HR Forum

Beyond Basic Benefits

October 5, 2017
Welcome to the world, Maeve Alexander Stillwood!

• Born August 30, 2017
• 8 pounds, 13 ounces and 21 inches long
HR Updates

Employment & Recruitment Services

Recruiting Enhancements

• Contingent Job Offers
• Background Check Questionnaires: integrated into OMNI HR!
• AA-186 Form: eliminated for all searches completed in OMNI HR!
• Need help? Training guides & video tutorial
• Walk-in help sessions available (UCA, 6201)

10/6/17 1:00 p.m. – 2:30 p.m.
10/10/17 10:30 a.m. – 12:00 p.m.
Equal Opportunity & Compliance

2018 Affirmative Action Plans

Reminder: We need your help to ensure your department’s personnel actions are up-to-date in OMNI HR:

If a personnel action has not been processed, and will be backdated to on or before September 29th, please send an email to Vickie Robinson, vrobinson@fsu.edu, by close of business Friday, October 6th, that includes:

- A description of the personnel action
- The effective date of the action
- The expected input date of the action

If you know that a search firm was used to screen and hire an applicant in your area from the time frame of October 1, 2016, to September 30, 2017, please send an email to Vickie Robinson, vrobinson@fsu.edu, by close of business Friday, October 6th, that includes:

- Position Title
- Name of Individual Hired for Position
- Hire Date
- Name of Search Firm
- Name of Contact Person at Search Firm
Supplemental Benefits

Aaron Cheesman, The Gabor Agency
Post-Tax Insurance Options

• Offered by Gabor
  (850) 894-9611, www.gaboragency.com
  – Life Insurance (Group & Individual)
  – Group Long Term Disability
  – Group Long Term Care
  – Accidental Death and Dismemberment (AD&D) Insurance
Group Life Insurance

• Group Whole Life insurance offered on a Guaranteed or Simplified Issue basis during the first 90 days of employment for eligible employee, spouse, and dependents

• Group Term Life insurance offered Guaranteed Issue to new employees during the first 60 days of employment
  – No medical history questions required

• Individual Term and Whole Life insurance coverage available for employees and eligible spouses and dependents, with underwriting.
## Group Life Insurance Options

<table>
<thead>
<tr>
<th>Life Insurance Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| Group Whole Life by MassMutual Life Insurance Co.        | • Guaranteed Death Benefit, Level Premium, Increases in Cash Value  
  • A benefit up to $250,000 for employees, up to $50,000 for spouses, up to $25,000 for dependents  
  • Guaranteed or Simplified Issue to eligible employees, spouses, and dependents during the first 90 days of employment or during special open enrollments |
| Group Term Life by Standard Insurance Co.                | • A benefit up to 4X the employee's salary  
  • A maximum of $200,000  
  • Guaranteed Issue to employees, spouses, and dependents during the first 60 days of employment or during special open enrollments |
| Individual Whole or Term Life by MassMutual Life Insurance Co. | • Customizable Coverage for Whole Life or Term Life  
  • Owners eligible to receive dividends. While not guaranteed, MassMutual has paid dividends to participating policyowners consistently since the 1860s  
  • Fully underwritten outside of new hire or open enrollment periods  
  • Portable |
| Individual Term Life by Symetra Life Insurance Co.       | • Customizable Coverage: choose a term of 10, 15, 20, or 30 years  
  • Level Premiums are age- and gender-based  
  • Fully underwritten  
  • Portable |
Long Term Disability

• Underwritten by Standard Insurance Company

• Benefit replaces 60% of pre-disability income, should an employee become disabled

• Eligibility:
  ▪ Benefits Eligible employee
  ▪ Minimum of 20 hours/week

• Start date: 31st or 91st day of disability, depending on the option chosen

• Benefits:
  • Monthly benefit = 60% of pre-disability earnings
    ▪ Less benefits from other integrated income up to a monthly benefit of $15,000

• Examples of other integrated income:
  ▪ Workers’ Compensation
  ▪ Disability retirement
  ▪ Payment of sick leave
Long Term Disability (cont.)

- Excluding the elimination period, anyone disabled for 12 continuous months and eligible will receive:
  - A 2% cost of living adjustment (COLA) up to 5 years
  - An annuity benefit of 11% (in addition to regular monthly benefits)

- Annuity Benefit begins after the claimant has received 9 months of disability benefits. COLA is every 12 months.

- Does not cover:
  - Any disability which begins in the first 12 months after the effective date of coverage, resulting from a pre-existing condition occurring within 3 months of the coverage effective date
Group Long Term Care Insurance

• Underwritten by UNUM Insurance Company of America
• Provides assistance needed if you become chronically ill and unable to handle basic activities of daily living
  o Helps you stay independent
  o Enables you to receive care in the location that you choose
• Offered Guaranteed Issue to eligible new employees within 60 days of employment. Offered with underwriting after 60 days of employment.
• Coverage is Portable
Accidental Death and Dismemberment (AD&D)

• Underwritten by Standard Insurance Company
• Coverage for employee and/or family
• Available Guaranteed Issue to all eligible new full-time employees
• Available to employees in units of $1,000, up to a maximum of $350,000
• You may add Family Coverage at:
  o Spouses: 55% of Employee’s requested amount
  o Spouse & Dependent Children: 45% of Employee’s requested amount (spouse), and 10% of Employee’s requested amount (children)
  o Dependent Children Only: 15% of Employee’s requested amount.
Beyond Basic Benefits

Kathy Worthman, Senior HR Specialist
Michael Horgan, HR Specialist
Benefits For New Employees

- [www.hr.fsu.edu](http://www.hr.fsu.edu)

- Working at FSU
  - [New Employee Information](http://www.hr.fsu.edu)
    - New Employee Orientations – Faculty/Staff/OPS
    - Resources
      - Summary of Benefits – Faculty/Staff only
Benefits for All Employees

• **HR Sections**
  – Benefits Insurance
  – People First
    ▪ Helpful Websites > MyBenefits

• **MyBenefits**
  – Health Insurance Plans
  – Savings and Spending Accounts
  – Forms
  – **Resources**
  – Contact Information
• Change My Benefits
• Benefit Premium History
People First – Premium History

View underpayments and when premium payments post
# People First – Premium History

**Employee Selected**

- **Employee:** [Blank]
- **Position Title:** 49002021 - SUS Admin&Prof Reg
- **Agency:** UNIV - State Universities

**Premium History**

This screen may contain information that is confidential under state or federal law. Improper access or release of such information may be a violation of these laws.

**Select Premium History View:** Premium History by Coverage Month

**Premium History As Of:** October 2017

<table>
<thead>
<tr>
<th>Benefit Plan</th>
<th>Coverage Month</th>
<th>EE Due</th>
<th>EE Paid</th>
<th>EE Variance</th>
<th>ER Due</th>
<th>ER Paid</th>
<th>ER Variance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Health Plan HMO - 0400</td>
<td>OCT-2017</td>
<td>180.00</td>
<td>0.00</td>
<td>-180.00</td>
<td>1,379.60</td>
<td>0.00</td>
<td>-1,379.60</td>
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<tr>
<td>Basic Life Securian - 1001</td>
<td>OCT-2017</td>
<td>0.00</td>
<td>0.00</td>
<td>0.00</td>
<td>3.58</td>
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<td>Humana Vision - Exam+Materials - 3004</td>
<td>OCT-2017</td>
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<td>Humana Network Plus - 4004</td>
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<td><strong>TOTAL</strong></td>
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<td>-239.90</td>
<td></td>
<td></td>
<td>-1,383.18</td>
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[View Details]
Details in Premium History show the date that premiums are posted
myFSU - People First IDs

The Benefits tab in the myFSU portal provides you with the People First ID tied to your active State position.
Qualifying Events/Affordable Care Act (ACA)

• **Qualifying Status Change (QSC) Matrix**
  – Changes must be made with People First within 60 days of the event

• Benefits for Faculty and Staff – Resources
  – **ACA – Affordable Care Act**
    ▪ Eligibility
    ▪ Break in Service
Retirement Plans

• **Retirement**
  – FRS Pension Plan
  – Deferred Retirement Option Plan (DROP)
  – FRS Investment Plan
  – Optional Retirement Program (ORP)
Retirement Plans

- FICA Alternative Plan (Bencor)
- Tax Sheltered Annuities [403(b)]
- Deferred Compensation (457)
- Roth 403(b)
- Reemployment After Retirement
Benefits and Perks

• **Education and Learning**
  – Scholarships
  – Prepaid College Plans

• **Seminole Savings**
  – Mobile Phone Companies
  – Rent-A-Car Companies
  – Vacation Packages
Open Enrollment Changes

• **Open Enrollment**
  – Dates: October 16 – November 3

• **Benefits Fair**
  – Dates: October 19 – 10 a.m. – 2 p.m. (ET)
  – NEW Location: Florida State Conference Center (Turnbull Center)

• **Dental Plan Changes**
  ▪ Company Changes
  ▪ Assurant to Sun Life
More Changes

• OPS – Eligible for All Flexible Spending Accounts (FSA)
• Health Savings Account (HSA) Contribution Increase
• Vision Premium Increase
• Occupational Therapy
• Medication Synchronization (Med Sync)
• Dependent Eligibility Verification Audit
  ▪ Phases
Benefits Reminders

• OPS Eligibility – FTE Changes
  – Change in Hours
    ▪ OPS keep full-time rate
  – Change from OPS (eligible) to Salaried or Salaried to OPS
• Any Leave of Absence
• Active OPS appointments not terminated cause issues with retiree coverage
• Employees hired on the last day of the month do not get coverage
Questions?

Contact Benefits

Unit Contact List
Retirement@fsu.edu
Insurance@fsu.edu
850-644-4015
Up Next

October: *Fall Department Representative Meeting*

Wednesday, October 25 (8:30 a.m. – 11:00 a.m.)
College of Medicine Auditorium

November HR Forum: *Cultural Courtesy at Work*
Thursday, November 9 (8:30 a.m.)
# One-on-One Questions

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<td>Lisa Rosenthal</td>
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<td>Diversity &amp; Inclusion</td>
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<td>Employee &amp; Labor Relations</td>
<td>Kari Musgrove</td>
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