Administrative and Professional (A&P) Employee Benefits

- **Health Insurance**: Offered through two providers. The State of Florida PPO (Preferred Provider Organization) provider is Florida Blue. The HMO (Health Maintenance Organization) provider for the Tallahassee/Leon County area is Capital Health Plan. HMO providers outside of the Tallahassee/Leon County area are determined by home and work counties.

  Coverage is available in two tiers:

  - **Standard PPO or HMO** (higher premium/lower out-of-pocket costs for services)
    - Individual ($25.00 bi-weekly)
    - Family ($90.00 bi-weekly)
  - **High Deductible Health Plan PPO or HMO** (lower premium/higher out-of-pocket costs for services)
    - Individual ($7.50 bi-weekly)
    - Family ($32.15 bi-weekly)

  *The High Deductible Health Plan tier includes a yearly employer contribution of $500 for individual coverage and $1,000 for family coverage to a health savings account. Employees can also contribute to this plan.*

  CVS/caremark is the prescription drug provider for the PPO and HMO plans.

- **Basic Term Life Insurance**: Underwritten by Securian Life Insurance Company and paid for by the University for all full-time employees. The policy provides a flat $25,000 benefit.

- **Retirement (three plan choices)**:
  - **Florida Retirement System (FRS) Pension Plan**: “Defined Benefit” Plan, 8-year vesting. Mandatory employee contribution of 3% of gross salary.
  - **Florida Retirement System (FRS) Investment Plan**: “Defined Contribution” Plan, 1-year vesting, 6.3% of gross salary is contributed to the participant’s Investment Plan account (3.3% by the University, 3% by the employee).
  - **State University System Optional Retirement Program (ORP)**: “Defined Contribution” Plan, no vesting, 5.14% of gross salary is contributed by the University, and a 3% contribution is required by the employee. Total contribution of 8.14%. The employee can make additional voluntary contributions up to the calendar-year IRS limits, depending on age. Five investment companies are available [AXA, MetLife, TIAA, VALIC, and Voya].

- **Leave Accrual**:
  - Annual: Accrue 6.769 hours bi-weekly
  - Sick: Accrue 4.000 hours bi-weekly
**Optional Life Insurance**: Offered through Securian Life up to 7 times salary (maximum benefit $1,000,000). As a new hire, an employee can enroll in up to 5 times salary (maximum benefit $500,000) without proof of good health. Enrolling in any benefit over $500,000 or 6 times or 7 times salary would require proof of good health.

**Spouse and Child Life Insurance**: Underwritten by Securian Life Insurance Company and provides a flat $15,000 or $20,000 benefit for spouse, and $10,000 per child.

**Dental**: There are several companies and options from which to choose.

**Flexible Spending Accounts (FSA)**: Healthcare FSA, Limited Purpose FSA, and Dependent Care FSA.

**Shared Savings Program**: Healthcare Bluebook and Surgery Plus portals provide cost sharing reward opportunities to participants. Rewards accrue in a Health Reimbursement Account (HRA).

**Vision**: Includes an eye exam and materials (lenses/frames or contact lenses).

**Accident** and **Disability**

**Cancer** and **Hospital Intensive Care**

**Hospitalization**

Additional benefits offered through the **University** and paid for by the employee:

- **Life Insurance**: The Gabor Agency offers several policies (term, cash value and universal).

- **Long Term Care**: Offered through The Gabor Agency and underwritten by Symetra.

- **Disability**: Offered through The Gabor Agency and underwritten by Standard Life Insurance Company – 30 and 90 day elimination-period options.

- **Critical Care**: Offered through Colonial Life.

- **Legal & Identity Theft Coverage**: Offered through U.S. Legal.

- **457 (Deferred Compensation), 403(b) (Tax Sheltered Annuities) and Roth 403(b)** voluntary retirement plans. Several investment companies are available.

For more information on benefits options, visit the Human Resources website at [www.hr.fsu.edu](http://www.hr.fsu.edu) and select “Benefits for Faculty and Staff” from the “Working at FSU” drop-down menu, call (850) 644-4015, or email [insurance@fsu.edu](mailto:insurance@fsu.edu) or [retirement@fsu.edu](mailto:retirement@fsu.edu).