

CF Benefits Move to State Group Benefits Program





Agenda

- Overview of Changes Taking Place for the 2025 Benefits Plan Year
- Open Enrollment Facts
- Open Enrollment Assistance
- How to Prepare for Open Enrollment
- Key Changes to Benefits for 2025
- People First Portal – Enrollment Instructions
- Benefits Information and Resources

Overview

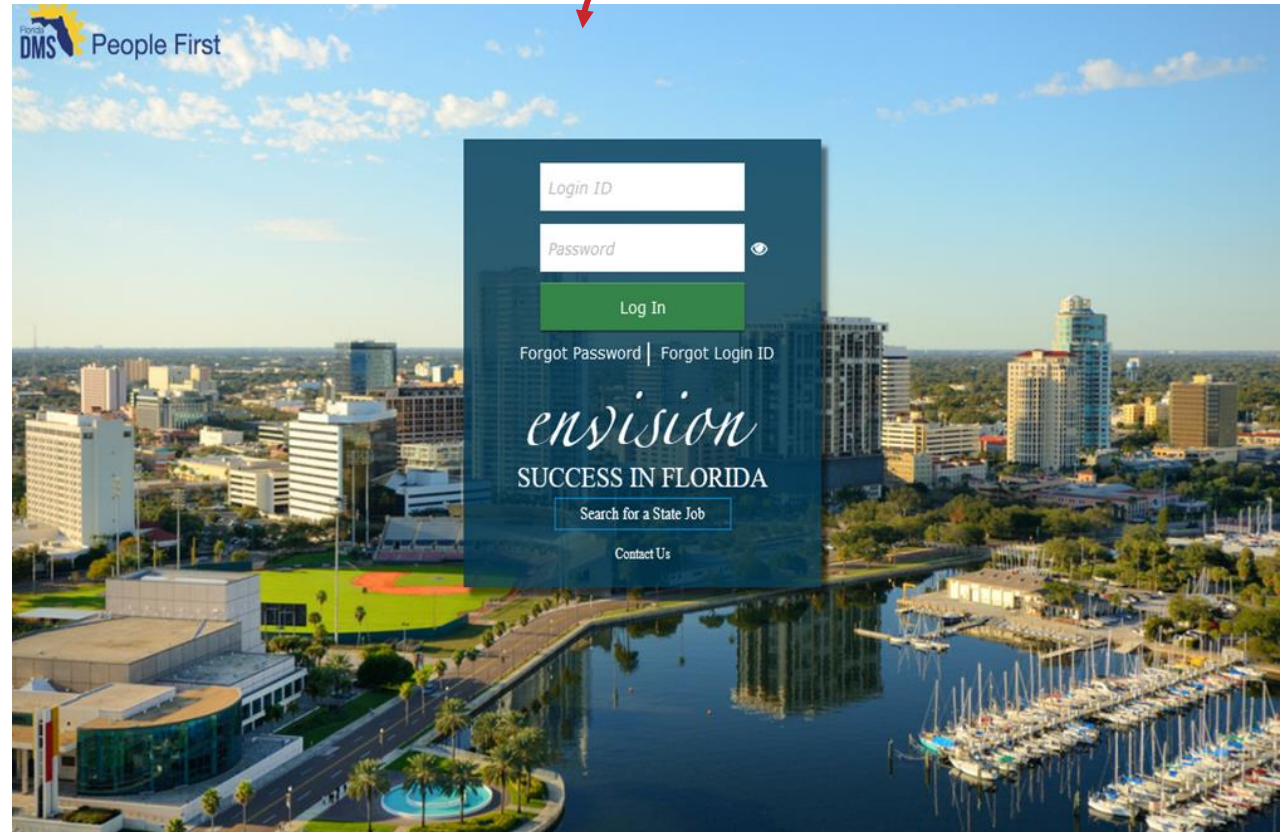
Effective January 1, 2025, the College will transition to the State Group Insurance Plan (SGIP) offered by the state of Florida.

- SGIP Benefits include: Health, Dental, Vision, Basic and Supplemental Life and several supplemental benefits such as hospitalization, cancer/intensive care, & accident/disability coverages.
- Current CF benefit plans will not transition to the State Group Insurance Plan – all eligible employees will be required to actively enroll in new benefit plan offerings under the SGIP during the open enrollment period.
- CF will continue to offer a select group of voluntary benefits through Cornerstone Benefits. This will require a separate enrollment process.

Open Enrollment Facts

- Transition to the State Group Insurance Program will be effective January 1, 2025.
- Open Enrollment will be from **Oct 14-Nov 1 at 6 p.m.** on the People First enrollment website.
Mandatory Enrollment: Everyone must login and select benefits or they will not have any coverage for Calendar Year 2025.
- Enrollment deadlines are determined by the State - late enrollments will not be accepted. CF will not be able to assist in the event you do not enroll within the designated enrollment dates.
- All Florida College System colleges, universities, and state agencies will be having Open Enrollment at the same time in the People First system. It is recommended that you do not wait until the last few days to make your benefit elections as the site may be overburdened.

This is the People First portal that you will be logging in to make your benefit selections.



People First Continued

- Additional Emails from State of Florida - People First will be sent out to employees periodically throughout the open enrollment period.

Estimated timeframe for email communication: Oct 6th, 13th, 20th, and 27th. Open Enrollment Benefit Statements will be mailed out to benefit eligible employees during the week of Sept. 23.

- You must complete your enrollment by Nov 1, 2024 at 6 p.m. **If you don't complete your enrollment, you will not have any benefits on January 1, 2025.**
- Benefit confirmation statements will be mailed out after Open Enrollment closes and will be available on the People First portal.
- New Medical ID Cards will be issued prior to January 1, 2025

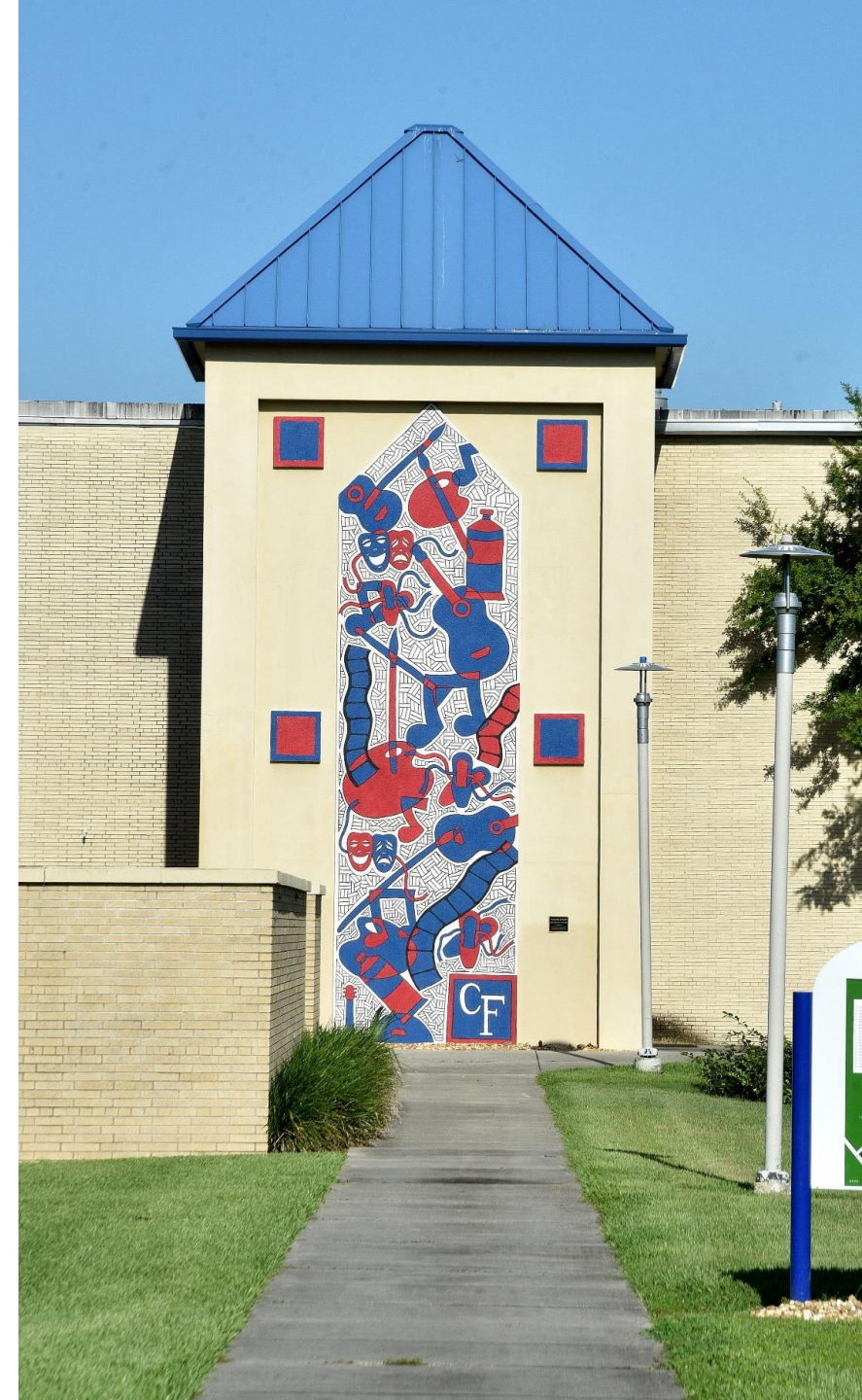


Open Enrollment Assistance

CF Human Resources will host Open Enrollment Support Labs on multiple dates at Citrus, Levy, and Ocala Campuses.

The schedule for Labs is also available on Inside CF on the Employee Benefits web page.

- **Citrus Campus, Building 2, Room 201A:**
 - October 14, 2-4 p.m.
 - October 24, 10-12 p.m.
- **Levy Campus, Room 207:**
 - October 14, from 10 a.m. to 12 p.m.
 - October 24, from 2 p.m. to 4 p.m.
- **Ocala Campus, Office of Professional Development Computer Lab – Building 3, Room 117D:**
 - October 15, 9 a.m. to 12 p.m.
 - October 17, 2 p.m. to 4 p.m.
 - October 23, 9 am to 12 p.m.
 - October 31, 2 p.m. to 4 p.m.





Preparing for Open Enrollment

- Ensure that your mailing and physical addresses are correct in CF's system of record.
 - You can update your address by completing the **Name and/or Address Change Form** located on inside.cf.edu, under Forms>Human Resources.
- Gather dependent verification documents for dependent coverage.
 - If adding a spouse or children to your plans you will be required to provide Proof of Dependents within 90 days of the election or they will lose coverage until you submit the documents.
 - Dependent documentation must be uploaded to the People First website.

Preparing Continued

The State offers a robust website and a Benefits Guide to help you better understand the benefits offered. Prior to open enrollment, review the benefits guide. The State is in the process of updating information for 2025.

- The current benefits guide can be found: www.mybenefits.myflorida.com, under MyHealth > Benefits Guide
- [2024 Benefits Guide](#)
- The pharmacy plan and network are not the same as our current plan.
Before 12/31/2024: review the pharmacy formulary for your current medication(s); determine if a prior authorization request from your physician will be required to obtain your medication(s).



Key Changes to Benefits

- **All existing CF benefit plans for Health, Dental, Vision and Basic Life insurance will be discontinued effective December 31, 2024.** This includes the employer paid DV Plan (Dental/Vision Plan) and Retiree health and life plans.
- The Dental and Vision plans currently offered to eligible **Part Time employees will be discontinued** effective December 31, 2024.
- CF will continue to offer a select group of voluntary benefits through Cornerstone Benefits, to include: Long-Term and Short-Term Disability, Critical Illness Plan, Hospital Indemnity Plan (medical-gap), and Employee Assistance Program.

Key Changes to Benefits

Savings and Spending Accounts

- Employees with an **Eagles Flexible Spending Account (FSA)** will need to move to the State plan. This will require you to actively enroll in the state plan.
- The Eagles program will expire on 12/31/2024
- The Flexible Spending Account is for Healthcare and Dependent Care.
- The maximum yearly amount for the Healthcare FSA is **\$3,200**.
- The maximum yearly amount for the Dependent Care FSA is **\$5,000** per household.
- Employees with a **Health Equity HSA** account will need to decide what to do with the funds.
- The college will no longer pay the monthly account administrative fee of (\$3.85) when we transition to the State Plan in January.
- If you sign up for the state's High Deductible Health Plan with Health Savings Account (HDHP-HSA) you may be eligible to transfer your HSA balance to this new account.



Key Changes to Benefits

Health Insurance

Health Plans:

- State Group Health Insurance offers a variety of health plans which include PPO, High Deductible Health Plans and HMO options.
- State PPO Plans – Standard PPO and High Deductible plans - are with Florida Blue and have the same medical provider network as CF's current Florida Blue BlueOptions Network.
- HMO plan providers vary based on where you live and where you work. The HMO provider available in your area will be visible to you when you log in to the People First website to enroll in benefits.



Key Changes to Benefits

Health Insurance

- Coverage tiers for State Health Insurance Plans will be different.
- CF's current health plans offer four coverage tiers: Single, Employee + Spouse, Employee + Children, and Family Coverage.
- The State Group Health Insurance offers Single and Family coverage tiers only.
- A third coverage tier (the Spouse option) is only available for married employees both working for an agency that is under the State Group Insurance Program and applies only to medical insurance.
- If you and your spouse both work for an employer that is covered under the State Group Insurance Program and wish to enroll in Spouse coverage, you can find more information about the Spouse Program on the myBenefits website. [Spouse Program Eligibility Information](#) .



Key Changes to Benefits

Health Insurance

- The state of Florida mandates the employee/employer premium cost-share for health benefits.
- **Employee Monthly Premiums deductions will begin in the December 2024 paychecks for the January 1, 2025 plan year.**
- State Plans have significantly lower deductibles and co-pays, which should result in considerable cost savings.
- Premium rates can be found on the myBenefits website (www.mybenefits.myflorida.com), under MyHealth > Health Premium Rates



Key Changes to Benefits

- Annual Deductibles are lower than current CF health plans at \$250 for Single Coverage and \$500 for Family Coverage.
- The copay for a primary care physician is \$15 under the State Plan as opposed to \$50 for CF's current plan. A Specialist visit will cost \$25 under the state PPO plan as opposed to \$70 under CF's current plan. A trip to an Urgent Care center is a \$25 copay in comparison to our current plan, which is a \$70 copay.
- Prescription costs are reasonably comparable to our current plan.
- Coverage options for the HMO plans can also be found on the mybenefits website.

- Health Annual Deductible – FL Blue PPO In-network
 - \$250 Single
 - \$500 Family
- Health In-network Co-pays:
 - Primary Care - \$15
 - Specialist - \$25
 - Urgent Care - \$25
 - ER visit - \$100
- Generic Drugs – \$7 / \$30 / \$50
- Preferred Drugs - \$14 / \$60 / \$100

Key Changes to Benefits

- For premium rates under the State Plan, the following categories have been designated:
 - Senior Management, as defined within the Florida Retirement System, will be **SMS** under the state plan. For CF's purposes, this includes Vice Presidents/President's Staff.
 - All other budgeted employees who are currently benefit eligible will be **Career Service** under the state plan.
- Employee rates are located under "Enrollee."
- Standard PPO/HMO Employee Rates:
 - Single: \$50/month
 - Family: \$180/month
- High Deductible PPO/HMO Employee Rates:
 - Single: \$15/month
 - Family: \$64.30/month

State Employees' Group Health Self-Insurance Trust Fund Premium Rate Table



Premium rate change for all participants effective December 2023 for January 2024 coverage.

Subscriber Category/Contribution Cycle	Coverage Types	PPO/HMO Standard			PPO/HMO HDHP			
		Employer	Enrollee	Total	Employer (4)	Enrollee	Total	
Career Service/OPS	Monthly Full-Time Employees ⁽¹⁾	Single	763.46	50.00	813.46	763.46	15.00	778.46
		Family	1,651.08	180.00	1,831.08	1,651.08	64.30	1,715.38
		Spouse	1,801.08	30.00	1,831.08	1,685.40	30.00	1,715.40
	Bi-Weekly Full-Time Employees ⁽¹⁾	Single	381.73	25.00	406.73	381.73	7.50	389.23
		Family	825.54	90.00	915.54	825.54	32.15	857.69
		Spouse	900.54	15.00	915.54	842.70	15.00	857.70

Key Changes to Benefits

Pharmacy Benefit

- The State Group Insurance Plan uses **OPTUM Rx** as the pharmacy administrator. The pharmacy plan and network are not the same as our current plan.
- Pharmacy information can be found on the myBenefits website (www.mybenefits.myflorida.com), under MyHealth > Prescription Drug Plan
- Pharmacy Plan Info



Key Changes to Benefits

Dependent Eligibility – Domestic Partners

Under the State program “Domestic Partners” are **not** covered.

- See page 16 of the Benefits Guide for a list of eligible dependents.

Dependent Verification

Dependent verification notices will be sent via email or mail upon registering a dependent.

Eligibility - Dependent Verification





Key Changes to Benefits

➤ Wellness Program

- The current Wellness Healthy Strides Program is not part of the State program.
- Those that have points in the current program will need to redeem them by **December 31, 2024** or you will lose them.

Key Changes to Benefits

Life Insurance Coverage

- The State plan offers Employer paid coverage of \$25,000.
- As a new enrollee you will be eligible for Guaranteed issue coverage to purchase up to **5 times your base annual earnings up to a maximum of \$500,000.**
- Guaranteed issue coverage gives you the option to purchase life insurance without providing an Evidence of Insurability (EOI).

Key Changes to Benefits

Life Insurance Coverage

Optional life coverage is available for yourself and your dependents.

If you chose optional life insurance, note it is age banded. Your premium amount will increase the month before (for coverage for the month of) your birthday when you change age bands.

Your optional life insurance premium will also change as the result of a change in annual salary on the effective date of the change in salary.

Key Changes to Benefits

The State program does not offer a Long-Term Disability plan. CF will continue to offer both Short-Term and Long-Term Disability plans through Cornerstone Benefits.

The State program does not offer an Employee Assistance Program (EAP) for colleges/universities. CF will continue to offer an EAP through Cornerstone Benefits.



Key Changes to Benefits

Cornerstone Benefits

CF will continue to offer a select group of voluntary benefits through Cornerstone Benefits, including Long-Term and Short-Term Disability, Critical Illness Plan, Hospital Indemnity Plan (medical-gap), and Employee Assistance Program.

Cornerstone Benefits, who coordinates CF's voluntary benefits, will be at the Ocala Campus, Building 1, Room 105, on the following dates and times for drop-in assistance:

- Oct. 15, 9 a.m.-3 p.m.
- Oct. 22, 9 a.m.-3 p.m.

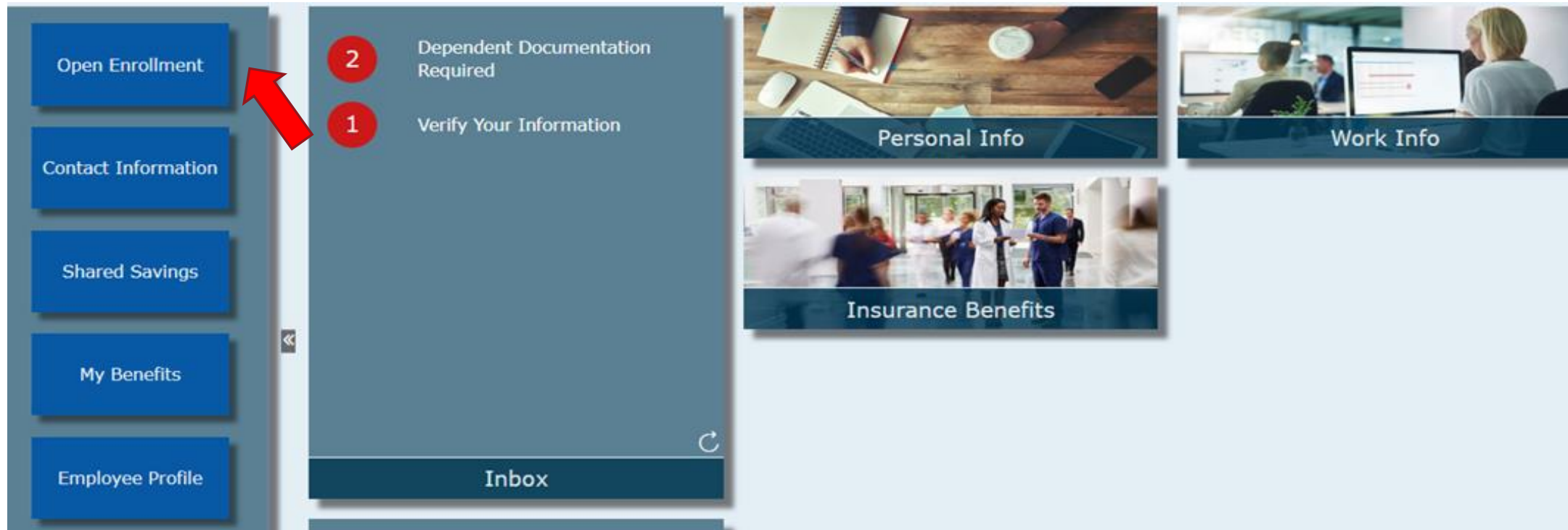
People First Portal

- Log in to the People First website:
<https://peoplefirst.myflorida.com/peoplefirst>
- As a reminder, you will receive your **User Name** in the welcome letter that will be mailed to you directly from the State of Florida People First Service Center.
- **The password default is Pfmmdyy**



People First Portal

Once logged into People First, you will select **Open Enrollment** to begin making your benefit elections.



People First Portal

The Open Enrollment screen has several sections to complete before your enrollment can be submitted.

The screenshot shows a navigation bar with the following steps: What's New, Dependent Verification, Choose Plans, Dependent Summary, Plan Summary, Shared Savings Program, Complete Enrollment, and Confirmation Statement. A red arrow points to the 'What's New' step. Below the navigation bar is a section titled 'Open Enrollment' with a 'Continue' button. The main content area includes a link to 'Open Enrollment for the 2025 Plan Year' and a list of items:

- Insurance Premium Changes
- Aflac
- Cigna Health
- Employee Assistance Program: Acentra Health
- Medicare Advantage Prescription Drug
- Medicare for Disability
- Weight Management Pilot Program

Below the list is a graphic with the text 'WHAT'S NEW' and 'Department of MANAGEMENT SERVICES Division of State Group Insurance'.

Be sure to read each section carefully, **scrolling down** to view additional information that may not be readily visible.

People First Portal

Several different benefit plan options are available in the **Choose Plans** section.

Two Scroll Bars: The first scroll bar is used to scroll down to see more plan options.

The second scroll bar is to the far right and allows you to scroll down to read important information about the enrollment process.

What's New Dependent Verification **Choose Plans** Dependent Summary Plan Summary Shared Savings Program Complete Enrollment Confirmation Statement

Open Enrollment

Make your elections: Back Save and Continue Total Cost: \$417.07

Scroll Down to see more plans

Plan Type	Plan Name	Coverage	Monthly Cost	Dependents	Change
Health	State PPO Plan	Family	\$ 180.00	2	
Basic Life	Basic Life Securian	\$25,000	\$ 0.00		
Optional Life	Optional Term Securian	3 times salary	\$ 42.04		

Select the Information icon above to access additional resources.

Use the scrollbar to see additional options.

Premiums may change during the year. See premium rates for the plans at www.mybenefits.myflorida.com under "Resources."

Employees:
If you would like to waive the pretax status for health insurance, call the People First Service Center to request the appropriate form. If you choose to waive the pretax status for health insurance, your monthly contributions will be taxed instead of being deducted before the calculation of taxes.

Be sure to read each section carefully, **scrolling down** to view additional benefit plans and information that may not be readily visible.

People First Portal

Important: Please remember to scroll all the way down to see all of your plan options.

Open Enrollment

Make your elections: Total Cost: \$417.07

Scroll Down to see more plans


Plan Type	Plan Name	Coverage	Monthly Cost	Dependents	Change
Health Care FSA					+
Dependent Care Account					+
Health Savings Account					

Select the Information icon above to access additional resources.

Use the scrollbar to see additional plan options.

Premiums may change during the year. See premium rates for the plans at www.mybenefits.myflorida.com under "Resources."

Employees:
If you would like to waive the pretax status for health insurance, call the People First Service Center to request the appropriate form. If you choose to...



People First Portal

Important:

- Employees have the option to bypass plans for which they do not want to enroll. There is no obligation to select ANY plan.
- Additionally, you are not required to waive plans that you are not selecting.
- The People First website will **not** alert you if you do not select a plan.
 - For example, if you do not choose a health insurance plan, the website will not alert you to this fact; it will allow the enrollment to be completed without a health insurance election. It is imperative that employees are diligent about selecting their plans and reviewing the enrollment confirmation page to ensure you enrolled in all of your chosen plans.

People First Portal

Once all plan elections have been made you will be required to type in your People First password and select **Complete Enrollment**.



Open Enrollment

[Back](#) [Complete Enrollment](#)

Enter password and press Complete Enrollment:

By entering my password and selecting Complete Enrollment, I am acknowledging that I have read and agree to the [Employee Salary Reduction Terms and Conditions](#) for participating in the State of Florida Group Insurance Program, and that I am agreeing to payroll deductions for these plans. I also acknowledge that I may request a paper copy of this notice at no charge.

By entering my password and selecting Complete Enrollment, I am also acknowledging that I have received notice of the [State of Florida Employees' Group Health Insurance Privacy Notice](#) and that I may request a paper copy of this notice at no charge.

*Password

People First Portal

You will receive a confirmation page. Please review the confirmation page to ensure you enrolled in all of your chosen plans.

Remember to select **Finish**. If you do not select **Finish**, your changes will not be saved.



Open Enrollment

Finish

 **CONGRATULATIONS !!**

You have just completed your enrollment. If you have any concerns or questions, please contact the People First Service Center at (866) 663-4735.



People First Service Center • 866-663-4735 • Hours: Mon – Fri 8 a.m. to 6 p.m. ET

Please save or print for your records.
People First ID 1908125

09/06/2024

Benefits Resources

➤ In addition to accessing the State website at www.mybenefits.myflorida.com, links to Benefits Information will also be placed on Inside CF under Employee Benefits.

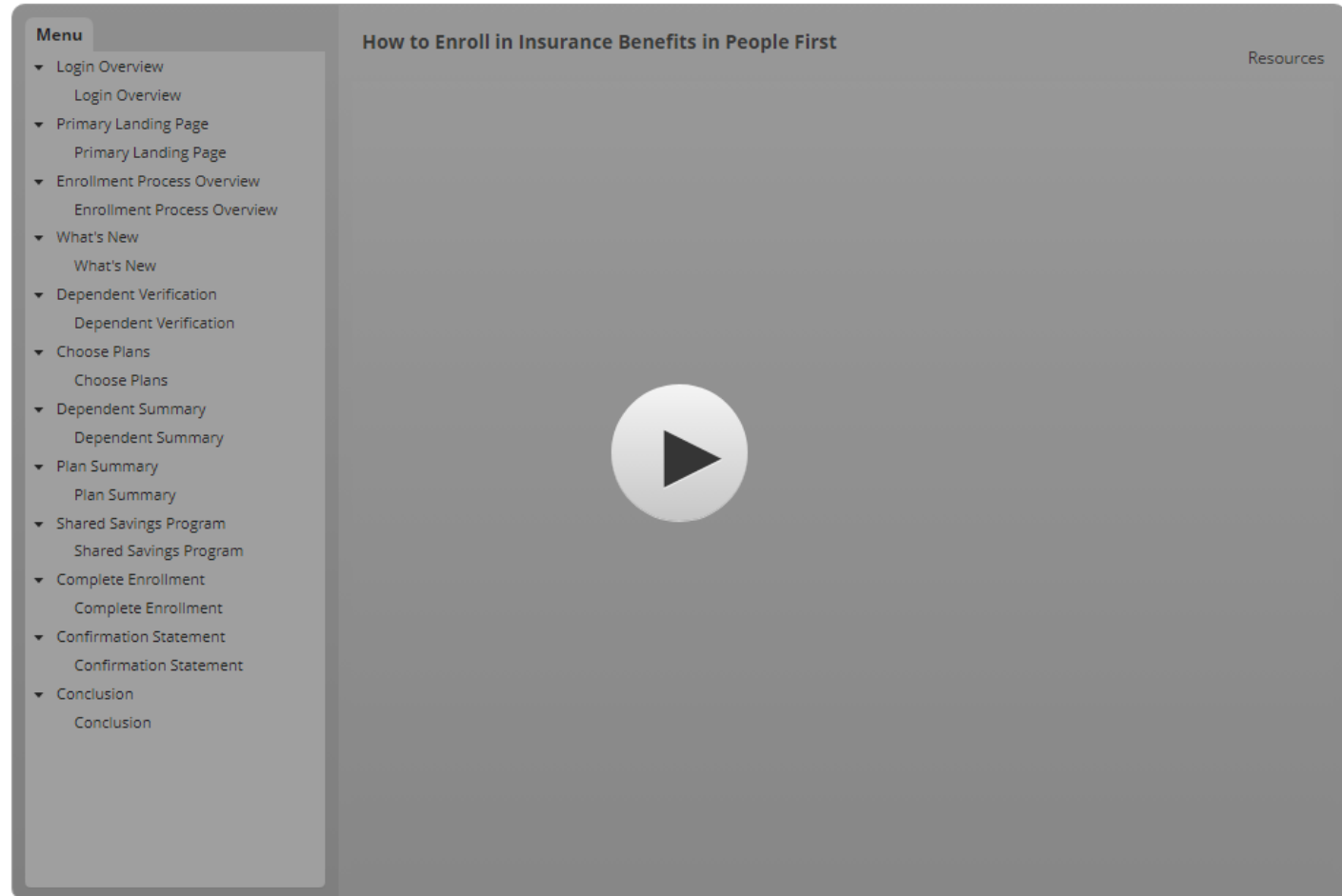
- [2024 Benefits Guide](#)
- [myBenefits Information](#)
- [Premium Rates - 2023-2024](#)
- [Health Plans Info](#)
- [Prescription Drug Plan Info](#)
- [Dental Plan Info](#)
- [Vision Plan Info](#)
- [Life Insurance Info](#)
- [Informational Videos](#)

For Premium amounts employees should see under the **Career Service/OPS section**.
Enrollee amount is what you will pay either Single or Family.

Benefits Resources

➤ State Group Insurance Enrollment Training videos.

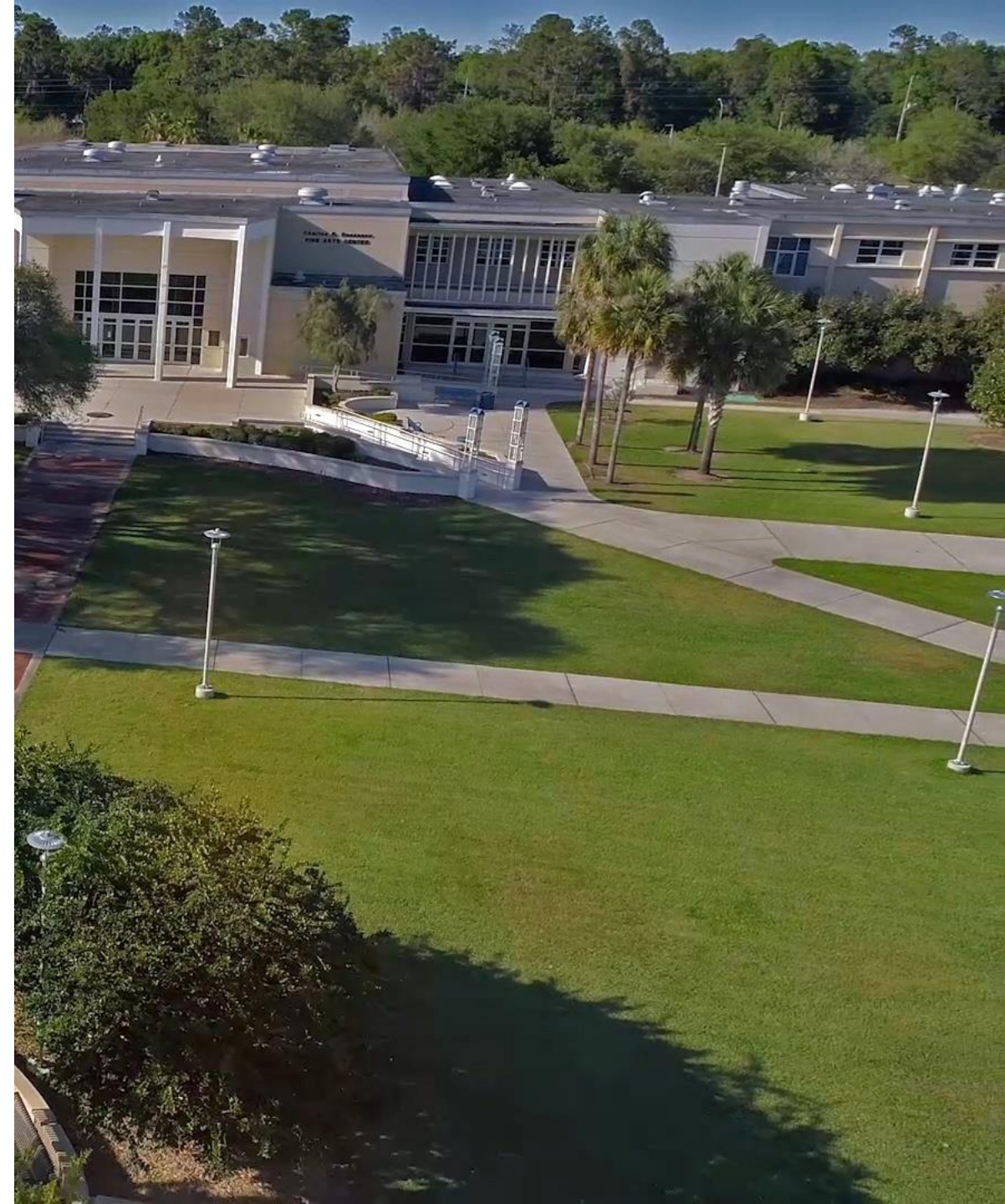
- [YouTube Videos](#)
- [How to Enroll in Insurance Benefits in People First Video](#)
- [Benefits Enrollment Process User Guide](#)



Retiree Benefits

> Key Changes:

- **For Retirees Over 65:**
 - **Discontinuation of Florida Blue Medicare:** Florida Blue Medicare will no longer be offered under the SGIP.
 - **Medicare Advantage Plans:** Available plans are based on the location of an individual's residence. CF's current dental & vision plans, which include coverage for a select group of eligible part-time employees, will expire on 12/31/24.
- **For Retirees Under 65:**
 - The offers will be available for an HMO or PPO and will be shown by availability based on the home address zip code.
- **Basic Life Insurance:**
 - Choose between a \$2,500 or \$10,000 benefit (optional life is not available).



Questions?

- For questions about Open Enrollment, ask your Human Resource officer.
- For questions about enrollment, eligibility, or other processes, call the People First Service Center weekdays from 8 a.m. to 6 p.m. ET, at 866-663-4735 (TTY 866-221-0268).
- Contact the specific insurance company if you have questions about what is covered and other plan benefits.
- Contact Chard Snyder with questions about Flexible Spending and Healthcare Savings Accounts by email at FloridaAskPenny@chard-snyder.com or call 855-824-9284.

All changes made during Open Enrollment take effect Jan. 1, 2025.

