



**Human Resources**  
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## University Support Personnel System (USPS) 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.

- **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 (two 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).
- **Leave Accrual:**
  - Annual:
    - Up to five years of service: Accrue 4.000 hours bi-weekly
    - Five to ten years of service: Accrue 5.000 hours bi-weekly
    - Over ten years of service: Accrue 6.000 hours bi-weekly
  - Sick: Accrue 4.000 hours bi-weekly

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

- **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 [benefits@fsu.edu](mailto:benefits@fsu.edu).