



Human Resources
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Other Personal Services (OPS) 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 and select "Benefits for Faculty and Staff" from the "Working at FSU" drop-down menu, call (850) 644-4015, or email benefits@fsu.edu.