



Office of Human Resources



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

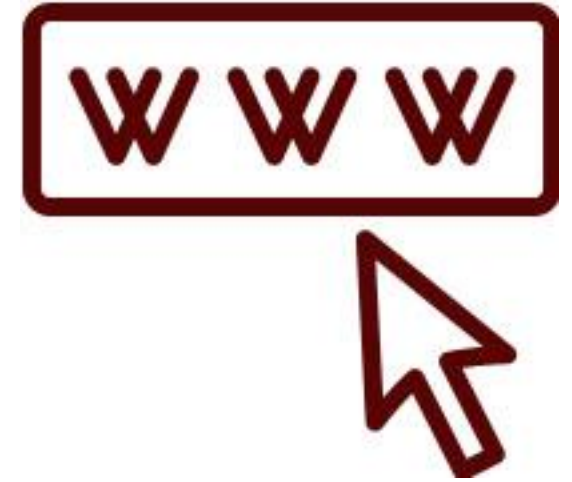


People First

Administers all FSU insurance benefits:

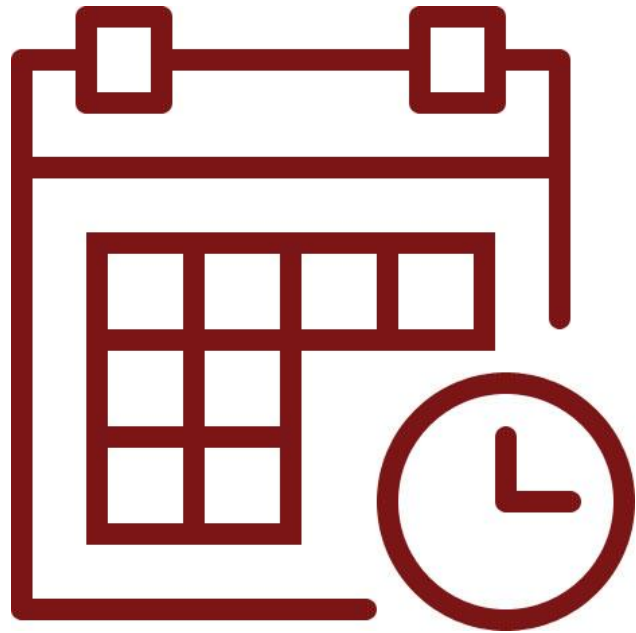
- Processes enrollment
- Processes Qualifying Status Changes (QSC)
- Verifies dependent eligibility
- Administers COBRA benefits
- Annual Open Enrollment

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: 1st day of the month following enrollment
 - If enrolling in the month of employment, 1st day of the **month after** hire date
- Supplemental plans:
 - Dental, vision, accident, cancer, hospitalization, etc.
 - 1st 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

myFSU Florida State University

myFSU Links

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

MY EMPLOYEE SNAPSHOT

Timesheet | Paycheck | **Benefits**

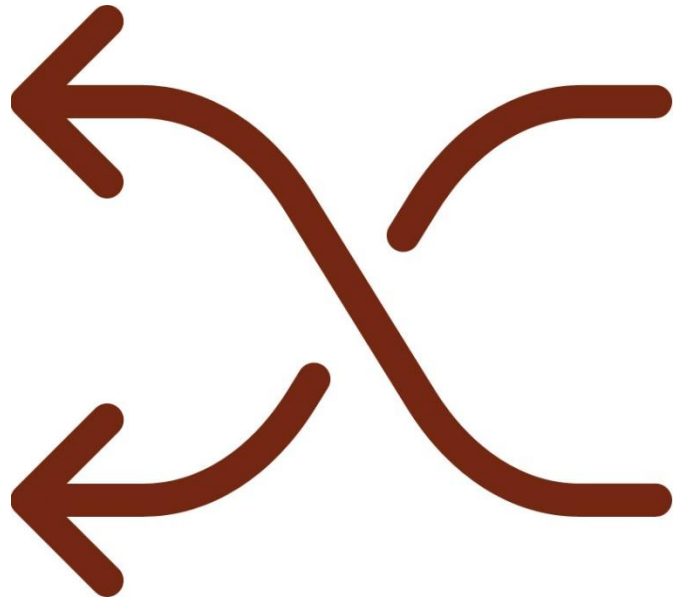
People First User ID 123456

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

A screenshot of a benefits portal menu. The menu items are arranged in a grid:

- Change My Benefits (circled in red)
- Confirmation Statement
- Health Insurance Tax Forms
- My Benefits
- My Dependent Information
- Premium History

At the bottom right of the menu is a refresh icon. The entire menu is set against a dark blue background.

Personal Info

A banner image showing a wooden desk with a laptop, a mouse, a notebook, and a coffee cup.

Work Info

A banner image showing people working at computers in an office environment.

Insurance Benefits

A banner image showing a busy hospital hallway with medical staff and patients.

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

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

<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: \$7,900 individual \$15,800 family	Employee must file claims



High Deductible Health Plan (HDHP)

- Higher deductible
- Lower monthly premium
- No pre-existing condition exclusions
- Co-payments
- Deductibles
- Co-insurance

	Individual	Family
Monthly Premium	\$15	\$64.30
Annual Deductible (in-network)	\$1,350	\$2,700



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

<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

- 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

- **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

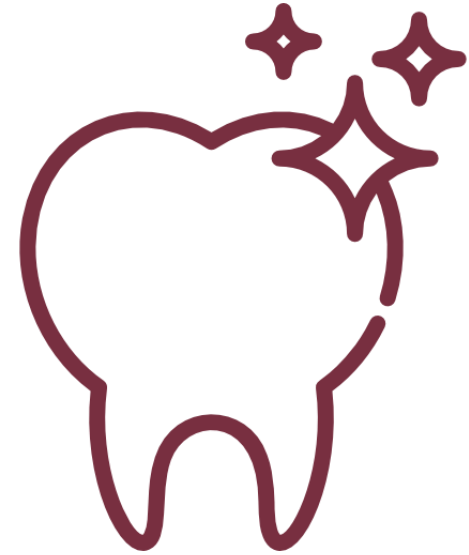
- **Child Life**

- \$10,000 coverage
- Term Life insurance
- Employee pays premium
- After-tax benefit



Dental Insurance

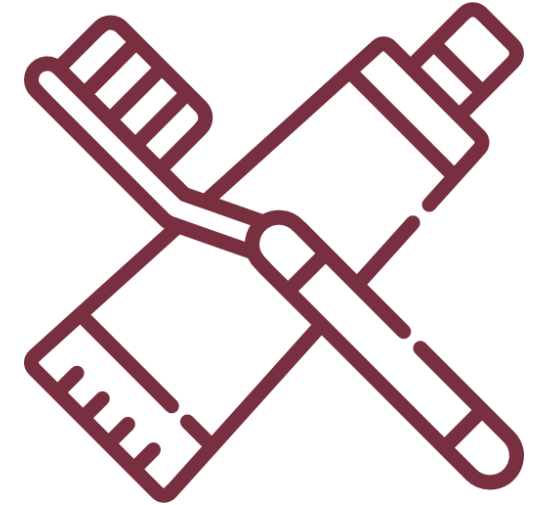
- Available dental plan types:
 - Prepaid
 - PPO
 - Indemnity w/PPO
 - Indemnity
- Dentists may drop a provider at any time
- Plan brochures and contact information are available on the *MyBenefits* website



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)



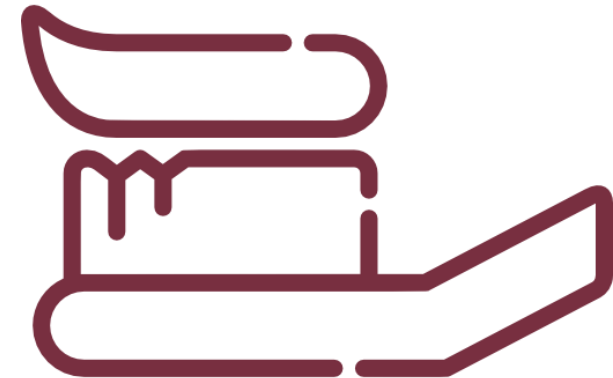
PPO

- 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

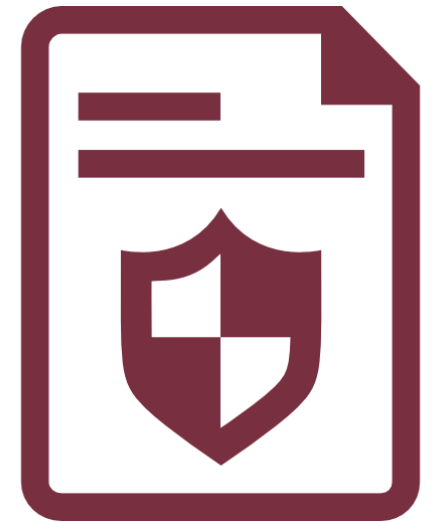
- Elective contact lenses: \$150 allowance

<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



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 –

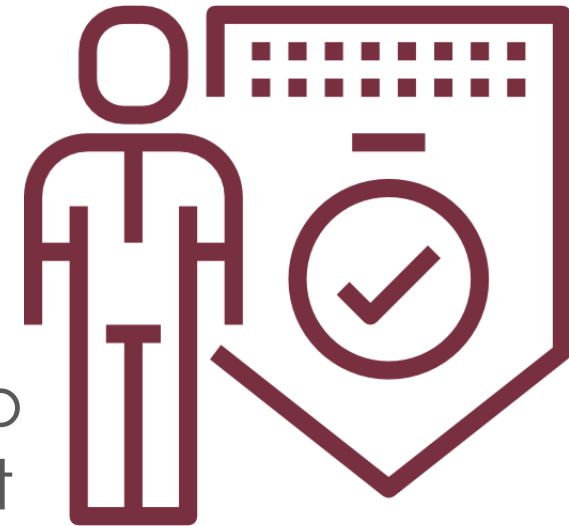
(888) 756-6701

- 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

Life Insurance Type	Description
<p>Group Whole Life by MassMutual Life Insurance Co.</p>	<ul style="list-style-type: none"> • 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
<p>Group Term Life by Standard Insurance Co.</p>	<ul style="list-style-type: none"> • 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
<p>Individual Term Life by Symetra Life Insurance Co.</p>	<ul style="list-style-type: none"> • 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



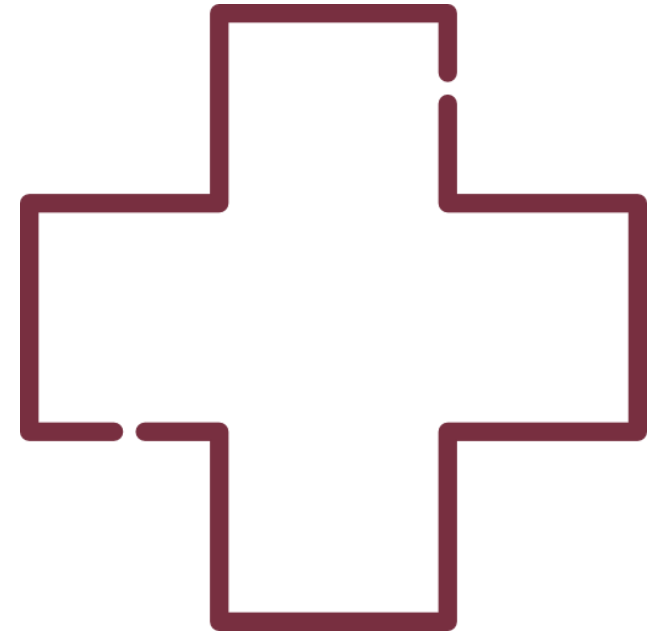
Long Term Care

- 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:
 - 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.



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

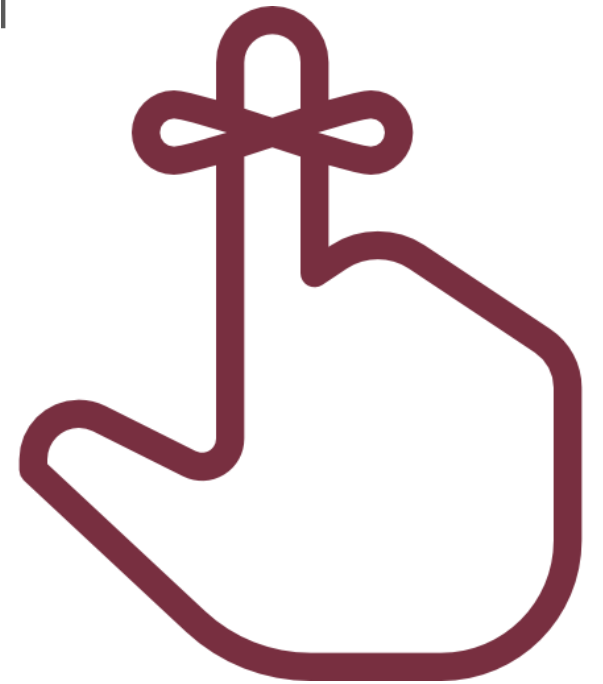
- Provides legal services and identity theft coverage
- 2 Coverage levels available separately or combined:
 - Family Defender
 - Provides personal legal needs
 - Consultations, estate planning, real estate, divorce, DUI, traffic violations, and more
 - The Identity Defender
 - Provides protection against 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



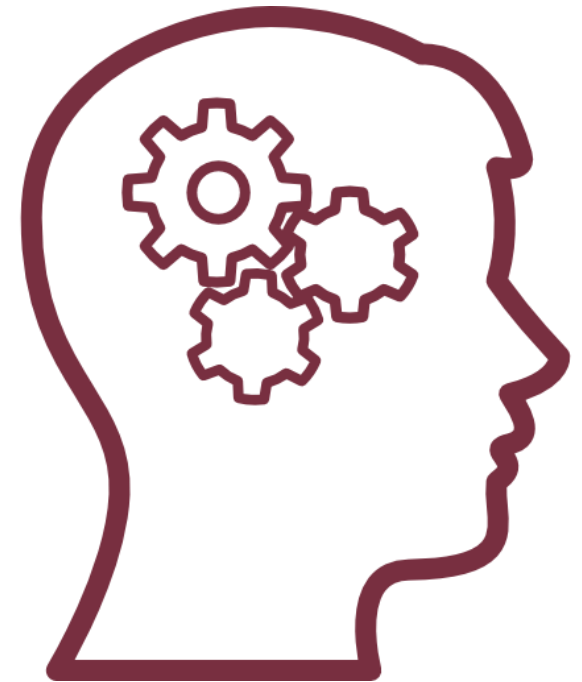
Florida Prepaid & Florida College Investment Plans

- **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 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:

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