

CAREER SERVICE INSURANCE, LEAVE AND RETIREMENT BENEFITS SUMMARY

As a newly-hired or rehired employee of the state, you must enroll in your desired insurance plans during the first 60 days of employment. You may view detailed information about your benefits choices online at <https://peoplefirst.myflorida.com>. After you log into People First, click the *Health & Insurance tab*, then *General Benefit Information* for information. When you're ready to enroll, you may process your enrollments online by clicking *Benefit Choices* or by calling the People First Service Center at 1-866-663-4735.

HEALTH INSURANCE: You may choose from three plan types: State PPO Plan, a Traditional Health Maintenance Organization (HMO) or a Health Investor Plan. To elect an HMO, you must either live or work in a county served by the HMO.

For full-time employees, the monthly premium for Individual coverage is \$50.00; family is \$180.00. If both spouses are employed by the State of Florida full-time (excluding OPS), they are eligible to receive health insurance coverage at a reduced monthly premium cost of \$15 per spouse by enrolling in the Spouse Program. The premium is prorated for part-time employees, resulting in a higher premium cost.

State PPO Plan: The PPO Plan, which is administered by Blue Cross/Blue Shield, has deductibles and co-payments with a Preferred Provider Care (PPC) component. The basic benefit percentage using the PPC network is generally 80/20. Plan may be used outside of the network and benefit percentages are generally 60/40. Pre-existing conditions are not covered for the first 12 months of coverage, except upon approval by the People First Service Center of a waiver of pre-existing condition exclusion. Refer to the [Employee Benefits Guide](#) for more information on requesting a waiver.

Traditional HMO: HMOs are managed health care plans and are designed to provide routine care within the established service area. Pre-existing conditions are covered. No deductibles.

Health Investor Health Plans: The PPO Plan and some of the HMO's that offer a Traditional HMO plan may also offer a Health Investor option. Plans have a deductible that must be met before benefits begin for medical care or prescription drugs. You may open a Health Savings Account (HSA) and make pre-tax contributions to it, in addition to contributions made by the state.

STATE LIFE INSURANCE is provided by the state at no cost to you for basic coverage of \$25,000, which is doubled for accidental death. Basic life enrollment is automatic for full time employees. This plan is underwritten by Minnesota Life Insurance Company.

You also have the option of purchasing up to 7 times your annual salary (maximum amount of \$1,000,000) in optional coverage. You will pay the premium for the optional life. As a new hire, optional life is guaranteed issue up to \$500,000 or 5 times salary, whichever is less.

Refer to the Minnesota Life [benefits summary](#) for information about your current state life insurance options.

SUPPLEMENTAL PLANS - The state also offers supplemental plans for which the employee pays the full premium on a pretax basis. Options include dental, supplemental hospital coverage, accident/disability; cancer/intensive care, vision and medical or dependent care flexible spending accounts. Information regarding these plans is available on the *General Benefit Information* or *Benefit Materials* tab in People First.

AGENCY-SPONSORED PLANS – In addition to the state pretax benefits program offerings, the Department of Health is pleased to offer additional post tax life and disability insurance options for you to consider in your first 60 days of employment. For enrollment forms, brochures and contact information for these plans, please click our [Post-Tax benefits](#) page.

DEFERRED COMPENSATION PLAN – This program is a participant directed investment program, pursuant to Internal Revenue Code section 457, and is the only tax deferred "employee contribution" investment program available to state employees. For more information, visit the deferred compensation website at <http://www.myfloridadeferredcomp.com>. You may enroll in this program at any time.

LEAVE & HOLIDAY BENEFITS

Annual Leave – Annual leave will be accrued as follows:

Months of Service	Biweekly Accrual
Through 60 months	4 hours
61 through 120 months	5 hours
Over 120 months	6 hours

Annual leave balances in excess of 360 hours on December 31 of each year will be programmatically transferred to your sick leave balance. An employee terminating from state government, with twelve months of service will receive pay for all unused annual leave up to 240 hours.

Sick Leave – You will be credited with four hours of sick leave per biweekly pay period. There is no limit on the number of sick hours that you may accumulate. An employee terminating from state government with 10 or more years of creditable service will be paid for 1/4 of all unused sick leave earned after October 1, 1973, up to a maximum payment of 480 hours and 1/8 of all unused sick leave earned prior to October 1, 1973.

Holidays – In addition to nine paid [holidays](#) per year, upon appointment and thereafter on July 1 of each year, you are credited with one personal holiday to be used, subject to supervisor approval, by June 30 of each year. Unused personal holidays do not roll over into the next fiscal year.

FLORIDA RETIREMENT SYSTEM (FRS) - RETIREMENT BENEFITS

You have a choice of two employer-funded retirement plans:

- Regular Class of the FRS Pension Plan, vesting after six years of FRS employment; or
- FRS Investment Plan, vesting after 1 year of FRS employment (9% contribution rate).

You will receive a detailed Retirement Plan Choice Kit within 2 calendar months after the month you were hired. This kit will include a Personal Benefit Comparison Statement with a Personal Identification Number to access personal comparison information, a general plan comparison, Investment Funds Summary and a privacy agreement. If you would like to get a head start on reviewing your plan options or want to proceed with making your election, forms and information are available on the FRS Financial Guidance website at <http://www.MyFRS.com>, click the *New Hire* tab. You have until the end of the fifth calendar month after your month of hire to make your retirement plan election. Please contact the MyFRS Financial Guidance Line at 1-866-446-9377 if you have any questions or if you do not receive your choice kit within 2 months of hire.

IMPORTANT REMINDER: It is important that you ensure that your home address information is entered in the People First system. Check with your supervisor or personnel liaison if you need assistance in confirming or updating this information. An accurate address in People First is essential to make sure that you receive important insurance mailings, such as insurance cards and open enrollment information, as well as retirement information.