



Continuing State Group Insurance Benefits as a Retiree

Debbie Shoup, Manager, Member Services



Table of Contents

- Learning More
- Current Lifetime Benefits
- Health Plan Types
- Options Upon Retirement
- Medicare
- Monthly Health Premiums
- Health Insurance Subsidy
- Life Insurance
- Dental and Vision Insurance
- Other Supplemental Plans
- Paying Monthly Premiums
- Savings and Spending Accounts
- Surviving Spouse Coverage
- Making Changes After Retirement
- Shared Savings Program
- Contact Information





Learning More

Once action is entered in People First

- State Group Insurance Benefits Package for New Retirees
- COBRA Package- health, dental, and vision

Visit myBenefits.myFlorida.com

- Resources
- State Group Insurance Benefits Package for New Retirees

Submit application or call People First after receiving your package.

Reminder: Keep your address updated with People First



Lifetime Benefits

Health and life insurance coverage if you:

- Are enrolled in coverage at the time of retirement;
- Meet requirements for eligibility pursuant to s.110.123 (2)(h), Florida Statutes;
- Elect to continue coverage through People First; and
- Pay monthly premiums timely (employee + employer contribution).



Health Plan Types

PPO - administered by Florida Blue

- Deductible, coinsurance, copayments
- Nationwide network
- Out-of-network benefit
- See any specialist without a referral



HMO - Capital Health Plan

- Copayments
- Limited network
- No out-of-network benefit
- See most specialists with a referral



Health Plan Types

Standard Plan and High Deductible Health Plan

- Same covered benefits

High Deductible Health Plan

- Lower monthly premium
- Must meet deductible (\$1,400 / \$2,800), including RX, before anything except certain preventative services are covered
- Coinsurance only
- No health savings account state contributions for retirees



Health Plan Types

Early Retirees- not eligible for Medicare Parts A or B

- Single- retiree only
- Family- family plan for two or more and none are Medicare eligible

Medicare Eligible - Medicare Tiers

- Medicare I- single plan for retiree only
- Medicare II- family plan for two or more and at least one is Medicare eligible
- Medicare III- family plan for two and both are Medicare eligible



Options Upon Retirement - Health

Pension Plan Members

- If enrolled at the time of retirement, enrollment to continue coverage is automatic
- Call People First to set up pension payroll deduction

Investment Plan Members

- If enrolled at the time of termination, must enroll in COBRA to “bridge” the coverage gap
- Must immediately receive a distribution
- Once People First receives notice of a distribution, you will be eligible to enroll as a retiree



Options Upon Retirement - Health

You can:

1. Reduce coverage from family to individual
2. Cancel coverage (cannot reenroll at a later date)
3. Change your health plan
4. Move under spouse's employee state group health plan as a dependent
 - If you are age 65 or older and your spouse is actively employed you can defer Medicare Part B until your spouse retires
 - You can later continue health insurance as a retiree as long as there is no gap in coverage



Medicare

When you turn 65 years of age or otherwise become eligible for Medicare

Part A- hospitalization coverage (free)

Part B- medical services and some prescription drugs (monthly premium)

Part D- prescription drug plan (varies)

- The State Group Health Insurance Program is, on average, expected to pay as much as or more than the standard Medicare Part D Plan pays.
- The State Group Health Insurance Program is considered creditable coverage.

This means you do not need to enroll in Medicare Part D if you continue your State Group Health Insurance plan.



Eligibility for Medicare

State group coverage automatically decreases at age 65: coverage will be secondary for hospital and medical services, primary for most prescription drugs.

- Send a copy of Medicare card to People First
- CHP members must enroll in Medicare Part B before enrolling in the CHP Retiree Advantage Plan
- Failure to enroll in Medicare upon eligibility can result in monthly Medicare premium penalties and high out-of-pocket claims cost
- If retiring due to disability and receiving Social Security benefits, Medicare Part A and Part B enrollment is required
- Once retired, if you do not enroll in Medicare Part B when you become eligible for Part A, the state group plan will pay as if you had enrolled in Part B (approximately 20%)



Coordination with Medicare

Secondary Insurance vs. Medicare Supplement Plan

Secondary insurance is health insurance that pays secondary to Medicare Part B (even if you fail to enroll in Part B) when Medicare pays or pays primary when Medicare does not pay.

- Prescription drug coverage that pays primary for most prescription drugs is included.
- Florida Blue administers the nationwide PPO secondary plan; Aetna, AvMed, and UnitedHealthcare administer the HMO secondary plans in their respective service areas.

Medicare Supplement (Medigap) Plans sold by private companies can help pay some of the health care costs Medicare does not cover, like copayments, coinsurance, and deductibles.

- Some Medigap policies also offer coverage for services that Medicare does not cover.



Medicare Advantage Plan

Capital Health Plan (CHP) Retiree Advantage Plan

CHP offers this plan to state retirees in the respective HMO service area.

- Medical and prescription drug coverage are included.
- To become a member, you must be enrolled in Medicare Parts A and B, complete CHP's application and receive approval before the effective date of your retiree health coverage.
- Medicare Advantage Plans do not allow retroactive enrollment and claims can only be paid if you are approved for the plan.

Work with Capital Health Plan to complete a Medicare Advantage Plan Application



"Early Retiree" Health Premiums

STATE GROUP INSURANCE				
Premium Rates 2020 Plan Year Early Retiree (not eligible for Medicare)				
Subscriber Category Monthly		Coverage Type	PPO/HMO Standard	PPO/HMO HDHP
Early Retirees	Monthly	Single	\$763.80	\$687.14
		Family	\$1,719.32	\$1,520.29



Medicare Eligible Premiums Medicare Tiers

STATE GROUP INSURANCE				
Premium Rates 2020 Plan Year Medicare Tiers				
Plan Name	Plan Type	Medicare I One Eligible	Medicare II One Under/Over	Medicare III Both Eligible
Self-Insured PPO / HMO	Standard	\$403.92	\$1,167.71	\$807.83
	HDHP	\$304.47	\$991.61	\$608.94
Capital Health Plan	Standard	\$282.62	\$1,000.47	\$565.24
	HDHP	\$257.23	\$902.17	\$514.46



Medicare Advantage and Prescription Drug (MA-PD)Plans



Medicare Advantage and Prescription Drug (MA-PD) Plans

At the direction of Governor DeSantis, DSGI selected three qualified Medicare Advantage and Prescription Drug Plans (MA-PDs)

- Humana MA-PD
- Capital Health Plan (CHP) MA-PD
- UnitedHealthcare MA-PD
- MA-PD is a Medicare Advantage Plan that includes Part A (hospitalization), Part B (Medical coverage), and Part D (prescription drug coverage)
- Medicare- eligible retirees currently enrolled in Medicare Parts A and B and enrolled in a State Group Insurance health plan are eligible to enroll



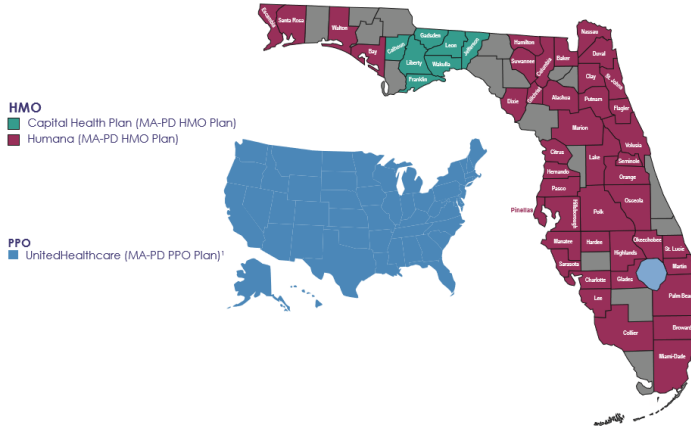
MA-PD Plans Eligibility

- Available starting January 1, 2020
- Must be enrolled in Medicare Part A and Part B to enroll in an MA-PD Plan
- Enrollee will continue to pay Medicare Part B premium
- Enrollment is optional, may continue enrollment in current plan
- Both the retiree and spouse must be Medicare eligible to enroll in an MA-PD plan
- New QSC will allow members turning 65 to change health coverage to an MA-PD Plan



Medicare Advantage & Prescription Drug (MA-PD) Plan Service Areas

Effective January 1, 2020, MA-PD plans are available to eligible retirees.



¹Available nationwide including all 67 Counties in FL

Available at mybenefits.myflorida.com



MA-PD Premiums

STATE GROUP INSURANCE PROGRAM

**Medicare Advantage and Prescription Drug (MA-PD) Plans
Premium Rate Table
Effective December 2019 for January 2020 Coverage**

MA-PD Plan Premium Rates			
Plan Name	Plan Type	Monthly Cost Per Member	Monthly Cost Per Member through COBRA
Capital Health Plan - MA-PD	MA-PD	165.00	168.30
Humana - MA-PD	MA-PD	40.47	41.28
UnitedHealthcare - MA-PD	MA-PD	219.97	224.37

More information is available on the myBenefits website



Capital Health Plan MA-PD

CHP's State of Florida Retiree Advantage Select (HMO) allows Medicare eligible members to continue their employer- sponsored coverage with a lower cost plan

- Affordable copays
- Comprehensive benefits
- Quality, evidence-based care
- 3 exclusive health centers located throughout Tallahassee



Humana MA-PD

Humana Medicare Advantage and Prescription Drug (MA-PD) Employer HMO

- No plan deductible
- \$0 copay for Primary Care Physician office visits
- SilverSneakers fitness program
- Go365 wellness program
- Virtual Visits
- WellDine meal program



UnitedHealthcare MA-PD

This custom PPO plan is only offered to retirees of the State of Florida and provides all the coverage of Medicare Parts A & B plus full prescription drug coverage with no coverage gap (donut hole) in one convenient plan.

- SilverSneakers
- \$500 hearing aid allowance
- Vision coverage including \$130 for eye glasses and \$175 for contacts
- Routine Dental coverage
- National network of 65,000 pharmacies
- Caregiver benefit



Health Insurance Subsidy

Retirement benefit:

\$5 multiplied by the total years of creditable service, up to \$150

- Division of Retirement sends you the application
- You submit the application to People First for completion if continuing State Group Health Insurance coverage.





Options Upon Retirement - Life

Continue coverage with Securian Financial if you:

- Are enrolled in basic life at the time of retirement
- Pay monthly premiums timely

Term retiree life insurance options:

- \$2,500 for \$4.83 per month
 - You will automatically be enrolled in this benefit.
- \$10,000 for \$19.33 per month or
 - You must call People First to increase to \$10,000
- Cancel coverage



Additional Life Insurance Benefits

Securian Financial provides additional plan benefits with retiree term life coverage:

- Accelerated death benefit
 - Repatriation benefit
 - Conversion privileges
- **Call Securian Financial at (888) 826-2756 for more information.**

Reminder: update beneficiaries



Dental and Vision

Continue or reduce coverage for up to 18 months through COBRA if you:

- Are enrolled in coverage at the time of retirement
- Elect to continue coverage by completing and mailing the COBRA election form
- Pay the monthly premium timely (current premium plus 2 percent administrative fee)
- Cancel (cannot enroll later)
- Some companies offer conversion privileges at the end of the COBRA coverage period. Call your plan directly for more information.



Other Supplemental Plans

Accident, cancer, disability, hospitalization, hospital intensive care

Check your policy:

- Many have age limitations
- Some no longer provide coverage once you're eligible for Medicare

Some companies offer conversion privileges:

- Enrollment deadline apply
- Call your plan directly for more information



Paying Monthly Premiums

First month of retiree coverage premiums must be paid by check.

Premiums are due by the 10th of the month for the next month's coverage, e.g., pay by June 10 for July 1 coverage.

- If payments are not received by the last day of the coverage month, insurance coverage will be cancelled.

Pension Plan Members - Call People First to have premiums withheld from your monthly retirement benefit as long as retirement benefit is sufficient to cover premium; or

Pay premiums with personal checks, cashier's checks or money orders; or

Your banking institutions can send payment on your behalf. If you choose this option, you must remember to notify the institution when premiums increase.



Healthcare/Limited Purpose FSA

Only expenses incurred before your last payroll deduction are eligible for reimbursement; however, you may submit paper claims up to the IRS tax filing deadline.

You may continue your healthcare FSA or limited purpose FSA if you have not used all of the funds in your account.

Talk with your human resources office about:

- Using your leave balance to fund your account on a pretax basis and use the fund through the grace period; or
- Writing a check to fund your account.

You must complete the Flexible Spending Account Options When Employment Ends form and send to People First.



Chard Snyder Benefit Card

The benefit card is deactivated upon retirement.

Submit documentation or substitute claims for outstanding card transactions immediately to avoid collection proceedings.



Dependent Care FSA

Enrollment in a dependent care flexible spending account ends the date of your last payroll deduction.

You may submit claims that have been incurred as of that day for reimbursement; however, you may submit paper claims up to the IRS tax filing deadline.



Health Savings Account

State contributions end upon your retirement

You may continue to use your HSA funds to pay for eligible medical expenses, including Medicare premiums



Surviving Spouse Benefit

If your spouse is covered under your health plan at the time of your death, your surviving spouse and your spouse's eligible dependents may continue health insurance coverage for life, provided your spouse:

- Submits enrollment application and death certificate to People First within 60 days of receipt of the enrollment package;
- Submits any underpayments within 31 days of the enrollment;
- Pays premiums by the 10th day of the month for the next month's coverage; and
- Does not remarry



Making Changes after Retirement

As a retiree, you can:

- Reduce or cancel coverage at any time
- **If you cancel coverage for any reason (including not paying premiums on time) you cannot reenroll as a retiree.**
- Make changes to plans you are enrolled in during Open Enrollment
- Changes to go up in coverage throughout the year require a qualifying status change (QSC) event (e.g., marriage)



Shared Savings Program

Did you know you can shop for healthcare services and earn REWARDS?

The State of Florida began offering a Shared Savings Program this year to reward you for making informed decisions about your healthcare.

1. Online and mobile transparency portal by Healthcare Bluebook
2. Bundled surgical services by SurgeryPlus
3. Health Reimbursement Account by Chard Snyder





Contact Information

Learn More

myBenefits.myFlorida.com

People First

866-663-4735 or 866-221-0268 TTY

Mail insurance premium payments

People First
P.O. Box 863477
Orlando, FL 32886-3477

Mail insurance election forms and documentation to People First

People First
P.O. Box 6830
Tallahassee, FL 32314

Forms and documentation can be submitted online in People First

Mail Healthcare Flexible Spending Account Payments

State of Florida- Division of State Group Insurance
PO Box 864684
Orlando, FL 32886-4684

Submit **Flexible Spending Account claim forms** and documentation online through Chard Snyder (log into People First and click on the FSA & HSA information link)

Or fax

888-245-8452

Or mail

Chard Snyder
6867 Cintas Blvd.
Mason, OH 45040



Medicare

877-486-2048
Medicare.gov