Office of Human Resources

Insurance & Retirement
For Florida State University
OPS Employees

Where do I go if I have questions?

People First:
- 1-866-663-4735
  - Available Mon. – Fri., 8:00 a.m. to 6:00 p.m. ET
  - www.peoplefirst.myflorida.com
  - www.mybenefits.myflorida.com

FSU HR Benefits:
(850) 644-4015 or insurance@fsu.edu
www.hr.fsu.edu
People First

Administers all FSU insurance benefits:
- Processes enrollment
- Processes Qualifying Status Changes (QSC)
- Verifies dependent eligibility
- Administers COBRA benefits
- Annual Open Enrollment

FSU employees use the People First system to enroll, manage, and make changes to their insurance benefits.

Eligibility

Who is eligible:
- Employees hired at 0.75 FTE in original appointment (30 hours per week) or greater
- Employees who increase to 0.75 FTE (30 hours per week)
- Employees who qualify in a “measurement period”

When to enroll:
- Within 60 days of hire date
- Within 60 days of qualifying event
- During Open Enrollment
Measurement Periods

**New Hire Measurement Period**
- 12 month period beginning on the first day of the first month following your hire date with the State of Florida

**Open Enrollment Measurement Period**
- 12 month period, October 3 – October 2

**Stability Period**
- Period following a measurement in which enrolled employees are covered while actively employed

Coverage

**When Coverage Begins:**
- Health insurance: 1st day of the month following enrollment
- Supplemental plans:
  - Dental, vision, accident, cancer, hospitalization, etc.
  - 1st day of the month following 2 paychecks in the same month

**How Long Coverage Lasts:**
- Through the stability period (end of calendar year)
- The month following terminating employment with FSU

**Premiums:** paid the month before coverage is effective
Enrollment

**Enroll:**
- Online through the People First website, or,
- Over the phone by calling the People First Service Center

**Log-in information**
- Mailed within 30 days by People First
- Available by contacting the HR Benefits section

**Deadline:**
- 60 days from your hire date to enroll

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**People First User ID**

- Locate your People First User ID and current benefits on the MyFSU Benefits tab
- Contact the Benefits section
Opportunities to Make Changes

- Qualifying Status Change
  - Participants have 60 calendar days following a qualifying event (marriage, divorce, loss of coverage, death, etc) to make a change to their coverage

- Open Enrollment
  - Occurs every fall
  - Make any changes, additions, or deletions during this time
  - All changes made are effective January 1st of the following year

People First

Login ID is your PeopleFirst #
Default Password: Pffmmddyy

Log In

Forgot Password | Forgot Login ID

envision SUCCESS IN FLORIDA

Search for a State Job
Contact Us
Health Insurance
Standard Plans (HMO & PPO)

<table>
<thead>
<tr>
<th>Who is covered</th>
<th>Individual</th>
<th>Family</th>
<th>Spouse Program</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Employee Only</td>
<td>Employee + Dependent(s)</td>
<td>Both Spouses work for the State Full Time</td>
</tr>
<tr>
<td>Monthly Payment</td>
<td>$50</td>
<td>$180</td>
<td>$15</td>
</tr>
</tbody>
</table>
Health Insurance (HMO)

- Services limited to network
- Requires primary care provider
- Referrals needed for specialists
- No deductibles
- No pre-existing condition exclusions
- Only emergency services are paid outside the service area
  - HMO must be notified within 48 hours of an emergency

<table>
<thead>
<tr>
<th>Type of Medical Visit</th>
<th>Co-Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary Doctor</td>
<td>$20</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40</td>
</tr>
<tr>
<td>Emergency Services</td>
<td>$100</td>
</tr>
<tr>
<td>Hospital Admission</td>
<td>$250</td>
</tr>
</tbody>
</table>

PPO (Florida Blue) Health Plan

- No restrictions on providers
- Co-payments
- Annual deductibles before provider pays
- Co-Insurance
- Specialist self referrals
- Costs vary based on network and non-network providers
- No pre-existing condition exclusions
### PPO (Florida Blue) Health Plan

<table>
<thead>
<tr>
<th></th>
<th>Network</th>
<th>Non-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visits</strong></td>
<td>$15 primary care</td>
<td>40% of the allowance, plus the difference between the charge and the allowance</td>
</tr>
<tr>
<td></td>
<td>$25 specialty care</td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td>$250 individual $500 family</td>
<td>$750 individual $1,500 family</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>Annual global out-of-pocket maximum: $7,350 individual $14,700 family</td>
<td>Employee must file claims</td>
</tr>
</tbody>
</table>

### High Deductible Health Plan (HDHP) HMO and PPO
- Higher deductible and lower monthly premium

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Monthly Premium</strong></td>
<td>$15</td>
<td>$64.30</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>$1,350</td>
<td>$2,700</td>
</tr>
</tbody>
</table>

### Health Savings Account
- Accumulates interest on balances that roll over for future use

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Yearly Contribution</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Employee</strong></td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td><strong>Employer</strong></td>
<td>$500</td>
<td>$1,000</td>
</tr>
</tbody>
</table>
Prescription Drugs

- CVS/Caremark: 888-766-5490 or www.caremark.com/softrxplan

<table>
<thead>
<tr>
<th>Prescription drug class</th>
<th>30-day supply</th>
<th>90-day supply</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$7</td>
<td>$14</td>
</tr>
<tr>
<td>Preferred Drugs (contact provider for a list)</td>
<td>$30</td>
<td>$60</td>
</tr>
<tr>
<td>Non-preferred</td>
<td>$50</td>
<td>$100</td>
</tr>
</tbody>
</table>

- Medication Synchronization – allowed once per year
- Note: PPO members must use 90-day supply for all maintenance drugs

Flexible Spending Accounts (FSA)

<table>
<thead>
<tr>
<th>FSA Account Type</th>
<th>Minimum Election</th>
<th>Maximum Election</th>
<th>Expenses</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>$60</td>
<td>$2,700</td>
<td>For tax deductible medical expenses</td>
<td>$500 roll over to next calendar year</td>
</tr>
<tr>
<td>Limited Purpose</td>
<td>$60</td>
<td>$2,700</td>
<td>Available if enrolled in an HDHP plan with an HSA</td>
<td>$500 roll over to next calendar year</td>
</tr>
<tr>
<td>Dependent Care</td>
<td>$60</td>
<td>$5,000</td>
<td>For expenses incurred for care of dependents</td>
<td>Grace period. Funds are use-it-or-lose-it</td>
</tr>
</tbody>
</table>

- Pre-tax dollars to cover expenses
- Renews automatically
3 Ways to Save

1. Healthcare Bluebook - online transparency portal. Allows members to shop for health services based on cost and quality, and earn financial rewards.

2. SurgeryPlus - bundled surgical services. Allows members to shop surgical services and earn financial rewards.

3. Chard Snyder - health reimbursement account. A new account members can choose to receive any reward payments they've earned using Healthcare Bluebook or SurgeryPlus.

Life Insurance

Securian

Basic Life Insurance:
- $25,000

Child Life Insurance:
- $10,000 coverage

Spouse Life Insurance:
- $15,000 coverage, or,
- $20,000 coverage

- All coverage is Term Life
- Employee pays full premium cost
Dental Insurance

**Prepaid**
- HMO structure where services are limited to a network
- You pay a specific dollar amount, per service you receive
- Orthodontia benefits (adults & children)

**PPO**
- Receive care from any dentist (cost is lower in-network)
- Annual deductible & co-insurance
- Orthodontia benefits (adults & children)
  - excluding Preventative PPO plans

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**Dental Insurance**

**Indemnity w/PPO**
- Receive care from any dentist (cost is lower in-network)
- Annual deductible & co-insurance
- More out-of-pocket expenses
- Orthodontia: varies by company

**Indemnity**
- Receive care from any dentist (cost is lower in-network)
- Annual deductible & co-insurance
- Orthodontia benefits (adults & children)
Vision Insurance

- Elective contact lenses: $150 allowance

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Frequency of Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eye Exam</td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Frames</td>
<td>Once every 24 months</td>
</tr>
<tr>
<td>Eyeglass Lenses or Contact Lenses</td>
<td>Once every 12 months</td>
</tr>
</tbody>
</table>

Supplemental Insurance:
Hospital, Cancer, Short Term Disability, and Accident Insurance

- Plans vary by company (AFLAC, Cigna, Colonial, New Era)
- Additional income for out-of-pocket expenses
- Paid directly to you or the hospital
- Independent of health insurance coverage
- Contact company for rate quote and plan details
- Enroll through People First
Reminders

- Employees MUST enroll within 60 days of their hire date or within 60 days of becoming eligible.
- Insurance premiums are paid the month before coverage becomes effective.
- Changes to benefits may occur:
  - During Open Enrollment
  - With a Qualifying Status Change event

FICA/Bencor

- Most OPS employees are mandatory participants in the Bencor 401(a) FICA Alternative Retirement Plan.
- 7.5% contribution to Bencor instead of paying FICA (Social Security) tax.
  - No Social Security credits are earned while in Bencor.
- Participants can invest contributions within the plan.
- Account withdrawals/transfers are permitted only if terminated from OPS employment.
FICA/Bencor

- Bencor online account access (view current account balance, history, maintain investments, etc.)
  www.bencorplans.com
- Choose “Participant Login”
- Bencor Administrative Services: 888-258-3422
- Bencor Plan Information: www.hr.fsu.edu/Bencor
- Questions?
  - Benefits Office – (850) 644-4017 or retirement@fsu.edu

Tax Sheltered Annuities – 403(b)

- Voluntary retirement savings plan
  - Contributions can be changed at any time.
- Reduces taxable income
- Bi-weekly pre-tax contributions (minimum $10)
- Subject to yearly contribution limits:
  ✓ $19,000, if under age 50
  ✓ $25,000, if age 50+
- See company representatives for tax law/limit information
Tax Sheltered Annuities – 403(b)

- Choose from seven participating investment companies:
  - AIG (formerly VALIC) – www.valic.com/fsu
  - AXA – us.axa.com/home.html
  - Brighthouse/MetLife – www.metlife.com
  - TIAA – www.tiaa.org/fsu

Deferred Compensation - 457

- Administered by the State of Florida
- For a list of companies, or to enroll, contact:
  - Bureau of Deferred Compensation
    (850) 413-3162 or www.myfloridadeferredcomp.com
- Subject to yearly contribution limits:
  ✓ $19,000, if under age 50
  ✓ $25,000, if age 50+
  ✓ Separate limit from 403(b)
- See company representatives for tax law/limit information
After Tax – Roth 403(b)

- Choose from five participating investment companies:
  - AIG (formerly VALIC) – www.valic.com/fsu
  - AXA – us.axa.com/home.html
  - TIAA – www.tiaa.org/fsu
- Voluntary employee contributions made on an after-tax basis
- Roth 403(b) contributions are subject to the same yearly contribution limits as traditional (pre-tax) 403(b) accounts

Human Resources – Benefits
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(850) 644-4015
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Thank you to these artists for the use of their icons:
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