

# 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



# OPS Employee Benefits – People First



## 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. Click [FAQ](#) for helpful information.

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

[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.

Default Password:  
**Pfmmddy**

## Why work for the State of Florida?



## Helpful Websites

[Deferred Compensation](#)

[Employ Florida](#)

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

[Florida Retirement System](#)

[MyBenefits](#)

[MyFlorida.com](#)

[Payroll Information](#)

# OPS Employee Benefits – Enrollment

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.



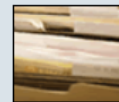
### Change My Benefits

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

# 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](mailto:insurance@fsu.edu) or [retirement@fsu.edu](mailto:retirement@fsu.edu)
  - <http://www.hr.fsu.edu>



# OPS Employee Benefits – Health Insurance

## Premiums

<b>Standard Plans</b>	<b>Individual</b>	<b>Family</b>	<b>Spousal</b>
<b>Who is covered?</b>	Employee Only	Employee + 1 or more	Both Full-Time State Employees
<b>Monthly Premium</b>	\$50	\$180	\$15





# 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**

Type of Medical Visit	Co-Payment
Office Visits (Primary)	\$20
Office Visits (Specialty)	\$40
Emergency Services	\$100
Hospital Admission	\$250



# 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

	<b>Network</b>	<b>Non-Network</b>
<b>Office Visits</b>	\$15 primary care \$25 specialty care	40% of the allowance, plus the difference between the charge and the allowance
<b>Calendar Year Deductible</b>	\$250 individual \$500 family	\$750 individual \$1,500 family
<b>Other</b>	Annual maximum out-of-pocket coinsurance: \$2,500 individual; \$5,000 family  \$100 health screening allowance (not applicable to dependents)	Employee must file claims



# OPS Employee Benefits – Health

## Health Investor Health Plan HMO and PPO

- Higher deductible and lower employee premium

	<b>Individual</b>	<b>Family</b>
<b>Monthly Premium</b>	\$15.00	\$64.30
<b>Annual Deductible</b>	\$1,250	\$2,500

## Health Savings Account

- Accumulates interest on balances that roll over for future use

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



# OPS Employee Benefits – Prescription Drugs

Prescription drug class	30-day supply	90-day supply (mail order)	Health Investor Health Plan
Generic	\$7	\$14	30%
Preferred Drugs (contact provider for a list)	\$30	\$60	30%
Non-preferred	\$15	\$100	50%

- PPO members are required to use to 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

<b>Flexible Account Type</b>	<b>Minimum Annual Election</b>	<b>Maximum Annual Election</b>	<b>Other</b>
Dependent Care Reimbursement Account (DCRA)	\$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



# 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

Benefit	Frequency of Benefit
Eye Exam	Once every 12 months
Frames	Once every 24 months
Eyeglass Lenses or Contact Lenses	Once every 12 months

- 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](mailto:retirement@fsu.edu)

<http://www.hr.fsu.edu>

