



Florida State University

Online New Employee Orientation

Office of Human Resources

Insurance and Perks



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Where do I go if I have any 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 Section

- ✓ (850) 644-4015 or insurance@fsu.edu
- ✓ <http://www.hr.fsu.edu>



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People First

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



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Getting Enrolled

When Coverage Begins:

- Health insurance: 1st day of the month after enrollment
 - If enrolling in the month of employment, 1st day of the month after hire date
- Supplemental* plans: 1st day of the month following 2 paychecks in the same month

*Dental, vision, accident, cancer, hospitalization, etc.



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How To Enroll:

- Enroll online through the People First website, or,
- Enroll over the phone by calling the People First Service Center

People First will mail you a People First ID and default password

****You can also contact the HR Benefits section for this information****

You have 60 days from your hire date to enroll



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Other Opportunities to Make Changes

Qualifying Status Change (QSC) Event

- Participants have 60 calendar days following a qualifying event (marriage, divorce, death, loss of coverage, etc.) to make changes

Open Enrollment

- ✓ Occurs every fall
- ✓ Time for changes, additions or deletions
- ✓ All changes are effective January 1st of the following year



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<https://peoplefirst.myflorida.com>



Open Enrollment starts September 27, 2010

Log on and review your address before September 10 at 5 p.m. Eastern Time to be sure you receive your Open Enrollment materials. For questions about insurance plans, contact the insurance companies directly. For help using People First, call the Service Center weekdays from 8 a.m. to 6 p.m. ET.

Job Seekers

Browse Jobs by Region:



[West](#)
[North](#)
[Central](#)
[South](#)

Browse Jobs by County:

Select a County... ▾

[Search](#)

Create an Account:

Save your search criteria, apply for job vacancies, and more.

[Create an Account](#)

Returning Visitors:

[Log In](#)

[Questions?](#)

For help, call (877) 562-7287. Service Center hours are Monday through Friday, 8:00 am. to 6:00 p.m. ET. TTY users call (866) 221-0268.

To print a blank State of Florida employment application, [click here](#).

State Employees and Retirees

Please enter your User ID and Password to access the People First system.

User ID*

Password*

[Log In](#)

*Required Field

[Forgot Your Password?](#)

[Change Your Password](#)

Log in to People First to:

- Enter Timesheets
- Check Benefits
- Update Address
- View Leave Balances

Password
Pfmmddy

[Questions?](#)

For help, call (866) 663-4735. Service Center hours are Monday through Friday, 8:00 am. to 6:00 p.m. ET. TTY users call (866) 221-0268.

Why work for the State of Florida?



Helpful Websites

[Deferred Compensation](#)

[Payroll Information](#)

[Employ Florida - Job Search and Workforce Services](#)

[Employee Search \(411\)](#)

[Florida Retirement System](#)

[MyBenefits](#)



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[Print](#) | [Alerts](#) | [Contact Us](#) | [Log Off](#)

[Home](#) [Management](#) [Employee Information](#) **[Health & Insurance](#)**

Current User:

My Quick Links

[My Direct Reports](#)
[Current Benefits](#)
[Contact Information](#)

Helpful Websites

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[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.



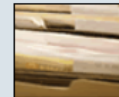
Change My Benefits

Make changes with a qualifying event.



My Benefits

Review my current and past benefits.



Benefit Premium History

Review your insurance payment history.



Insurance Companies

See contact information.



My Dependent Information

View and update dependents' information.



Benefits Materials

View and request insurance forms and booklets.

Enroll here



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Health Insurance

Standard Plans

	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 .75 FTE or higher

Employees hired below .75 FTE have a pro-rated
monthly premium



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HMO Health Plan

- 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



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PPO (Florida Blue) Health Plan

- No restrictions on providers
- Co-payments
- Co-insurance
- Deductibles
- Specialist self referrals
- Costs vary based on network and non-network providers
- No pre-existing condition exclusions



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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 maximum out-of-pocket co-insurance: \$2,500 individual; \$5,000 family \$100 health screening allowance (not applicable to dependents)	Employee must file claims



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High Deductible Health Plan

HMO and PPO

Higher deductible

Co-payments

Lower monthly premium

Co-insurance

No pre-existing condition exclusions

	Individual	Family
Monthly Premium	\$15	\$64.30
Annual Deductible (in-network)	\$1,300	\$2,600



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Health Savings Account

Pre-Tax funds for medical purposes

Accumulates interest on roll over balances

<i>Yearly Contribution</i>	Individual	Family
Employee	\$2,850	\$5,650
Employer	\$500	\$1,000

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

Employees 65 and older are ineligible for an HSA



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Prescription Drugs

CVS/Caremark

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

PPO members must use 90-day supply for all maintenance drugs

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



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Flexible Spending Accounts (FSA)

<i>FSA Account Type</i>	<i>Minimum Election</i>	<i>Maximum Election</i>	<i>Other</i>
Health Care	\$60	\$2,550	For tax deductible medical expenses
Limited Purpose	\$60	\$2,550	For employees enrolled in an HDHP plan with an HSA
Dependent Care	\$60	\$5,000	For expenses incurred for care of dependents

Pre-tax dollars to cover expenses

Use-it or Lose-it

A grace period is offered each year to spend and claim remaining funds



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Life Insurance

Minnesota Life

Basic Life Insurance

\$25,000 policy

Automatic enrollment for
full-time employees

Part-time employees must
enroll into coverage

Term Life insurance

Optional Life Insurance

Up to \$1,000,000 coverage

Employee pays full premium

Post-tax benefit

1-5 times salary up to \$500,000

6-7 times salary up to \$1,000,000
with proof of good health



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Life Insurance

Minnesota Life

Spouse Life

\$15,000 coverage

or

\$20,000 coverage

Child Life

\$10,000 coverage

Employee pays premium

Post-tax benefit

Term Life Policy



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Dental Insurance

<i>Provider</i>	<i>Type</i>
Ameritas	Indemnity w/PPO
Assurant	Prepaid and Indemnity w/PPO
Cigna	Prepaid
Humana	2 Prepaid, PPO and Indemnity
United Dental	Prepaid

Dentists may drop a provider at any time

Plan brochures available on the MyBenefits website



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Dental Insurance

Prepaid Plans

HMO structure where services are limited to a network

Most preventative care at no charge

A specific dollar amount for each service received

Orthodontia benefits (adult and child)

No deductibles

No claims to file



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Dental Insurance

PPO; Indemnity w/PPO

- Network and Out-of-Network dentists available
- Lower cost when using network dentists
- Must meet annual deductible before the plan starts paying
- Coverage and costs vary by company

Indemnity

- Choose any dentist you want
- More out-of-pocket expense
- Co-insurance, deductibles, and maximum annual benefits
- Coverage and costs vary by company



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Vision Insurance

Humana Vision

<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

Elective Contact Lenses: \$150 allowance



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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

- http://mybenefits.myflorida.com/health/contact_information



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Additional Insurance Options

Life Insurance

Long Term Disability

Long Term Care

AD&D Insurance

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



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Group Life Insurance

- Permanent and Group Life insurance coverage for employee, spouse, and dependents.
- Permanent Life insurance offered as 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.
- No questions about health history to obtain coverage



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Life Insurance Type	Description
Universal Life	<ul style="list-style-type: none">• A benefit up to 4 times 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	<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
Individual Term Life	<ul style="list-style-type: none">• 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

- 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
- Start date: 31st or 91st day of disability, depending on the option chosen
- 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



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Long Term Disability

- 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)
 - Annuity & cost of living benefits begin 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



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Long Term Care

- Provides assistance needed if you become chronically ill and unable to handle 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.
- Underwritten by John Hancock



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Accidental Death and Dismemberment (AD&D)

- Underwritten by The Standard Insurance Company
- Coverage for employee and/or family
- Available guaranteed issue at any time to full-time employees



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Perks

Florida Prepaid College Program

FSU Employee Tuition Scholarship

Seminole Savings



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Florida Prepaid & Florida 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
- Invest pre-tax money to withdraw later for college expenses

Call (800) 522-4723 for more information



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FSU Tuition Scholarship

- Available to salaried, full-time employees
- *Only* for courses taken at FSU
- Provides up to 6 hours per academic term tuition-free
- Requires supervisor and department head approval
- For program guidelines and application form, go to:
 - ✓ HR website, or
 - ✓ Call (850) 644-6127



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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



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Thank you!

Human Resources – Benefits

University Center A, Suite 6200

- (850) 644-4015
- Insurance: insurance@fsu.edu
- <http://www.hr.fsu.edu>