

As a state employee, you have many options available to you through the State Group Insurance Program. Take time to learn about your choices and take action within 60 days of your hire date or Qualifying Status Change (QSC) event to choose the best options for you.

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See mybenefits.myflorida.com to learn about

- Health insurance – standard and high deductible options for HMO and PPO
- Shared Savings Program
- Tax-favored savings and spending accounts
- Life insurance – basic, optional, spouse and child term life insurance
- Dental and vision
- Accident, cancer, short-term disability, hospitalization and intensive care
- Your free employee assistance program
- Employer-paid Selected Exempt/Senior Management employees' disability income plan

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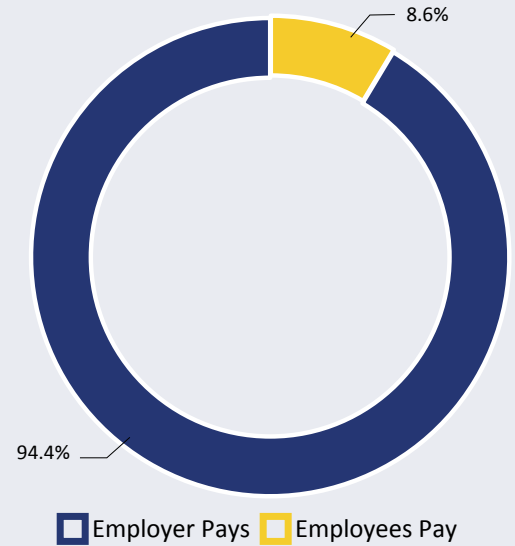
Get more info and assistance

- Watch your mail and email for People First correspondence.
- Visit mybenefits.myflorida.com health for detailed benefit information.
- Call the insurance company with questions about covered benefits and services, network providers and your part of the costs.
- Call 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, 9 a.m. to 9 p.m. Eastern Time, or email FloridaAskPenny@chard-snyder.com.
- Call People First at 866-663-4735 to ask about eligibility, enrollment monthly premiums, and for assistance with enrollment system navigation.

Know the Value of Your Benefits

Average Total Annual Health Insurance Premium

\$8,314 single | \$18,715 family



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Understand the rules¹ of participation

You pay for most plans offered through our program on a pre-tax basis. This means we deduct your insurance premium from your salary before calculating federal payroll taxes, which saves you money.

For this benefit, we must follow certain rules. Once you make an election, you must wait for open enrollment or have a QSC event to make changes. Some plans require you to pass evidence of insurability (medical questions) if you skip enrollment when first eligible.

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 to ensure you receive timely and important information such as benefit changes and insurance cards.

Watch your mail in October of each year for your Open Enrollment packet which contains important information about your benefits changes.

¹ 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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Sign up for your state group benefits now

1. Log on to peoplefirst.myflorida.com.
2. Register your dependents. Follow the instructions on the screen and read each message, including the “Important Information” sidebar on each page.
3. Make your benefit elections. Follow the instructions on the screen and read each message, including the “Important Information” sidebar on each page.
4. Review and confirm your choices and then select Complete Enrollment. Your confirmation statement will be available immediately upon completion.

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Remember

- Call your health plan to designate your network Primary Care Provider (PCP).
- 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 drug or health plan before seeking services.
- Access your life insurance plan(s) (Securian Financial) through People First to designate or change your beneficiary.
- Check out “The Wellness Wire” newsletter at dms.myflorida.com/dsgi for monthly tips and events.
- If you are hired during open enrollment, make your new hire benefit elections first.

Cover your eligible dependents

As part of a monthly quality assurance review, DSGI will request documents to confirm that your dependents are eligible for coverage. Government issued documentation is required only when the letter comes from People First. Redact/black out Social Security Numbers, money amounts and account numbers on your copies. Do not supply originals.

You can learn more about dependent eligibility and required documentation at mybenefits.myflorida.com/health.

Shared Savings Program

All employees and their dependents that are enrolled into a State Group Insurance health plan have access to the Shared Savings Program.

Healthcare Bluebook – is a free, voluntary, transparency portal that allows enrollees and their dependents the opportunity to search and find high quality healthcare facilities based on procedure at low cost. Members can earn rewards by first searching online and then having their medical procedure completed at a high-quality low-cost facility.

Surgery Plus – is a free, voluntary bundled surgical service that provides top-quality surgeons and a full-service concierge for enrollees and their dependents’ plannable surgeries, non-emergency. Members can earn rewards by utilizing SurgeryPlus and sharing in state savings.

Learn more about the Shared Savings Program at mybenefits.myflorida.com/health.

Early Effective Dates and Premiums

Important! New hires are eligible for early effective date(s). Payroll will automatically deduct up to \$180 (for employee 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.