

# State Group Insurance for New Hires

Congratulations on working for the State of Florida!

You have many options through the State Group Insurance Program.

Learn about your choices and choose your insurance options within 60 days of being hired or a qualifying status change (QSC). Use the checklist on page four to help you choose.



Department of  
**MANAGEMENT  
SERVICES**  
Division of State Group Insurance



For information about selecting your benefits, visit [MyBenefits.MyFlorida.com](http://MyBenefits.MyFlorida.com)

# State Group Insurance Overview: New Hires

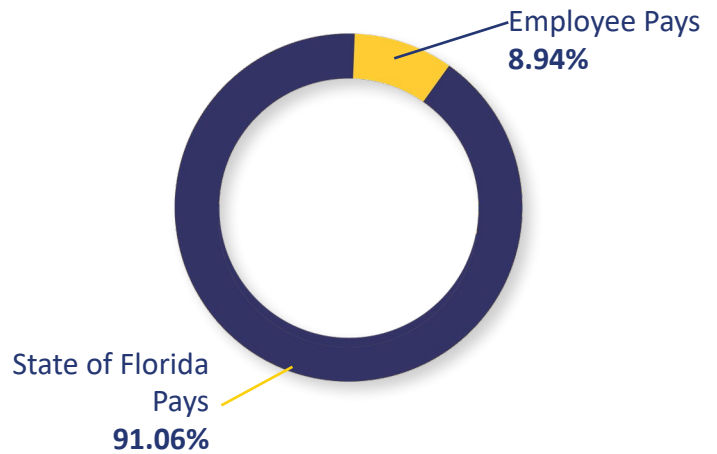


## Know the Value of Your Benefits

Average Total Amount Health Insurance Premium  
\$9,741.30 Single | \$21,942.35 Family

### MyBenefits.MyFlorida.com/MyHealth to Learn About:

- [Health Insurance Plans](#) – standard and high deductible options for Health Maintenance Organization (HMO) and Preferred Provider Organization (PPO) plans.
- [Dental](#) and [vision](#) insurance coverage.
- [Shared Savings Program](#).
- [Spouse Program](#).
- [Supplemental Plans](#) – accident, cancer, short-term disability, hospitalization and intensive care insurance coverages.
- Tax-favored health [savings and spending accounts](#).
- [Term Life Insurance](#) – basic, optional, spouse and child plans.
- Your free employee assistance program (EAP).  
Note: Universities and Colleges use their own EAP; call your HR department for information.



### Get More Information and Assistance

- Check your mail and email for People First correspondence.
- Visit [MyBenefits.MyFlorida.com/Health](#) for detailed benefit information.
- For questions about benefits, services, and network providers, call the applicable insurance company under the State Group Insurance plan.
- Contact Chard Snyder to learn about healthcare and dependent care flexible spending accounts, health reimbursement accounts as well as health savings accounts. Call 855-824-9284, 8 a.m. to 8 p.m. ET, or email [FloridaAskPenny@chard-snyder.com](mailto:FloridaAskPenny@chard-snyder.com).
- Contact People First to ask about eligibility, enrollment, monthly premiums, and enrollment system navigation. Call 8 a.m. to 6 p.m. ET weekdays at 866-663-4735.



### Understand the Rules<sup>1</sup> of Participation

Most State Group Insurance Plan are pre-tax, meaning your premiums are deducted from your salary before your federal payroll taxes are calculated. This can save you money, and requires certain rules:

- Once you make an election, you can only make changes to health insurance plans during Open Enrollment or after a QSC event.
- Some plans require you to answer some medical questions to prove insurability if you have not enrolled when first eligible.

<sup>1</sup> This document is an overview and does not contain all the participation rules or eligibility and enrollment provisions. Section 125 Internal Revenue Code, section 110.123 Florida Statutes, and Chapter 60P, Florida Administrative Code, govern the State Group Insurance Program.

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# State Group Insurance Overview: New Hires



## Sign up for State Group Benefits Now

1. Log in to [PeopleFirst.MyFlorida.com](https://PeopleFirst.MyFlorida.com).
2. Register and add your dependents. Follow the instructions on the screen and read each message, including the “Important Information” sidebar on each page.
3. Review and confirm your choices, and then select “Complete Enrollment.” You will see a confirmation when you have completed enrollment.



## Sign up for the Shared Savings Program

At no cost to you, you and your eligible dependents can earn rewards through the [Shared Savings Program](#) by shopping for and using high-quality, lower-cost healthcare services.



## Cover Your Eligible Dependents

The People First Service Center is requesting documents as part of the [Dependent Eligibility Verification](#) process to confirm that an employee registers and adds dependents who are eligible for insurance coverage. This process applies to new hires, marriages, births, and other life events during the year as allowed by a QSC event. Enrollees who register and add new dependents during these QSC events will receive the documentation request. Documentation requests will be generated through People First and sent via email from the [PeopleFirstNoReply@ngahosting.com](mailto:PeopleFirstNoReply@ngahosting.com) email address. It is sent to the enrollee’s notification email in People First. If the enrollee does not have a notification email, a letter will be mailed to the employee’s address on file.

## Stay in the Know

- **Important:** Set up your notification email. In [People First](#), follow this trail: Employee Information > Personal Information > Contact Information. Select Notification Email and enter your email address. To receive your tax Form 1095-C electronically, check the box.
- If you move, remember that you must update your home and mailing address in People First so you can receive insurance cards and other benefit information.
- Check your mail every October for your Open Enrollment packet that contains important information about any benefit changes.



## Remember

- Call your dental plan to choose a primary dentist (pre-paid plans).
- Learn about your dental plan’s pre-treatment cost estimate service to avoid costly surprises.
- Experimental and investigational drugs, procedures or devices are not covered. In addition, your health plan’s medical coverage guidelines determine medical necessity. Call your prescription drug or health plan before seeking services.
- Access your life insurance plans through People First to designate or change your beneficiary.
- If you are hired during Open Enrollment, make your new hire benefit elections first.



## Early Effective Dates and Premiums

New hires are eligible for early effective dates. If you choose an early effective date, payroll will automatically deduct up to \$180 (for employees paid bi-weekly) or up to \$360 (for employees paid monthly). This deduction will be in addition to your regular monthly premium payroll deductions, and will continue each payroll cycle until the outstanding balance is paid in full.

For information about selecting your benefits, visit [MyBenefits.MyFlorida.com](https://MyBenefits.MyFlorida.com)

# New Hire Health Benefits Checklist

## Health Insurance

Note: Available HMO plans are based on your work and home addresses. See the [HMO Regions Map](#).

- Aetna:  Standard HMO  HDHP HMO  
 Capital Health Plan:  Standard HMO  HDHP HMO  
 United Healthcare:  Standard HMO  HDHP HMO  
 Florida Blue:  Standard PPO  HDHP PPO

## Dental Insurance

- Ameritas:  Preventive  Standard  Indemnity  
 Cigna:  Prepaid  
 Humana:  Prepaid  Preventive  Standard  
 Indemnity  
 MetLife:  Preventive  Standard  Indemnity  
 SunLife:  Prepaid  Indemnity

Type	Preventive	Basic	Major	Ortho	Deductible	Annual Max.
Prepaid	Fixed	Fixed	Fixed	Yes	No	None
Preventive PPO	100%/80%*	80%/50%*	No	No	\$0-\$150	\$1,000
Standard PPO	100%/80*	80%/50%*	50%/30%*	Age Limit	\$0-\$150	\$1,500
Indemnity PPO	100%	80%	50%	Yes	\$0-\$150	\$1,000-2,000

\* In-network / Out-of-network

## Vision Insurance

Type	Participating Provider	Non-Participating Provider
Exam	100% after \$10 copay	\$40 allowance
Lenses	100% after \$10 copay	\$40 single/\$60 bifocal/\$80 trifocals allowance
Frames	\$125 wholesale allowance	\$100 retail allowance
Contacts	\$150 allowance elective 100% medically necessary	\$75 allowance elective \$100 allowance necessary

## Other Supplemental Insurances

Employee pays the entire premium. The State does not contribute to supplemental insurances, meaning you would pay the entire premium. As a convenience, the state deducts premiums on a pre-tax basis.

- Accident  Colonial  
 Cancer  Aflac  Colonial  
 Disability  Colonial  
 Hospitalization  Cigna  New Era  
 Hospital Intensive Care  Aflac



60 Days to Submit Your Health Insurance Selections

## Term Life Insurance

Basic Term Life: Career Service, SES and SMS (automatically enrolled) with a \$25,000 policy.  
 OPS (\$3.58/month: Employee-elected and employee-paid)

Employee enrolled in basic term life: Medical underwriting may be required. Includes matching AD&D benefit. OPS not eligible. Annual Salary:

- 1x  2x  3x  4x  5x  6x  7x  
 Maximum coverage: \$1,000,000

Spouse: Underwriting may be required.

- \$15,000 (\$5.18/month)  \$20,000 (\$6.90/month)

Child: All registered dependent children from live birth to age 26.  \$10,000 (\$0.85/month)

## Saving and Spending Accounts

Contribute pre-tax money into one of the health and spending accounts for predictable out-of-pocket costs.

- Dependent Care Flexible Spending Account (DCRA)
- Limited Purpose Flexible Spending Account (LPFSA): HDHP Only
- Health Savings Account (HSA): HDHP Only

Elect a Healthcare Reimbursement Account (HRA) for your Shared Savings Rewards: Employer contributions only.

Type	Who is Eligible	Shared Savings Rewards	Employee Contributions			Chard Snyder Card	Health Plan Requirement
			Min.	Individual Max.	Family Max.		
FSA							
Healthcare	Benefit eligible active employee	< \$500	\$60	\$3,200 (household)		Yes	None
Limited		< \$500	\$60	\$3,200 (household)		Yes	HDHP
Dependent		NA	\$60	\$5,000 (household)		Yes	None
HSA	HDHP	Contribution limit reached; rewards placed in PD-HRA	\$0	4,300	\$8,550	Yes	HDHP
HRA	Non-MAPD enrollees	No limit	Employer-funded through rewards from Shared Savings Program			Yes	Non-MAPD

## Shared Savings Program

Make an informed decision to reduce health care costs and you receive rewards credited to your HRA. These funds pay for eligible medical, dental, and vision expenses.

- [Healthcare Bluebook](#): Shop for non-emergency services.
- [Surgery Plus](#): Bundle through a concierge service.

## Other Health Benefits

- [Diabetes Management Program](#)  
 [Employee Assistance Program](#)  
 [Prescription Drug Plan](#)  
 [Spouse Program](#)  
 [Weight Management Program](#)

Refer to [Benefits Guide](#) for more information.

For information about selecting your benefits, visit [MyBenefits.MyFlorida.com](https://MyBenefits.MyFlorida.com)

## Provider Contacts

### HMO Health Plans

Aetna  
877-858-6507  
[aetnastateflorida.com](http://aetnastateflorida.com)

Capital Health Plan / CHP MA-PD  
850-383-3311  
[capitalhealth.com/state](http://capitalhealth.com/state)

United Healthcare / UHC MA-PD  
877-614-0581  
[whyuhcflorida.com](http://whyuhcflorida.com)

### PPO Health Plan

Florida Blue  
800-825-2583  
[floridablue.com/state-employees](http://floridablue.com/state-employees)

### Prescription Drug Plan

Optum Rx  
800-547-9767  
[optumrx.com/sofdms/landing](http://optumrx.com/sofdms/landing)

### Dental Plans

Ameritas  
877-721-2224  
[ameritas.com/group/olbc/florida](http://ameritas.com/group/olbc/florida)

Cigna (Capital Insurance)  
800-244-6224  
[capitalins.com/plans/cigna-dental-plan](http://capitalins.com/plans/cigna-dental-plan)

Humana  
866-879-3630  
[compbenefits.com/custom/stateofflorida/](http://compbenefits.com/custom/stateofflorida/)

MetLife  
844-222-9104  
[metlife.com/stateoffl/](http://metlife.com/stateoffl/)

Sun Life Financial  
Indemnity: 800-442-7742  
Prepaid: 800-443-2995  
[sunlife.com/us/sl/state-of-florida/en](http://sunlife.com/us/sl/state-of-florida/en)

### Vision Plan

Humana  
800-939-5369  
[compbenefits.com/custom/state-of-fla-vision](http://compbenefits.com/custom/state-of-fla-vision)

### Term Life Insurance

Securian Financial  
888-826-2756  
[lifebenefits.com/florida](http://lifebenefits.com/florida)

### Supplemental Plans

Aflac and Cigna (Capital Insurance)  
800-780-3100  
[capitalins.com/plans/aflac-cancer-and-hospital-intensive-care](http://capitalins.com/plans/aflac-cancer-and-hospital-intensive-care)

Colonial Life  
888-756-6701  
[visityouville.com/stateoffl](http://visityouville.com/stateoffl)

New Era (State Securities Corp.)  
800-277-2300  
[ssc-life.com](http://ssc-life.com)

### Employee Assistance Program

Acentra Health  
833-746-8337 (TTY: 877-334-0499)  
[MyLifeExpert.com](http://MyLifeExpert.com)

### Shared Savings Program

Healthcare Bluebook  
800-513-6118  
[healthcarebluebook.com/cc/sof](http://healthcarebluebook.com/cc/sof)

SurgeryPlus  
844-752-6170  
[florida.surgeryplus.com](http://florida.surgeryplus.com)

### Savings and Spending Accounts

Chard Snyder  
855-824-9284  
Log in to [PeopleFirst.MyFlorida.com](http://PeopleFirst.MyFlorida.com)  
under My Other Accounts select  
Chard Snyder

## My Benefits Contacts

### People First Service Center (Portal)

Phone: 866-663-4735  
TTY: 866-221-0268

Mail Payments:  
P.O. Box 5437,  
Tallahassee, FL 32314-5437

Mail Forms:  
P.O. Box 6830,  
Tallahassee, FL 32314-6830

Upload documents: [PeopleFirst](http://PeopleFirst).  
Log into your account. Go to upper  
right corner, click **Upload** and follow  
the steps.

### State Group Insurance (Benefits)

Phone: 850-921-4600  
Fax: 850-488-0252

Mail:  
4050 Esplanade Way, Suite 215,  
Tallahassee, FL 32399  
[MyBenefits.MyFlorida.com/MyHealth](http://MyBenefits.MyFlorida.com/MyHealth)

### Division of Retirement (FRS)

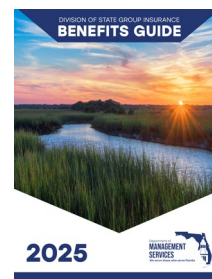
Phone: 850-778-4396  
877-378-7677  
TTY: 800-955-8771  
Fax: 850-410-2030

Mail:  
P.O. Box 9000, Tallahassee, FL 32315

Email:  
[orpdata@dms.fl.gov](mailto:orpdata@dms.fl.gov)

[MyFRS.com](http://MyFRS.com)

## Learn More



[Benefits Guide](#)



[Information Videos @StateGroupInsurance](#)



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