Office of Human Resources

Insurance and Perks

For Florida State University
OPS Employees
Where do I go if I have questions?

People First:
– 1-866-663-4735
  ▪ Available Mon. – Fri., 8:00 a.m. to 6:00 p.m. ET
  www.peoplefirst.myflorida.com
  www.mybenefits.myflorida.com

FSU HR Benefits:
(850) 644-4015 or insurance@fsu.edu
www.hr.fsu.edu
People First

Administers all FSU insurance benefits:

– Processes enrollment
– Processes Qualifying Status Changes (QSC)
– Verifies dependent eligibility
– Administers COBRA benefits
– Annual Open Enrollment

FSU employees use the People First system to enroll, manage, and make changes to their insurance benefits.
Eligibility

Who is eligible:

– Employees hired at 0.75 FTE in original appointment (30 hours per week) or greater
– Employees who increase to 0.75 FTE (30 hours per week)
– Employees who qualify in a “measurement period”

When to enroll:

– Within 60 days of hire date
– Within 60 days of qualifying event
– During Open Enrollment
Measurement Periods

New Hire Measurement Period
– 12 month period beginning on the first day of the first month following your hire date with the State of Florida

Open Enrollment Measurement Period
– 12 month period, October 3 – October 2

Stability Period
– Period following a measurement in which enrolled employees are covered while actively employed
Coverage

When Coverage Begins:
- Health Insurance: 1\textsuperscript{st} day of the month following enrollment
- Supplemental plans:
  - Dental, vision, accident, cancer, hospitalization, etc.
  - 1\textsuperscript{st} day of the month following 2 paychecks in the same month

How Long Coverage Lasts:
- Through the stability period (end of calendar year)
- The month following terminating employment with FSU

Premiums: paid the month before coverage is effective
Enrollment

Enroll:
– Online through the People First website, or,
– Over the phone by calling the People First Service Center

Log-in information
– Mailed within 30 days by People First
– Available by contacting the HR Benefits section

Deadline:
– 60 days from your hire date to enroll
People First User ID

- Locate your People First User ID and current benefits on the MyFSU Benefits tab
- Contact the Benefits section
Opportunities to Make Changes

• 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 1\textsuperscript{st} of the following year
Human Resources

Default Password: Pfmmddyy
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.

My Dependent Information
View and update dependents' information.

Benefits Materials
View and request insurance forms and booklets.
# Health Insurance

**Standard Plans (HMO & PPO)**

<table>
<thead>
<tr>
<th>Who is covered</th>
<th>Individual</th>
<th>Family</th>
<th>Spouse Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$50</td>
<td>$180</td>
<td>Both Spouses work for the State Full Time</td>
</tr>
<tr>
<td>Employee + Dependent(s)</td>
<td>$180</td>
<td>$180</td>
<td></td>
</tr>
</tbody>
</table>
Health Insurance (HMO)

- 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
  - HMO must be notified within 48 hours of an emergency

<table>
<thead>
<tr>
<th>Type of Medical Visit</th>
<th>Co-Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Doctor</td>
<td>$20</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40</td>
</tr>
<tr>
<td>Emergency Services</td>
<td>$100</td>
</tr>
<tr>
<td>Hospital Admission</td>
<td>$250</td>
</tr>
</tbody>
</table>
PPO (Florida Blue) Health Plan

- No restrictions on providers
- Co-payments
- Annual deductibles before provider pays
- Co-Insurance
- Specialist self referrals
- Costs vary based on network and non-network providers
- No pre-existing condition exclusions
# PPO (Florida Blue) Health Plan

<table>
<thead>
<tr>
<th></th>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visits</strong></td>
<td>$15 primary care</td>
<td>40% of the allowance, plus the difference between the charge and the allowance</td>
</tr>
<tr>
<td></td>
<td>$25 specialty care</td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td>$250 individual $500 family</td>
<td>$750 individual $1,500 family</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>Annual global out-of-pocket maximum: $7,350 individual $14,700 family</td>
<td>Employee must file claims</td>
</tr>
</tbody>
</table>
High Deductible Health Plan (HDHP) HMO and PPO
– Higher deductible and lower monthly premium

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$15</td>
<td>$64.30</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$1,300</td>
<td>$2,600</td>
</tr>
</tbody>
</table>

Health Savings Account
– Accumulates interest on balances that roll over for future use

<table>
<thead>
<tr>
<th>Yearly Contribution</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2,950</td>
<td>$5,900</td>
</tr>
<tr>
<td>Employer</td>
<td>$500</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Prescription Drugs

- CVS/Caremark: 888-766-5490 or [www.caremark.com/sofrxplan](http://www.caremark.com/sofrxplan)

<table>
<thead>
<tr>
<th>Prescription drug class</th>
<th>30-day supply</th>
<th>90-day supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$7</td>
<td>$14</td>
</tr>
<tr>
<td>Preferred Drugs</td>
<td>$30</td>
<td>$60</td>
</tr>
<tr>
<td>(contact provider for a list)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-preferred</td>
<td>$50</td>
<td>$100</td>
</tr>
</tbody>
</table>

- Medication Synchronization – allowed once per year
- Note: PPO members **must** use 90-day supply for all maintenance drugs
Flexible Spending Accounts (FSA)

<table>
<thead>
<tr>
<th>FSA Account Type</th>
<th>Minimum Election</th>
<th>Maximum Election</th>
<th>Expenses</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>$60</td>
<td>$2,650</td>
<td>For tax deductible medical expenses</td>
<td>$500 roll over to next calendar year</td>
</tr>
<tr>
<td>Limited Purpose</td>
<td>$60</td>
<td>$2,650</td>
<td>Available if enrolled in an HDHP plan with an HSA</td>
<td>$500 roll over to next calendar year</td>
</tr>
<tr>
<td>Dependent Care</td>
<td>$60</td>
<td>$5,000</td>
<td>For expenses incurred for care of dependents</td>
<td>Grace period. Funds are use-it-or-lose-it</td>
</tr>
</tbody>
</table>

- Pre-tax dollars to cover expenses
- Renews automatically
Life Insurance
Securian

Basic Life Insurance:
- $25,000

Child Life Insurance:
- $10,000 coverage

Spouse Life Insurance:
- $15,000 coverage, or,
- $20,000 coverage

- All coverage is Term Life
- Employee pays full premium cost
Dental Insurance

Prepaid
- HMO structure where services are limited to a network
- You pay a specific dollar amount, per service you receive
- Orthodontia benefits (adults & children)

PPO
- Receive care from any dentist (cost is lower in-network)
- Annual deductible & co-insurance
- Orthodontia benefits (adults & children)
  - excluding Preventative PPO plans
Dental Insurance

Indemnity w/PPO
- Receive care from any dentist (cost is lower in-network)
- Annual deductible & co-insurance
- More out-of-pocket expenses
- Orthodontia: varies by company

Indemnity
- Receive care from any dentist (cost is lower in-network)
- Annual deductible & co-insurance
- Orthodontia benefits (adults & children)
Vision Insurance

- Elective contact lenses: $150 allowance

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Frequency of Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Frames</td>
<td>Once every 24 months</td>
</tr>
<tr>
<td>Eyeglass Lenses or Contact Lenses</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>
Supplemental Insurance: Hospital, Cancer, Short Term Disability, and Accident Insurance

- 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
- Enroll through People First
Reminders

• Employees MUST enroll within 60 days of their hire date or within 60 days of becoming eligible

• Insurance premiums are paid the month before coverage becomes effective

• Changes to benefits may occur:
  – During Open Enrollment
  – With a Qualifying Status Change event
• 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 are earned while in Bencor.

• Participants can invest contributions within the plan.

• Account withdrawals/transfers are permitted only if terminated from OPS employment.
FICA/Bencor

• Bencor online account access (view current account balance, history, maintain investments, etc.)
  www.bencorplans.com

• Choose “Participant Login”

• Bencor Administrative Services: 888-258-3422

• Bencor Plan Information: www.hr.fsu.edu/Bencor

• Questions?
  – Benefits Office – (850) 644-4017 or retirement@fsu.edu
Tax Sheltered Annuities – 403(b)

• Voluntary retirement savings plan
  – Contributions can be changed at any time.

• Reduces taxable income

• Bi-weekly pre-tax contributions (minimum $10)

• Subject to yearly contribution limits:
  ✓ $18,500, if under age 50
  ✓ $24,500, if age 50+

• See company representatives for tax law/limit information
Tax Sheltered Annuities – 403(b)

• Choose from eight participating investment companies:
  – AXA  www.us.axa.com/home.html
  – Voya, Lincoln Investment, Reliastar  www.gaboragency.com
  – MetLife –  www.metlife.com
  – TIAA –  www.tiaa.org/fsu
  – VALIC –  www.valic.com
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 www.myfloridadeferredcomp.com
• Subject to yearly contribution limits:
  ✓ $18,500, if under age 50
  ✓ $24,500, if age 50+
  ✓ Separate limit from 403(b)
• See company representatives for tax law/limit information
After Tax – Roth 403(b)

• Choose from five participating investment companies:
  – AXA  [www.us.axa.com/home.html](http://www.us.axa.com/home.html)
  – Voya  [www.gaboragency.com](http://www.gaboragency.com)
  – TIAA  [www.tiaa.org/fsu](http://www.tiaa.org/fsu)
  – VALIC  [www.valic.com](http://www.valic.com)
  – Lincoln Investment  [www.gaboragency.com](http://www.gaboragency.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
Human Resources – Benefits
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(850) 644-4015
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Thank you to these artists for the use of their icons:

- Freepik
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