



Office of Human Resources

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

- (850) 644-4015 or benefits@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: 1st day of the month following enrollment
- Supplemental plans:
 - Dental, vision, accident, cancer, hospitalization, etc.
 - 1st 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



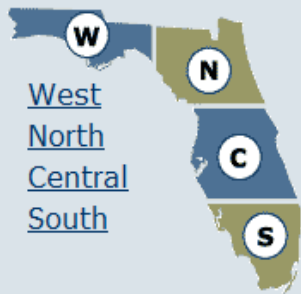
How to Enroll

- Enroll:
 - Online through the People First website, or,
 - 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 for your People First ID
- Deadline: You have 60 days from your hire date to enroll



Job Seekers

Browse Jobs by Region:



[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](#)

Log in to People First to:

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

Default Password:

Pfmmddy

[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.

Why work for the State of Florida?



Helpful Websites

[Deferred Compensation](#)

[Employ Florida](#)

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

[Florida Retirement System](#)

[MyBenefits](#)

[MyFlorida.com](#)

[Payroll Information](#)

Current User:

My Quick Links

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

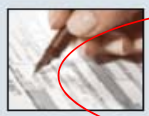
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- [Job Site](#)
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- [MyFlorida.com](#)
- [Payroll Information](#)

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.

Enroll here



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)

	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



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
 - HMO must be notified within 48 hours of an emergency

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



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 use of network or non-network providers
- No pre-existing condition exclusions



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



High Deductible Health Plan (HDHP) 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	\$5,750
Employer	\$500	\$1,000



Prescription Drugs

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

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

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



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



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

- Annual elected amount deducted from remaining checks for the year
- A grace period is offered each year to spend/claim remaining funds
- Pre-tax dollars to cover eligible expenses
- Use-it or Lose-it



Dental Insurance

Prepaid Plans – Providers: Humana, Assurant, Cigna & United

- HMO structure where services are limited to a network
- Most preventative care at no charge
- You pay a specific dollar amount, per service you receive
- Orthodontia benefits (adults & children)
- No deductibles
- No claims to file
- Cost varies by company



Dental Insurance

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

- Choose the dentist you want (in or out of network)
- Cost is lower when using network dentists
- More out-of-pocket expenses
- Annual deductible to meet
- Coverage & cost vary by company

Indemnity – Providers: Ameritas & Humana

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



Vision Insurance

Humana Vision

- Elective contact lenses: \$150 allowance

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



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



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 1st of the following year



Reminders

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



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 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.) – <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
 - Contributions can be changed at any time.
- 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 eight participating investment companies:
 - **AXA** – <http://us.axa.com/home.html>
 - **Voya, Lincoln Investment, Reliastar** – www.gaboragency.com
 - **Lincoln Financial** – www.lfg.com
 - **Brighthouse** – www.brighthousefinancial.com/
 - Formerly MetLife
 - **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:
 - ✓ \$18,000, if under age 50
 - ✓ \$24,000, 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** – <http://us.axa.com/home.html>
 - **Voya** – www.gaboragency.com
 - **TIAA** – www.tiaa.org/fsu
 - **VALIC** – www.valic.com
 - **Lincoln Investment** – 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



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University Center A, Suite 6200

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