Insurance and Perks

By: Office of Human Resources
Responsibilities include, but are not limited to:

- Process Enrollments of State Benefits
- Process Qualifying Status Changes (QSC)
- Verification of dependent eligibility
- Administer COBRA benefits
- Annual Open Enrollment
How Do I Use People First?

1. People First Website
   https://peoplefirst.myflorida.com

2. People First Service Center
   o 866-663-4735
People First Online

- **User ID**: number mailed to your home 2 weeks after you are in OMNI
- **Password**: Your password is: PfMMDDYY (If born on 8/1/80, your password would be Pf080180)
People First Online

Health & Insurance Home Page

General Benefits Information
Go to the MyBenefits website for your insurance options.

Benefits Choices
Enroll or change your benefits.

Your Benefits
Review your benefits and Flexible Spending Accounts.

Premium History
Review your insurance payment history.

Insurance Companies
See contact information.

Required Documentation
Review status of your documentation.

Your Dependents' Information
View and update dependents’ information.

Benefits Materials
View and request insurance forms and booklets.

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

## Instructions and Messages

⚠️ Make your changes below, enter your People First password and select the "Complete Enrollment" button to save your elections.

## Process Benefit Elections

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.

### State Sponsored Plans

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Current Benefits Enrollment</th>
<th>New Benefits Enrollment</th>
<th>Make a Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan Name</td>
<td>Coverage Level</td>
<td>Monthly Cost</td>
</tr>
<tr>
<td>Health</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic Life</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Optional Life</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Tax Favored Accounts

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Current Benefits Enrollment</th>
<th>New Benefits Enrollment</th>
<th>Make a Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan Name</td>
<td>Coverage Level</td>
<td>Monthly Cost</td>
</tr>
<tr>
<td>MRA/LPMA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>DCRA</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>HSA</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Supplemental Plans

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Current Benefits Enrollment</th>
<th>New Benefits Enrollment</th>
<th>Make a Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Plan Name</td>
<td>Coverage Level</td>
<td>Monthly Cost</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Where Do I Go If I Have Questions?

• People First Website
  o Available 24 hours a day, 7 days a week

• People First Service Center
  o Available Mon - Fri, 8 am to 6 pm, ET
  o 866-663-4735

• HR Benefits Office - 850-644-4015
  o E-mail: Insurance@fsu.edu
State Benefit Programs

- Health insurance
- State life insurance
- Dental insurance
- Vision insurance
- Hospital, cancer, and accident insurance
- Short term disability insurance
Health Insurance Plans

1. Health Maintenance Organizations (HMO): Companies vary by county

2. Preferred Provider Organization (PPO): Florida Blue

3. Health Investor HMO & PPO plan (HIHP): Companies vary by county
Health Insurance Plans

★ Enrollment in a health plan must take place within the first 60 days of employment

- **Consequence:** Have to wait until open enrollment unless you have a qualifying event

- The soonest your coverage can begin is the first of the month following the date of enrollment.
Health Insurance Premiums

Premiums for full time employees:

<table>
<thead>
<tr>
<th>Who is covered</th>
<th>Individual</th>
<th>Family</th>
<th>Spouse</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$50</td>
<td>$180</td>
<td>$15</td>
</tr>
<tr>
<td>Employee + 1 or more</td>
<td>$180</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Both Spouses work for the State Full Time</td>
<td>$15</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

An employee is considered full time if they are hired at .75 FTE

Employee’s hired below .75 FTE pay an adjusted premium rate
HMO Insurance Plan

Focus

- Prevention
- Early Detection
- Treatment of illnesses

Overview

- No pre-existing condition exclusions
- No claims to file
- No deductibles, no coinsurance
- Select a primary care provider from the plan list
- May need a referral for a specialist
- Copayments for: office visits, hospital stays, and emergency services at a set fee
**HMO Insurance Plan**

<table>
<thead>
<tr>
<th>Type of Medical Visit</th>
<th>Co-Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Office Visits (Primary)</td>
<td>$20</td>
</tr>
<tr>
<td>Office Visits (Specialty)</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>

**Important:** Only urgent/emergency services are paid outside the service area

- Notify HMO within 48 hours of any emergency
Overview

• No pre-existing condition exclusions

• No restrictions on providers

• Deductibles (depends on service provider and plan type)

• Copayment

• Coinsurance
# PPO – Florida Blue

## Summary of Benefits

<table>
<thead>
<tr>
<th></th>
<th>Network</th>
<th>Non-network</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contracts</strong></td>
<td>Contracted with Florida Blue</td>
<td>Not contracted with Florida Blue</td>
</tr>
<tr>
<td><strong>Office Visits</strong></td>
<td>$15 primary care $25 specialty</td>
<td>40% of the allowance plus the difference between the charge and allowance</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>Maximum Annual Out of Pocket Coinsurance:</td>
<td>Employee must file the claims</td>
</tr>
<tr>
<td></td>
<td>$2,500 individual $5,000 family</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$100 Health Screening Allowance (not applicable to dependents)</td>
<td></td>
</tr>
</tbody>
</table>
Health Investor HMO and PPO

- Health Investor Health Plans (HIHP)
- Higher deductible and lower employee premium

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Deduction</td>
<td>$15.00</td>
<td>$64.30</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$1,300</td>
<td>$2,600</td>
</tr>
<tr>
<td>In-network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$3,000</td>
<td>$6,000</td>
</tr>
<tr>
<td>Non-network</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Health Investor HMO or PPO Health Savings Account

- Health Savings Account (HSA) is regulated by IRS Publication 502
- Pre-tax savings account for medical purposes
- Account accumulates interest on balances and can roll over to be saved for future use

<table>
<thead>
<tr>
<th>Yearly Contribution</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee</td>
<td>$2,850</td>
<td>$5,650</td>
</tr>
<tr>
<td>Employer</td>
<td>$500</td>
<td>$1,000</td>
</tr>
</tbody>
</table>

*Participants 55 and older can contribute an extra $1,000/year

★ Employees 65 and older are ineligible for an HSA

myBenefits website
## Prescription Drugs – CVS/Caremark

<table>
<thead>
<tr>
<th></th>
<th>Prescription drugs (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>Non-preferred</td>
<td>$50</td>
<td>$100</td>
</tr>
</tbody>
</table>

Contact Customer Care at 888-766-5490
## Flexible Spending Accounts
### Summary of Benefits

<table>
<thead>
<tr>
<th>Flexible Account Type</th>
<th>Minimum Annual Election</th>
<th>Maximum Annual Election</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical Reimbursement Account (MRA)</td>
<td>$60</td>
<td>$2,550</td>
<td>For tax deductible medical expenses</td>
</tr>
<tr>
<td>Limited Purpose Medical Reimbursement Account (LPMRA)</td>
<td>$60</td>
<td>$2,550</td>
<td>Employee’s enrolled in an HIHP plan with HSA are eligible to participate</td>
</tr>
<tr>
<td>Dependent Care Reimbursement Account (DCRA)</td>
<td>$60</td>
<td>$5,000</td>
<td>For expenses that are required to allow you and your spouse to be gainfully employed</td>
</tr>
</tbody>
</table>
Grace Period

- **Grace Period**: more time to receive services that can be reimbursed by the money you have put into this account
  - Until March 15th of the following year to use the remaining balance in your account.
  - Until April 15th of the following year to submit claims.
State Term Life Insurance

Overview

• Underwritten by Minnesota Life

• Payable as a death benefit at $25,000 for all employees

• Includes Accidental Death and Dismemberment coverage

• Automatic enrollment provided for 1.00 FTE employees

• Enrollment is not automatic for part-time employees
  ○ Premium is based on an employee’s FTE percentage
State Term Optional Life Insurance

- Optional coverage available up to a maximum of $1,000,000
- Employees pay the entire optional life premium cost, on a post-tax basis
- Includes Accidental Death and Dismemberment coverage
- Coverage provided for employee only
- Enrollment:
  - 1 – 5 times base annual earnings for up to $500,000 without proof of good health
  - Or 6-7 times base annual earnings up to $1,000,000 with proof of good health
- Underwritten by Minnesota Life
# Dental Insurance Providers

- Compare plans
- Consider dental care needs and cost of coverage

<table>
<thead>
<tr>
<th>Provider</th>
<th>Type</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ameritas</td>
<td>Indemnity w/PPO</td>
</tr>
<tr>
<td>Assurant</td>
<td>Prepaid and Indemnity w/PPO</td>
</tr>
<tr>
<td>Cigna</td>
<td>Prepaid</td>
</tr>
<tr>
<td>Humana</td>
<td>2 Prepaid, PPO and Indemnity</td>
</tr>
<tr>
<td>United Dental</td>
<td>Prepaid</td>
</tr>
</tbody>
</table>

*Dentists may drop a provider at any time*
Prepaid Dental Insurance

Details
- Must select a dentist from participating provider list
- Most preventive care at no charge
- Co-payments
- You pay a specific dollar amount for the care you receive
- Orthodontia benefits (adults and children)
- No deductibles
- No claims to file
- Providers: Humana, United, CIGNA Assurant

Consider
- Dentists in area
- Appointment times
- Dentist could leave plan
- Cannot change plan because of provider preference
Overview

• Choose any dentist

• There is an annual deductible to meet before the plan starts paying benefits

• **PPO:** Employees are responsible for a percentage of the cost depending on network vs. non-network provider

• **Indemnity with PPO:** does not have a network and will cover the cost above a set amount or a percentage of cost based on the service received from any provider

• Coverage and cost vary by company

• Providers: Humana, Assurant, Ameritas
Overview

• Choose any dentist you want

• More out of pocket expense

• Coinsurance, deductibles and maximum annual benefits

• Coverage and cost vary by company

• Provider: Humana
## Humana Vision Insurance

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Occurrence</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>

- **Elective Contact Lenses:**
  - $150 allowance in place of eyeglass lenses
- **Co-pays:**
  - $10 exam
  - $10 materials

[Humana Vision](#)
Hospital, Cancer and Accident Insurance

Overview

- Plans vary by company
- Additional income for out of pocket expenses
- Paid directly to you or the hospital
- Independent of health insurance coverage
Short Term Disability Insurance

Overview

• Provider: Colonial Insurance
  o Phone: (888) 756-6701
• Supplemental income for illness or accident on the job
• Monthly Benefits: $580 to $3,480
• Premium is based on election and age
• Benefit Period: 3 – 12 months
• Elimination Period: 0 – 30 days
• Contact company for rate quote or to enroll
Effective Date of Coverage

• When does health coverage begin?
  ★ The 1\textsuperscript{st} of the month after your election in People First
  o Premiums are pre-paid one month in advance of coverage

• When does supplemental coverage begin?
  ★ The 1\textsuperscript{st} of the month, after 2 bi-weekly deductions

• How do I pay for the premium?
  o It will be deducted bi-weekly from your paycheck
  o If not, you may submit a personal check and notify the Benefits office so they can make sure the university contribution is paid
Qualifying Status Change

- Participants have 60 calendar days following a qualifying event to make a change to their coverage

- Examples:
  - Marriage
  - Divorce
  - Birth or adoption
  - Death of spouse or dependent
  - Loss of coverage
Open Enrollment

- Occurs every Fall
- For State insurance programs only
- Effective date of changes: January 1st of the following year

During this time, employees can make:
  - Any changes
  - Additions
  - Deletions
Under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA) law, employees who terminate State employment are eligible to continue their group health coverage, dental and vision insurance coverage for up to 18 months for employee and 36 for dependents.
Reminder!

★ All insurance enrollments must occur within 60 days of hire date
  ◦ Enroll online or call the People First Service Center
Post-tax Programs

1. Life Insurance
2. Long Term Disability
3. Long Term Care
4. AD&D Insurance
Life Insurance

- Provider: GABOR
  - (850) 894-9611 or
  - (800) 330-6115

- Permanent and Group Life insurance coverage for employee, spouse, and dependents.

- Permanent Life insurance offered simplified issue during the first 90 days of employment.

- Group Term Life insurance offered guaranteed issue to new employees during the first 60 days of employment.
## Life Insurance

### Summary of Benefits

<table>
<thead>
<tr>
<th>Life Insurance Type</th>
<th>Description</th>
</tr>
</thead>
</table>
| Universal Life            | • A benefit up to 4X the employee's salary  
• A maximum of $250,000  
• Simplified issue to employees and Spouses during the first 90 days of employment or during special open enrollments. |
| Group Term Life           | • A benefit up to 4X 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      | • A benefit, with premium costs determined based on the insured person's age & gender.  
• Limited by insured person’s age.  
• Fully underwritten |

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Long Term Disability Insurance

- **Provider:** Gabor

- **Underwritten by** The Standard Insurance Company

- Insurance that replaces a sizable portion of income, should an employee become disabled

- **Eligibility:**
  - Salaried University employees
  - Minimum of 20 hours/week

- **Benefits:**
  - Monthly payment = 60% of gross salary earnings
  - Less benefits from other integrated income up to a monthly benefit of $15,000
  - Examples of other integrated income:
    - Workers’ comp
    - Disability retirement
    - Payment of sick leave

- **Start date:** 31st or 91st day of disability, depending on the option chosen
Excluding the elimination period, anyone disabled for 12 continuous months and eligible will receive:

- A 2% cost of living increase up to 5 years
- An annuity benefit of 11% (monthly benefits in addition to the regular monthly benefits)

Benefits start at the end of the 12th month of disability

**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

- Provider: Gabor Agency

- Long Term Care provides assistance you would need if you become chronically ill and unable to handle some of the basic activities of daily living.
  - Helps you stay independent for as long as possible
  - Enables you to receive care in the location that you choose

- John Hancock Insurance presents its “Custom Care III featuring Benefit Builder” product.

- Available to University employees, ages 18 – 64.

- Fully Underwritten
Accidental Death and Dismemberment Insurance

Overview

• Provider: Gabor

• Underwritten by The Standard Insurance Company

• Coverage for employee and/or family

• Available guaranteed issue at any time to full-time employees
Miscellaneous Benefits

- Florida Prepaid College Program
- FSU Employee Tuition Scholarship
- Seminole Savings
Florida Prepaid College and College Investment Plans

**Florida Prepaid College:**
- Locks in today’s college costs for eligible dependents
- Annual open enrollment from October through January

**Florida Investment Plan:**
- IRC Section 529
- Allows employees to invest pre-tax money to withdraw later for college expenses

For more information on these plans:
- Call (800) 552-4723
Details

• Only for courses taken at FSU
• Provides up to 6 hours per academic term tuition-free
• Available to salaried, full-time employees
• Requires supervisor and department head approval

For program guidelines and application form, go to:
  o [HR website](#)
  o Call (850) 644-6127

[Employee Tuition Scholarship Website](#)
Seminole Savings

- Employee Discount Program
- Provides discounts on products and services at participating local businesses
- Most Vendors will need to see your FSU Card or a printed coupon.

- For a list of participating Vendors, go to:
  - HR Website
  - Seminole Savings
The End