

**PCEA Benefits Committee Meeting**  
**May 19, 2010**  
**Minutes**

**1. Flexible Spending Accounts**

Enrollment for Flexible Spending Accounts will be the entire month of June. These forms must be turned into Dawn (McBeath) Schaller by June 30<sup>th</sup> and can be faxed to her secure fax at 734-416-2089. If you enroll by June 30<sup>th</sup> and find that you need to make a change in the *amount* you elected, you may contact Dawn by August 15<sup>th</sup> to make that change.

Enrollment forms and explanation packets will be coming out by the end of May. Kathy Rohac and Jessica Bender, Meritian representatives, along with Dawn Schaller explained the new IRS rules and regulations regarding FSA's. Attached is a handout about these changes that you are welcome to copy and distribute. These changes will also be reflected in the new FSA explanation packet coming out.

The first major change is that as of 12-31-10, *over-the-counter drugs* and *contact lens/saline solutions* will **no** longer be eligible expenses.

The second change that will begin with the new plan year in September (9-1-10) is the introduction of a BennyTm Debit Card. This card (actually 2 of them) will be automatically sent to FSA participants to begin using in September. The card will hold the amount of your annual FSA Healthcare election and work like a Visa or Mastercard for eligible expenses. This card *cannot* be used for Dependent Care FSA expenses. You will have to activate the card and it will be good for 5 years. If you don't want to use it, you can destroy it or save to use at a later date. There will be a \$5 charge for extra cards and/or replacements. If your spouse and/or child will be using the card, have them sign the back. When using the card, swipe it as a "credit" card, not debit. Because the card will automatically take money from the current year, if you are using up money from 9/1 to 11/15 (the extra 2.5 months that we have as a grace period in which to spend), you will have to submit paper claims. Important, you must continue to save FSA receipts and EOB's (Explanation of Benefits) as back up because Meritain can request them if an expense is in question. Some pharmacies will print a customer copy of prescription expenses for a period of time and members have found that very useful when submitting claims.

Beginning in September, you will no longer receive quarterly statements that reflect your expenses and monies still left in your account. You will be able to monitor your balance on the Meritain website. There will be a one-day delay for debit card expenses to be reflected on your account. Directions to use this website are also found on the PCEA website.

If you take a maintenance over-the-counter drug and it has been deemed medically necessary by a doctor, you can submit a letter of medical necessity to Meritain in order to deduct that as an eligible expense. This letter is good for 12 months only. You would not be able to use your debit card to pay for these expenses, you would have to submit a paper claim.

If you do not choose to use the Debit Card, you can submit a Direct Deposit Form to Meritain (see attached sample). This would allow you to submit paper copies of your eligible expenses to Meritain and they would deposit your refund check directly into a bank account of your choosing. You would not use both the Debit Card **and** have Direct Deposit.

\$5,085.05 was half of the leftover monies in the 2008-2009 Flexible Spending Account. This money was donated to the PCEA Scholarship Fund for Future Teachers. Three high school seniors will be beginning their college careers with \$1300 scholarships from this PCEA Scholarship Fund in September.

A reminder that you have until 11-15-10 to spend your 2009-2010 Health Care FSA monies. You have until 8-31-10 to spend your Dependent Care FSA.

## **2. Coordination of Benefits between BCBSM and your Auto Carrier**

No Fault Auto Coverage: Medical services are coordinated between BCBSM and a member's auto insurance carrier when the member is involved in a motor vehicle accident.

Payment for medical services will be coordinated as follows:

Whether the member's auto coverage is coordinated or uncoordinated, the member's auto insurance carrier is primary.

BCBSM will be secondary to the member's no-fault auto insurance. BCBSM will reject auto accident related claims received without proof of primary payment by the auto insurer.

You should contact your auto carrier and make certain that they have you covered as primary and not secondary.

This is not a change in our coverage. It has always been that way; however, most of us were unaware of it. It is very important that members discuss this with their auto insurance company.

### **3. Enrollment – Health, Dental, Vision**

The deadline for changes in Health, Dental and Vision enrollment is May 28<sup>th</sup>. Contact Dawn Schaller to make these changes.

You have the option to add a Voluntary Abortion Rider to your health plan. The cost for this rider is as follows: Single \$3.40 per month, Two Person \$6.82 per month, Family \$9.38 per month. In the past, we have only paid this cost once per year. That was an error. These charges will be multiplied by 12 months and divided by 17 pays. Deductions will begin in October and go through June. They will be listed as “\$125 Health” on your paystub. These deductions are paid with pre-tax dollars.

### **4. Social Worker Reimbursements**

Social Worker reimbursements can now be faxed to BCBSM at (Fax:1-866-571-3746). Make sure to attach a cover sheet with your name and the fact that you work for Plymouth-Canton Community Schools. Using this fax number will speed up your reimbursements.

### **5. Mental Health Outpatient Treatment**

This is no network for Mental Health Outpatient Treatment. There is a \$10 copay for each office visit. BCBSM will pay 100% of BCBS’s approved amount, which is what they consider to be reasonable and customary. This is not a change! However, this information will be made clearer in the PCS Health Plan Outline for Teachers, which can be found on the PCEA website.

### **6. PCEA website [www.iammea.org/pcea](http://www.iammea.org/pcea)**

Please encourage staff to use the website for benefit information. The “What’s New” section is being kept up-to-date with new information. Benefit Committee meeting minutes can also be found on the website. A new form addition recently added is the Direct Deposit Authorization Form for a Flexible Spending Account with Meritain.

### **7. New Teachers**

I will be meeting with new teacher hires in August to talk about our committee and its purpose. I will follow it up with a Welcome letter to all new PCEA members.

### **8. New Benefit Committee Representatives for 2010 – 2011**

I have commitments from 15 representatives to return as committee members for next year. If you are a current committee member and will be continuing on for next year (and I certainly hope you will), please let me know. If your representative is retiring, please talk to your staff about someone to replace them.

### **Thank You Dawn!**

A big thank you to Dawn Schaller for all of her support and information at our Benefits meeting. She continues to give daily support to all of our PCEA members. She is just a phone call away (416-4834) and happy to help anyone with questions and/or problems regarding their benefits. We are lucky to have her in our district!

Thank you to all who attended this meeting. I appreciate all that you do for the PCEA Benefits Committee. Please forward these minutes on to your staff members. I would recommend that you meet with your staff members, if at all possible, to discuss all of the important information contained in these minutes. As always, if there are any questions or ways in which I can be of help, please tell staff to contact me.

Patti Wert  
PCEA Benefits Chairperson  
981-3363  
[patti.wert@pccsmail.net](mailto:patti.wert@pccsmail.net)