



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

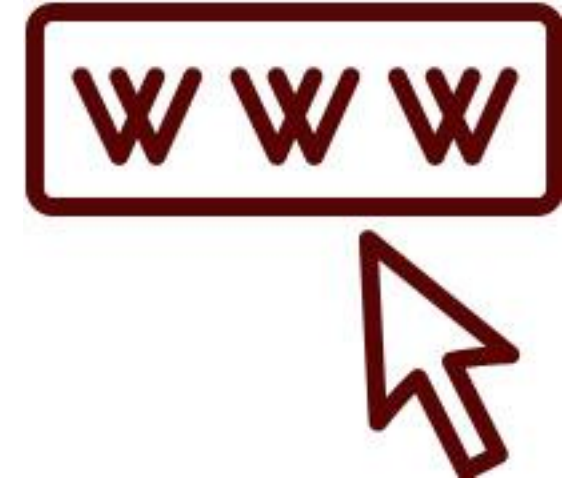
www.hr.fsu.edu



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

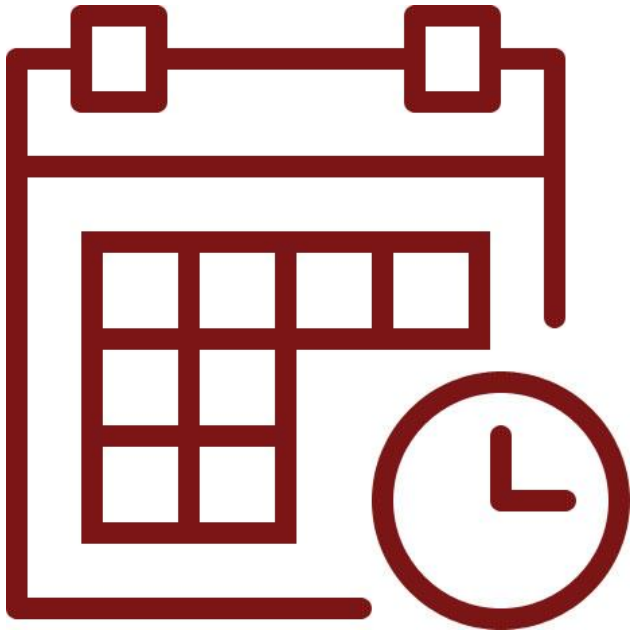
When Coverage Begins:

- 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



People First User ID

myFSU Florida State University

myFSU Links

- FSU
- FSU
- @fsu
- @my
- HR
- FI
- SC
- MART
- ?
- BI
- C.

MY EMPLOYEE SNAPSHOT

Timesheet | Paycheck | **Benefits**

People First User ID 123456

Medical
STATE PPO - PPO PRTX Family Health

Vision
Humana Vision - Exam+Materials Family Supplemental

Life
STATE BASIC LIFE PRTX \$25,000.00

Life
State Child Life Insurance

Retirement
FRS Invest Regular Class

Retirement
Deferred Compensation \$15.00 Paycheck Deduction

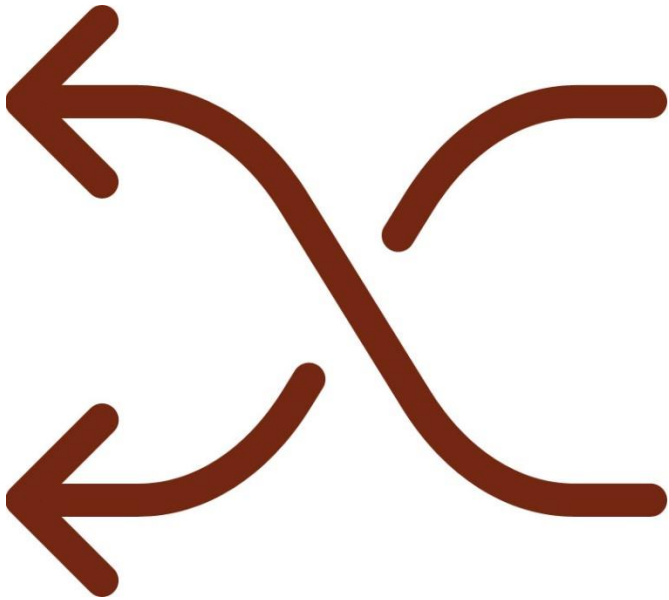
Optional Benefits
FSA - Medical Reimbursement \$700.00

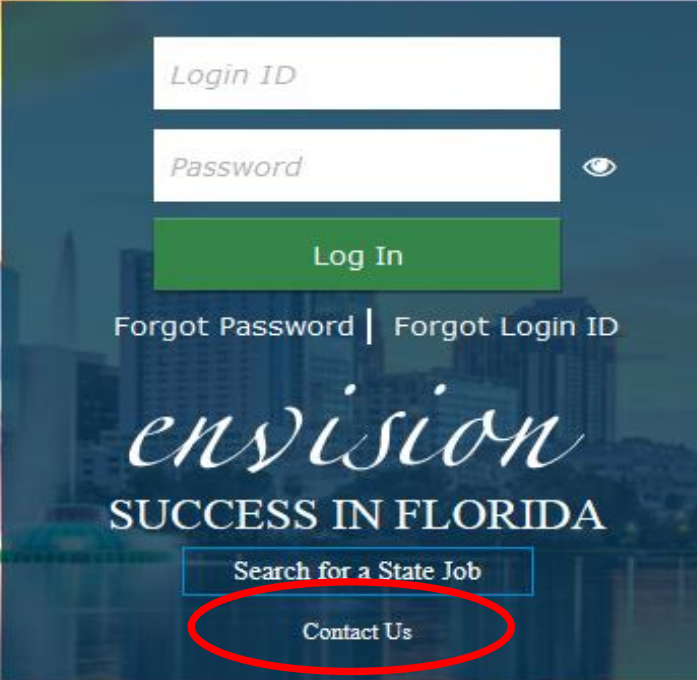
- Locate your People First User ID and current benefits on the MyFSU Benefits tab
- Contact the Benefits section




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





Login ID

Password 

Log In


[Forgot Password](#) | [Forgot Login ID](#)

envision
SUCCESS IN FLORIDA


[Search for a State Job](#)


[Contact Us](#)


Default Password:
Pfmmdyy


Change My Benefits



Confirmation Statement


Health Insurance Tax Forms


My Benefits


My Dependent Information


Premium History





Enroll here

Inbox

Health Insurance

Standard Plans (HMO & PPO)

	Individual	Family	Spouse Program
Who is covered	Employee Only	Employee + Dependent(s)	Both Spouses work for the State Full Time
Monthly Payment	\$50	\$180	\$15



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

<i>Type of Medical Visit</i>	<i>Co-Payment</i>
Primary Doctor	\$20
Specialist	\$40
Emergency Services	\$100
Hospital Admission	\$250



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

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



High Deductible Health Plan (HDHP) HMO and PPO

- Higher deductible and lower monthly premium

	Individual	Family
Monthly Premium	\$15	\$64.30
Annual Deductible	\$1,350	\$2,700

Health Savings Account

- Accumulates interest on balances that roll over for future use

<i>Yearly Contribution</i>	Individual	Family
Employee	\$3,000	\$6,000
Employer	\$500	\$1,000



Prescription Drugs

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

Prescription drug class	30-day supply	90-day supply
Generic	\$7	\$14
Preferred Drugs (contact provider for a list)	\$30	\$60
Non-preferred	\$50	\$100

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



Flexible Spending Accounts (FSA)

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

- 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

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

Child Life Insurance:

– \$10,000 coverage

Spouse Life Insurance:

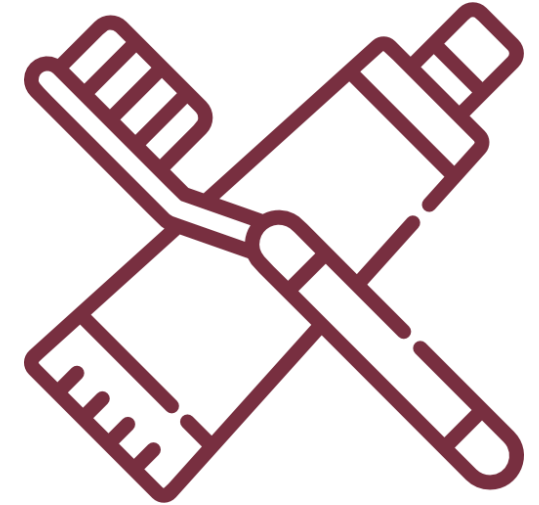
– \$15,000 coverage, or,
– \$20,000 coverage



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

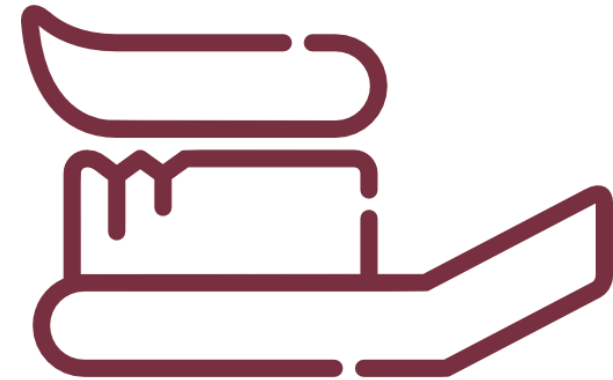
- Receive care from any dentist (cost is lower in-network)
- Annual deductible & co-insurance
- Orthodontia benefits (adults & children)
 - excluding Preventative PPO plans



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

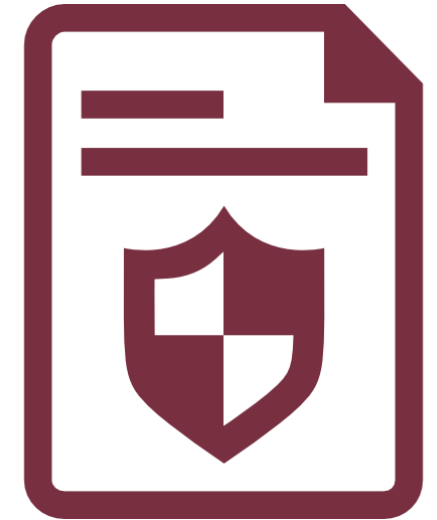
- Elective contact lenses: \$150 allowance

<i>Benefit</i>	<i>Frequency of Benefit</i>
Eye Exam	Once every 12 months
Frames	Once every 24 months
Eyeglass Lenses <u>or</u> Contact Lenses	Once every 12 months



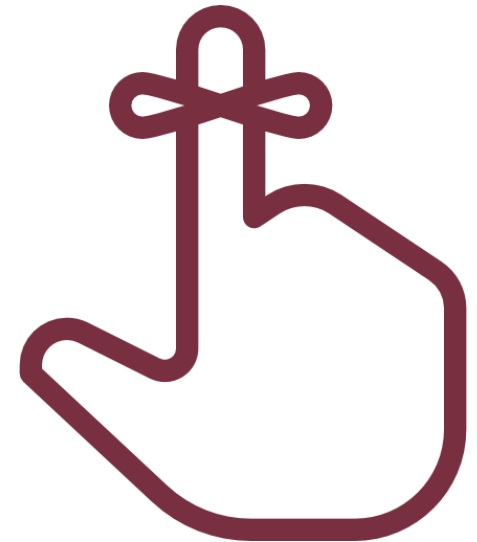
Supplemental Insurance: Hospital, Cancer, Short Term Disability, and Accident Insurance

- 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 eight participating investment companies:
 - **AXA** www.us.axa.com/home.html
 - **Voya, Lincoln Investment, Reliastar** www.gaboragency.com
 - **Lincoln Financial** – www.lfg.com
 - **Brighthouse/MetLife** – www.metlife.com
 - **TIAA** – www.tiaa.org/fsu
 - **VALIC** – www.valic.com



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:
 - **AXA** www.us.axa.com/home.html
 - **Voya** www.gaboragency.com
 - **TIAA** www.tiaa.org/fsu
 - **VALIC** www.valic.com
 - **Lincoln Investment** www.gaboragency.com
- 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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