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
Default Password: Pfmmddyy
# 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></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>

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

<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</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</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(not applicable to dependents)</td>
<td></td>
</tr>
</tbody>
</table>
High Deductible Health Plan (HDHP)

- Higher deductible
- Lower monthly premium
- No pre-existing condition exclusions

<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>
                   (in-network) |

- Co-payments
- Deductibles
- Co-insurance
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

<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>$5,750</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>

- 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

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

<table>
<thead>
<tr>
<th>Plans</th>
<th>Provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Indemnity w/PPO</td>
<td>Ameritas</td>
</tr>
<tr>
<td>Prepaid and Indemnity w/PPO</td>
<td>Assurant</td>
</tr>
<tr>
<td>Prepaid</td>
<td>Cigna or United Dental</td>
</tr>
<tr>
<td>2 Prepaid, PPO and Indemnity</td>
<td>Humana</td>
</tr>
</tbody>
</table>
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

<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>
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
  o No medical history questions required

• Individual Term & Whole Life insurance coverage available for employees and eligible spouses & dependents, with underwriting
# Group Life Insurance Options

<table>
<thead>
<tr>
<th>Life Insurance Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| **Group Whole Life**<br>by MassMutual Life Insurance Co. | • 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 |
| **Group Term Life**<br>by Standard Insurance Co.         | • 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 |
| **Individual Term Life**<br>by Symetra Life Insurance Co. | • 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:
  o Spouses: 55% of Employee’s requested amount
  o Spouse & Dependent Children: 45% of Employee’s requested amount (spouse), and 10% of Employee’s requested amount (children)
  o 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](http://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