



Office of Human Resources

Insurance & Retirement

For Florida State University OPS Employees

Where do I go if I have 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:

- (850) 644-4015 or insurance@fsu.edu
- www.hr.fsu.edu/Benefits

Visit www.fsu.edu/NEO for the full New Employee presentation

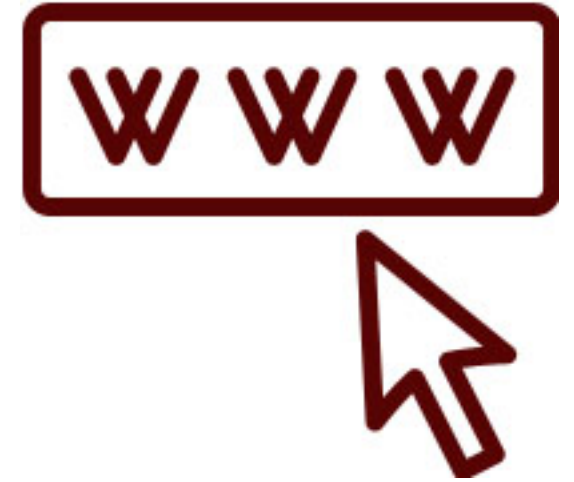


People First

Administers all FSU insurance benefits:

- Processes enrollment
- Processes Qualifying Status Changes (QSC)
- Verifies dependent eligibility
- Administers COBRA benefits
- Annual Open Enrollment

FSU employees use the People First system to enroll, manage, and make changes to their insurance benefits



Eligibility

Who is eligible:

- Employees hired at 0.75 FTE in original appointment (30 hours per week) or greater
- Employees who increase to 0.75 FTE (30 hours per week)

When to enroll:

- Within 60 days of hire date
- Within 60 days of qualifying event
- During Open Enrollment



Coverage

When Coverage Begins:

- Health Insurance: 1st day of the month following enrollment
- Supplemental plans:
 - Dental, vision, accident, cancer, hospitalization, etc.
 - 1st day of the month following 2 paychecks in the same month

How Long Coverage Lasts:

- Through the stability period (end of calendar year)
- The month following terminating employment with FSU

Premiums: paid the month before coverage is effective



Enrollment

Enroll:

- Online through the People First website, or,
- Over the phone by calling the People First Service Center

Log-in information

- Mailed within 30 days by People First
- Available by contacting the HR Benefits section

Deadline:

- 60 days from your hire date to enroll



People First User ID

Locate your People First User ID and current benefits on the MyFSU Benefits tab

The screenshot shows the myFSU website interface. At the top left is the myFSU logo and Florida State University name. Below is a navigation bar with icons for home, messages, and people, and a 'Faculty & Staff' tab. Underneath are links for 'Faculty & Staff Home' and 'Feedback'. A sidebar on the left contains 'myFSU Links' and 'My Employee Snapshot'. The 'My Employee Snapshot' page has three tabs: 'Timesheet', 'Paycheck', and 'Benefits' (which is selected). The 'Benefits' tab displays the following information:

PeopleFirst User ID:	123456
Medical	Family Health
Capital Health Plan PRTX	
Dental	Employee + Spouse Supplemental
Humana Select 15 #4044	
Vision	Family Supplemental
Humana Vision - Exam+Materials	
Life	\$25,000.00
Minnesota Life (Basic St) PRTX	
Optional Term Life/AD&D X1	Salary X 1
State Child Life Insurance	
Retirement	
FRS Invest Regular Class	
Deferred Compensation	\$10.00 Paycheck Deduction
Optional Benefits	
No Option Selected	

Below the table is a disclaimer: "This is for informational purposes only. Should you have any questions concerning your benefits, please refer to your paycheck or contact the Benefits office at 850-644-4015."

Default Password

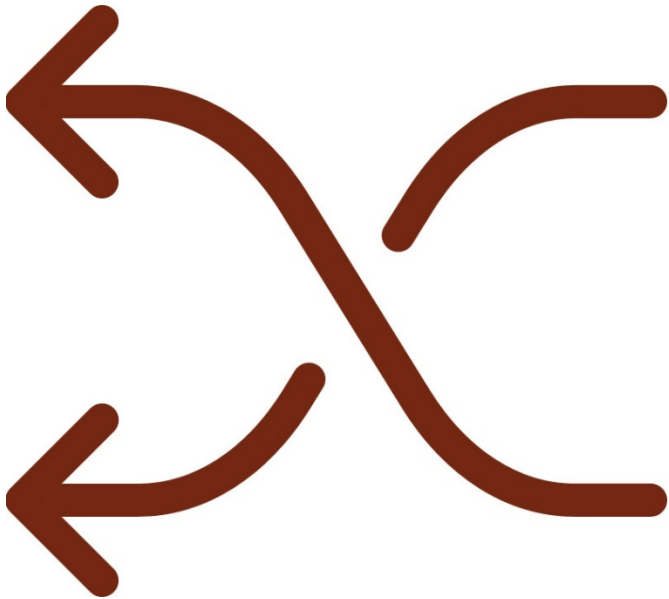
- Pfmmdyy
- 2 digits for date of birth month, day, and year

Contact HR Benefits



Opportunities to Make Changes

- Qualifying Status Change
 - Participants have 60 calendar days following a qualifying event (marriage, divorce, loss of coverage, death, etc) to make a change to their coverage
- Open Enrollment
 - Occurs every fall
 - Make any changes, additions, or deletions during this time
 - All changes made are effective January 1st of the following year



Health Insurance

Standard Plans (HMO & PPO)

	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



Health Insurance (HMO)

- 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



PPO (Florida Blue) Health Plan

- No restrictions on providers
- Co-payments
- Annual deductibles before provider pays
- Co-Insurance
- Specialist self referrals
- Costs vary based on network and non-network providers
- No pre-existing condition exclusions



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 global out-of-pocket maximum: \$8,150 individual \$16,300 family	Employee must file claims



High Deductible Health Plan (HDHP) HMO and PPO

- Higher deductible and lower monthly premium

	Individual	Family
Monthly Premium	\$15	\$64.30
Annual Deductible	\$1,400	\$2,800

Health Savings Account

- Accumulates interest on balances that roll over for future use

<i>Yearly Contribution</i>	Individual	Family
Employee	\$3,050	\$6,100
Employer	\$500	\$1,000



Prescription Drugs

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

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

- Medication Synchronization – allowed once per year
- Note: PPO members *must* use 90-day supply for all maintenance drugs



Flexible Spending Accounts (FSA)

FSA Account Type	Minimum Election	Maximum Election	Expenses	Other
Health Care	\$60	\$2,750	For tax deductible medical expenses	\$500 roll over to next calendar year
Limited Purpose	\$60	\$2,750	Available if enrolled in an HDHP plan with an HSA	\$500 roll over to next calendar year
Dependent Care	\$60	\$5,000	For expenses incurred for care of dependents	Grace period. Funds are use-it-or-lose-it

- Pre-tax dollars to cover expenses
- Renews automatically



3 Ways to Save

1. **Healthcare Bluebook** - online transparency portal. Allows members to shop for health services based on cost and quality, and earn financial rewards.

2. **SurgeryPlus** - bundled surgical services. Allows members to shop surgical services and earn financial rewards.

3. **Chard Snyder** - health reimbursement account . A new account members can choose to receive any reward payments they've earned using Healthcare Bluebook or SurgeryPlus.



Supplemental Insurance

Life Insurance:

- Basic, Child, and Spouse

Dental Insurance:

- HMO/Prepaid, Preventative
PPO, Standard PPO,
Indemnity PPO

Vision Insurance

Hospital Insurance

Cancer Insurance

Short Term Disability Insurance

Accident Insurance



FICA/Bencor

- Most OPS employees are **mandatory** participants in the **Bencor 401(a) FICA Alternative Retirement Plan**.
- 7.5% contribution to Bencor instead of paying FICA (Social Security) tax.
 - No Social Security credits are earned while in Bencor.
- Participants can invest contributions within the plan.
- Account withdrawals/transfers are permitted *only* if terminated from OPS employment.



FICA/Bencor

- Bencor online account access (view current account balance, history, maintain investments, etc.) <http://www.bencorplans.com>
- Choose “Participant Login”
- Bencor Administrative Services: 866-296-9712
- Bencor Plan Information: <http://www.hr.fsu.edu/Bencor>
- Questions?
 - Benefits Office – (850) 645-2303 or retirement@fsu.edu



Tax Sheltered Annuities – 403(b)

- Voluntary retirement savings plan
 - Contributions can be changed at any time.
- Reduces taxable income
- Bi-weekly pre-tax contributions (minimum \$10)
- Subject to yearly contribution limits
 - See company representatives for tax law/limit information
- List of participating companies is located on the HR Website



Deferred Compensation - 457

- Administered by the State of Florida
- For a list of companies, or to enroll, contact:
 - Bureau of Deferred Compensation
(850) 413-3162 or
www.myfloridadeferredcomp.com
- Subject to yearly contribution limits
 - See company representatives for tax law/limit information
- List of participating companies is located on the HR Website



After Tax – Roth 403(b)

- Voluntary employee contributions made on an after-tax basis
- Roth 403(b) contributions are subject to the same yearly contribution limits as traditional (pre-tax) 403(b) accounts
- List of participating companies is located on the HR Website



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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Human Resources – Benefits
University Center A, Suite 6200
(850) 644-4015

Insurance: insurance@fsu.edu

Retirement: retirement@fsu.edu

Human Resources: www.hr.fsu.edu

