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) 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 [insurance@fsu.edu](mailto:insurance@fsu.edu) or [retirement@fsu.edu](mailto:retirement@fsu.edu).