay a Part B late enrollment penalty and you may have a gap in coverage if you decide you want Part B later. If you elect COBRA continuation coverage and later enroll in Medicare Part A or B before the COBRA continuation coverage ends, the Plan may terminate your continuation coverage. However, if Medicare Part A or B is effective on or before the date of the COBRA election, COBRA coverage may not be discontinued on account of Medicare entitlement, even if you enroll in the other part of Medicare after the date of the election of COBRA coverage.

If you are enrolled in both COBRA continuation coverage and Medicare, Medicare will generally pay first (primary payer) and COBRA continuation coverage will pay second. Certain plans may pay as if secondary to Medicare, even if you are not enrolled in Medicare.

For more information visit <https://www.medicare.gov/medicare-and-you>.

If you have questions

Questions concerning your Plan or your COBRA continuation coverage rights should be addressed to the contact or contacts identified below. For more information about your rights under the Employee Retirement Income Security Act (ERISA), including COBRA, the Patient Protection and Affordable Care Act, and other laws affecting group health plans, contact the nearest Regional or District Office of the U.S. Department of Labor's Employee Benefits Security Administration (EBSA) in your area or visit www.dol.gov/ebsa. (Addresses and phone numbers of Regional and District EBSA Offices are available through EBSA's website.) For more information about the Marketplace, visit www.healthcare.gov.

¹ <https://www.medicare.gov/basics/get-started-with-medicare/sign-up/when-does-medicare-coverage-start>

Keep your Plan informed of address changes

To protect your family's rights, let the Plan Administrator know about any changes in the addresses of family members. You should also keep a copy, for your records, of any notices you send to the Plan Administrator.

Plan contact information

Taylor County School District
Shanna Dodimead - Employee Services Coordinator
318 N Clark St
Perry, Florida 32347-2930
United States
850.838.2500

Notice of Non-creditable Coverage

Important Notice from Taylor County School District About Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Taylor County School District and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are three important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Taylor County School District has determined that the prescription drug coverage offered by the medical plan is, on average for all plan participants, NOT expected to pay out as much as standard Medicare prescription drug coverage pays. Therefore, your coverage is considered Non-Creditable Coverage. This is important because, most likely, you will get more help with your drug costs if you join a Medicare drug plan, than if you only have prescription drug coverage from the Taylor County School District. This also is important because it may mean that you may pay a higher premium (a penalty) if you do not join a Medicare drug plan when you first become eligible.
3. You can keep your current coverage from the Taylor County School District. However, because your coverage is non-creditable, you have decisions to make about Medicare prescription drug coverage that may affect how much you pay for that coverage, depending on if and when you join a drug plan. When you make your decision, you should compare your current coverage, including what drugs are covered, with the coverage and cost of the plans offering Medicare prescription drug coverage in your area. Read this notice carefully - it explains your options.

When Can You Join a Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you decide to drop your current coverage with Taylor County School District, since it is employer sponsored group coverage, you will be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan; however you also may pay a higher premium (a penalty) because you did not have creditable coverage under the Taylor County School District plan.

Since you are losing creditable prescription drug coverage under the Taylor County School District plan, you are also eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

Since the coverage under the Taylor County School District plan, is not creditable, depending on how long you go without creditable prescription drug coverage you may pay a penalty to join a Medicare drug plan. Starting with the end of the last month that you were first eligible to join a Medicare drug plan but didn't join, if you go 63 continuous days or longer without prescription drug coverage that's creditable, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

What Happens to Your Current Coverage if You Decide to Join a Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current School District’s coverage will not be affected. You can keep the School District’s coverage if you elect part D and the School District’s plan will coordinate with Part D coverage.

If you do decide to join a Medicare drug plan and drop your current School District’s coverage, be aware that you will not be able to get this coverage back.

For More Information About This Notice or Your Current Prescription Drug Coverage...

Contact the person listed below for further information. **NOTE:** You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Taylor County School District changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov/
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227) (TTY users should call 1-877-486-2048).

Date: October 01, 2024
Name of Entity/Sender: Taylor County School District
Contact—Position/Office: Shanna Dodimead - Employee Services Coordinator
Office Address: 318 N Clark St
Perry, Florida 32347-2930
United States
Phone Number: 850.838.2500

HIPAA Notice of Privacy Practices Reminder

Protecting Your Health Information Privacy Rights

Taylor County School District is committed to the privacy of your health information. The administrators of the Taylor County School District Health Plan (the "Plan") use strict privacy standards to protect your health information from unauthorized use or disclosure.

The Plan's policies protecting your privacy rights and your rights under the law are described in the Plan's Notice of Privacy Practices. You may receive a copy of the Notice of Privacy Practices by contacting Shanna Dodimead - Employee Services Coordinator at 850.838.2500 or Shanna.Dodimead@taylor.k12.fl.us.

Your Rights Under USERRA



YOUR RIGHTS UNDER USERRA THE UNIFORMED SERVICES EMPLOYMENT AND REEMPLOYMENT RIGHTS ACT

USERRA protects the job rights of individuals who voluntarily or involuntarily leave employment positions to undertake military service or certain types of service in the National Disaster Medical System. USERRA also prohibits employers from discriminating against past and present members of the uniformed services, and applicants to the uniformed services.

REEMPLOYMENT RIGHTS

You have the right to be reemployed in your civilian job if you leave that job to perform service in the uniformed service and:

- ☆ you ensure that your employer receives advance written or verbal notice of your service;
- ☆ you have five years or less of cumulative service in the uniformed services while with that particular employer;
- ☆ you return to work or apply for reemployment in a timely manner after conclusion of service; and
- ☆ you have not been separated from service with a disqualifying discharge or under other than honorable conditions.

If you are eligible to be reemployed, you must be restored to the job and benefits you would have attained if you had not been absent due to military service or, in some cases, a comparable job.

RIGHT TO BE FREE FROM DISCRIMINATION AND RETALIATION

If you:

- ☆ are a past or present member of the uniformed service;
- ☆ have applied for membership in the uniformed service; or
- ☆ are obligated to serve in the uniformed service;

then an employer may not deny you:

- ☆ initial employment;
- ☆ reemployment;
- ☆ retention in employment;
- ☆ promotion; or
- ☆ any benefit of employment

because of this status.

In addition, an employer may not retaliate against anyone assisting in the enforcement of USERRA rights, including testifying or making a statement in connection with a proceeding under USERRA, even if that person has no service connection.

HEALTH INSURANCE PROTECTION

- ☆ If you leave your job to perform military service, you have the right to elect to continue your existing employer-based health plan coverage for you and your dependents for up to 24 months while in the military.
- ☆ Even if you don't elect to continue coverage during your military service, you have the right to be reinstated in your employer's health plan when you are reemployed, generally without any waiting periods or exclusions (e.g., pre-existing condition exclusions) except for service-connected illnesses or injuries.

ENFORCEMENT

- ☆ The U.S. Department of Labor, Veterans Employment and Training Service (VETS) is authorized to investigate and resolve complaints of USERRA violations.
- ☆ For assistance in filing a complaint, or for any other information on USERRA, contact VETS at **1-866-4-USA-DOL** or visit its **website at <http://www.dol.gov/vets>**. An interactive online USERRA Advisor can be viewed at **<http://www.dol.gov/elaws/userra.htm>**.
- ☆ If you file a complaint with VETS and VETS is unable to resolve it, you may request that your case be referred to the Department of Justice or the Office of Special Counsel, as applicable, for representation.
- ☆ You may also bypass the VETS process and bring a civil action against an employer for violations of USERRA.

The rights listed here may vary depending on the circumstances. The text of this notice was prepared by VETS, and may be viewed on the internet at this address: <http://www.dol.gov/vets/programs/userra/poster.htm>. Federal law requires employers to notify employees of their rights under USERRA, and employers may meet this requirement by displaying the text of this notice where they customarily place notices for employees.



U.S. Department of Labor
1-866-487-2365



U.S. Department of Justice



Office of Special Counsel



1-800-336-4590

Publication Date—October 2008

Important Contacts

Making sure your benefit questions are answered is important to us. We realize, however, that it is not always possible for you to call during business hours or for the Benefits Office to be available when you call. Alternatively, you may call the vendor directly at the customer service numbers listed below:

Benefit	Phone	Website
Benefit Services	850.838.2500	Shanna Dodimead Employee Services Coordinator Shanna.Dodimead@taylor.k12.fl.us
Medical Insurance — Florida Blue Group #46073	800.352.2583	www.floridablue.com
Dental Insurance — Florida Combined Life Group #46073	1.888.223.4892 1.877.325.3979	www.floridabluedental.com
Vision Insurance — The Standard Group #169320	1.800.547.9515	https://www.standard.com/employer/products-services/insurance-benefits/vision
Life Insurance — USable Life Voluntary Life Insurance Basic Life Group #50036163	800.370.5856	www.usablelife.com Email: custserv@usablelife.com



Taylor County School Board Active and Retired Monthly Insurance Premiums 2024-2025

Plan #05770**

ACTIVE EMPLOYEE PREMIUMS COLLECTED OVER 10 MONTHS COVERAGE 12 MONTHS Plan #05770

Employee Health Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Employee Cost
10-108 Employee	Plan C	\$412.90	\$455.00	\$867.90	\$12.03
10-109 Employee/Spouse	Plan C-1	\$1,209.86	\$455.00	\$1,664.86	\$35.24
10-110-Employee Child(ren)	Plan C-2	\$1,062.35	\$455.00	\$1,517.35	\$30.94
10-111-Employee/Family	Plan C-3	\$1,546.35	\$455.00	\$2,001.35	\$45.04
Employee Dental Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Employee Cost
10-101 Employee	Plan A-1	\$41.18		\$41.18	No change
10-102 Employee/Spouse	Plan A-2	\$80.10		\$80.10	No change
10-103-Employee Child(ren)	Plan A-3	\$93.26		\$93.26	No change
10-104-Employee/Family	Plan A-4	\$131.03		\$131.03	No change
Employee Vision Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Employee Cost
10-101- Employee		\$6.94		\$6.94	No change
10-102- Family		\$22.72		\$22.72	No change
10-103-Employee Plan A			\$6.94	\$6.94	No change
10-104-Employee Family		\$15.78	\$6.94	\$22.72	No change

RETIREE PREMIUMS COLLECTED OVER 12 MONTHS

Under 65 Retiree Rates					
Non-Medicare/ Health		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$734.63			\$21.40
Employee/Spouse		\$1,398.76			\$40.74
Employee/Child(ren)		\$1,275.84			\$37.16
Employee/Family		\$1,679.17			\$48.91
Dental Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$34.31			No change
Employee/Spouse		\$66.75			No change
Employee/Child(ren)		\$77.71			No change
Employee/Family		\$109.19			No change
Vision Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$5.78			No change
Employee/Family		\$18.94			No change
Over 65/Medicare					
Health		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$734.63			\$21.40
Employee/Spouse		\$1,398.76			\$40.74
Dental Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$34.31			No change
Employee/Spouse		\$66.75			No change
Vision Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$5.78			No change
Employee/Spouse		\$18.94			No change

High Deductible Plan \$2,000 50/50 Payout Plan #5901**

ACTIVE EMPLOYEE PREMIUMS COLLECTED OVER 10 MONTHS COVERAGE 12 MONTHS

Employee Health Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Employee Cost
10-108 Employee	Plan C	\$185.38	\$455.00	\$640.38	\$5.40
10-109 Employee/Spouse	Plan C-1	\$909.02	\$455.00	\$1,364.02	\$26.48
10-110-Employee Child(ren)	Plan C-2	\$788.05	\$455.00	\$1,243.05	\$22.95
10-111-Employee/Family	Plan C-3	\$1,184.79	\$455.00	\$1,639.79	\$34.51
Employee Dental Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Employee Cost
10-101 Employee	Plan A-1	\$41.18		\$41.18	No change
10-102 Employee/Spouse	Plan A-2	\$80.10		\$80.10	No change
10-103-Employee Child(ren)	Plan A-3	\$93.26		\$93.26	No change
10-104-Employee/Family	Plan A-4	\$131.03		\$131.03	No change
Employee Vision Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Employee Cost
10-101- Employee		\$6.94		\$6.94	No change
10-102- Family		\$22.72		\$22.72	No change
10-103-Employee Plan A			\$6.94	\$6.94	No change
10-104-Employee/Family		\$15.78	\$6.94	\$22.72	No change

RETIREE PREMIUMS COLLECTED OVER 12 MONTHS

Under 65 Retiree Rates					
Non-Medicare/ Health		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$545.02		\$545.02	\$15.87
Employee/Spouse		\$1,148.06		\$1,148.06	\$33.44
Employee/Child(ren)		\$1,047.25		\$1,047.25	\$30.50
Employee/Family		\$1,377.86		\$1,377.86	\$40.13
Dental Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$34.31		\$34.31	No change
Employee/Spouse		\$66.75		\$66.75	No change
Employee/Child(ren)		\$77.71		\$77.71	No change
Employee/Family		\$109.19		\$109.19	No change
Vision Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$5.78			No change
Employee Family		\$18.94			No change
Over 65/Medicare					
Health		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$545.02		\$545.02	\$15.87
Employee/Spouse		\$1,148.06		\$1,148.06	\$33.44
Dental Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$41.18		\$41.18	No change
Employee/Spouse		\$80.10		\$80.10	No change
Vision Insurance		New Rates	Board Contribution	Total Cost of Program	Change to Retiree Cost
Employee Only		\$5.78			No change
Employee/Spouse		\$18.94			No change



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