



FLORIDA STATE UNIVERSITY  
OFFICE OF HUMAN RESOURCES

# HR Forum

## Beyond Basic Benefits

October 5, 2017

# Supplemental Benefits

Aaron Cheesman, The Gabor Agency

## Post-Tax Insurance Options

- Offered by Gabor  
(850) 894-9611, [www.gaboragency.com](http://www.gaboragency.com)
  - Life Insurance (Group & Individual)
  - Group Long Term Disability
  - Group Long Term Care
  - Accidental Death and Dismemberment (AD&D) Insurance

## 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 and Whole Life insurance coverage available for employees and eligible spouses and dependents, with underwriting.

# Group Life Insurance Options

<b>Life Insurance Type</b>	<b>Description</b>
Group Whole Life by MassMutual Life Insurance Co.	<ul style="list-style-type: none"> <li>• Guaranteed Death Benefit, Level Premium, Increases in Cash Value</li> <li>• A benefit up to \$250,000 for employees, up to \$50,000 for spouses, up to \$25,000 for dependents</li> <li>• Guaranteed or Simplified Issue to eligible employees, spouses, and dependents during the first 90 days of employment or during special open enrollments</li> </ul>
Group Term Life by Standard Insurance Co.	<ul style="list-style-type: none"> <li>• A benefit up to 4X the employee's salary</li> <li>• A maximum of \$200,000</li> <li>• Guaranteed Issue to employees, spouses, and dependents during the first 60 days of employment or during special open enrollments</li> </ul>
Individual Whole or Term Life by MassMutual Life Insurance Co. <small>***this product is not available on payroll deduction***</small>	<ul style="list-style-type: none"> <li>• Customizable Coverage for Whole Life or Term Life</li> <li>• Owners eligible to receive dividends. While not guaranteed, MassMutual has paid dividends to participating policyowners consistently since the 1860s</li> <li>• Fully underwritten outside of new hire or open enrollment periods</li> <li>• Portable</li> </ul>
Individual Term Life by Symetra Life Insurance Co.	<ul style="list-style-type: none"> <li>• Customizable Coverage: choose a term of 10, 15, 20, or 30 years</li> <li>• Level Premiums are age- and gender-based</li> <li>• Fully underwritten</li> <li>• Portable</li> </ul>

## Long Term Disability

- Underwritten by Standard Insurance Company
- Benefit replaces 60% of pre-disability income, should an employee become disabled
- Eligibility:
  - Benefits Eligible employee
  - 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:
    - Workers' Compensation
    - Disability retirement
    - Payment of sick leave

## Long Term Disability (cont.)

- 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

## Group Long Term Care Insurance

- 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:
  - Spouses: 55% of Employee's requested amount
  - Spouse & Dependent Children: 45% of Employee's requested amount (spouse), and 10% of Employee's requested amount (children)
  - Dependent Children Only: 15% of Employee's requested amount.

# Beyond Basic Benefits

Kathy Worthman, *Senior HR Specialist*

Michael Horgan, *HR Specialist*

# Benefits For New Employees

- [www.hr.fsu.edu](http://www.hr.fsu.edu)
- Working at FSU
  - [New Employee Information](#)
    - New Employee Orientations – Faculty/Staff/OPS
    - Resources
      - Summary of Benefits – Faculty/Staff only

# Benefits for All Employees

- [HR Sections](#)
  - Benefits Insurance
  - People First
    - Helpful Websites > MyBenefits
- [MyBenefits](#)
  - Health Insurance Plans
  - Savings and Spending Accounts
  - Forms
  - [Resources](#)
  - Contact Information

# People First Tools





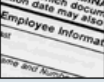




**My Quick Links**

- [Current Benefits](#)
- [Benefits Confirmation Statement](#)
- [Health Insurance Tax Form](#)
- [Contact Information](#)

**Helpful Websites**

- [Deferred Compensation](#)
- [Employ Florida](#)
- [Employee Search \(411\)](#)
- [Florida Retirement System](#)
- [Job Site](#)
- [MyBenefits](#)
- [MyFlorida.com](#)
- [Payroll Information](#)

**Health & Insurance Home Page**

- **General Benefits Information**  
Go to the MyBenefits website for your insurance options. ★
- **My Benefits**  
Review my current and past benefits. ★
- **Insurance Companies**  
See contact information.
- **My Dependent Information**  
View and update dependents' information.
- **Health Insurance Tax Forms**  
View your tax forms.
- **Change My Benefits**  
Make changes with a qualifying event.
- **Benefit Premium History**  
Review your insurance payment history.
- **Benefits Materials**  
View and request insurance forms and booklets..
- **Confirmation Statement**  
View your confirmation statements.

For assistance, please call the Service Center at (866) 663-4735.

- Change My Benefits
- Benefit Premium History

# People First – Premium History


## Employee Selected

Employee:

Position Title: 49002021 - SUS Admin&Prof Reg

Agency: UNIV - State Universities

## Instructions and Messages

 Premium information will display based on the selection criteria submitted. Select either the month and year or All Periods to see your premium history.

## Premium History

This screen may contain information that is confidential under state or federal law. Improper access or release of such information may be a violation of these laws.

Select Premium History View:

- Two Years of Under/Over History
- Two Year Premium History by Plan Type
- Premium History by Coverage Month

[Menu](#) [View](#)

View underpayments and when premium payments post

# People First – Premium History

## Employee Selected

Employee:

Position Title:

49002021 - SUS Admin&Prof Reg

Agency:

UNIV - State Universities

## Premium History

This screen may contain information that is confidential under state or federal law. Improper access or release of such information may be a violation of these laws.

Select Premium History View:

Premium History by Coverage Month

Premium History As Of:

October 2017

	Benefit Plan	Coverage Month	EE Due	EE Paid	EE Variance	ER Due	ER Paid	ER Variance
<input checked="" type="checkbox"/>	Capital Health Plan HMO - 0400	OCT-2017	180.00	0.00	-180.00	1,379.60	0.00	-1,379.60
<input type="checkbox"/>	Basic Life Securian - 1001	OCT-2017	0.00	0.00	0.00	3.58	0.00	-3.58
<input type="checkbox"/>	Humana Vision - Exam+Materials - 3004	OCT-2017	12.48	0.00	-12.48	0.00	0.00	0.00
<input type="checkbox"/>	Humana Network Plus - 4004	OCT-2017	47.42	0.00	-47.42	0.00	0.00	0.00
<input type="checkbox"/>	<b>TOTAL</b>				<b>-239.90</b>			<b>-1,383.18</b>

# People First – Premium Payments

## Plan Information

BENEFIT PLAN	PLAN PARTICIPATION DATE	COVERAGE LEVEL	COVERAGE LEVEL DATE	EFFECTIVE DATE	END DATE
Capital Health Plan HMO - 0400	01/01/2003	Family	10/01/2016	10/01/2016	12/31/9999

## Payment Details for Coverage Period - September 2017

POSTING DATE	PAYMENT SOURCE	EMPLOYEE DUE	EMPLOYEE PAID	EMPLOYEE VARIANCE	EMPLOYER DUE	EMPLOYER PAID	EMPLOYER VARIANCE
08/04/2017	Payroll Deduction		90.00			689.80	
08/18/2017	Payroll Deduction		90.00			689.80	
	***TOTAL***	180.00	180.00	0.00	1379.60	1379.60	0.00

Details in Premium History show the date that premiums are posted



# myFSU - People First IDs

The Benefits tab in the myFSU portal provides you with the People First ID tied to your active State position

The screenshot shows the myFSU portal interface. At the top left is the myFSU logo and Florida State University name. Below is a navigation bar with 'Faculty & Staff' selected. A secondary bar contains 'Faculty & Staff Home' and 'Feedback'. The main content area is divided into 'myFSU Links' (with a search box and a list of links like Admissions, HR, etc.) and 'My Employee Snapshot'. The 'My Employee Snapshot' section has three tabs: 'Timesheet', 'Paycheck', and 'Benefits', with 'Benefits' selected. A box highlights the 'PeopleFirst User ID: 123456' with a yellow star icon. Below this is a table of benefits:

Category	Benefit Name	Details
<b>Medical</b>	Capital Health Plan PRTX	Family Health
<b>Dental</b>	Humana Select 15 #4044	Employee + Spouse Supplemental
<b>Vision</b>	Humana Vision - Exam+Materials	Family Supplemental
<b>Life</b>	Minnesota Life (Basic St) PRTX	\$25,000.00
	Optional Term Life/AD&D X1	Salary X 1
	State Child Life Insurance	
<b>Retirement</b>	FRS Invest Regular Class	
	Deferred Compensation	\$10.00 Paycheck Deduction
<b>Optional Benefits</b>	No Option Selected	

At the bottom of the Benefits section, there is a note: "This is for informational purposes only. Should you have any questions concerning your benefits, please refer to your paycheck or contact the Benefits office at 850-644-4015." and a "Benefits Quicklinks >>" button.

# Qualifying Events/Affordable Care Act (ACA)

- [Qualifying Status Change \(QSC\) Matrix](#)
  - Changes must be made with People First within 60 days of the event
- Benefits for Faculty and Staff – Resources
  - [ACA – Affordable Care Act](#)
    - Eligibility
    - Break in Service

# Retirement Plans

- Retirement
  - FRS Pension Plan
  - Deferred Retirement Option Plan (DROP)
  - FRS Investment Plan
  - Optional Retirement Program (ORP)

# Retirement Plans

- FICA Alternative Plan (Bencor)
- Tax Sheltered Annuities [403(b)]
- Deferred Compensation (457)
- Roth 403(b)
- [Reemployment After Retirement](#)

## Benefits and Perks

- [Education and Learning](#)
  - Scholarships
  - Prepaid College Plans
- [Seminole Savings](#)
  - Mobile Phone Companies
  - Rent-A-Car Companies
  - Vacation Packages



# Open Enrollment Changes

- **Open Enrollment**
  - Dates: October 16 – November 3
- **Benefits Fair**
  - Dates: October 19 – 10 a.m. – 2 p.m. (ET)
  - NEW Location: Florida State Conference Center (Turnbull Center)
- **Dental Plan Changes**
  - Company Changes
  - Assurant to Sun Life

## More Changes

- OPS – Eligible for All Flexible Spending Accounts (FSA)
- Health Savings Account (HSA) Contribution Increase
- Vision Premium Increase
- Occupational Therapy
- Medication Synchronization (Med Sync)
- Dependent Eligibility Verification Audit
  - Phases

## Benefits Reminders

- OPS Eligibility – FTE Changes
  - Change in Hours
    - OPS keep full-time rate
  - Change from OPS (eligible) to Salaried or Salaried to OPS
- Any Leave of Absence
- Active OPS appointments not terminated cause issues with retiree coverage
- Employees hired on the last day of the month do not get coverage



# Questions?

## **Contact Benefits**

[Unit Contact List](#)

[Retirement@fsu.edu](mailto:Retirement@fsu.edu)

[Insurance@fsu.edu](mailto:Insurance@fsu.edu)

850-644-4015