

FLORIDA ATLANTIC UNIVERSITY

Your
future
awaits.



OPS BENEFITS ORIENTATION



State Benefit Programs

The State of Florida offers the following pre-tax insurance options:

- Health
- Basic Life
- Dental
- Vision
- Flexible Spending Accounts
(Medical Reimbursement Account, Dependent Care Reimbursement Account, etc.)
- Other Supplemental Insurances
(Cancer, Intensive Care, Accident, Hospitalization)

Insurance elections must be made through People First



Who is People First?

- Plan administrator for State of Florida insurance, including state universities like FAU
- Responsible for the following:
 - ✓ Plan Enrollments
 - ✓ Dependent Eligibility
 - ✓ Qualifying Status Changes
 - ✓ Open Enrollment
 - ✓ COBRA



Benefits eligibility is determined by People First.



New Employee Benefits Guide



BENEFITS GUIDE
2021
PLAN YEAR



Visit:

<http://mybenefits.myflorida.com/>

Go to:
Health > Benefits Guide

Benefits eligibility is determined by People First.



How to Enroll

- Online
 - <https://peoplefirst.myflorida.com>
 - User ID and Password Required
- People First Service Center
 - Call 1-866-663-4735
 - User ID and Password Required
 - Available Monday – Friday 8am-6pm

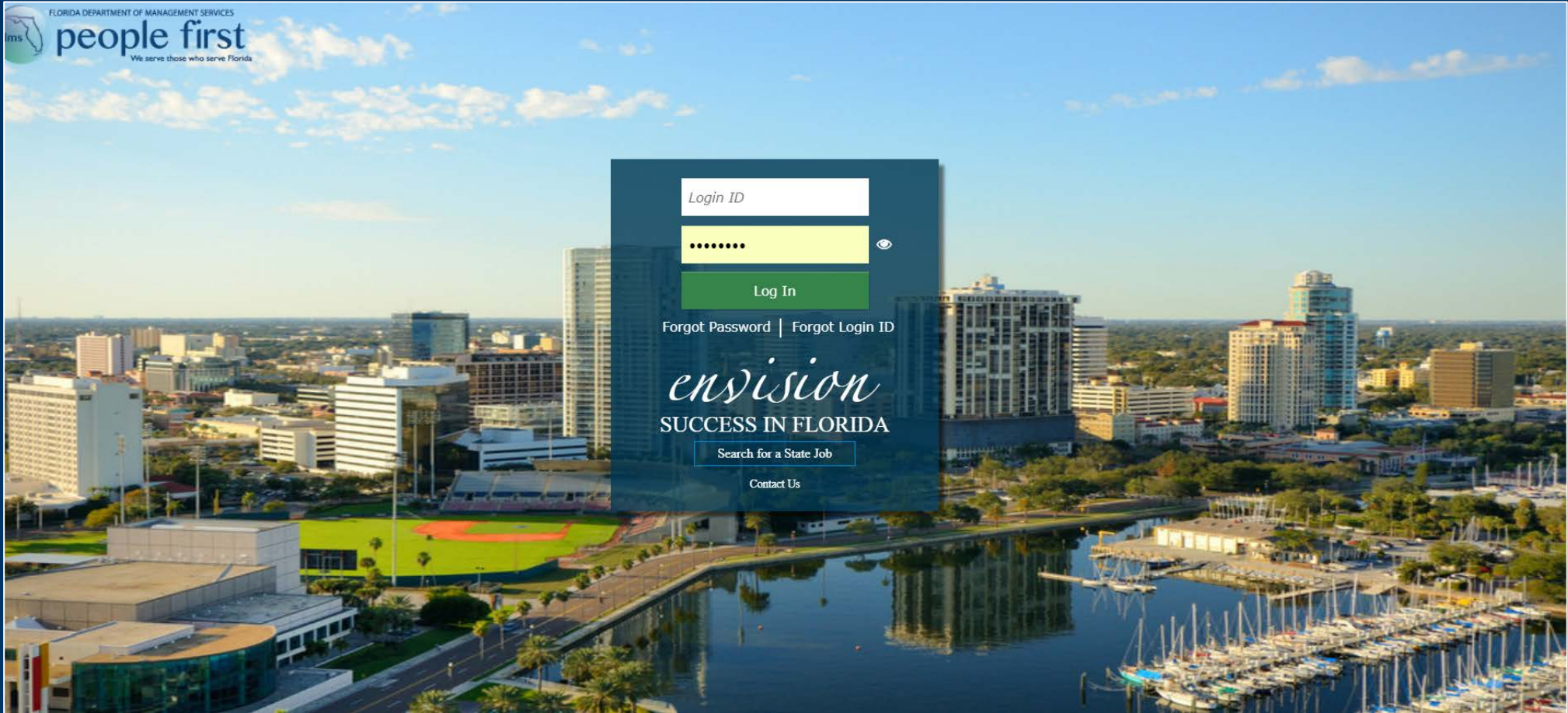


To Receive People First User ID

- Employee information is entered into Workday (onboarding completed in full)
- Daily electronic file is submitted to People First on hire date.
- You will receive your People First ID from the Benefits office via e-mail.
- People First also mails informational packet (including User ID) to employee's home address, **as listed in Workday.**



People First default password: Pf + Birthdate = PfMMDDYY



Benefits eligibility is determined by People First.



Insurance Effective Dates

Employees have **60 days** from hire date to enroll in insurance.

The *earliest effective date* for health insurance is the:

1st day of the month following hire.

Example: If you are hired on August 15, 2021 the earliest your health insurance coverage can be active is September 1, 2021*.

*You must complete your enrollment with People First before 5pm on August 31, 2021.

Supplemental Insurance Plan effective dates are normally the 1st day of the month after deductions have been taken.

Benefits eligibility is determined by People First.



Changing Insurance

Employees have two (2) ways of changing insurance elections after the 60 day new hire period:

1. Qualifying status change

- Examples: Marriage, divorce, birth/adoption of child, spouse insurance termination, etc.

2. Open Enrollment

- Held annually each Fall (begins mid/late October)

- Coverage changes effective January 1 of the following year



Eligible Dependents

- Spouse (Legally Married)
- Children (up to age 26)
 - May be eligible until age 30 if they meet certain criteria:
 - Unmarried, no dependents of their own, dependent on you for financial support, live in Florida or attend school in another state, and have no other health insurance
 - Children with disabilities may be covered after age limit if they meet certain criteria



Dependent eligibility verification documentation is required by People First!

Benefits eligibility is determined by People First.



Health Insurance

- Insurance cards are mailed AFTER the effective date. You can also login to your plan provider website, after the effective date, to print temporary id cards.
- Premiums are paid one month in advance, and will be automatically deducted from FAU biweekly paychecks.



Types of Health Insurance:

- **PPO** – Florida Blue (Blue Cross Blue Shield)
 - Includes in-network and out of network benefits and deductibles.
- **HMO** – Providers differ, depending on county of residence.
 - In-network coverage only, no deductibles or out of network coverage.

COUNTY	PLAN PROVIDER
Palm Beach / Martin	United Healthcare HMO
Broward / Miami-Dade / St. Lucie	AvMed HMO
Indian River	Aetna HMO

Plan Options:

- Standard
- Health Investor Health Plan
(HIHP/high deductible)

Benefits eligibility is determined by People First.



Health Insurance Standard Options

Plan Type	Coverage Level	Monthly Premium
PPO or HMO – Standard	Individual = Employee ONLY	\$50.00 per month
PPO or HMO – Standard	Family = Employee + eligible dependents	\$180.00 per month
PPO or HMO – Standard - Spouse Program	Family = Employee + eligible dependents	\$30.00 per month = \$15.00 per month/spouse

- **Premiums listed are for full time employees**

**FAU contributes >\$750 for individual coverage, and >\$1,650 for family/spouse coverage monthly.



Health Insurance: HIHP Option

- Health Investor plan offers choice of PPO or HMO
 - *Note – same providers as standard plan options*
- Employee assumes greater responsibility with healthcare
- Lower Premiums
- High Deductibles - *Including deductibles for HMO plans*
- Participation in Health Savings Account (HSA) to offset out-of-pocket expenses



Health Insurance HIHP Options** (high deductible plan)

Plan Type	Coverage Level	Monthly Premium
PPO or HMO – HIHP	Individual = Employee ONLY	\$15.00 per month
PPO or HMO – HIHP	Family = Employee + eligible dependents	\$64.30 per month
PPO or HMO – HIHP - Spouse Program	Family = Employee + eligible dependents	\$30.00 per month = \$15.00 per month/per spouse

- ****Includes HSA with FAU contribution**
 - \$41.66/month individual up to \$500/annually
 - \$83.33/month family, up to \$1,000/annually
- **Premiums listed are for full time employees**

Benefits eligibility is determined by People First.



DEDUCTIBLES: Standard vs. HIHP

FLORIDA ATLANTIC UNIVERSITY

Health Plan	Coverage Level	In-Network Deductible	Out-of-Network Deductible
HMO – Standard	Individual/Family	None	None
PPO – Standard	Individual/Family	\$250 / \$500	\$750 / \$1,500
PPO/HMO –HIHP	Individual	\$1,400	\$2,500
PPO/HMO –HIHP	Family	\$2,800	\$5,000

Important

Under “HIHP” plans, you are responsible for **100% of medical bills and prescription costs** until annual deductible has been met.

Benefits eligibility is determined by People First.



Prescription Drugs – CVS Caremark



Download CVS Caremark’s smartphone app to manage your account, see your ID card and more!

Caremark www.caremark.com/sofrxplan	Standard HMO & Standard PPO		HIHP HMO & PPO
	Retail (30 Day Supply)	Mail Order &/or Retail (90 Day Supply)	Retail (30 Day); Mail Order &/or Retail (90 Day Supply)
Generic	\$7.00	\$14.00	30%
Preferred Brand-Name	\$30.00	\$60.00	30%
Non-Preferred Brand-Name	\$50.00	\$100.00	50%

Benefits eligibility is determined by People First.



Flexible Spending Accounts

It's easy to manage your account!

- Chard Snyder is the administrator of three types of Flexible Spending Accounts (FSA) that give you a tax break on eligible out-of-pocket expenses.
- Use the prepaid Chard Snyder Benefit Card at the time of service as a convenient payment option wherever most credit cards are accepted.
- Employees must contribute a minimum of \$60 per year to initiate an FSA.



<u>Medical Reimbursement Account / Health Savings Account</u>	<u>Dependent Care Reimbursement Account</u>
Deductibles / Co-payments / Co-Insurance / IVF Insulin supplies / Contact Lenses / Vision Expenses	Day care / In-home care / Nursery School Pre-school and afterschool care/ Summer Camp Elder Care services
***See IRS Pub 502 for all qualified expenses!	Use it or Lose it!

Benefits eligibility is determined by People First.



SurgeryPlus

- SurgeryPlus is a voluntary benefit that provides pre-planned, non-emergency surgical services.
- By receiving services through SurgeryPlus, you and your dependents can earn financial rewards
- Coordinates services:
 - For example, rather than paying separately for the surgeon, facility, anesthesiologist, and radiologist, SurgeryPlus negotiates one “bundled” rate.



844-752-6170



Healthcare Bluebook

- Offers an online transparency website for you to “shop” for healthcare services, facilities, and providers
- You can earn rewards for some of the services that you or your dependents “shop” for.
- The rewards you generate can be deposited in your:
 - Health reimbursement account (HRA)
 - Post-deductible HRA (for enrollees in a high deductible health plan)
 - Health savings account (for eligible enrollees in a high deductible healthplan)
 - Flexible spending account (FSA) (for enrollees in a standard healthplan)
 - Limited purpose FSA (for enrollees in a high deductible healthplan)



Healthcare Bluebook™

800-513-6118



2021 Flexible Savings Accounts

Flexible Spending Accounts (FSA)			Health Savings Account (HSA)	Health Reimbursement Account (HRA) and Post-Deductible HRA
Healthcare FSA	Limited Purpose FSA	Dependent Care FSA		
How it Works				
<p>You deposit pretax money into the account through payroll deductions to pay for eligible medical, dental and vision expenses; prescriptions, over-the-counter medications and menstrual hygiene products.</p> <ul style="list-style-type: none"> Use the Benefit Card to pay for eligible services and items; Pay your provider directly from your account online; or Pay out of pocket for eligible medical expenses; then submit claims to be reimbursed. 	<p>You deposit pretax money into the account through payroll deductions to pay for eligible dental and vision expenses.</p> <ul style="list-style-type: none"> If you are enrolled in a high deductible health plan (HDHP), you can choose a Limited Purpose FSA. You cannot choose a Healthcare FSA if you are enrolled in an HDHP and eligible for the HSA. Use the Benefit Card to pay for eligible services and items; Pay your provider directly from your account online; or Pay out of pocket for certain eligible expenses; then submit claims to be reimbursed. 	<p>You deposit pretax money into the account through payroll deductions. You get reimbursed for eligible services (not healthcare related) to care for children 12 years and younger or a dependent age 13 and older who live with you at least 8 hours a day and who need supervised care, such as an elderly parent or spouse with a disability. Use funds to care for your natural, adopted and foster children 12 years and younger and for family members who cannot physically or mentally care for themselves while you are working or going to school.</p> <ul style="list-style-type: none"> Use the Benefit Card to pay for eligible dependent care services; Pay your provider directly from your account online; or Pay out of pocket for eligible dependent care expenses; then submit claims to be reimbursed. 	<p>The state contributes pretax money to your personal bank account each month for you to pay for eligible health expenses and save for future costs. You may also deposit pretax money into the account. Enroll in an HDHP online in People First, which automatically opens your HSA Advantage™ account.</p> <ul style="list-style-type: none"> The state contributes \$41.66/month for single coverage (up to \$500/yr) and \$83.33/month for family coverage (up to \$1,000/yr). Pay for eligible expenses from this savings account at time of service or purchase; Pay your provider directly from your account online; or Pay out of pocket for eligible expenses; then reimburse yourself from the account. 	<p>Shared Savings Program rewards are credited to your account as they are earned. HRA money is used to pay for eligible medical, dental, vision, preventive and prescription drug expenses.</p> <ul style="list-style-type: none"> Use the Benefit Card to pay for eligible services and items; Pay your provider directly from your account online; or Pay out of pocket for eligible expenses; then submit claims to be reimbursed. <p>The Post-Deductible HRA works the same way except funds are not available for use until you have met the federal health plan deductible. Single deductible is \$1,400 and Family deductible is \$2,800.</p>
Who is Eligible				
Active employees, who are benefits eligible.	Active employees, who are benefits eligible.	Active employees, who are benefits eligible.	Active employees, who are enrolled in a HDHP.	All State Group Insurance health plan enrollees are eligible. If you enroll in an HDHP, you are only eligible for the Post-Deductible HRA. Your HRA becomes active once your first reward has been credited to the account.
Shared Savings Program Rewards				
<p>Yes. Earn up to \$500 in Shared Savings rewards.</p> <p>Shared Savings Program rewards are credited to your account on January 1st of the following plan year (the plan year after the reward is earned).</p>	<p>Yes. Earn up to \$500 in Shared Savings rewards.</p> <p>Shared Savings Program rewards are credited to your account on January 1st of the following plan year (the plan year after the reward is earned).</p>	<p>No. Shared Savings Program awards are only credited to one of the health spending or savings plans.</p>	<p>Yes. Earn up to the annual contribution limit in Shared Savings rewards.</p> <p>Shared Savings Program rewards are credited to your account as they are earned.</p>	<p>Yes. There is no limit in the amount of Shared Savings rewards earned.</p> <p>Shared Savings Program rewards are credited to your account as they are earned.</p>
Employee Contribution Limit				
<p>Yes. \$60 minimum/year. \$2,750 maximum/year</p>	<p>Yes. \$60 minimum/year. \$2,750 maximum/year.</p>	<p>Yes. \$60 minimum/year. \$5,000 maximum/year/ household.</p>	<p>Yes. No minimum contribution. \$3,600/year for single coverage \$7,200/year for family coverage (Limits include the state's contribution.) Employees ages 55+ may make catch-up contributions of an additional \$1,000/year.</p>	<p>Employer funded, through rewards earned by utilizing the Shared Savings Program.</p>



2021 Dental Insurance

Dental Plans Comparison Chart				
	Prepaid Dental (HMO)	Dental Preferred Provider Organization (DPPO)	Dental Indemnity with a DPPO Network Plan	Dental Indemnity Plan
Definition	Must use only network dental providers. No coverage for out-of-network services.	May use any dental provider, but you pay less when using network dental providers.	May use any dental provider, but pay discounted rates when using network dental providers.	May use any dental provider, but you pay first and then get reimbursed a set fee (scheduled amount) for covered services.
Choice of Providers	Network only.	In-or-out of network.	In-or-out of network.	Any you choose.
Preventive Care (no deductible)	No charge for most preventive services.	No charge in network; you pay 20% of costs for out of network.	You pay cost above set dollar amount.	You pay cost above set dollar amount.
Deductible	No.	Yes, for basic and major care.	Yes, for basic and major care.	Yes, for basic and major care.
Basic and Major Care	You pay set copays or a percentage of cost.	You pay a percentage of cost for the Standard plan. However, for the Preventive plan you will pay the full negotiated rate for major care.	You pay cost above a set dollar amount or a percentage of cost.	You pay cost above a set dollar amount.
Calendar Year Maximum	No.	Yes.	Yes.	Yes.
You Should Know	Your dentist could leave the network at any time. This is not a qualifying status change (QSC) event to cancel or change dental plans or coverage levels.	You pay all charges above the annual maximum each calendar year. Thus, your costs will be higher if you see an out-of-network dental provider.		You pay all charges above the annual maximum each calendar year. Dentist fee are not negotiated by insurer and dentists may charge any amount they choose per procedure.
People First Plan Code and Plan Name	4025 Sun Life Prepaid 225 4034 Cigna Dental 4044 Humana HD205	4022 Ameritas Standard PPO 4023 Ameritas Preventive PPO 4032 MetLife Standard PPO 4033 MetLife Preventive PPO	4021 Ameritas Indemnity w/PPO 4031 MetLife Indemnity w/PPO 4074 Sun Life Indemnity PPO	4084 Humana Schedule B



Benefits eligibility is determined by People First.



2021 Dental Insurance

People First Plan Code	Plan Name	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
4021	Ameritas Indemnity w/PPO	\$43.46	\$80.60	\$91.78	\$132.54
4022	Ameritas Standard PPO	\$36.06	\$67.60	\$75.64	\$110.16
4023	Ameritas Preventive PPO	\$26.16	\$49.46	\$52.94	\$77.58
4031	MetLife Indemnity w/PPO	\$49.44	\$91.48	\$102.20	\$148.38
4032	MetLife Standard PPO	\$34.86	\$64.50	\$72.06	\$104.64
4033	MetLife Preventive PPO	\$23.88	\$44.18	\$49.36	\$71.66
4025	Sun Life Prepaid 225	\$14.93	\$25.17	\$33.26	\$43.54
4074	Sun Life Indemnity PPO	\$43.55	\$ 83.61	\$ 98.83	\$130.35
4034	Cigna Prepaid	\$ 24.01	\$ 47.31	\$ 56.41	\$72.06
4044	Humana HD205	\$ 12.64	\$ 21.20	\$ 23.00	\$ 32.98
4084	Humana Schedule B	\$ 14.74	\$ 21.96	\$ 23.30	\$ 37.10



Benefits eligibility is determined by People First.



2021 Vision Insurance

Coverage Level	Monthly Premium
Employee Only	\$6.96
Employee + Spouse	\$13.74
Employee + Children	\$13.60
Family	\$21.36

VISION PLAN CHART				
Exam and Materials				
Benefit Frequency (based on the service date and not per calendar year)				
Exam Every	12 months			
Lenses Every	12 months			
Frames Every	24 months			
Benefits	In Network	Out of Network		
Eye Exam	100% after you pay \$10 copay	\$40 allowance		
Lenses:				
Single	100% after you pay \$10 copay	\$40 allowance		
Bifocal	100% after you pay \$10 copay	\$60 allowance		
Trifocal	100% after you pay \$10 copay	\$80 allowance		
Scratch Resistance Lenses	\$25 allowance	Not Covered		
Anti-Reflective Lenses	\$50 allowance	Not Covered		
Frames	\$75 wholesale allowance	\$60 retail allowance		
Contact Lenses				
Elective	\$150 allowance	\$75 allowance		
Medically Necessary	100%	\$100 allowance		
LASIK	Receive a 25% discount off the usual and customary price or 5% off advertised promotions or specials for LASIK services from in-network providers. Discount covers consultations, laser procedure, follow-up visits, and any additional necessary corrective procedures.			
Monthly Premium	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
	\$6.96	\$13.74	\$13.60	\$21.36



Benefits eligibility is determined by People First.



State Life Insurance Underwritten by Securian

FLORIDA ATLANTIC UNIVERSITY

Basic Life Insurance – Value = \$25,000

Group Term, includes Accidental Death & Dismemberment (AD&D)

Beneficiary designation online or by mail

Monthly premium \$3.58

Spouse Life Insurance

\$15,000 coverage

Guaranteed issue during first 60 days of employment

\$4.50/Monthly Premium

\$20,000 coverage

No underwriting necessary

\$6.00/Monthly Premium

Child Life Insurance

\$10,000 coverage

Guaranteed issue for eligible children

\$0.85/Monthly Premium

Benefits eligibility is determined by People First.



Supplemental Insurance Plans through People First

- Hospitalization

Cigna & New Era

- Cancer/Intensive Care

AFLAC & Colonial

- Accident/Disability

Colonial

- ✓ Required to meet with company representative to complete medical underwriting
- ✓ Plans can either work in conjunction with or independently from health insurance
- ✓ Coverage effective date determined by People First

Benefits eligibility is determined by People First.



Other Employee Benefits

FLORIDA ATLANTIC UNIVERSITY

Gabor Agency



Contact Gabor to enroll

Short term & Long Term Disability

Life Insurance

Long Term Care

Preferred Legal Plan

Unlimited Legal Advice via phone

Can cancel at any time

\$4.98/Bi-weekly Premium

Credit Unions

[iTHINK Southeast Employees Credit Union](#)



[Bright Star Credit Union](#)



[Gold Coast Federal Credit Union](#)



Employee Discounts

Cell Phone Service –
Sprint/Verizon/AT&T

[Broward Center for the
Performing Arts](#)

[Rapids Water Park](#)
[Tickets at Work - Orlando Attractions](#)



Aetna Resources For Living

Employee Assistance Program

Investing in your career with completely confidential counseling

3 free session per issue with a private licensed therapist for guidance on:

Financial Issues	Legal Issues	Relationships
Stress or Anxiety	Grief Issues	Depression
Child & Elder Care	Alcohol Abuse	Drug Abuse
Life Improvement	Family Challenges	

Call: 800-865-3200

www.mylifevalues.com

Login ID: Florida Atlantic University

Password: EAP



RETIREMENT PLANS

ALL
OPS
employees
contribute
7.5% to their
FICA ALT
TIAA CREF
plan instead
of Social
Security.

Excluded:
students, graduate
assistants, fellows,
phased retirees,
rehired retirees,
and any
employees covered
by current
university
retirement plans.

The Omnibus Reconciliation Act of 1990 (OBRA 90) introduced into the law IRS Section 3121(b) (7) (f). As a result, **temporary employees** of a government entity may deposit money into a private retirement plan instead of Social Security. The FICA Alternative Plan is a defined contribution plan authorized under Section 403 (b) of the Internal Revenue Code. TIAA is the plan administrator for Florida Atlantic University.

SAMPLE PAYCHECK

	Without Plan	With Plan
Earnings	\$1,000.00	\$1,000.00
Less 7.5% Plan	0.00	75.00
Taxable Income	1,000.00	925.00
Less 15% Income Tax	150.00	138.75
Less 6.2% Social Security *	62.00	0.00
Less 1.45% Medicare	14.50	14.50
Net Take-Home Pay	\$773.50	\$771.75
Accumulated Savings		75.00
Net-Pay + Savings		\$846.75
*Note that SS is after tax		

Calculate your biweekly paycheck

For more information please visit

<http://www.fau.edu/hr/benefits/fica-alternative.php#faq>



Voluntary Retirement Options

Employees who wish to make Voluntary contributions toward retirement may do so through the following options:

- 403(b)
 - Roth 403(b)
 - 457 State Deferred Compensation
-
- FAU does NOT match voluntary employee contributions
 - Voluntary enrollments and/or changes can be made at any time
 - Multiple vendors/providers are available – please contact one to open your FAU affiliated account



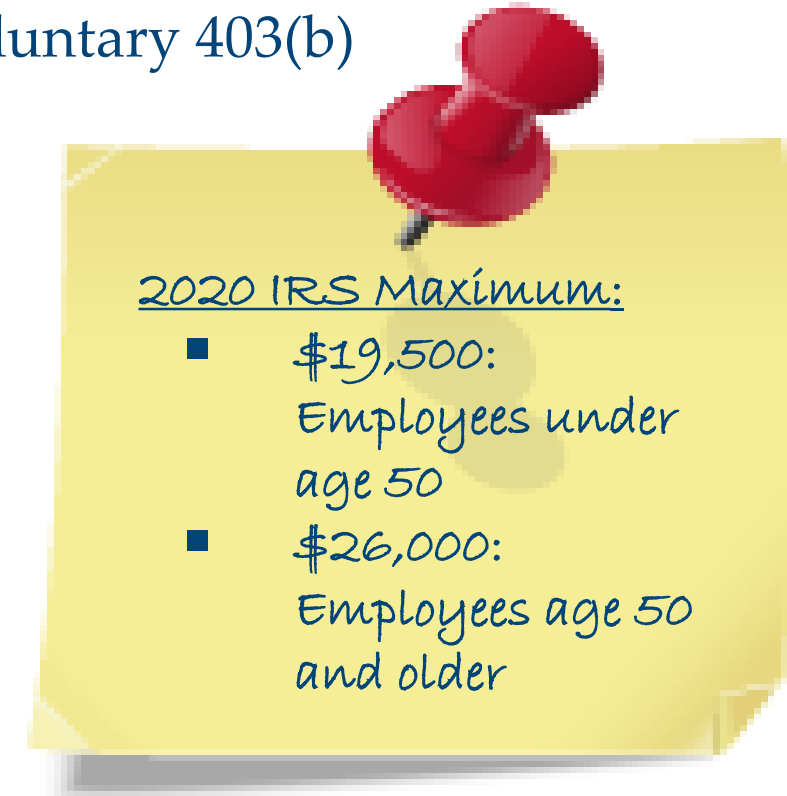
How to Enroll – Voluntary Retirement

➤ 403(b) or ROTH 403(b)

- Open voluntary retirement account with one of the voluntary 403(b) provider companies:
 - MetLife
 - TIAA-CREF
 - VALIC
 - VOYA
 - T Rowe Price

➤ 457 Deferred Compensation

- Contact the State Office of Deferred Compensation
 - Email benefits@fau.edu for contact information



RETIRED PROVIDERS



Company	Representative	Telephone	E-Mail	<u>ORP</u>	<u>403(b)</u>	<u>Roth 403(b)</u>	<u>Deferred Comp 457</u>
AIG (formerly VALIC) www.valic.com www.valic.com/floridadcp	<i>Sybilla Koch</i> <i>Thomas Jordan</i>	561-325-2154 561-302-8871 FAU ext. 7-4848	Sybilla.Koch@aig.com Thomas.Jordan@aig.com	◆	◆	◆	◆
VOYA www.gaborfs.com https://www.voya.com/products	<i>Andrea Modica</i> <i>Nick Rodkin</i> <i>Pete Ream</i>	561-714-4301 561-367-5065 561-703-4941 FAU Ext. 7-3219	amodica@gaborfs.com nrodkin@gaborfs.com pream@gaborfs.com	◆	◆	◆	◆
TIAA/CREF www.tiaa-cref.org	<i>Hope Glashen</i>	561-393-1330	hope.glashen@tiaa.org	◆	◆	◆	
AXA www.axa.com	<i>Lenny Tomson</i>	954-632-2555	Lenny.Tomson@equitable.com	◆			
MetLife Resources www.metliferesources.com	<i>Adam Townsend</i> <i>Shalom Moldavski</i>	561-207-2336 954-682-4586	ATownsend@mycoastalwealth.com smoldavski@edifyfcg.com		◆	◆	
T. Rowe Price Inc www.troweprice.com/403b		800-492-7670 x1687	Plan #000088885		◆	◆	
NationWide Retirement Solutions (NRS)		800-949-4457					◆



IMPORTANT DATE

Insurance: 60 Days from Hire Date



Human Resources Benefits & Retirement

777 Glades Rd

Building IS-4, Second Floor

Benefits Staff :

Insurance: 561.297.0242 / 3071 / 3073

Retirement: 561.297.3071 / 2061

Secure Fax: 561.297.4220

Email: benefits@fau.edu

Web: www.fau.edu/hr/benefits