



Florida State University
Online New Employee Orientation
Office of Human Resources

Insurance & Retirement



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Online New Employee Orientation

Office of Human Resources

Where do I go if I have any questions?

People First

- ✓ 1-866-663-4735
 - Available Mon. – Fri., 8:00 a.m. to 6:00 p.m. ET
- ✓ <http://peoplefirst.myflorida.com>
- ✓ <http://mybenefits.myflorida.com>

FSU HR Benefits Section

- ✓ (850) 644-4015 or insurance@fsu.edu
- ✓ <http://www.hr.fsu.edu>



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People First

Responsibilities include, but are not limited to:

- Process enrollments of State Benefits
- Process Qualifying Status Changes (QSC)
- Verification of dependent eligibility
- Administer COBRA benefits
- Annual Open Enrollment



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Who is Eligible:

- Employees hired at .75 FTE in original appointment
- Employees who qualify in a measurement period

When to Enroll:

- Within 60 days of your hire date
- Within 60 days of your qualifying measurement period
- During Open Enrollment



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Hire Measurement Period

- 12 month period beginning on the first day of the first month following your hire date.

Open Enrollment Measure Period:

- 12 month period, October 3 – October 2

Stability Period:

- 12 month period following a measurement period in which enrolled employees must be covered while employed.



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When Coverage Begins:

- 1st day of the 3rd month after employment
 - If eligible at hire date
- 1st day of the 2nd month after the new hire measurement period
 - If ineligible at hire date

How Long Coverage Lasts:

- Through the stability period (end of the calendar year)
- The month following terminating employment with FSU



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How to Enroll:

- Enroll online through the People First website, or,
- Enroll over the phone by calling the People First Service Center

People First will mail log-in information to you

****You can contact the HR Benefits section your People First ID****

You have 60 days from your date of hire to enroll



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Job Seekers

Browse Jobs by Region:



[West](#)

[North](#)

[Central](#)

[South](#)

[Questions?](#)

For help, call (877) 562-7287. Service Center hours are Monday through Friday, 8:00 am. to 6:00 p.m. ET. TTY users call (866) 221-0268.

To print a blank State of Florida employment application, [click here](#).

Browse Jobs by County:

Select a County... ▾

[Search](#)

Create an Account:

Save your search criteria, apply for job vacancies, and more.

[Create an Account](#)

Returning Visitors:

[Log In](#)

State Employees and Retirees

Please enter your User ID and Password to access the People First system. Click [FAQ](#) for helpful information.

User ID*

Password*

[Log In](#)

*Required Field

[Forgot Your Password?](#)

[Change Your Password](#)

[Questions?](#)

For help, call (866) 663-4735. Service Center hours are Monday through Friday, 8:00 am. to 6:00 p.m. ET. TTY users call (866) 221-0268.

Log in to People First to:

- Enter Timesheets
- Check Benefits
- Update Address
- View Leave Balances

Default Password:
Pfmmddy

Why work for the State of Florida?



Helpful Websites

[Deferred Compensation](#)

[Employ Florida](#)

[Employee Search \(411\)](#)

[Florida Retirement System](#)

[MyBenefits](#)

[MyFlorida.com](#)

[Payroll Information](#)



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[Print](#) | [Alerts](#) | [Contact Us](#) | [Log Off](#)

[Home](#) [Management](#) [Employee Information](#) **[Health & Insurance](#)**

Current User:

My Quick Links

[My Direct Reports](#)
[Current Benefits](#)
[Contact Information](#)

Helpful Websites

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[Florida Retirement System](#)
[Job Site](#)
[MyBenefits](#)
[MyFlorida.com](#)
[Payroll Information](#)

Health & Insurance Home Page



General Benefits Information

Go to the MyBenefits website for your insurance options.



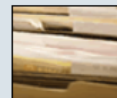
Change My Benefits

Make changes with a qualifying event.



My Benefits

Review my current and past benefits.



Benefit Premium History

Review your insurance payment history.



Insurance Companies

See contact information.

Enroll here



My Dependent Information

View and update dependents' information.



Benefits Materials

View and request insurance forms and booklets.



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Health Insurance

Standard Plans

	Individual	Family	Spouse Program
Who is covered	Employee Only	Employee + Dependent(s)	Both Spouses work for the State Full Time
Monthly Payment	\$50	\$180	\$15



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HMO Health Plan

- Services limited to network
- Requires primary care provider
- Referrals needed for specialists
- No deductibles
- No pre-existing condition exclusions
- Only emergency services are paid outside the service area
 - You must notify the HMO within 48 hours of an emergency

Type of Medical Visit	Co-Payment
Primary Doctor	\$20
Specialist	\$40
Emergency Services	\$100
Hospital Admission	\$250



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PPO (Florida Blue) Health Plan

- No restrictions on providers
- Co-payments
- Co-insurance
- Deductibles
- Specialist self referrals
- Costs vary based on use of network or non-network providers
- No pre-existing condition exclusions



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PPO (Florida Blue) Health Plan

	Network	Non-Network
Office Visits	\$15 primary care \$25 specialty care	40% of the allowance, plus the difference between the charge and the allowance
Calendar Year Deductible	\$250 individual \$500 family	\$750 individual \$1,500 family
Other	Annual maximum out-of-pocket co-insurance: \$2,500 individual; \$5,000 family \$100 health screening allowance (not applicable to dependents)	Employee must file claims



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High Deductible Health Plan HMO and PPO

Higher deductible and lower monthly premium

	Individual	Family
Monthly Premium	\$15	\$64.30
Annual Deductible	\$1,300	\$2,600

Health Savings Account

Accumulates interest on balances that roll over for future use

<i>Yearly Contribution</i>	Individual	Family
Employee	\$2,850	\$5,650
Employer	\$500	\$1,000



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Prescription Drugs

CVS/Caremark

Prescription drug class	30-day supply	90-day supply (mail order)
Generic	\$7	\$14
Preferred Drugs (contact provider for a list)	\$30	\$60
Non-preferred	\$50	\$100

PPO members must use 90-day supply for all maintenance drugs

CVS/Caremark: 888-766-5490 or <http://www.caremark.com/sofrxplan>



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Life Insurance

Minnesota Life

Basic Life Insurance –

\$25,000 coverage

Term Life insurance

Child Life –

\$10,000 coverage

Spouse Life –

\$15,000 coverage

or

\$20,000 coverage



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Flexible Spending Account (FSA)

Flexible Spending Account	Minimum Annual Election	Maximum Annual Election	Purpose
Dependent Care FSA	\$60	\$5,000	For expenses incurred for care of dependents

- Pre-tax dollars to cover expenses
- Use-it or Lose-it
- The annual elected amount is deducted from remaining paychecks for the year
- A grace period is offered each year to spend and claim remaining funds



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Dental Insurance

Prepaid - Providers: Humana, Assurant, Cigna & United

- Services are limited to a network
- Most preventative care at no charge
- You pay a specific dollar amount for services you receive
- Orthodontia benefits (adults and children)
- No deductibles
- No claims to file



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PPO; Indemnity w/PPO – Providers: Assurant & Humana

- May choose any dentist you want
- Cost is lower when using network dentists
- More out-of-pocket expenses
- An annual deductible to meet before the plan starts paying
- Coverage and costs vary by company

Indemnity – Providers: Ameritas & Humana

- May choose any dentist you want
- More out-of-pocket expenses
- Co-insurance, deductibles, and maximum annual benefits
- Coverage and costs vary by company



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Vision Insurance

Humana Vision

Benefit	Frequency of Benefit
Eye Exam	Once every 12 months
Frames	Once every 24 months
Eyeglass Lenses <u>or</u> Contact Lenses	Once every 12 months

Elective Contact Lenses: \$150 allowance



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Hospital, Cancer, Short Term Disability, & Accident

- Plans vary by company (AFLAC, Cigna, Colonial, New Era)
- Additional income for out-of-pocket expenses
- Paid directly to you or the hospital
- Independent of health insurance coverage
- Contact company for rate quote and plan details
 - http://mybenefits.myflorida.com/health/contact_information



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Qualifying Status Change

- Participants have 60 calendar days following a qualifying event (marriage, divorce, loss of coverage, death, etc.) to make a change to their coverage

Open Enrollment

- Occurs every fall
- Make any changes, additions or deletions during this time
- All changes made are effective January 1st of the following year



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Reminders

- Employees **MUST** enroll within 60 days of their hire date or within 60 days of becoming eligible after a measurement period
- Changes to benefits may occur:
 - ✓ During Open Enrollment
 - ✓ With a Qualifying Status Change



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FICA/Bencor

- Most OPS employees are **mandatory** participants in the Bencor 401(a) FICA Alternative Retirement Plan.
- 7.5% contribution to Bencor instead of paying FICA (Social Security) tax. No Social Security credits earned while in Bencor.
- Participants can invest contributions within the plan
- Account withdrawals/transfers are permitted *only* if terminated from OPS employment



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FICA/Bencor

- Bencor online account access (view current account balance, history, maintain investments, etc.) – <http://bencorplans.com>
- Choose “Participant Login”
- Bencor Administrative Services: 888-258-3422
- Bencor Plan Information: – <http://www.hr.fsu.edu/Bencor>
- Questions?

Benefits Office – (850) 644-4017 or retirement@fsu.edu



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Tax Sheltered Annuities – 403(b)

- Voluntary retirement savings plan
- Reduces taxable income
- Bi-weekly pre-tax contributions (minimum \$10)
- Subject to yearly contribution limits:
 - ✓ \$18,000, if under age 50
 - ✓ \$24,000, if age 50+
- See company representatives for tax law/limit information



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Tax Sheltered Annuities – 403(b)

Choose from nine participating investment companies:

- **AXA** – (904) 596-7937 or <http://us.axa.com/home.html>
- **Voya, Jefferson National, Reliastar, Symetra** – (850) 894-9611 or <http://www.gaboragency.com>
- **Lincoln Financial** – (877) 727-9470 or <http://www.lfg.com>
- **MetLife** – (850) 386-6211 or <http://www.metlife.com>
- **TIAA** – (800) 842-2776 or <http://www.tiaa-cref.org/fsu>
- **VALIC** – (850) 297-0780 or <http://www.valic.com>



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Deferred Compensation - 457

- Administered by the State of Florida
- For a list of companies, or to enroll, contact:
Bureau of Deferred Compensation
(850) 413-3162 or <http://www.myfloridadeferredcomp.com>
- Subject to yearly contribution limits:
 - ✓ \$18,000, if under age 50
 - ✓ \$24,000, if age 50+
 - ✓ Separate limit from 403(b)
- See company representatives for tax law/limit information



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Post Tax – Roth 403(b)

- Choose from four participating investment companies:
 - **AXA** – (904) 596-7937 or <http://us.axa.com/home.html>
 - **Voya** – (850) 894-9611 or <http://www.gaboragency.com>
 - **TIAA** – (800) 842-2776 or <http://www.tiaa-cref.org/fsu>
 - **VALIC** – (850) 297-0780 or <http://www.valic.com>
- Voluntary employee contributions made on an **after-tax** basis
- Roth 403(b) contributions are subject to the same yearly contribution limits as Traditional (pre-tax) 403(b) accounts



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Thank you!

Human Resources – Benefits

University Center A, Suite 6200

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- Retirement: retirement@fsu.edu
- <http://www.hr.fsu.edu>