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## Learning More

Once action is entered in People First

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

Visit [myBenefits.myFlorida.com](https://myBenefits.myFlorida.com)

- Resources
- State Group Insurance Program Benefits Packet for New Retirees

Submit application or call People First after receiving your packet.

Reminder:

Keep your mailing and home addresses updated with People First.

Your home address must be a physical street address.



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## 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.
- Pay monthly premiums timely (employee + employer contribution.)

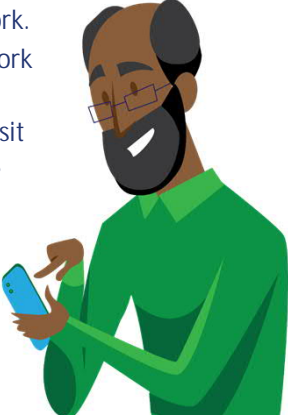


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## Health Plan Types

PPO or HMO?

<h3 style="text-align: center;">PPO</h3> <ul style="list-style-type: none"><li>○ Deductibles, coinsurance, and copayments.</li><li>○ A nationwide network.</li><li>○ An out-of-network benefit.</li><li>○ Allows you to see any specialist without a referral.</li></ul>	<h3 style="text-align: center;">HMO</h3> <ul style="list-style-type: none"><li>○ Copayments.</li><li>○ A limited network.</li><li>○ No out-of-network benefit.</li><li>○ Allows you to visit most specialists with a referral.</li></ul>
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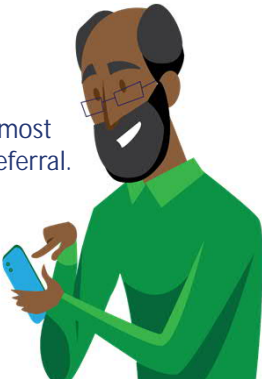


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## Health Plan Types

Standard or High Deductible Health Plan?

<h3 style="text-align: center;">Standard</h3> <ul style="list-style-type: none"><li>○ Deductibles, coinsurance, and copayments.</li><li>○ A nationwide network.</li><li>○ An out-of-network benefit.</li><li>○ Allows you to see any specialist without a referral.</li></ul>	<h3 style="text-align: center;">High Deductible Health Plan</h3> <ul style="list-style-type: none"><li>○ Copayments.</li><li>○ A limited network.</li><li>○ No out-of-network benefit.</li><li>○ Allows you to visit most specialists with a referral.</li></ul>
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## Health Plan Types

### Early Retiree or Medicare-Eligible Retiree?

<h4 style="text-align: center;">Early Retiree</h4> <p style="text-align: center;">Not eligible for Medicare Parts A or B.</p>	<h4 style="text-align: center;">Medicare-Eligible Retiree</h4> <p style="text-align: center;">Medicare Tiers.</p>
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Department of  
**MANAGEMENT SERVICES**  
State Group Insurance

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## Options Upon Retirement

### Health

<h4 style="text-align: center;">Pension Plan Members</h4> <ul style="list-style-type: none"><li>• If enrolled at the time of retirement, enrollment to continue coverage is automatic.</li><li>• Call People First to set up pension payroll deduction.</li></ul>	<h4 style="text-align: center;">Investment Plan Members</h4> <ul style="list-style-type: none"><li>• If enrolled at the time of termination, must enroll in COBRA to “bridge” the coverage gap.</li><li>• Must immediately receive a distribution.</li><li>• Once People First receives notice of a distribution, you will be eligible to enroll as a retiree.</li></ul>
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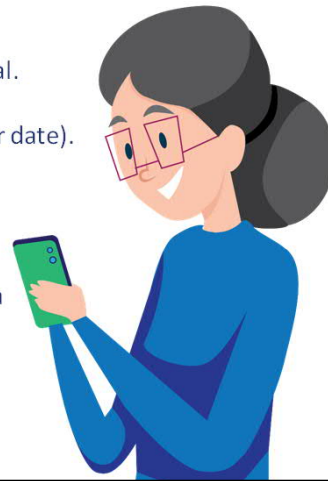
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State Group Insurance

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## 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 Insurance Program health plan as a dependent.



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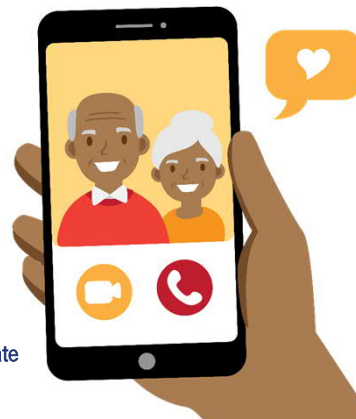
## Medicare

**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).

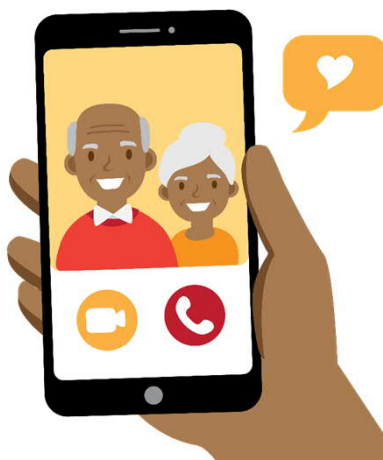


**This means you do not need to enroll in Medicare Part D if you continue your State Group Insurance Program health plan.**

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## Medicare Eligibility

State Group Insurance Program coverage automatically decreases at age 65; coverage will be secondary for hospital and medical services, primary for most prescription drugs.



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## 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.

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.



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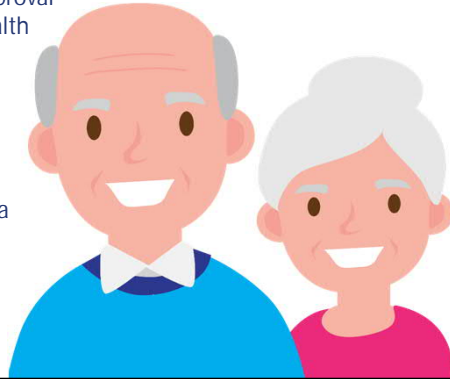
## Retiree Advantage Plan

### Capital Health Plan (CHP) Retiree Advantage Plan

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

- o Medical and prescription drug coverage are included.
- o You must be enrolled in Medicare Parts A & B, complete CHP's application and receive approval before the effective date of your retiree health coverage.
- o 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.



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## "Early Retiree" Health Premiums

Premium rate change for all participants effective December 2020 for January 2021 coverage.

Subscriber Category/Contribution Cycle	Coverage Types	PPO/HMO Standard			PPO/HMO HDHP		
		Employer	Enrollee	Total	Employer (4)	Enrollee	Total
Early Retirees	Single	0.00	813.46	813.46	0.00	736.80	736.80
	Family	0.00	1,831.08	1,831.08	0.00	1,632.05	1,632.05



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## Medicare-Eligible Medicare Tiers Premiums

Premium rate change for all participants effective December 2020 for January 2021 coverage.

Medicare Monthly Premium Rates					
Plan Name	Plan Type	Medicare I One Eligible <sup>(2)</sup>	Medicare II One Under/Over <sup>(6)</sup>	Medicare III Both Eligible <sup>(7)</sup>	MA-PD Plan
Self-Insured PPO/HMO	Standard	430.18	1,243.63	860.35	
	HDHP	324.26	1,061.06	648.52	
Capital Health Plan <sup>(8)</sup>	Standard	282.62	1,038.30	565.24	
	HDHP	257.23	936.15	514.46	
	MA-PD <sup>(5)</sup>				165.00
Humana	MA-PD <sup>(5)</sup>				33.86
UnitedHealthcare	MA-PD <sup>(5)</sup>				209.97
COBRA Self-Insured PPO/HMO <sup>(1)</sup>	Standard	438.78	1,268.50	877.56	
	HDHP	330.75	1,082.28	661.49	
COBRA Capital Health Plan <sup>(3,8)</sup>	Standard	288.27	1,059.07	576.54	
	HDHP	262.37	954.87	524.75	



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## Medicare Advantage & Prescription Drug (MA-PD) Plans



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## Medicare Advantage & Prescription Drug (MA-PD) Plans

So, what is an MA-PD plan?

A Medicare Advantage Plan that includes:



Medicare Part A  
(Hospitalization)

+



Medicare Part B  
(Medical Coverage)

+



Medicare Part D  
(Prescription  
Drug Coverage)



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## Medicare Advantage & Prescription Drug (MA-PD) Plans Eligibility

To enroll in an MA-PD plan, you must:

- Be enrolled in BOTH Part A & B to enroll in an MA-PD plan.
- Submit a copy of your Medicare card to People First.

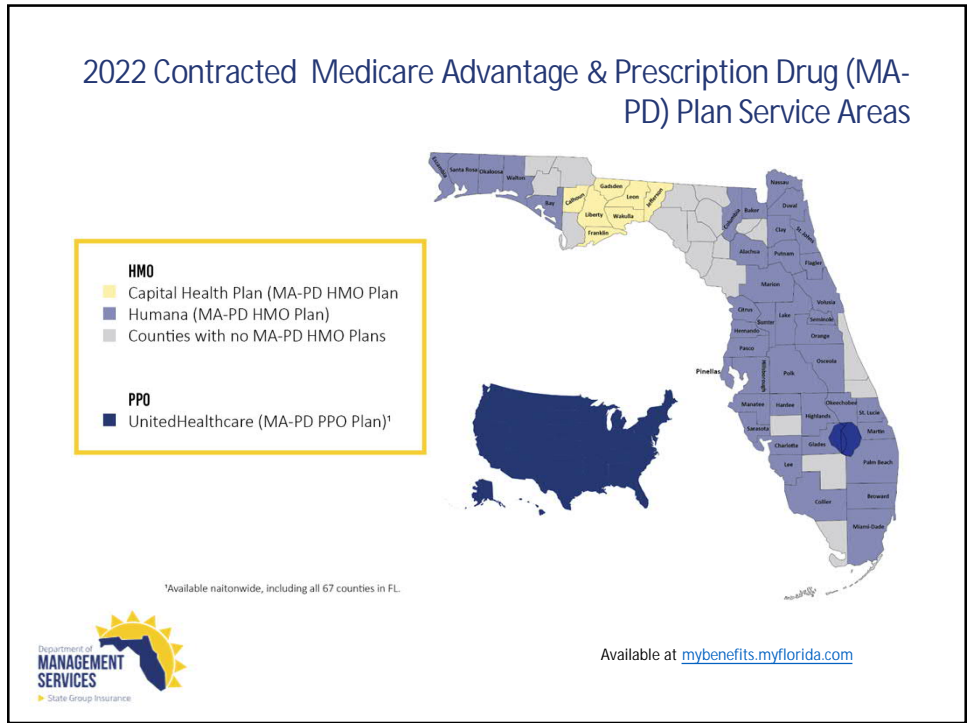
Enrollment in Medicare is a Qualifying Status Change (QSC) event.

It will allow you to enroll in an MA-PD plan anytime during the year, not just during the yearly Open Enrollment period.

If you enroll in an MA-PD plan and would like to switch back to your traditional coverage, or vice versa, you can do so.



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### MA-PD Premiums

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More information is available on the myBenefits website.

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## Capital Health Plan MA-PD

Capital Health Plan'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.
- Three (3) exclusive health centers located throughout Tallahassee.



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## Humana MA-PD

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

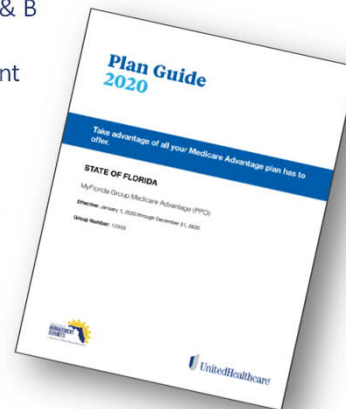
- No plan deductible.
- \$0 copay for Primary Care Physician office visits.
- SilverSneakers fitness program.
- Go365 wellness program.
- Virtual Visits.
- WellDine meal program.



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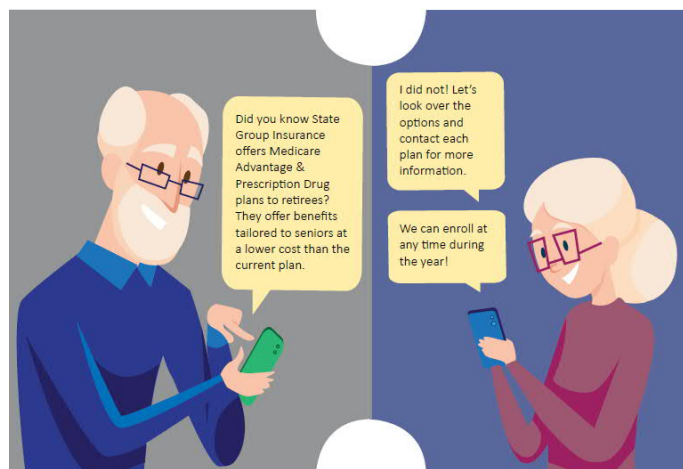
## UnitedHealthcare MA-PD

- This custom PPO plan is only offered to retirees of the State of Florida.
- Provides all the coverage of Medicare Parts A & B plus full prescription drug coverage.
- No coverage gap (donut hole) in one convenient plan.
- SilverSneakers.
- \$500 hearing aid allowance.
- Vision coverage including \$130 for eyeglasses and \$175 for contacts.
- Routine Dental coverage.
- National network of 65,000 pharmacies.
- Caregiver benefit.



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## Are you Medicare Enrolled?



To find out if you are eligible for one of our State of Florida Medicare Advantage & Prescription Drug (MA-PD) plans, visit, [myBenefits.MyFlorida.com](https://myBenefits.MyFlorida.com).

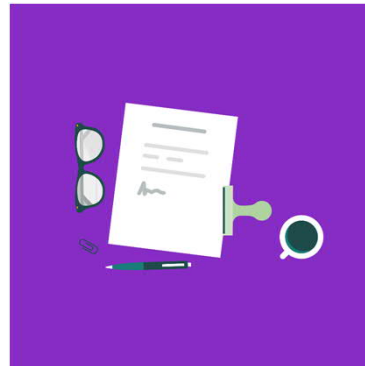


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## Health Insurance Subsidy

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 to complete if continuing State Group Insurance Program health plan coverage.

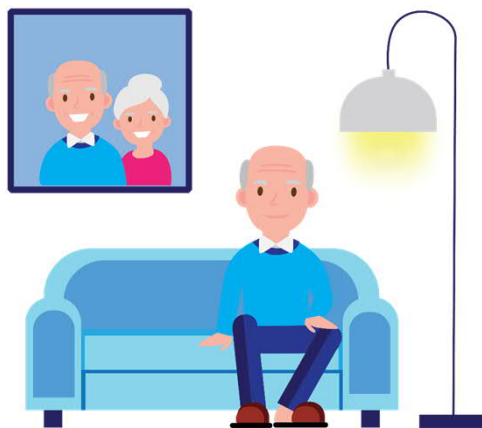


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## Options Upon Retirement Life

Continue coverage with Securian Financial.

There are a few term retiree life insurance options.

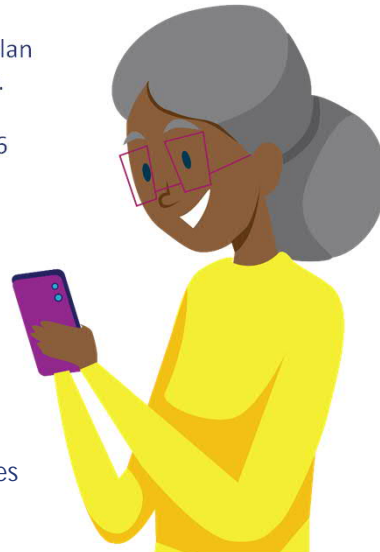


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## Additional Life Insurance Benefits

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

Call Securian Financial at (888) 826-2756 for more information.



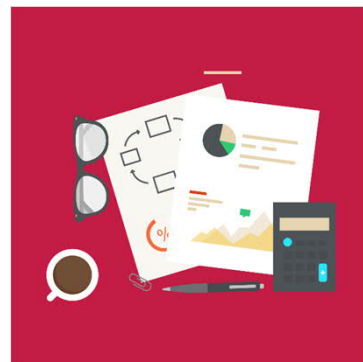
Reminder:  
update your beneficiaries



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## Dental and Vision

Continue or reduce coverage for up to 18 months through COBRA if you meet certain requirements.



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## 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 deadlines apply.
- Call your plan directly for more information.



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## Paying Monthly Premiums

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

Premiums are due by the 10<sup>th</sup> 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 see if you can have premiums withheld from your monthly retirement benefit.

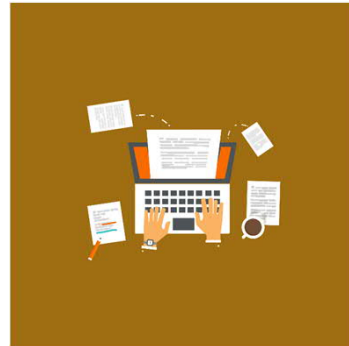


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## Healthcare/Limited Purpose FSA

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 the funds in your account.

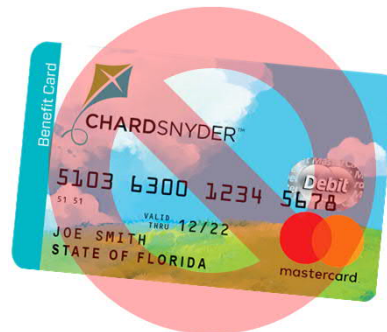


You must complete the Flexible Spending Account Options When Employment Ends form and send to People First.

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## Chard Snyder Benefit Card

The benefit card is deactivated upon retirement.



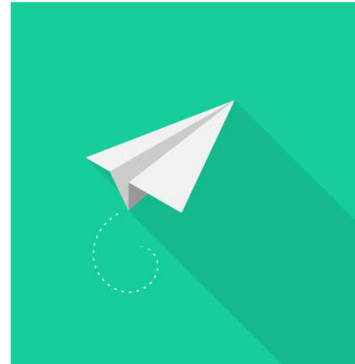
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## Dependent Care FSA

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.

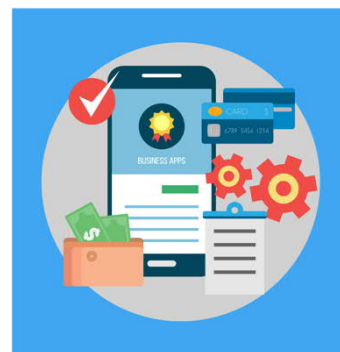


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## Health Savings Account

State contributions end upon your retirement.

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



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## Surviving Spouse Benefit

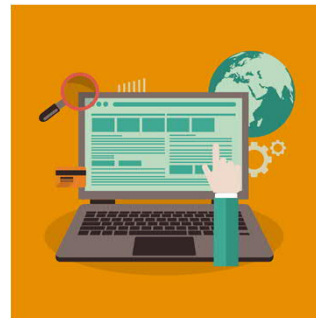
If your spouse is covered under your health plan at the time of your death, your surviving spouse and your spouse's eligible dependents may continue health insurance coverage for life if certain conditions are met.



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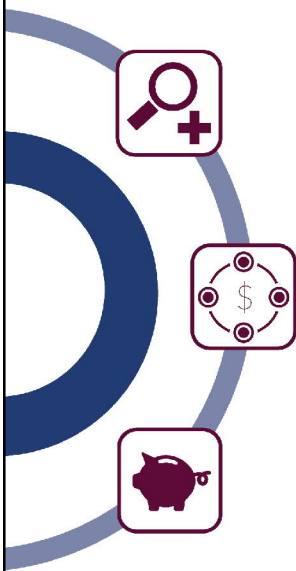
## Making Changes After Retirement

You can still make benefits changes after you retire.




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## Shared Savings Program




- Earn rewards by searching for and bundling high quality, lower-cost healthcare services.
- Available at no additional cost to health plan members.
- Has generated approximately \$15.1 million in net savings for the State and approximately \$3.4 million in rewards to state employee participants since January 2019.


**Rewards**  
You can use rewards to pay for future medical expenses!




New  
Eyeglasses




Braces



Dental Work



Copays at  
Doctor's Office



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## Contact Information

Learn More  
[myBenefits.myFlorida.com/health](http://myBenefits.myFlorida.com/health)

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](http://Medicare.gov)



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