Welcome to Florida State University. This is an overview of the Insurance options and additional perks available to salaried employees. We will begin with an overview of the insurance options available to you.

People First is the administrator for all State benefits offered by the State of Florida. Their responsibilities include making sure all employees are enrolled in State benefits, processing changes, verification of dependent eligibility, COBRA and open enrollment. You will use the People First system to enroll in all State benefits. You can do this online or by telephone.

There are 2 ways to enroll in your benefits through People First: Through the People First website, or by calling the People First Service Center.

You will need a user ID and password to access the People First website. Your User ID is a 6-digit number that is mailed to your home address approximately 2 weeks after you are entered into the OMNI system. You may also contact the People First Service Center, or the Benefits Office, to receive your User ID. Your Password is uppercase P, lowercase f, followed by your date of birth, two digit month, two digit day, and two digit year. For example: If you were born on August 1, 1980, your default People First password would be Pf080180. All employees will be required to change the default password after their initial logon to the People First webpage. Refer to the Questions link on the People First homepage for more information on setting up your password.

You can enroll in benefits, or obtain information about the available benefits choices, by selecting the various options on the People First website.

Through the Change My Benefits link, you can enroll in the various insurance options. Follow the instructions and information located on the right side of the screen. Once you finalize your enrollments, you will be able to print confirmation.

If you need assistance, you may log onto People First, or contact them at the phone number listed on this slide. Otherwise, you can always contact the Human Resources Benefits office.

The following slides will cover benefits that are offered by the State. All insurances offered by the State are offered pre-tax, with the exception of the additional Optional Life Insurance.

The State offers HMO HMO Plans based on the county you live or work in and 1 PPO Plan both in a Standard and a Health Investor Health Plan (HIHP) option.

Enrollment must take place within 60 days of your date of hire. If you do not enroll in health insurance coverage within your first 60 days, you will need to wait until open enrollment.

Standard Health Insurance Premiums are the same regardless of the plan chosen. Employees who have a spouse that works for the university or another state agency may enroll in the spouse program and receive health insurance at a reduced premium.
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Premiums for part-time employees are based on their FTE. If you have questions about your health insurance premium cost, please contact the Benefits office.

Slide 12. HMO plans focus on prevention, early detection and treatment of illnesses to reduce expensive and inconvenient hospital stays. These plans have no pre-existing condition exclusions, no claims to file and no deductibles. If you need to see a specialist for a specific concern, you may need a referral from your primary care provider.

Slide 13. All services within network have a copayment associated with them. You are only responsible for the copayment listed above.

Slide 14. The PPO plan offers the widest range of available physicians, and also allows members to “self-refer” to specialists. Before services are covered, annual deductibles need to be met. Once these deductible amounts have been paid by the member, the plan will begin paying their percentage of medical and prescription expenses. The deductible varies based on the network status of the service provider you choose (network or non-network provider) and the type of plan (individual or family).

Slide 15. There are 2 levels of coverage: Network and non-network. Check to see if your provider is part of the network before you receive services; otherwise, you may have to pay more than you expect.

Slide 16. The State also offers the option to enroll in an HMO or PPO health investor health plan. With the HIHP, you must meet a higher annual deductible but your premiums are lower. You must meet the annual deductible amount for all services and prescriptions, except certain preventative services, before the plan starts paying their percentage toward your expenses.

Slide 17. The HIHP offers the option to open a Health Savings Account. The University will make a contribution towards this account, even if you don’t. You must open an account online with the Tallahassee State Bank through the myBenefits website. To make sure you are properly enrolled for the employer contribution, you may want to contact the Benefits office or People First. An HSA is a pretax account used to pay for qualified health care expenses. The funds can accumulate over time and whether you change health plans or leave State employment you can use the remaining balance for eligible expenses.

Slide 18. You will receive a separate prescription card. Members may obtain prescriptions at either the local pharmacy or through the mail-order service, based on a fee schedule for generic, preferred and non-preferred medications. For PPO Plan members, there is a list of maintenance medications that must be filled through mail order after three fills at a retail pharmacy. HMO plan members are not required to use the mail order, but there is a cost savings in doing so.

Slide 19. Flexible spending accounts allow employees to set aside pre-tax dollars to cover medical and dependent care expenses and the funds are use-it or lose-it. Your elected amount will be deducted from the remaining paychecks of the year and renews automatically for the next year unless you change it during open enrollment.
Please note: If you are enrolled in a medical Health Investor Health Plan with a Health Savings Account, you cannot enroll in a Medical Reimbursement Account. You are only eligible to enroll in the Limited Purpose MRA.

Slide 20. There is a grace period for the flexible spending accounts. This allows you more time to receive services that can be reimbursed by the money you have put into this account.

Slide 21. The State offers a basic State Life Insurance plan. This provides an affordable Term policy to University employees that is payable as a death benefit at $25,000 for all employees. Premium costs will be paid by the University for 1.00 FTE employees.

Slide 22. You can enroll in optional life insurance coverage up to $1,000,000. You can enroll in one to five times your salary, or up to $500,000, without proof of good health. When enrolling in six or seven times your salary, or to insure above $500,000, then proof of good health is required.

Employees pay the entire optional life premium cost, on a post-tax basis.

Slide 23. There are several dental plans available to FSU employees: Prepaid, PPO, Indemnity with PPO or Indemnity.

(Note that providers may drop out of the plan at any time, but this is not a qualifying event to change plans).

Slide 24. A prepaid dental plan maintains affordable premiums and low out-of-pocket expenses through a network of participating general dentists and specialists. Before you enroll in a prepaid dental plan, make sure the plan has dentists in your area who are accepting new patients, and offer adequate appointment times. If you use a dentist that is not part of the network, you will have to pay the entire amount for services. You cannot change dental plans based on provider preference, except during open enrollment.

Slide 25. The PPO and Indemnity with PPO plans allow you to visit a dentist of your choice. The PPO covers a percentage of cost based on the service received for both in network and non-network providers. The Indemnity with PPO plans do 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.

Slide 26. The Indemnity plan allows you to select the dentist of your choice. The plan pays a set amount for covered services and you pay the remaining balance. Be sure to inquire about the charges before receiving services.

Slide 27. Vision insurance through the State provides coverage for vision exams and materials. You are eligible to receive an eye exam once every 12 months. Within a calendar year, you may only have the material benefit towards either contact lenses or eyeglass lenses, not both. See the website for more detailed information.

Slide 28. There are several companies that offer supplemental hospital, cancer and accident insurance. Visit the MyFlorida/MyBenefits web site to read more about these benefits. You will need to contact the individual provider company for most of these benefits, and complete a separate application before the coverage will start.
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Slide 29. Short Term Disability provides a benefit for individuals who are injured on or off the job. Under this policy, if your disability claim is approved, then they will pay your benefit regardless of any other insurance you may have. For more plan information, please contact the provider at the number listed on this slide.

Slide 30. The soonest your health insurance will start is the first of the month following your election in People First. Premiums are pre-paid one month in advance of coverage. If the monthly premiums cannot be deducted from your paycheck, you must submit a personal check or money order to cover your premiums and notify the Benefits office. The soonest your supplemental benefits will begin is the 1st of the month following two bi-weekly deductions. Supplemental benefits cannot start early by paying with a personal check.

Slide 31. Qualifying status changes are specific events occurring throughout the year that allow you to make changes to your benefits. You must notify People First of the qualifying event within sixty days of the event, or you will need to wait until open enrollment to make the change.

Slide 32. The State of Florida conducts an annual open enrollment period, to give employees an opportunity to review and/or make changes. This period is held annually during the fall, and all changes made during the period go into effect on January 1st of the following year. People First sends out information to advise employees of their current benefits, and to provide information about any upcoming offerings. If you wish to make changes during Open Enrollment, you can make them online or by calling People First.

Slide 33. Employees who terminate employment are eligible to obtain continuation of coverage through COBRA. This coverage is the same coverage offered to active employees, though at a higher premium cost. Coverage is available to employees for a coverage period of 18 months for the employee, and 36 months for dependents.

Slide 34. Don’t forget -- to enroll in any Insurance Plans within 60 calendar days of your hire date.

Slide 35. FSU has other programs that are offered to employees on a Post-tax basis. Employees are guaranteed coverage in most cases when enrollment occurs during their first 60 to 90 days of employment, depending on the coverage.

Slide 36. There are a variety of life insurance plans available to FSU employees, their spouses, and dependent children. Please contact the provider for rates and enrollment procedures.

Slide 37. **Universal Life** insurance provides a benefit up to four times the employee's salary, with a maximum of $250,000. Offered Simplified Issue to employees and spouses during the first 90 days of employment or during special open enrollments.

**Group Term Life** insurance provides a benefit up to four times the employee’s salary with a maximum limit of $200,000. Offered guaranteed issue to employees, spouses and dependent children during the first 60 days of employment of during special open enrollments.

**Term Life** insurance provides a benefit, with premium costs determined based on the insured person's age/gender. The benefit is fully underwritten.
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Slide 38. Long Term Disability Insurance offers supplemental income should you become disabled and unable to work. Benefits are paid at a rate equal to 60% of your gross monthly income prior to the disability. Disability benefits will start on the 31st or 91st day of disability, depending on the option chosen; the employee must be unable to work for 30 or 90 consecutive days. Offered Guaranteed Issue to full-time employees for first 90 days of employment.

Slide 39. After 12 consecutive months of disability, the employee will receive a 2% cost of living increase up to 5 years AND an annuity benefit. Premiums are based on the employee’s annual salary and a rate factor. It 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.

Slide 40. Long Term Care is the type of assistance you would need if you become chronically ill and unable to handle some of the basic activities of daily living, or if you require substantial supervision due to a cognitive impairment. It can help you stay independent for as long as possible, enabling you to receive care in the location that you choose. This can be in your home, community adult day care center, hospice care facility, assisted living facility, or nursing home.

Long Term Care coverage is available with a group discount to all full-time employees, ages 18 through 64. It is fully underwritten, so a medical exam may be required.

Slide 41. Accidental Death & Dismemberment Policy is also available to full-time FSU employees. This coverage pays a cash benefit directly to the employee for a covered accident or dismemberment. Coverage is available in $1,000 increments, up to a maximum of $350,000.

Coverage is guaranteed issue, meaning no medical questions are asked in order to qualify for this policy.

Slide 42. Florida State University offers employees a variety of additional benefits and perks. These are available through Payroll Deduction or direct pay. The benefits change often, so it is best to check the HR website.

Slide 43. The Florida Prepaid College programs are a great way to save for your child’s future tuition, while “locking-in” today’s rates. Several tuition and dorm plans are available for use at universities, community colleges and private colleges. The College Investment Plan allows employees to invest pre-tax dollars to withdraw and use for college expenses.

Slide 44. Full-time salaried employees may take advantage of 6 free credit hours each academic term at FSU. Classes may be for degree or non-degree seeking students regardless of job relevancy. Some courses do not apply and the employee is responsible for the cost of books. Visit the Human Resources website for additional information and the application you will need to complete.

Slide 45. Seminole Savings is discount program for all faculty and staff. The program offers employees the opportunity to take advantage of discounts on products and services at local participating businesses.
View the HR website for a list of businesses involved in Seminole Savings. Most Vendors will need to see your FSU Card or a printed coupon. The discount will be applied at the point of purchase.