Insurance and Perks
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
Getting Enrolled

When Coverage Begins:

• Health insurance: 1st day of the month after enrollment
  ➢ If enrolling in the month of employment, 1st day of the month after hire date

• Supplemental* plans: 1st day of the month following 2 paychecks in the same month

*Dental, vision, accident, cancer, hospitalization, etc.
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 you a People First ID and default password

**You can also contact the HR Benefits section for this information**

You have 60 days from your hire date to enroll
Other Opportunities to Make Changes

Qualifying Status Change (QSC) Event

- Participants have 60 calendar days following a qualifying event (marriage, divorce, death, loss of coverage, etc.) to make changes

Open Enrollment

- Occurs every fall
- Time for changes, additions or deletions
- All changes are effective January 1st of the following year
Florida State University
Online New Employee Orientation
Office of Human Resources

https://peoplefirst.myflorida.com

Open Enrollment starts September 27, 2010
Log on and review your address before September 10 at 5 p.m. Eastern Time to be sure you receive your Open Enrollment materials. For questions about insurance plans, contact the insurance companies directly. For help using People First, call the Service Center weekdays from 8 a.m. to 6 p.m. ET.

_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

_questions?_
For help, call (877) 562-7287. Service Center hours are Monday through Friday, 8:00 a.m. to 6:00 p.m. ET. TTY users call (866) 221-0266.

To print a blank State of Florida employment application, click here.

_state employees and retirees_
Please enter your User ID and Password to access the People First system.

User ID*
Password
Log In
(required field)

Forgot Your Password?
Change Your Password

_questions?_
For help, call (866) 663-4735. Service Center hours are Monday through Friday, 8:00 a.m. to 6:00 p.m. ET. TTY users call (866) 221-0268.

Password
Pfmmddyy

_helpful websites_
Deferred Compensation
Payroll Information
Employ Florida - Job Search and Workforce Services
Employee Search (411)
Florida Retirement System
MyBenefits
Florida State University
Online New Employee Orientation
Office of Human Resources

Health & Insurance Home Page

- General Benefits Information
  Go to the MyBenefits website for your insurance options.

- My Benefits
  Review my current and past benefits.

- Insurance Companies
  See contact information.

- My Dependent Information
  View and update dependents’ information.

- Benefit Premium History
  Review your insurance payment history.

- Benefits Materials
  View and request insurance forms and booklets.

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>

Rates listed are for positions .75 FTE or higher

Employees hired below .75 FTE have a pro-rated monthly premium
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

<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
- Co-insurance
- Deductibles
- 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>
Florida State University
Online New Employee Orientation
Office of Human Resources

High Deductible Health Plan
HMO and PPO

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 (in-network)</td>
<td>$1,300</td>
<td>$2,600</td>
</tr>
</tbody>
</table>

Co-payments
Co-insurance
Health Savings Account

Pre-Tax funds for medical purposes
Accumulates interest on roll over balances

<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>

Participants 55 and older can contribute an extra $1,000/year
Employees 65 and older are ineligible for an HSA
PPO members must use 90-day supply for all maintenance drugs.

CVS/Caremark: 888-766-5490 or http://www.caremark.com/sofrxplan
## Flexible Spending Accounts (FSA)

<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 employees 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>

Pre-tax dollars to cover expenses
Use-it or Lose-it

A grace period is offered each year to spend and claim remaining funds
Life Insurance
Minnesota Life

**Basic Life Insurance**
$25,000 policy

Automatic enrollment for full-time employees

Part-time employees must enroll into coverage

Term Life insurance

**Optional Life Insurance**
Up to $1,000,000 coverage

Employee pays full premium

Post-tax benefit

1-5 times salary up to $500,000

6-7 times salary up to $1,000,000 with proof of good health
## Life Insurance

**Minnesota Life**

<table>
<thead>
<tr>
<th>Spouse Life</th>
<th>Child Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>$15,000 coverage</td>
<td>$10,000 coverage</td>
</tr>
<tr>
<td>or</td>
<td></td>
</tr>
<tr>
<td>$20,000 coverage</td>
<td></td>
</tr>
</tbody>
</table>

- **Spouse Life**: $15,000 or $20,000 coverage
- **Child Life**: $10,000 coverage
- **Employee pays premium**
- **Term Life Policy**
- **Post-tax benefit**
# Dental Insurance

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

Dentists may drop a provider at any time

Plan brochures available on the MyBenefits website
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 and Out-of-Network dentists available
- Lower cost when using network dentists
- Must meet annual deductible before the plan starts paying
- 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
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, 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

- http://mybenefits.myflorida.com/health/contact_information
Additional Insurance Options

- Life Insurance
- Long Term Disability
- Long Term Care
- AD&D Insurance

Provider: Gabor
(850) 894-9611 or (800) 330-6115
Group Life Insurance

- Permanent and Group Life insurance coverage for employee, spouse, and dependents.
- Permanent Life insurance offered as simplified issue during the first 90 days of employment.
- Group Term Life insurance offered guaranteed issue to new employees during the first 60 days of employment.
- No questions about health history to obtain coverage.
<table>
<thead>
<tr>
<th>Life Insurance Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| Universal Life          | • A benefit up to 4 times the employee's salary  
                          • A maximum of $250,000  
                          • Simplified issue to employees and spouses during the first 90 days of employment or during special open enrollments |
| Group Term Life         | • 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    | • A benefit, with premium costs determined based on the insured person's age & gender  
                          • Limited by insured person’s age  
                          • Fully underwritten |
Long Term Disability

• Underwritten by The Standard Insurance Company

• Insurance that replaces a sizable portion of income, should an employee become disabled

• Eligibility:
  o Salaried University employees
  o Minimum of 20 hours/week

• Start date: 31st or 91st day of disability, depending on the option chosen

• Benefits:
  o Monthly payment = 60% of gross salary earnings
  o Less benefits from other integrated income up to a monthly benefit of $15,000
  o Examples of other integrated income:
    ▪ Workers’ comp
    ▪ Disability retirement
    ▪ Payment of sick leave
Long Term Disability

• Excluding the elimination period, anyone disabled for 12 continuous months and eligible will receive:
  
  o A 2% cost of living increase up to 5 years
  
  o An annuity benefit of 11% (monthly benefits in addition to the regular monthly benefits)

• Annuity & cost of living benefits begin at the end of the 12th month of disability

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

• Provides assistance needed if you become chronically ill and unable to handle basic activities of daily living
  • Helps you stay independent for as long as possible
  • Enables you to receive care in the location that you choose

• John Hancock Insurance presents its “Custom Care III featuring Benefit Builder” product.
  • Available to University employees, ages 18 – 64.
  • Underwritten by John Hancock
Accidental Death and Dismemberment (AD&D)

- Underwritten by The Standard Insurance Company
- Coverage for employee and/or family
- Available guaranteed issue at any time to full-time employees
Perks

Florida Prepaid College Program

FSU Employee Tuition Scholarship

Seminole Savings
Florida Prepaid & Florida College Investment Plans

Florida Prepaid College

• Locks in today’s college costs for eligible dependents
• Annual open enrollment from October through 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
- Provides up to 6 hours per academic term tuition-free
- Requires supervisor and department head approval
- For program guidelines and application form, go to:
  - HR website,
  - 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
Thank you!

Human Resources – Benefits
University Center A, Suite 6200

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