Adjunct/Visiting in Lieu of Adjunct OPS Faculty 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 also 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.

- **Retirement**: Mandatory enrollment in the University’s 401(a) FICA Alternative Plan for OPS employees. 7.5% of gross wages are contributed to the plan in lieu of normal employee and employer-paid Social Security taxes.

Additional benefits offered through the State and paid for by the employee:

- **Basic Term Life Insurance**: Underwritten by Securian Life Insurance Company and provides a flat $25,000 benefit.

- **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**

*Insurance eligibility for OPS employees is determined by People First, as administrator of the State of Florida Group Insurance program.

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

• **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 or retirement@fsu.edu.