



FLORIDA DEPARTMENT OF MANAGEMENT SERVICES

state group
insurance

We serve those who serve Florida

2017
Plan Year

Open Enrollment Summary

for State Employees

Take Time. Take Action.



Open enrollment **begins at 8 a.m.**, Monday, Oct. 17, 2016, and **ends promptly at 6 p.m.**, Friday, Nov. 4, 2016, Eastern time.

What's New?

Effective Aug. 21, 2016, E4 Health administers the state's Employee Assistance Program (EAP). If eligible, you will see an EAP link in the upper right-hand corner of your People First home page. Most universities have their own vendor; check with your HR Office.

Minnesota Life is now Securian.

CIGNA Dental premiums changed.

CIGNA Health and Life Insurance Company (CHLIC) premiums changed.

For 2017, the health savings account (HSA) contribution maximum for employees enrolled in single coverage is \$3,400, including the state's contribution. The family coverage HSA contribution maximum remains \$6,750.

“The Wellness Wire”

We care about your health and wellbeing. Each month, we publish a newsletter entitled “The Wellness Wire” that includes health and fitness tips, tasty and nutritious recipes and activities that keep you moving. Check out “The Wellness Wire” at dms.myflorida.com/dsgi.

Get to Total Health with E4 Health

Struggling with a life issue? E4 Health administers the Employee Assistance Program for employees of state agencies and can help you and your family handle life's unexpected turns. You are automatically enrolled in this free benefit, and you can receive up to six counseling sessions per issue, per year at no cost. E4 Health also supports teenagers with their life challenges, such as cyberbullying and peer pressure, and provides financial and legal counseling, among other services. If you are eligible for this benefit, you will see the EAP link in the upper right-hand corner on your People First homepage. Visit E4 Health's site to learn more about this valuable work-life benefit.

Get Your 1095-C Tax Form Electronically

Get your 1095-C faster next year by setting up electronic receipt. If you haven't already consented to receiving your 1095-C electronically, log in to People First and follow this trail: Employee Information > Personal Information > Contact Information. Then select Notification Email. If you don't have a notification email in People First, enter one. Check the appropriate box to receive your 1095-C electronically next year. Otherwise, we will mail the 1095-C to the mailing address listed in People First. Please keep all addresses current.

Why Is My Health Plan Calling Me?

The phone rings. Your caller ID indicates it's your health plan—what do they want? Your health plan may be calling about a health program or to connect you with a specialist or to offer other available resources. Be sure to answer to learn about these potential benefits.

Need a Tax Break on Your Predictable Out-of-Pocket Costs?

Do you know about how much you will pay for health care or dependent care expenses next year? Did you know you can get a tax break by enrolling in a health care or dependent care flexible spending account (FSA)? Find out how an FSA can help you save money by using Chard Snyder's Tax-Savings Calculator. Visit www.chard-snyder.com. In the upper right-hand corner, click Tools & Apps from the Support Center dropdown. Then click on Tax-Savings Calculator.

Benefits Fair Schedule for the 2017 Plan Year

Fairs are open from 9 a.m. to 4 p.m. local time unless otherwise noted. Some sites require paid parking and photo identification. Open Enrollment starts on Monday, Oct. 17, at 8 a.m. ET and ends on Friday, Nov. 4, 2016, at 6 p.m. ET.

TALLAHASSEE			
Monday	October 17	Tallahassee	Betty Easley Conference Center, 4075 Esplanade Way
Tuesday	October 18	Tallahassee	Florida A&M University, Jake Gaither Athletic Complex, 1835 Wahnish Way (10 a.m. to 2 p.m.)
Wednesday	October 19	Tallahassee	Donald L. Tucker Civic Center, 505 W. Pensacola St.
Thursday	October 20	Tallahassee	Florida State University, Oglesby Union Ballroom, 75 N. Woodward Ave. (10 a.m. to 2 p.m.)
Friday	October 21	Tallahassee	Department of Revenue, 2450 Shumard Oak Blvd., Building 2, Room 1250
TAMPA BAY AREA / WEST COAST			
Monday	October 17	Tampa	USF Tampa, Sun Dome—The Corral, 4202 E. Fowler Ave.
Tuesday	October 18	Tampa	Department of Children and Families, 9393 N. Florida Ave. (at I-275 and Busch Blvd.)
Wednesday	October 19	St. Petersburg	USF St. Petersburg, University Student Center, 200 Sixth Ave. South
Thursday	October 20	Ft. Myers	Fort Myers Regional Service Center, 2295 Victoria Ave.
Friday	October 21	Sarasota	USF Sarasota-Manatee, Selby Auditorium, 8350 N. Tamiami Trail
Monday	October 24	Lakeland	Florida Polytechnic University, 4700 Research Way, Room 1046 (10 a.m. to 2 p.m.)
JACKSONVILLE AREA			
Monday	October 24	Jacksonville	Department of Health, 1217 N. Pearl St. (off I-95)
Tuesday	October 25	Jacksonville	Department of Children and Families, 5920 Arlington Expressway
Wednesday	October 26	Macclenny	John J. Crews Activity Center, 7487 S. State Road 121
SOUTH FLORIDA			
Tuesday	October 25	Ft. Lauderdale	North Broward Regional Service Center, 1400 W. Commercial Blvd., Room 195
Wednesday	October 26	Boca Raton	Florida Atlantic University, Live Oak Pavilion, 777 Glades Road (east of I-95)
Thursday	October 27	Miami	Florida International University (Maidique Campus), Graham Center, 11200 SW Eighth St.
GAINESVILLE			
Thursday	October 27	Gainesville	University of Florida, Touchdown Terrace, 157 Gale Lemerand Drive (ends at 3 p.m.)
Friday	October 28	Gainesville	Tacachale, Agency for Persons with Disabilities, 1621 NE Waldo Road
CENTRAL FLORIDA / EAST COAST			
Friday	October 28	Orlando	University of Central Florida, Student Union Pegasus Ballroom, 12715 Pegasus Drive (ends at 2 p.m.)
Tuesday	November 1	Orlando	Crowne Plaza Orlando Downtown, 304 W. Colonial Drive
Wednesday	November 2	Daytona Beach	Volusia County Health Department, 1845 Holsonback Drive (off Bill France Blvd.)
WEST FLORIDA			
Tuesday	November 1	Pensacola	University of West Florida, 11000 University Parkway, Building 22 (10 a.m. to 3 p.m.)
Wednesday	November 2	Pensacola	Pensacola Bay Center, 201 E. Gregory Street

Accurate Numbers for Tax Reporting

As part of federal tax reporting requirements, we must report to the Internal Revenue Service (IRS) the covered person's name, address and Social Security number (SSN) or Taxpayer Identification Number (TIN). To ensure proper reporting of your minimum essential health insurance coverage to the IRS and to avoid paying an IRS penalty, please be sure your dependents, if any, have a valid SSN or TIN. Follow these steps:

1. Log in to People First at <https://peoplefirst.myflorida.com>.
2. Click Health & Insurance.

3. Click My Dependent Information.
4. Select a covered dependent.
5. Click Update Dependent and review the SSN or TIN.
6. If the number is incorrect, click Edit and enter the correct SSN or TIN. Then click Save.
7. Repeat for each dependent listed.

Please contact the IRS immediately if your covered dependent(s) has not been issued an SSN or TIN. Ask what you need to do to have a number issued to your dependent for accurate health insurance tax reporting purposes.

Take Advantage of Your Wellness Benefits

Take time to learn about all the health and wellness benefits your health plan offers. Make the most of your coverage to be and stay healthy. Your health plan may offer classes and materials about a variety of topics, including how to manage diabetes and high blood pressure and tips to ensure a healthy pregnancy. Your health plan may also offer discounts for diet and exercise items and even stress reduction services. Intrigued? Take action! Review the wellness chart at mybenefits.myflorida.com/health/health_insurance_plans to see how your health plan can help you stay healthy.

Understanding a Cafeteria Plan

Cafeteria plans have specific enrollment requirements under the Internal Revenue Code that employees must follow in exchange for pretax savings. Choose your plans carefully. Once enrolled, you must remain in the selected plans unless you have a qualifying event during the year.

Getting married or divorced? Having a baby or adopting? Is your spouse changing jobs? For many major life events, you may be allowed to enroll in or cancel your insurance coverage within 60 days of the life event. If you miss the 60-day window, you must wait until the next Open Enrollment to make a change.

Cafeteria plans also have specific dependent eligibility requirements. For example, you can enroll your legal spouse but not your domestic partner or fiancé(e). You can also enroll your children, legally adopted children and legally appointed foster children. To cover stepchildren, you must be married to their parent. To cover grandchildren over the age of 18 months, nieces, nephews and other children, you must be the legally appointed guardian.

If dependent eligibility changes, you must notify People First within 60 days of the change. For example, if you and your spouse divorce, you must send a copy of the divorce decree

to People First within 60 days of the divorce. By following this timeline, you will not have to repay the state for claims an ineligible dependent incurred or pay COBRA premiums to cover that ineligible dependent. If you're in the spouse program, you won't have to pay back premiums for underpaid months (up to \$165 per month).

Administrators of a cafeteria plan have IRS requirements too. For example, we must test employee classifications to ensure we meet IRS Code nondiscrimination requirements related to dependent care FSAs. If we discover any issues through testing, we may adjust your contribution amount for the dependent care FSA, or a portion of your annual election may not be eligible for pretax treatment. This means your annual contribution election may be adjusted or you may be taxed on the amount of benefits you receive. We will notify you if this situation occurs.

Enjoy the pretax benefits of a cafeteria plan, but make sure you understand your responsibilities. Visit mybenefits.myflorida.com or call People First to learn about your options.

For more information, visit www.irs.gov to access Title 26, subsection 129, dependent care assistance programs, of the Internal Revenue Code.

How to Make Changes in People First

1. Turn off your browser's pop-up blocker and log in to peoplefirst.myflorida.com.
2. Select Start or the Open Enrollment link, and then follow the simple steps to confirm dependent eligibility and to register new dependents (have Social Security numbers nearby). Enter your People First password and select Certify to complete the dependent verification process.
3. Select Enroll Now to start. Your current benefits and what you will have next year are side by side so that you can easily verify or change your elections.
4. Click Change and then Add to make updates.
5. Once you've confirmed your choices, enter your People First password and click Complete Enrollment.

Remember that you can make changes to your elections during Open Enrollment as many times as you want. However, once Open Enrollment ends, a qualifying event is required to make a change during the plan year.

90-Day Maintenance Medications

If you're still buying your maintenance medications* one month at a time, ask your prescribing provider to write your prescription for up to a 90-day supply and start saving money by paying for two months' worth and getting one month free! For example, for a preferred brand name drug, you pay \$60 for a 90-day prescription instead of \$90 for three 30-day prescriptions—you save \$30.

Visit a participating 90-day maintenance at retail pharmacy or use mail order to take advantage of these cost savings. Visit info.caremark.com/sofrxplan for more information and to find out if your pharmacy participates in the 90-day maintenance network.

*Maintenance medications treat long-term conditions such as high blood pressure, high cholesterol, heart disease, asthma and diabetes.

Active Employees Eligible for Medicare

If you, as an active state employee, and/or your dependents become eligible for Medicare, your State Group health insurance plan will continue to be your primary insurance coverage. Medicare coverage pays secondary (after the health plan pays) only if you enroll. Medicare Part A (hospital insurance) is free, but Medicare Part B (medical insurance) requires you to pay a monthly premium.

As long as you are an active employee, you can delay your Medicare Part B coverage without penalty. You should call your local Social Security Office to defer enrollment. However, as soon as you retire, you should enroll in Part B. Once you are eligible for either Medicare Part A or Part B as a retiree, your State Group health plan pays secondary, even if you don't enroll in Part A or Part B. As a retiree, if you do not elect your Medicare Part B coverage right away, you must pay the first 80 percent of your health care expenses, making you responsible for expensive medical bills.

Medicare Part D

The State Employees' Prescription Drug Plan is considered creditable coverage for the Medicare Part D Drug Program. This means that our plan is as good as or better than Medicare Part D and that you should not enroll in a Medicare Part D plan as a retiree. Find the complete notice at mybenefits.myflorida.com.

Privacy Notice

The State Group Insurance Privacy Notice, available at mybenefits.myflorida.com, describes how medical information about you may be used and disclosed and how you can access this information.

Contact Information

Need help? Call the insurance company if you have questions about what's covered or about network providers and other plan benefits. Call People First about premiums, eligibility or enrollment, and call Chard Snyder for information about FSAs and HSAs.

State Group Insurance Plans	Plan Types	Phone	Website
Health and Life			
Florida Blue	State Employees' PPO Plan (Medical)	800-825-2583	www.floridablue.com/state-employees
CVS/caremark	State Employees' Prescription Drug Plan	888-766-5490	www.caremark.com (members register and log in) www.caremark.com/sofrxplan (general information)
Aetna	HMO Plan (Medical)	877-858-6507	www.aetnastateflorida.com
AvMed	HMO Plan (Medical)	888-762-8633	www.avmed.org/web/state
Capital Health Plan	HMO Plan (Medical)	850-383-3311	www.capitalhealth.com/state
Florida Health Care Plans	HMO Plan (Medical)	877-615-4022	www.fhcp.com/plans_benefits/state-of-florida
UnitedHealthcare	HMO Plan (Medical)	877-614-0581	www.florida.welcometouhc.com
Securian (formerly Minnesota Life)	Basic and Optional Life	888-826-2756	www.lifebenefits.com/florida
Dental			
Ameritas Dental Preventive Plus	Indemnity with PPO	877-721-2224	www.ameritasgroup.com/florida
Assurant Employee Benefits Freedom Advance	Indemnity with PPO	800-442-7742	www.assurantemployeebenefits.com/STofFL
Assurant Employee Benefits Prepaid 225	Prepaid Dental	800-443-2995	www.assurantemployeebenefits.com/STofFL
CIGNA Dental	Prepaid Dental	800-244-6224	www.capitalins.com
Humana Network Plus, Preferred Plus	Prepaid Dental, PPO	800-943-6880	www.humanadental.com/custom/fl/
Humana Select 15, Schedule B	Prepaid Dental/Indemnity	866-879-3630	www.humanadental.com/custom/fl/
UnitedHealthcare Dental Solstice 700	Prepaid Dental	800-980-0292	www.solsticebenefits.com/provider-search.aspx
Supplemental Plans			
Humana Vision	Exam Plus	800-939-5369	www.compbenefits.com/custom/state-of-fla-vision/
Aflac	Cancer/Intensive Care	800-780-3100	www.capitalins.com
Cigna Health and Life Insurance Company	Hospitalization	800-780-3100	www.capitalins.com
Colonial Life	Accident/Cancer/Disability	888-756-6701	www.visityouville.com/stateoffl
New Era	Hospitalization	800-277-2300	www.ssc-life.com
Other			
People First	Call for help or enroll online Fax documents to Mail documents to Mail payments to	866-663-4735 800-422-3128 P.O. Box 6830 Tallahassee, FL 32314 P.O. Box 863477 Orlando, FL 32886	peoplefirst.myflorida.com
E4 Health (If eligible, you are automatically enrolled in this free benefit.)	Employee Assistance Program #BlueChat for Teens		For more information, click the EAP link on your People First home page.
Chard Snyder	Health Care FSA Dependent Care FSA Health Savings Account	855-824-9284	For more information, go to mybenefits.myflorida.com/health . Click Tax-Favored Accounts.
Social Security Administration	To enroll in or inquire about Medicare	800-633-4227	www.medicare.gov
myBenefits Website			mybenefits.myflorida.com



Moving? Remember to keep your address current in People First.