OPS Employee Benefits – Open Enrollment

Who is Eligible:
• All full-time employees who worked, on average, 30 or more hours a week for the open enrollment measurement period

When To Enroll:
• October 20, 2014 – November 7, 2014
OPS Employee Benefits – Coverage

When Coverage Begins:
• January 1, 2015

How Long Coverage Lasts:
• Coverage continues for 12 months as long as employed
• Coverage continues for one month following terminating all appointments
OPS Employee Benefits – People First

People First

Responsibilities include, but are not limited to:

• Processing Insurance Enrollments
• Processing Qualifying Status Changes (QSCs)
• Verification of dependent eligibility
• Administering COBRA benefits
• Open Enrollment
OPS Employee Benefits – Enrollment

Open Enrollment is October 20 – November 7, 6PM

People First will mail you benefits information if you are eligible

How To Enroll:

• You can enroll online through the People First Website

OR

• You can enroll over the phone by calling the People First Service Center

Please make sure your home and mailing addresses are updated in OMNI so you receive your information
Default Password:
Pfmmddyy
OPS Employee Benefits – Enrollment

Enroll here
OPS Employee Benefits – Contacts

Where do I go if I have any questions?

• People First website
  • http://peoplefirst.myflorida.com

• People First Service Center
  • Available Mon. – Fri., 8:00 a.m. to 6:00 p.m. ET
  • 866-663-4735

• FSU HR Benefits Section
  • (850) 644-4015
  • insurance@fsu.edu or retirement@fsu.edu
  • http://www.hr.fsu.edu
# OPS Employee Benefits – Health Insurance

## Premiums

<table>
<thead>
<tr>
<th>Standard Plans</th>
<th>Individual</th>
<th>Family</th>
<th>Spousal</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Who is covered?</strong></td>
<td><strong>Employee Only</strong></td>
<td><strong>Employee + 1 or more</strong></td>
<td><strong>Both Full-Time State Employees</strong></td>
</tr>
<tr>
<td><strong>Monthly Premium</strong></td>
<td><strong>$50</strong></td>
<td><strong>$180</strong></td>
<td><strong>$15</strong></td>
</tr>
</tbody>
</table>
OPS Employee Benefits – HMO Insurance Plan

- Services limited to network
- Requires primary care provider
- Referrals needed specialists
- No pre-existing condition exclusions

- No deductibles
- No coinsurance
- Only emergency services are paid outside the service area

You must notify the HMO within 48 hours of an emergency

<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>
OPS Employee Benefits – PPO Florida Blue

- World-wide coverage with no restrictions on providers
- Co-payments
- Coinsurance
- Deductibles
- Specialist self referrals
- Costs vary based on use of network or non-network providers
- No pre-existing condition exclusions
## OPS Employee Benefits – PPO Florida Blue

<table>
<thead>
<tr>
<th></th>
<th><strong>Network</strong></th>
<th><strong>Non-Network</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Office Visits</strong></td>
<td>$15 primary care</td>
<td>40% of the allowance, plus the difference between the charge and the allowance</td>
</tr>
<tr>
<td></td>
<td>$25 specialty care</td>
<td></td>
</tr>
<tr>
<td><strong>Calendar Year Deductible</strong></td>
<td>$250 individual</td>
<td>$750 individual</td>
</tr>
<tr>
<td></td>
<td>$500 family</td>
<td>$1,500 family</td>
</tr>
<tr>
<td><strong>Other</strong></td>
<td>Annual maximum out-of-pocket coinsurance:</td>
<td>Employee must file 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>
OPS Employee Benefits – Health

Health Investor Health Plan HMO and PPO

• Higher deductible and lower employee premium

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium</td>
<td>$15.00</td>
<td>$64.30</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$1,250</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

Health Savings Account

• Accumulates interest on balances that roll over 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>
## OPS Employee Benefits – Prescription Drugs

<table>
<thead>
<tr>
<th>Prescription drug class</th>
<th>30-day supply</th>
<th>90-day supply (mail order)</th>
<th>Health Investor Health Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>Generic</td>
<td>$7</td>
<td>$14</td>
<td>30%</td>
</tr>
<tr>
<td>Preferred Drugs</td>
<td>$30</td>
<td>$60</td>
<td>30%</td>
</tr>
<tr>
<td>(contact provider for a list)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Non-preferred</td>
<td>$15</td>
<td>$100</td>
<td>50%</td>
</tr>
</tbody>
</table>

- PPO members are required to use the 90-day mail order service for all maintenance drugs.
- PPO and HIHP participants are responsible for the full cost up to the plan deductible before the plan starts paying.
- Caremark 888-766-5490
OPS Employee Benefits – Minnesota Life

State Term Life Insurance – Basic

• Employees receive $25,000 in coverage
• Coverage provided for employee only
• Premium is paid in full by employee
• Includes Accidental Death & Dismemberment coverage

For more information visit:
http://www.myflorida.com/mybenefits
### OPS Employee Benefits – Flexible Spending Accts

<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>Dependent Care Reimbursement Account (DCRA)</td>
<td>$60</td>
<td>$5,000</td>
<td>For expenses incurred for care of dependents</td>
</tr>
</tbody>
</table>

- Pre-tax dollars to cover expenses
- Use-it or Lose-it
- A grace period is offered each year to spend and claim remaining funds
OPS Employee Benefits – Dental Insurance

Prepaid - Providers: Humana, Assurant, Cigna & United

- Must select a dentist from participating provider list
- Most preventative care at no charge
- You pay a specific dollar amount for other care you receive
- Orthodontia benefits (adults and children)
- No deductibles
- No claims to file

Compare plans at http://www.myflorida.com/mybenefits
OPS Employee Benefits – Dental Insurance

PPO & Indemnity w/PPO – Providers: Assurant & Humana

- May choose any dentist you want
- Cost is lower when using network dentists
- More out-of-pocket expense
- An annual deductible to meet before the plan starts paying
- Coverage and costs vary by company

Indemnity – Providers: Ameritas & Humana

- May choose any dentist you want
- More out-of-pocket expense
- Coinsurance, deductibles, and maximum annual benefits
- Coverage and costs vary by company
OPS Employee Benefits – Vision Insurance

**Humana: Exam + Materials**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Frequency of Benefit</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: $100 allowance
- Co-pays:
  - $10 exam
  - $15 materials
OPS Employee Benefits – Supplementals

Hospital, Cancer, Accident and Short-Term Disability

- Plans vary by company (AFLAC, Cigna, Colonial, New Era)
- Additional income for out-of-pocket expenses
- Paid directly to you
- Independent of health insurance coverage

Visit MyBenefits website for more information:
http://www.myflorida.com/mybenefits
OPS Employee Benefits – Retirement

Available Retirement Plans:
- Deferred Compensation – 457
- Tax Sheltered Annuities – 403b
- Post Tax – Roth 403b

Human Resources – Benefits
- University Center A, Suite 6200
- (850) 644-4017 or retirement@fsu.edu
- http://www.hr.fsu.edu