



COLLEGE of
CENTRAL
FLORIDA

—an equal opportunity college—

September 3, 2024

To: CF Retirees with Health and/or Life Insurance coverage

College of Central FL is committed to providing its employees and retirees with the best possible benefit options. The College recognizes that decisions regarding health benefits are very important and personal. As such, we are pleased to announce a significant change to the retiree's benefit options.

Effective January 1, 2025, the College will transition to the State Group Insurance Plan offered by the state of Florida. Each retiree currently covered by health and/or life insurance will be required to choose coverage during open enrollment from October 14 through November 1, 2024, effective January 1, 2025. Enrollment options presented to you at the time of enrollment will only include the benefits plan(s) you are currently enrolled in. CF benefits will not transition to the State Group Insurance Plan, which means you will be required to enroll in new benefit plan offerings during the open enrollment period. If you do not re-enroll in the State Group Health Plan during the designated enrollment period, you will not have benefits on January 1, 2025. This enrollment will be conducted through the state's online benefits service called People First.

In September, the Florida Department of Management Services (DMS), which serves as the business division of the Florida government, will mail a retiree welcome packet to your home address, so please be on the lookout for it. The packet will include important details on how to enroll, as well as information about the available plans and offerings. Key changes to note include:

Health Insurance (rates for 2025 have not been determined):

For Retirees Over age 65:

- **Discontinuation of Florida Blue Medicare:** the current Florida Blue Medicare plan will no longer be offered and coverage ends on December 31, 2024.
- **Medicare Advantage Plans offerings:** Available plans are based on the location of an individual's residence. For those who reside in the local area, United Healthcare HMO will be available. For health coverage participants living outside the area, an option for PPO will be available. Retirees must be on Medicare Part B to choose this option.
- **For Retirees Under age 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:

- Retirees will be offered coverage at \$2,500 or \$10,000 with Securian Financial. The current life insurance with The Standard will end on December 31, 2024. The 2024 costs are \$5.32 per month for \$2,500; or \$21.26 for \$10,000. The rates for 2025 have not been released.

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3001 S.W. College Road
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**APPLETON
MUSEUM OF ART**
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**VINTAGE FARM
CAMPUS**
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Information Sessions:

Additional information is available at www.mybenefits.myflorida.com/myhealth/retirees. Please note, that as of the date of this letter, the website shows information regarding the current plan year 2024. The website also provides pre-recorded benefit webinars for more information.

Open Enrollment Period:

The open enrollment period for the new plans will take place from **October 14 – November 1, 2024 @6 pm**, through an online enrollment system called **People First**. Late enrollments will not be accepted; retirees must enroll during the designated open enrollment dates.

This includes arranging for deductions from FRS pension pay or setting up bank drafts in place of the current method of payment to FBMC.

Stay Informed:

We understand you may have many questions about these changes, and are dedicated to keeping you informed every step of the way. More detailed information will be provided as soon as it becomes available.

To ensure you have all the information needed to make an informed decision about your insurance coverage, we encourage you to reach out to us directly.

Continue to check for updates on the CF benefits webpage at benefits.cf.edu or visit myBenefits for Retirees at <https://www.mybenefits.myflorida.com/myhealth/retirees>.

Benefits | College of Central Florida

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