



Office of Human Resources

Insurance and Perks

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
 - <http://peoplefirst.myflorida.com>
 - <http://mybenefits.myflorida.com>
- FSU HR Benefits Section
 - (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



Coverage Begin Dates

- When Coverage Begins:
 - Health insurance: 1st day of the month following enrollment
 - If enrolling in the month of employment, 1st day of the **month after** hire date
 - Supplemental plans:
 - Dental, vision, accident, cancer, hospitalization, etc.
 - 1st day of the month following 2 paychecks in the same month
- ❖ Premiums for 9 and 10 month faculty are doubled during the spring semester for summer coverage



Enrollment

- 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
- Contact HR if you are hired during the summer



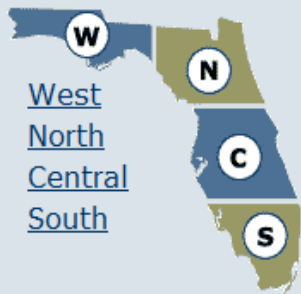
Opportunities to Make Changes

- 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



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](#)

Helpful Websites

- [Deferred Compensation](#)
- [Employ Florida](#)
- [Employee Search \(411\)](#)
- [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.

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

Rates listed are for positions 0.75 FTE or higher

Employees hired for less than 30 hours per week (0.75 FTE) have a higher, pro-rated monthly premium



HMO Health Plan

- Services limited to network
- Referrals needed for specialists
- Requires primary care provider
- 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 network and 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)

- Higher deductible
- Lower monthly premium
- No pre-existing condition exclusions
- Co-payments
- Deductibles
- Co-insurance

	Individual	Family
Monthly Premium	\$15	\$64.30
Annual Deductible (in-network)	\$1,300	\$2,600



Health Savings Account (HSA)

- Pre-tax funds for medical purposes
- Accumulates interest on roll over balances
- Participants 55 and older can contribute an extra \$1,000/year
- Employees 65 and older are ineligible for an HSA

<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



Flexible Spending Accounts (FSA)

- Pre-tax dollars to cover expenses
- Funds are use-it or lose-it
- Grace period each year to spend and claim remaining funds
- Renews automatically

<i>FSA Account Type</i>	<i>Minimum Election</i>	<i>Maximum Election</i>	<i>Other</i>
Health Care	\$60	\$2,550	For tax deductible medical expenses
Limited Purpose	\$60	\$2,550	For employee's enrolled in an HDHP plan with an HSA
Dependent Care	\$60	\$5,000	For expenses incurred for care of dependents



Life Insurance

- **Basic life Insurance**

- \$25,000 policy
- **Automatic** enrollment for full-time employees
- Part-time employees must enroll into coverage through People First
- Term Life insurance

- **Optional life Insurance**

- Up to \$1,000,000 coverage
- Employee pays full premium
- After-tax benefit
- 1-5 times salary up to \$500,000
- 6-7 times salary up to \$1,000,000 with proof of good health
- Term Life insurance



Life Insurance

- **Spouse Life**

- \$15,000 coverage, or,
- \$20,000 coverage
- Term Life insurance
- Employee pays premium
- After-tax benefit
- Not available if your spouse works at another state agency or university

- **Child Life**

- \$10,000 coverage
- Term Life insurance
- Employee pays premium
- After-tax benefit



Dental Insurance

- 4 different plans available
- Dentists may drop a provider at any time
- Plan brochures available on the MyBenefits website

<i>Plans</i>	<i>Provider</i>
Indemnity w/PPO	Ameritas
Prepaid and Indemnity w/PPO	Assurant
Prepaid	Cigna or United Dental
2 Prepaid, PPO and Indemnity	Humana



Dental Insurance

- **Prepaid plans**

- HMO structure where services are limited to a network
- Most preventative care at no charge
- A specific dollar amount for each service received
- Orthodontia benefits (adult and child)
- No deductibles
- No claims to file



Dental Insurance

- **PPO & Indemnity w/PPO**
 - Network & non-network dentists available
 - Lower costs when using network dentists
 - Annual deductible to meet
 - Coverage and costs vary by company
- **Indemnity**
 - Choose any dentist you want
 - More out-of-pocket expense
 - Co-insurance, deductibles, and maximum annual benefits
 - Coverage and costs vary by company



Vision Insurance

- Elective contact lenses: \$150 allowance

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



Additional Post-Tax Insurance Options

- Life Insurance
- Long Term Disability
- Long Term Care
- Accidental Death and Dismemberment Insurance
 - Provider: Gabor Agency, (850) 894-9611
- Critical Care
 - Provider: Colonial Life, (888) 756-6701
- Enroll through the specific provider



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 & Whole Life insurance coverage available for employees and eligible spouses & dependents, with underwriting



Group Life Insurance Options

Life Insurance Type	Description
<p>Group Whole Life by MassMutual Life Insurance Co.</p>	<ul style="list-style-type: none"> • 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
<p>Group Term Life by Standard Insurance Co.</p>	<ul style="list-style-type: none"> • A benefit up to 4 times 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
<p>Individual Term Life by Symetra Life Insurance Co.</p>	<ul style="list-style-type: none"> • Customizable Coverage- choose a term of 10, 15, 20, or 30 years • Level Premiums are age & gender based • Fully underwritten • Portable



Long Term Disability

- Underwritten by The Standard Insurance Company
- Benefit replaces 60% of pre-disability income, should an employee become disabled
- Eligibility:
 - Benefits Eligible Employees
 - 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:
 - Worker's Compensation
 - Disability retirement
 - Payment of sick leave



Long Term Disability

- 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



Long Term Care

- Underwritten by UNUM Insurance Company of America
- Provides assistance needed if you become chronically ill and unable to handle basic activities of daily living
 - Helps you stay independent
 - 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:
 - Spouses: 55% of Employee's requested amount
 - Spouse & Dependent Children: 45% of Employee's requested amount (spouse), and 10% of Employee's requested amount (children)
 - Dependent Children Only: 15% of Employee's requested amount.



Critical Care

- Provides financial assistance to off-set critical illness expenses:
 - loss of income, travel expenses, out-of-pocket medical expenses, and rehabilitation expenses
 - “Critical Illness” examples: stroke, heart attack, chronic kidney disease, etc.
- Up to \$15,000 in critical illness coverage
- No medical exam required
- Enroll through Colonial Life



Reminders

- Enrollment Deadline for Benefits: 60 days from date of hire to enroll with People First
- 9 and 10 month faculty insurance premiums are doubled in the spring semester to cover summer months of coverage
- Changes can be made during Open Enrollment or with a Qualifying Status Change (QSC) event
- Contact HR Benefits if you are hired during the summer



Perks

- Florida Prepaid College Program
- FSU Employee Tuition Scholarship
- Seminole Savings



Florida Prepaid & Florida College Investment Plans

- **Florida Prepaid College**
 - Lock in today's college costs for eligible dependents
 - Annual open enrollment from October—January
- **Florida Investment Plan**
 - IRC Section 529
 - Invest pre-tax money to withdraw later for college expenses
- Call (800) 522-4723 for more information



FSU Tuition Scholarship

- Available to salaried, full-time employees
- Only for courses taken at FSU
- Up to 6 hours per academic term, tuition free
 - Employee pays for books and other course fees
- Requires supervisor and department head approval
- For program guidelines and application form, go to:
 - HR website or,
 - Call (850) 644-6127



Seminole Savings

- Employee discount program
- Provides discounts on products and services at participating businesses
- Most vendors will need to see your FSU card or a printed coupon
- Visit www.hr.fsu.edu for a list of participating vendors



- Human Resources – Benefits
University Center A, Suite 6200
(850) 644-4015
Insurance: insurance@fsu.edu
www.hr.fsu.edu

