

PRIVACY NOTICE

The State Group Insurance Privacy Notice, available at [MyBenefits.MyFlorida.com](https://www.MyBenefits.MyFlorida.com), describes how your medical information may be used and disclosed and how you can access this information. The Privacy Notice has been updated to reflect new benefit offerings under the State Group Insurance Program.

SPECIAL NOTICE ABOUT THE MEDICARE PART D DRUG PROGRAM, EFFECTIVE JAN. 1, 2024

Please read this notice carefully. It explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll in Medicare Part D.

Medicare prescription drug coverage (Medicare Part D) became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage.

All approved Medicare prescription drug plans must offer a minimum standard level of coverage set by Medicare. However, some plans may offer more coverage than required. As such, premiums for Medicare Part D plans vary; research all plans carefully.

The State of Florida Department of Management Services has determined that the prescription drug coverage offered by the State Group Insurance Program is, on average, expected to pay out as much as or more than the standard Medicare prescription drug coverage pays and is considered Creditable Coverage.

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month Special Enrollment Period (SEP) to join a Medicare drug plan.

Should you decide to enroll in a Medicare prescription drug plan and drop your State Group Insurance health plan coverage, be aware that you and your dependents will be dropping your hospital, medical, and prescription drug coverage. If you choose to drop your State Group Insurance Program health plan coverage, you will not be able to re-enroll in a State Group Insurance Program health plan.

If you enroll in a Medicare prescription drug plan and you do not drop your State Group Insurance Program health plan coverage, you and your eligible dependents will still be eligible for health and prescription drug benefits through the State Group Insurance Program.

If you drop or lose your coverage with the State Group Insurance Program and do not enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later. Additionally, if you go 63 days or longer without prescription drug coverage that's at least as good as Medicare's prescription drug coverage, your monthly premium will increase by no less than one (1) percent per month for every month that you did not have that coverage, and you may have to wait until the following November to enroll.

Additional information about Medicare prescription drug plans is available at www.medicare.gov.

Your State Insurance Assistance Program is through the Florida SHINE (Serving Health Insurance Needs of Elders) program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number); and (800) MEDICARE or (800) 633-4227. TTY users should call 1 (877) 486-2048.

Payment assistance for Medicare prescription drug coverage is available for people who are eligible. Information about this extra help is available from the Social Security Administration (SSA). Contact your local SSA office, call (800) 772-1213, or visit www.socialsecurity.gov for more information. Text Telephone (TTY) users can call (800) 325-0778.

For more information about this notice or your current prescription drug plan, call the People First Service Center at (866) 663-4735.

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether you have maintained creditable coverage and, whether you are required to pay a higher premium amount.



2024 Open Enrollment

Benefit Fair **Oct. 2 - 20, 2023**

Open Enrollment Dates **Oct. 16 - Nov. 3, 2023**



Active State Employee Participants

What's New For 2024

Health Maintenance Organization (HMO) Plan Changes

Effective January 1, 2024, HMO plan services will be provided by Aetna, Capital Health Plan, or UnitedHealthcare. If you are currently enrolled in an HMO plan and you take no action during Open Enrollment, you will default to the new HMO for the region where you currently reside for plan year 2024. While disruption is expected to be minimal, members are encouraged to confirm their current providers are in-network based on the new HMO for their region. To view which plan is available in your region, visit [MyBenefits.MyFlorida.com](https://www.MyBenefits.MyFlorida.com).

Pharmacy Benefit Manager

Effective January 1, 2024, OptumRx will replace CVS Caremark as the State Group Insurance Program's administrator for pharmacy benefits. With this change comes access to a broad pharmacy network that includes Walgreens, CVS, Walmart, Publix, and independent pharmacies. Be sure to provide your new pharmacy benefits card to your pharmacy and your primary care physician to ensure a smooth transition. For more information visit [MyBenefits.MyFlorida.com](https://www.MyBenefits.MyFlorida.com).

Health Savings Account (HSA) Contributions and Coverage Limits

Effective January 1, 2024, HSA contribution amounts for the 2024 plan year will increase by \$300 for individual plans and by \$550 for family plans. Visit [MyBenefits.MyFlorida.com](https://www.MyBenefits.MyFlorida.com) to learn more.

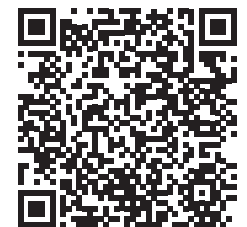
Dental Plan Rate Decrease

Effective January 1, 2024, Cigna plan rates will decrease by approximately 5% for the 2024 plan year. Visit the [People First](https://www.PeopleFirst.com) website to review your annual benefits statement or visit [MyBenefits.MyFlorida.com](https://www.MyBenefits.MyFlorida.com) to learn more.

Cigna Hospital Supplemental Plans

While the premium amount for Cigna coverage remains unchanged, the fixed daily benefit of the 365 PLUS plan will increase from \$200 to \$250, effective January 1, 2024.

Visit our YouTube Page
To Learn More About
Benefits That May Be
Available To You.



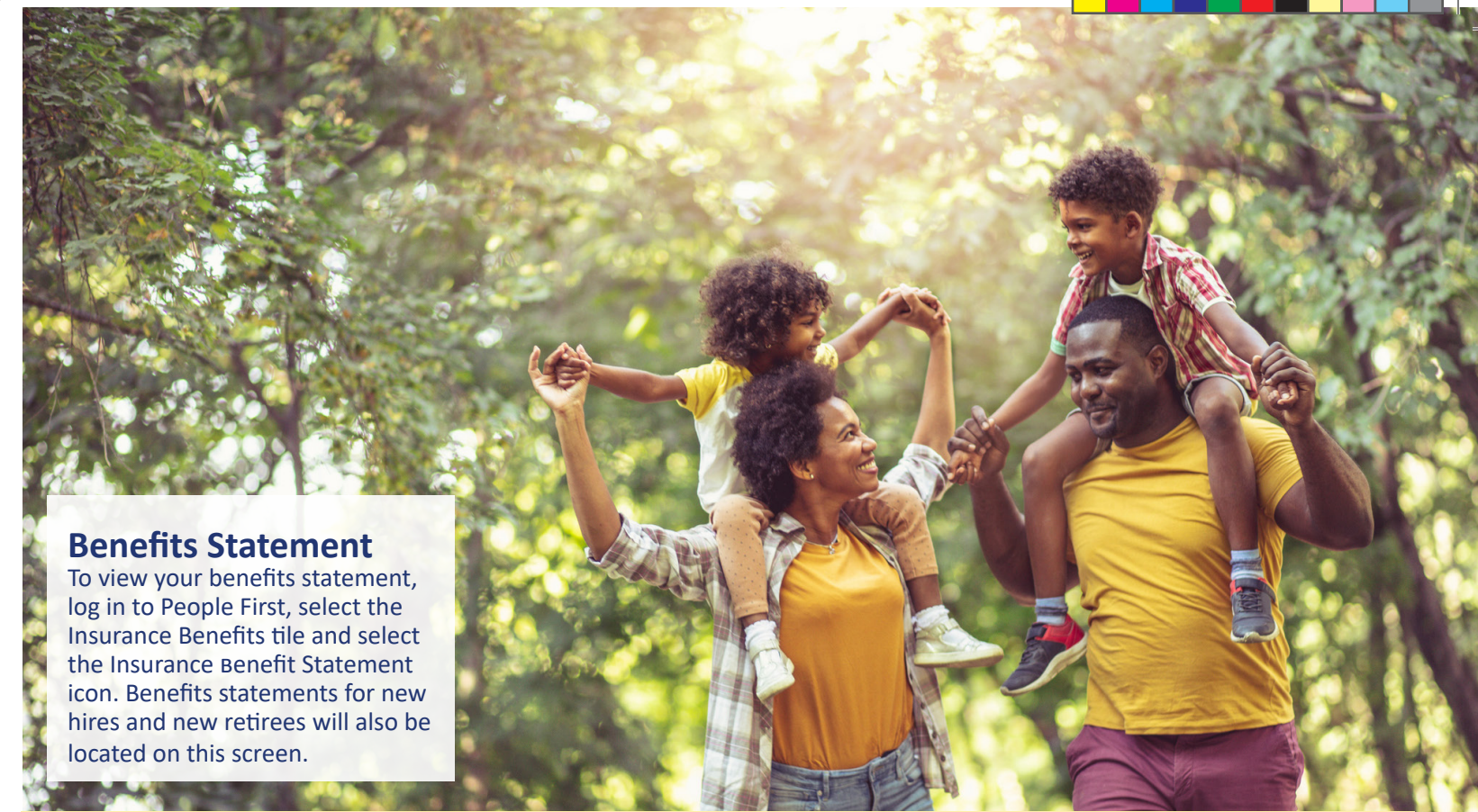
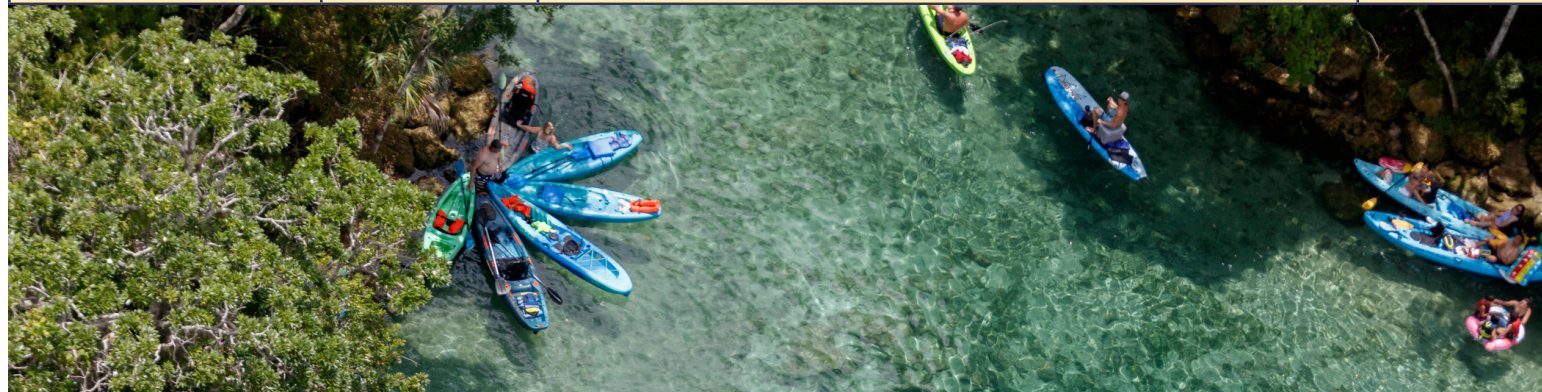
Stay in the Know

Do not miss your chance to make important changes to your enrollment. Update your email address and notification settings in People First to receive the latest information about your benefits.

Benefits Fair Schedule for the 2024 Plan Year

Fair times are listed in **local time**. Some sites require paid parking and photo identification. Open Enrollment starts on Monday, Oct. 16, at 8 a.m. EST and ends on Friday, Nov. 3, 2023, at 6 p.m. EST.

Central Florida/West Coast			
Monday, Oct. 2	9 a.m. to 2 p.m.	University of South Florida (USF), 4103 Cedar Circle, Marshall Student Center	Tampa
Tuesday, Oct. 3	9 a.m. to 2 p.m.	University of South Florida (USF), 200 6th Ave. South., Student Center	St. Petersburg
Wednesday, Oct. 4	9 a.m. to 2 p.m.	University of South Florida (USF), 8350 N. Tamiami Trl., Selby Auditorium	Sarasota
Thursday, Oct. 5	9 a.m. to 2 p.m.	Dept. of Environmental Protection, 2295 Victoria Ave.,	Fort Myers
Friday, Oct. 6	9 a.m. to 2 p.m.	Florida Gulf Coast University (FGCU), 10501 FGCU Blvd. South, Cohen Center	Fort Myers
Jacksonville Area			
Monday, Oct. 2	9 a.m. to 2 p.m.	Northeast Florida State Hospital, 7487 S. State Road 121	MacClenny
Tuesday, Oct. 3	9 a.m. to 2 p.m.	Dept. of Children and Families, 5920 Arlington Expressway	Jacksonville
Wednesday, Oct. 4	9 a.m. to 2 p.m.	Mary L. Singleton Regional Service Center, 921 N. Davis St., Bldg. E	Jacksonville
Thursday, Oct. 5	9 a.m. to 2 p.m.	Agency for Persons with Disabilities, 1621 N.E. Waldo Road	Tacahale
Tallahassee			
Monday, Oct. 9	9 a.m. to 2 p.m.	Dept. of Environmental Protection, 3900 Commonwealth Blvd.	Tallahassee
Tuesday, Oct. 10	10 a.m. to 2 p.m.	Florida State University (FSU) 75 N. Woodward Ave.	Tallahassee
Wednesday, Oct. 11	10 a.m. to 2 p.m.	Florida Agricultural and Mechanical University (FAMU) 1835 Wahnish Way	Tallahassee
Thursday, Oct. 12	9 a.m. to 2 p.m.	Dept. of Revenue, 2450 Shumard Oak Blvd., Bld. 2, Rm. 1250	Tallahassee
Friday, Oct. 13	9 a.m. to 2 p.m.	Dept. of Revenue, 2450 Shumard Oak Blvd., Bld. 2, Rm. 1250	Tallahassee
Central/East Coast			
Monday, Oct. 9	9 a.m. to 2 p.m.	University of Central Florida (UCF), 12715 Pegasus Drive, Pegasus Ballroom	Orlando
Tuesday, Oct. 10	9 a.m. to 2 p.m.	Crowne Plaza 304 W. Colonial Drive	Orlando
Wednesday, Oct. 11	10 a.m. to 2 p.m.	Florida Polytechnic University (FPU), 4700 Research Way	Lakeland
Thursday, Oct. 12	9 a.m. to 2 p.m.	Volusia County Health Dept., 1845 Holsonback Drive	Daytona Beach
Friday, Oct. 13	9 a.m. to 3 p.m.	University of Florida (UF), 121 Gale Lemerand Drive	Gainesville
South Florida/East Coast			
Monday, Oct. 16	9 a.m. to 3 p.m.	Florida International University (FIU), 11200 SW 8th St.	South Miami
Tuesday, Oct. 17	9 a.m. to 3 p.m.	Florida International University (FIU), 3000 NE 151 1st. St.	North Miami
Wednesday, Oct. 18	9 a.m. to 2 p.m.	North Broward Regional Service Ctr, 1400 W. Commercial Blvd., Rm. 195	Ft. Lauderdale
Thursday, Oct. 19	9 a.m. to 3 p.m.	Florida Atlantic University (FAU), 777 Glades Road, Live Oak Pavilion	Boca Raton
Friday, Oct. 20	9 a.m. to 2 p.m.	St. Lucie County Health Department, 5150 NW Milner Dr.	Port St. Lucie
West Florida			
Monday, Oct. 16	9 a.m. to 2 p.m.	Chappie James State Office Building, 160 Government Street, Rm. 101	Pensacola
Tuesday, Oct. 17	9 a.m. to 2 p.m.	University of West Florida (UWF), 11000 University Pkwy, Bldg. 22	Pensacola
Wednesday, Oct. 18	10 a.m. to 2 p.m.	Florida State University (FSU), 4750 Collegiate Drive, Holley Lecture Hall	Panama City
Thursday, Oct. 19	9 a.m. to 2 p.m.	Jackson County Health Dept., 4979 Healthy Way	Marianna



Benefits Statement

To view your benefits statement, log in to People First, select the Insurance Benefits tile and select the Insurance Benefit Statement icon. Benefits statements for new hires and new retirees will also be located on this screen.

How to Make Changes in People First during the Open Enrollment Period

1. Turn off your pop-up blocker and log in to People First at <https://peoplefirst.myflorida.com>.
2. Select the Complete Open Enrollment Now task in your inbox.
3. Follow the simple steps to verify your dependents and complete your Open Enrollment elections.
4. Review your covered dependents and elected plans.
5. If you are enrolled in a health plan for 2023, make your Shared Savings Program selections.
6. Enter your password and select Complete Enrollment.

Remember that you can make changes to your elections during Open Enrollment as many times as you want. However, when Open Enrollment ends, a Qualifying Status Change event is required to make a change.

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

Can you estimate 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 Healthcare or Dependent Care Flexible Spending Account (HFSA or DCFSA)? Find out how an FSA can help you save money by using Chard Snyder's Tax-Savings Calculator. Visit www.mybenefits.myflorida.com/health/savings_and_spending_accounts. Click on the tax savings calculator link to access the calculator.

Get Your 1095-C Tax Form Electronically

Get your 1095-C faster next year by setting up an electronic receipt. If you have not already consented to receiving your 1095-C electronically, log in to People First and select Personal Information, then 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.

Special Notice About the Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act of 1988, the State Group Insurance Program health plan benefits document for the State Employees' PPO Plan or HMO Plan provides benefits for mastectomy-related services, including all stages of reconstruction, surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Contact the Plan Administrator, the Division of State Group Insurance, at 800-226-3734 for more information.