Insurance and Perks

For Florida State University Faculty & Staff
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
- http://peoplefirst.myflorida.com
- http://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.
Coverage Begin Dates

When Coverage Begins:

– Health insurance: 1\textsuperscript{st} day of the month following enrollment
  – If enrolling in the month of employment, 1\textsuperscript{st} day of the \textit{month after} hire date

– Supplemental plans:
  – Dental, vision, accident, cancer, hospitalization, etc.
  – 1\textsuperscript{st} day of the month following 2 paychecks in the same month

– Premiums for 9 and 10 month faculty are doubled during the spring semester for summer coverage
– Premiums are 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

People First will mail log-in information to you:
– You can contact the HR Benefits section for your People First ID

Deadline: You have 60 days from your hire date to enroll

Contact HR if you are hired during the summer
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
Default Password: Pfmmdddy
Enroll here
## 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>Employee Only</td>
<td>$50</td>
<td>$180</td>
<td>$15</td>
</tr>
<tr>
<td>Employee + Dependent(s)</td>
<td></td>
<td></td>
<td>Both Spouses work for the State Full Time</td>
</tr>
</tbody>
</table>

Rates listed are for positions 0.75 FTE or higher

Employees hired for less than 30 hours per week (0.75 FTE) have a higher, pro-rated monthly premium
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
<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: $7,900 individual $15,800 family</td>
<td>Employee must file claims</td>
</tr>
</tbody>
</table>
High Deductible Health Plan (HDHP)

- Higher deductible
- Lower monthly premium
- No pre-existing condition exclusions

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$15</td>
<td>$64.30</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$1,350</td>
<td>$2,700</td>
</tr>
<tr>
<td>(in-network)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

- Co-payments
- Deductibles
- Co-insurance
Health Savings Account (HSA)

- Pre-tax funds for medical purposes
- Accumulates interest on roll over balances
- Participants 55 and older can contribute an extra $1,000/year
- Employees 65 and older are ineligible for an HSA

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

- CVS/Caremark: 888-766-5490 or [www.caremark.com/sofrxplan](http://www.caremark.com/sofrxplan)

<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</td>
<td>$30</td>
<td>$60</td>
</tr>
<tr>
<td>(contact provider for a list)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-preferred</td>
<td>$50</td>
<td>$100</td>
</tr>
</tbody>
</table>

- 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

• Basic life Insurance
  – $25,000 policy
  – Automatic enrollment for full-time employees
  – Part-time employees must enroll into coverage through People First
  – Term Life insurance

• Optional life Insurance
  – Up to $1,000,000 coverage
  – Employee pays full premium
  – After-tax benefit
  – 1-5 times salary up to $500,000
  – 6-7 times salary up to $1,000,000 with proof of good health
  – Term Life insurance
Life Insurance

- **Spouse Life**
  - $15,000 coverage, or,
  - $20,000 coverage
  - Term Life insurance
  - Employee pays premium
  - After-tax benefit
  - Not available if your spouse works at another state agency or university

- **Child Life**
  - $10,000 coverage
  - Term Life insurance
  - Employee pays premium
  - After-tax benefit
Dental Insurance

• Available dental plan types:
  – Prepaid
  – PPO
  – Indemnity w/PPO
  – Indemnity

• Dentists may drop a provider at any time

• Plan brochures and contact information are available on the MyBenefits website
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
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
Additional After-Tax Insurance Options

Policies through the Gabor Agency - (850) 894-9611

- Life Insurance
- Long Term Disability
- Long Term Care
- Accidental Death & Dismemberment Insurance

Enroll through the provider

U.S. Legal – (800) 356-5297
- Family Defender
- Identity Defender
*Provides legal assistance and identity theft protection

Policy through Colonial Life – (888) 756-6701
- Critical Care
Group Life Insurance

- Group Whole Life insurance offered on a Guaranteed or Simplified Issue basis during the first 90 days of employment for eligible employee, spouse, and dependents

- Group Term Life insurance offered Guaranteed Issue to new employees during the first 60 days of employment
  - No medical history questions required

- Individual Term & Whole Life insurance coverage available for employees and eligible spouses & dependents, with underwriting
# Group Life Insurance Options

<table>
<thead>
<tr>
<th>Life Insurance Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| Group Whole Life by MassMutual Life Insurance Co.        | • Guaranteed Death Benefit, Level Premium, Increases in Cash Value  
• A benefit up to $250,000 for employees, up to $50,000 for spouses, up to $25,000 for dependents  
• Guaranteed or Simplified Issue to eligible employees, spouses, and dependents during the first 90 days of employment or during special open enrollments |
| Group Term Life by Standard Insurance Co.                | • A benefit up to 4 times the employee's salary  
• A maximum of $200,000  
• Guaranteed issue to employees, spouses and dependents during the first 60 days of employment or during special open enrollments |
| Individual Term Life by Symetra Life Insurance Co.       | • Customizable Coverage- choose a term of 10, 15, 20, or 30 years  
• Level Premiums are age & gender based  
• Fully underwritten  
• Portable |
Long Term Disability

• Underwritten by The Standard Insurance Company
• Benefit replaces 60% of pre-disability income, should an employee become disabled
• Eligibility:
  – Benefits Eligible Employees
  – Minimum of 20 hours/week
• Start date: 31st or 91st day of disability, depending on the option chosen

• Benefits:
  – Monthly benefit = 60% of pre-disability earnings
    ▪ Less benefits from other integrated income up to a monthly benefit of $15,000
  – Examples of other integrated income:
    ▪ Worker’s Compensation
    ▪ Disability retirement
    ▪ Payment of sick leave
Long Term Disability

• Excluding the elimination period, anyone disabled for 12 continuous months and eligible will receive:
  – A 2% cost of living adjustment (COLA) up to 5 years
  – An annuity benefit of 11% (in addition to regular monthly benefits)

• Annuity Benefit begins after the claimant has received 9 months of disability benefits. COLA is every 12 months.

• Does not cover:
  – Any disability which begins in the first 12 months after the effective date of coverage, resulting from a pre-existing condition occurring within 3 months of the coverage effective date.
Long Term Care

• Underwritten by UNUM Insurance Company of America
• Provides assistance needed if you become chronically ill and unable to handle basic activities of daily living
  – Helps you stay independent
  – Enables you to receive care in the location that you choose
• Offered Guaranteed Issue to eligible new employees within 60 days of employment. Offered with underwriting after 60 days of employment.
• Coverage is Portable
Accidental Death and Dismemberment (AD&D)

• Underwritten by Standard Insurance Company
• Coverage for employee and/or family
• Available Guaranteed Issue to all eligible new full-time employees
• Available to employees in units of $1,000, up to a maximum of $350,000
• You may add Family Coverage at:
  o Spouses: 55% of Employee’s requested amount
  o Spouse & Dependent Children: 45% of Employee’s requested amount (spouse), and 10% of Employee’s requested amount (children)
  o Dependent Children Only: 15% of Employee’s requested amount.
Critical Care

• Provides financial assistance to off-set critical illness expenses:
  – loss of income, travel expenses, out-of-pocket medical expenses, and rehabilitation expenses
  – “Critical Illness” examples: stroke, heart attack, chronic kidney disease, etc.

• Up to $15,000 in critical illness coverage
• No medical exam required
• Enroll through Colonial Life
U.S. Legal

• Provides legal services and identity theft coverage

• 2 Coverage levels available separately or combined:
  
  – Family Defender
    ▪ Provides personal legal needs
      • Consultations, estate planning, real estate, divorce, DUI, traffic violations, and more

  – The Identity Defender
    ▪ Provides protection against identity theft
      • Fraud monitoring, credit/debit card monitoring, lost wallet, identity theft insurance, identity restoration, and more

https://www.uslegalservices.net/companies/FSU
Reminders

• Enrollment Deadline for Benefits: 60 days from date of hire to enroll with People First

• 9 and 10 month faculty insurance premiums are doubled in the spring semester to cover summer months of coverage

• Changes can be made during Open Enrollment or with a Qualifying Status Change (QSC) event

• Contact HR Benefits if you are hired during the summer
Perks

• Florida Prepaid College Program
• FSU Employee Tuition Scholarship
• Seminole Savings
Florida Prepaid & Florida College Investment Plans

• **Florida Prepaid College**
  – Lock in today’s college costs for eligible dependents
  – Annual open enrollment from October—January

• **Florida Investment Plan**
  – IRC Section 529
  – Invest pre-tax money to withdraw later for college expenses

• Call (800) 522-4723 for more information
FSU Tuition Scholarship

- Available to salaried, full-time employees
- Only for courses taken at FSU
- Up to 6 hours per academic term, tuition free
  - Employee pays for books and other course fees
- Requires supervisor and department head approval
- For program guidelines and application form, go to:
  - HR website or,
  - Call (850) 644-6127
Seminole Savings

• Employee discount program
• Provides discounts on products and services at participating businesses
• Most vendors will need to see your FSU card or a printed coupon
• Visit [www.hr.fsu.edu](http://www.hr.fsu.edu) for a list of participating vendors
• Human Resources – Benefits
University Center A, Suite 6200
(850) 644-4015
Insurance: insurance@fsu.edu
www.hr.fsu.edu
Thank you to these artists for the use of their icons:

Freepik
Linh Pham
Swifticon
Smashicons
Gregor Cresnar
Becris
Smartline
Vignesh Ovivan
Elias Bikbulatov