



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

- (850) 644-4015 or [insurance@fsu.edu](mailto:insurance@fsu.edu)
- [www.hr.fsu.edu](http://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: 1<sup>st</sup> day of the month following enrollment
    - If enrolling in the month of employment, 1<sup>st</sup> day of the **month after** hire date
  - Supplemental plans:
    - Dental, vision, accident, cancer, hospitalization, etc.
    - 1<sup>st</sup> day of the month following 2 paychecks in the same month



# 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



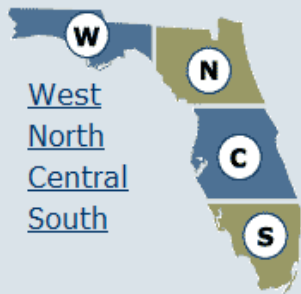
# Opportunities to Make Changes

- 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 1<sup>st</sup> 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](#)

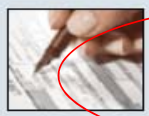
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- [Job Site](#)
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- [MyFlorida.com](#)
- [Payroll Information](#)

### 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.



**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)

	<b>Individual</b>	<b>Family</b>	<b>Spouse Program</b>
<b>Who is covered</b>	Employee Only	Employee + Dependent(s)	Both Spouses work for the State Full Time
<b>Monthly Payment</b>	\$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



# Health Insurance

- 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

<b><i>Type of Medical Visit</i></b>	<b><i>Co-Payment</i></b>
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

	<b>Network</b>	<b>Non-Network</b>
<b>Office Visits</b>	\$15 primary care \$25 specialty care	40% of the allowance, plus the difference between the charge and the allowance
<b>Calendar Year Deductible</b>	\$250 individual \$500 family	\$750 individual \$1,500 family
<b>Other</b>	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

<b><i>Yearly Contribution</i></b>	<b>Individual</b>	<b>Family</b>
<b>Employee</b>	\$2,850	\$5,750
<b>Employer</b>	\$500	\$1,000



## Prescription Drugs

- CVS/Caremark: 888-766-5490 or [www.caremark.com/sofrxplan](http://www.caremark.com/sofrxplan)

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

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

<b><i>Plans</i></b>	<b><i>Provider</i></b>
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

<b><i>Benefit</i></b>	<b><i>Frequency of Benefit</i></b>
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



# Additional After-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"> <li>• Guaranteed Death Benefit, Level Premium, Increases in Cash Value</li> <li>• A benefit up to \$250,000 for employees, up to \$50,000 for spouses, up to \$25,000 for dependents</li> <li>• Guaranteed or Simplified Issue to eligible employees, spouses, and dependents during the first 90 days of employment or during special open enrollments</li> </ul>
<p>Group Term Life by Standard Insurance Co.</p>	<ul style="list-style-type: none"> <li>• A benefit up to 4 times the employee's salary</li> <li>• A maximum of \$200,000</li> <li>• Guaranteed issue to employees, spouses and dependents during the first 60 days of employment or during special open enrollments</li> </ul>
<p>Individual Term Life by Symetra Life Insurance Co.</p>	<ul style="list-style-type: none"> <li>• Customizable Coverage- choose a term of 10, 15, 20, or 30 years</li> <li>• Level Premiums are age &amp; gender based</li> <li>• Fully underwritten</li> <li>• Portable</li> </ul>



## 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: 31<sup>st</sup> or 91<sup>st</sup> 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



# 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](mailto:insurance@fsu.edu)
  - [www.hr.fsu.edu](http://www.hr.fsu.edu)

