The 2020 Annual Enrollment period for retirees began Friday, November 1 and will continue through Friday, November 22. Annual Enrollment provides you the opportunity to review your current benefit elections and determine if you want to make any changes for the upcoming year. Changes made during Annual Enrollment will be effective on January 1, 2020.

**What do I need to do?**

- **No action is needed if you do not want to make a change.**
- **If you need to make a change,** submit the [2020 Annual Enrollment Change Form](#) by November 22nd.

**Did my premium go up?**

No. There are no changes in premium costs for 2020.

**What are my premiums and coverage?**

Information was mailed to your home the week of October 21 with details about the 2020 benefit plan options and cost of coverage. If you did not receive your information, please contact Employee Benefits at [employee.benefits@pinellascounty.org](mailto:employee.benefits@pinellascounty.org) or by phone at (727) 464-4570 to make sure you receive this important information.

**How can I learn more?**

Visit the [Retiree Annual Enrollment web page](#).

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### Free Access to Gyms with SilverSneakers®

SilverSneakers® is a nationwide fitness program for Medicare enrollees that provides free access to local gyms. This includes group classes, weights, cardio machines, and more. There are options for all levels of ability.

- **Wondering if you are eligible for SilverSneakers?**
  Our Medicare Advantage (MAPPO) retirees are eligible. Other retirees can use the [Instant Eligibility Check](#) tool to find out.

- **What gyms accept SilverSneakers?**
  Visit [SilverSneaker Locater](#) to search by zip code for a list of participating gyms displayed on a map. If you don’t have access to a computer, call your local gyms to ask if they accept the program.
Earnings from vitamin, herbal, and nutritional supplements reached nearly $31 billion in the United States in 2018 and the industry is set to add over a billion more in 2019. If you buy supplements, how do you know if the supplement you are taking is effective…or safe?

The Food and Drug Administration (FDA) regulates dietary supplements under a different set of regulations than those covering “conventional” foods and drug products. Manufacturers don’t have to seek FDA approval before selling them. The FDA is not authorized to review dietary supplement products for safety and effectiveness before they are marketed. The manufacturers and distributors of dietary supplements are responsible for making sure their products are safe before they go to market.

Always have a discussion with your doctor before trying a supplement. Some supplements interfere with how a medication is processed in the body, increase the side effects of a medication, and even block the intended therapeutic effect of a medication. St. John’s Wort, often used for depression, may interact with coumadin, digoxin, oral contraceptives, and some other medications. Black cohosh, used for menopause symptoms, may enhance liver toxicity when used with Lipitor, Tylenol, or alcohol.

Some supplements have been generally accepted based on multiple studies over several decades. For example, after speaking with your doctor, you may wish to consider the following:

- **Psyllium**: Made from the husks and seeds of the plantago ovata plant, psyllium is a soluble fiber that is able to pass through your digestive system without being completely broken down or absorbed. Instead, it absorbs water and becomes a sticky compound that benefits constipation, diarrhea, blood sugar, blood pressure, cholesterol, and weight loss.
- **Beta glucan (whole oats/barley)**: A type of sugar found in whole oats and barley, beta glucans may lower blood cholesterol by preventing absorption of cholesterol in the stomach and intestines. Beta glucans may also lower blood sugar levels in diabetics.
- **Plant sterols and stanols**: Referred to as phytosterols, these are a group of naturally occurring compounds found in plant cell membranes. Because phytosterols are structurally similar to the body’s cholesterol, when they are consumed they compete with cholesterol for absorption in the digestive system. As a result, cholesterol absorption is blocked, and blood cholesterol levels may be reduced.

There are many other supplements on the market. Some are to be used with caution, some have no clinical evidence to support use, and some are considered to carry a considerable risk. For more detailed information, view full supplement reviews at [www.clevelandclinicwellness.com/suppreview](http://www.clevelandclinicwellness.com/suppreview).

The next REPCO meeting will be the annual Holiday Lunch Party on **December 9, 2019**. The location and time have not yet been determined. To learn more, contact Rudy Garcia at (813) 855-3466 or rdgarcia@verizon.net.
Attend or Volunteer at the Holiday Lights in the Gardens

Mark Your Calendar
Friday Nov. 29, 2019 to Saturday Jan. 4, 2020
5:30 - 9:30 nightly
Florida Botanical Gardens
12211 Walsingham Road, Largo
Suggested donation of $5 per person over age 13

What is It?
The 19th annual Holiday Lights in the Gardens is a favorite winter event for visitors of all ages. The gardens become even more beautiful than usual with the addition of one million sparkling LED lights in a multitude of colors. Vibrant laser lights and lighted figures will wow guests of all ages.

What to Do
Each evening includes the opportunity to stroll the walkways and enjoy food, drinks, and ice cream. Light-up items for the kid in all of us will be available for purchase. All types of seasonal gifts and decor will be available in our Botanical Bounty Gift Shop.

To add to the sights and sounds, we have arranged a variety of local volunteer talent to perform nightly. Check the website for a weekly playbill listing nightly performers. Santa visits regularly throughout the event through December 23, but be sure to call in advance in case he had to go back to the North Pole to handle an issue with the toy making. During the event, updates are available at the Holiday Lights in the Gardens Hotline: (727) 582-5800.

Plan Your Visit
In order to avoid crowds, we encourage you to arrive early, and take advantage of viewing on weeknights. The gardens are accessible. Most walkways are ADA compliant allowing access for wheelchairs, walkers and strollers. However, we do not have wheelchairs or scooters available. Well-behaved dogs that don’t mind crowds are welcome at any time, but we encourage you to attend on weeknights.

Parking
Parking, including accessible parking, is available at the primary event entrance, at 12211 Walsingham Road. Additional parking will be available at the Ulmerton entrance, but parking is limited so come early or choose to visit us on our non-peak days—primarily weeknights.

Volunteer
Our annual Holiday Lights in the Gardens event depends upon the support of hundreds of volunteers. Please sign up at www.flbgfoundation.org/volunteer.

Purpose
The event is sponsored by the Florida Botanical Gardens Foundation, Inc. to bring joy to the community and to help the gardens. Proceeds from the event provide financial support to the Florida Botanical Gardens to fund events, plant purchases, improvements, maintenance, renovations and staffing for the gardens.

More Information
Visit www.flbgfoundation.org/holidaylights.

Source: www.flbgfoundation.org/holidaylights
Want to Volunteer?

Explore a deep new purpose when you volunteer after retirement. Join other volunteers who contribute their knowledge, skills, compassion, make new friends, and make a difference in our community.

Pinellas County Government offers a wide range of opportunities such as:

- Caring for dogs and cats at Animal Services
- Gardening or gift shop sales at the Florida Botanical Gardens
- Serving as an ambassador at the Courthouse or the St. Pete-Clearwater International Airport
- Educating the public about recycling
- Demonstrating crafts at Heritage Village

There are many more options. Interested? Visit [www.pinellascounty.org/volunteer](http://www.pinellascounty.org/volunteer) or contact us at (727) 464-8477 or by email at volunteers@pinellascounty.org.

Pinellas County Benefits
400 S. Fort Harrison Ave.
Clearwater, FL 33756
(727) 464-4570 | Fax 464-5291
employee.benefits@pinellascounty.org

Retiree Resources

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<tr>
<th>Medicare Health Plan:</th>
<th>Non-Medicare and Traditional Medicare Health Plan:</th>
<th>Dental Plans:</th>
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<tr>
<td>◊ UnitedHealthcare MAPPO (800) 457-8506 (includes Rx and behavioral health) <a href="http://UHCRetiree.com">UHCRetiree.com</a></td>
<td>◊ UnitedHealthcare (888) 478-4752 <a href="http://myuhc.com">myuhc.com</a> ◊ Express Scripts (866) 544-9221 <a href="http://Express-Scripts.com">Express-Scripts.com</a> ◊ ComPsych (866) 615-3047 <a href="http://GuidanceResources.com">GuidanceResources.com</a> ◊ Davis Vision (800) 999-5431 <a href="http://DavisVision.com">DavisVision.com</a></td>
<td>Cigna (800) 244-6224 <a href="http://myCigna.com">myCigna.com</a></td>
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<tr>
<td>◊ Davis Vision (800) 999-5431 <a href="http://DavisVision.com">DavisVision.com</a></td>
<td>◊ Florida Retirement System (FRS): (866) 446-9377 <a href="http://myfrs.com">myfrs.com</a></td>
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Read more FAQs and access a handy flu shot locator at UnitedHealthcare’s site: [Wipe Out the Flu](http://Wipe Out the Flu).