Insurance & Retirement
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
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
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
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.
When Coverage Begins:

- 1\textsuperscript{st} day of the 3\textsuperscript{rd} month after employment
  - If eligible at hire date
- 1\textsuperscript{st} day of the 2\textsuperscript{nd} 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
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
Florida State University
Online New Employee Orientation
Office of Human Resources

Job Seekers
Browse Jobs by Region:
- West
- North
- Central
- South

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

Forgot Your Password?
Change Your Password

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.

Why work for the State of Florida?

Helpful Websites
- Deferred Compensation
- Employee Search (411)
- Florida Retirement System

Default Password: Pfmmddyy
Florida State University
Online New Employee Orientation
Office of Human Resources

Enroll here
# Health Insurance

## Standard Plans

<table>
<thead>
<tr>
<th>Who is covered</th>
<th>Individual</th>
<th>Family</th>
<th>Spouse Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Only</td>
<td>Employee + Dependent(s)</td>
<td>Both Spouses work for the State Full Time</td>
</tr>
<tr>
<td>Monthly Payment</td>
<td>$50</td>
<td>$180</td>
<td>$15</td>
</tr>
</tbody>
</table>
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

<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>
Florida State University
Online New Employee Orientation
Office of Human Resources

**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
# 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</td>
<td>$750 individual</td>
</tr>
<tr>
<td></td>
<td>$500 family</td>
<td>$1,500 family</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>Annual maximum out-of-pocket co-insurance:</td>
<td>Employee must file claims</td>
</tr>
<tr>
<td></td>
<td>$2,500 individual; $5,000 family</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$100 health screening allowance (not applicable to dependents)</td>
<td></td>
</tr>
</tbody>
</table>
High Deductible Health Plan 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>$2,850</td>
<td>$5,650</td>
</tr>
<tr>
<td>Employer</td>
<td>$500</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
## Prescription Drugs

**CVS/Caremark**

<table>
<thead>
<tr>
<th>Prescription drug class</th>
<th>30-day supply</th>
<th>90-day supply (mail order)</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>

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

CVS/Caremark: 888-766-5490 or http://www.caremark.com/sofrxplan
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
Florida State University
Online New Employee Orientation
Office of Human Resources

Flexible Spending Account (FSA)

<table>
<thead>
<tr>
<th>Flexible Spending Account</th>
<th>Minimum Annual Election</th>
<th>Maximum Annual Election</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>Dependent Care FSA</td>
<td>$60</td>
<td>$5,000</td>
<td>For expenses incurred for care of dependents</td>
</tr>
</tbody>
</table>

- 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
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
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
## Vision Insurance

**Humana Vision**

<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>

Elective Contact Lenses: $150 allowance
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](http://mybenefits.myflorida.com/health/contact_information)
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
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
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
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
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
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
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
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

- (850) 644-4015
- Insurance: insurance@fsu.edu
- Retirement: retirement@fsu.edu
- http://www.hr.fsu.edu