



ANNUAL BENEFITS OPEN ENROLLMENT COMING TO YOUR HOME THIS SUMMER

WATCH YOUR HOME MAILBOX FOR YOUR BENEFITS

ANNUAL OPEN ENROLLMENT PACKAGE!

Verify Your Address

Have you had an address change?

Please take this time to verify your address on file in SAP. You may use the address listed on your paycheck stub, or ask your location's secretary to look up your address in the SAP system.

Your Annual Benefits Open Enrollment materials will be sent to the address in SAP. To change your address:

Go to the Polk County School Board Website, <http://www.polk-fl.net/staff/default.aspx>; scroll to the bottom right corner: The MYPOLKSCHOOLS Portal Login; Employee Self Service. This will change your address in SAP, Blue Cross Blue Shield of Florida and Walgreens Health Initiatives (WHI).

If you are unable to access a computer, please request your location's secretary make the change in SAP for you.

Flexible Spending Accounts

IMPORTANT NOTE: FSA plans do NOT automatically roll over. Your current deduction(s) will end on August 31, 2009.

If you currently participate in a FSA, (Medical or Child Care) you MUST make a new election for EACH Plan Year. During this Open Enrollment you will need to make an election for each of the following Plan Years:

October 1, 2009 – December 31, 2009

January 1, 2010 – December 31, 2010

Open Enrollment Packets

Open Enrollment materials will be sent to your home address. Your Open Enrollment materials will include:

- Your Benefits Booklet
- Your Benefits Enrollment Form to be used to make election changes for:
Plan Year 10-01-09/12-31-09 and
Plan Year 1-01-10/12-31-10
- Benefit enrollment instructions

Remember Annual Enrollment is your opportunity to add and delete coverage for yourself, and for any eligible dependents, without worry about restrictions.

**THIS OPEN ENROLLMENT YOU WILL NEED TO
MAKE ELECTION CHANGES FOR TWO PLAN YEARS:**

Plan Year October 1, 2009 – December 31, 2009

Plan Year January 1, 2010 – December 31, 2010

Note: Section 125 regulations restrict an employee from revoking or making new elections with respect to pre-tax coverage(s) other than during the Annual Open Enrollment Period unless a qualifying lifestyle change has occurred.



There will be several Open Enrollment informational group meetings offered around the county. Watch for announcements regarding the dates and times for these group meetings.



Frequently Asked Questions?

- Q. If I currently have an FSA and wish to continue with the same election amount for the new Plan Year, do I have to make an election on the Open Enrollment Form?
- A. **Yes. IMPORTANT NOTE: You will need to make two separate elections on this Open Enrollment Form, for Plan Years October 1, 2009- December 31, 2009 & January 1, 2010- December 31, 2010.**
- Q. If coverage is waived during Open Enrollment can it be picked up during the Plan Year?
- A. **Section 125 regulations restrict an employee from revoking or making new elections with respect to contributory coverage(s) other than during the Annual Open Enrollment Period unless a qualifying lifestyle change has occurred. Information on qualifying lifestyle changes will be available in your Open Enrollment Booklet.**
- Q. What do I do if I do not receive an Open Enrollment package?
- A. **Contact the Risk Management & Insurance Department at 863-519-3858 or by email at RiskManagement-AllStaff@polk-fl.net.**
- Q. Do I have to meet with anyone to make my election changes?
- A. **No. All you need to do is indicate your changes, additions, deletions and FSA election amounts for both Plan Years on the Enrollment Form included in your Annual Benefits Open Enrollment package. Then, return your Enrollment Form to the Risk Management & Insurance Department following the instructions included in your Open Enrollment materials.**
- Q. When will my new elections become effective?
- A. **Elections made for the 10-01-2009/12-31-2009 Plan Year will be effective on October 1, 2009. Elections for the 1-01-2010/12-31-2010 Plan Year will become effective on January 1, 2010. Please remember your current FSA deductions will end on 8-31-2009. You will need to make two separate elections on this Open Enrollment Form for Plan Years - October 1, 2009- December 31, 2009 & January 1, 2010- December 31, 2010.**

If you have further questions regarding your benefits or the Open Enrollment process, please contact the Risk Management & Insurance Department at 863-519-3858 or email us at RiskManagement-AllStaff@polk-fl.net.

IMPORTANT INFORMATION

During this year's Open Enrollment you will be asked to make changes that will affect two separate Plan Years. The first Plan Year affected will be October 1, 2009 – December 31, 2009. This will be the last Plan Year to begin on the 1st of October. We are changing the dates of the Plan Years to coincide with the calendar year dates for your deductible and out-of-pocket maximums.

The second Plan Year that will be affected by this year's Open Enrollment will be from January 1, 2010 – December 31, 2010. Please make your selections carefully so that you make the changes you want for the correct effective date(s).

TAKE ADVANTAGE OF THE TAX SAVINGS THE SCHOOL BOARD OFFERS YOU

Everyone has out-of-pocket medical, dental and vision expenses. Did you know that a Medical Flexible Spending Account (FSA) allows you to pay for doctor office co-pays with tax free dollars? Did you also know you can purchase many over-the-counter items with your FSA money as well? Items such as:

- ❖ Pain remedies
- ❖ Cough and cold remedies
- ❖ Sunscreen SPF 30
- ❖ Contact lens solution
- ❖ Band-Aids



Your Open Enrollment Booklet will contain a more comprehensive listing of eligible over-the-counter items.

