

Pasco Sheriff's Office Open Enrollment 2020-2021 Virtual Meetings Q & A

Aflac:

Q. Can all plans with AFLAC be pre-tax?

A. All except for two of the plans

Q. How do I receive more information on Colonial and AFLAC to review?

A. Benefit summaries are located in Bentek or reach out to Human Resources

Q. If you have multiple plans with Aflac, do you get to claim all wellness benefits for each?

A. Yes

Q. How is disability handled with Aflac if a person is not clear to return to work and or if they can return to work but do a different job?

A. Aflac's disability states that they will pay the claim if a policyholder is disabled and "can't perform the material and substantial duties of your full time job." So in the case that Deputy Woodruff brought up, if the doctor simply states that the employee can return to work, then Aflac will deny the claim. The employee just needs to have the doctor clarify on that disability form that the employee can't return to their job. We have had this happen in the past and with this clarification the claims have been paid.

Q. How many years before cancer coverage applies if diagnosis?

A. Refer to plan summaries in Bentek or contact representative for more details

Bentek:

Q. If my Beneficiary information did not load in Bentek what do I do?

A. First time users upon creating your account, must enter beneficiary information.

Q. Will Bentek show FSA and HSA elections for current plan year

A. Yes, Bentek will show the funding you currently have chosen, you must re-select funding for new plan year.

Q. What do I need to do if I am keeping everything the same for this plan year?

A. You must log into Bentek at www.mybentek.com/PSO. Review your plan year elections and click submit.

EAP:

Q. Does EAP cover Nutritionists?

A. EAP does NOT cover Nutritionist. You can call and they can assist in recommending nutritionist and Dietician in area, John Watson at MY Health Onsite mentioned they can contact them as well for assistance

Q. Does EAP cover part time employees?

A. Yes, EAP covers part time and full time employees

Q. Is marriage counseling covered with EAP?

A. Yes

Eligibility:

- Q. What is a Qualifying Event/Life Change?
A. Examples are Marriage, Birth of a Child, Divorce. Additional information can be found in your Employee Benefits Booklet on page 4.

Flexible Spending:

- Q. Do Flexible Spending funds rollover?
A. You can rollover up to \$550. Otherwise, the use it or lose rule applies.
- Q. If you have foster kids and they are on your taxes as deducted can you use on FSA Dependent Care?
A. Yes, if you claim on taxes, you can use as dependents
- Q. If you re-enroll in FSA, do you get a new card?
A. Only if card expires so keep an eye on that date. Contact EBCFlex for new FSA card phone #1-800-346-2126
- Q. Can you use dependent care FSA for private sitter?
A. Yes, the sitter would have to sign the claim form

Health Savings Account:

- Q. Is the HSA account, is family considered member and spouse or family has to have children on the account?
A. Family is member and spouse or member and family. Must be claimed on taxes to utilize HSA funds for the dependent.
- Q. Can HSA funds be used for vision expenses?
A. Yes

LegalShield:

- Q. Can you get ID Shield without the legal plan.
A. Yes
- Q. How do you find your Member Perks ID with LegalShield?
A. You will receive information and email with instructions when you register for the plans

Medical:

- Q. I have a question relating to my pharmacy copays, where do I find that information?
A. Log into Florida Blue and you can look up medications or contact Florida Blue 877-352-2583
- Q. Can Florida Blue HMO plan be used when out of state on vacation?
A. You can use the out of state for Emergency services. Non-emergent are not covered.
*Alternative to non-emergency needs is Teledoc.
- Q. How do I find a doctor in network?
A. You can find a provider on the Florida Blue website or by contacting Florida Blue.
- Q. Can Teledoc be used without being enrolled in PSO's medical insurance?
A. You have to be on the health insurance plan to have access to Teladoc with PSO.

Q. How are Infertility services covered?

A. Infertility testing is covered but treatment services are excluded. Services for the diagnostic procedures to determine if a person is infertile or the cause of infertility are covered. Services, supplies or medications to treat the infertility are not covered. Exclusions found in the “What is Not Covered” Section: **Assisted Reproductive Therapy (Infertility)** including, but not limited to, associated Services, supplies, and medications for In Vitro Fertilization (IVF); Gamete Intrafallopian Transfer (GIFT) procedures; Zygote Intrafallopian Transfer (ZIFT) procedures; Artificial Insemination (AI); embryo transport; surrogate parenting; donor semen and related costs including collection and preparation; and infertility treatment medication. Also excluded are Prescription Drugs and Supplies and OTC Drugs that are indicated or used for the treatment of infertility

My Health Onsite:

Q. What type of diabetic supplies does My Health Onsite dispense?

A. Reach out to My Health Onsite for assistance

Q. Who is eligible to receive services at My Health Onsite?

A. Employee, spouse, children who on health plan

Q. Wellness at My Health Onsite can count towards Wellness reimbursement for Aflac Wellness (ex. Physicals and lifescan)?

A. Yes