

# Pension Plan Retiree Checklist for Insurance Benefits

Congratulations on your retirement! As a Pension Plan retiree, there are State Group Insurance benefit options for you.



Department of  
**MANAGEMENT SERVICES**  
Division of State Group Insurance



 **YouTube**  
[@StateGroupInsurance](https://www.youtube.com/@StateGroupInsurance)

For information about selecting your benefits, visit [MyBenefits.MyFlorida.com/MyHealth/Retirees](https://MyBenefits.MyFlorida.com/MyHealth/Retirees).

# Insurance Benefits for Pension Plan Retirees

If you are enrolled in the FRS Pension Plan and plan to continue your health coverage as a retiree, you will receive two packets by mail: (1) COBRA Rights and (2) Retiree Enrollment Packet. Your employee State Group Insurance plans automatically end the last day of the month following your termination date (for example, if your termination date is June 7, your coverage ends July 31).

Be sure your home and mailing addresses, email address, and phone numbers are up-to-date in the People First (PF) system. If you do not continue health and life insurance coverage when you retire, you cannot re-enroll unless you return as a benefits-eligible employee. As a new retiree, you need to be aware of State Group Insurance benefit options available to you. They are:

## Health Insurance

- To continue State Group Insurance benefits, be sure you meet State Group Insurance vesting requirements pursuant to s. 110.123(2)(g), Florida Statutes.
- Determine if you will continue State Group Insurance retiree coverage or elect COBRA or Eligible Former Employee coverage.
- If you continue your State Group Insurance coverage and are Medicare eligible, review the Medicare Checklist.
- Complete the New Retiree Health and Life Insurance Election Form and mail it to the PF Service Center or upload online in People First within 60 calendar days of your retirement.
- Retirees with qualified health insurance receive a Health Insurance Subsidy (HIS), which is \$7.50 for each year of creditable service (min. \$45 to max. \$225/month). Complete the Health Insurance Subsidy Certification Form to receive this benefit.
- As a retiree, if you end State Group Insurance coverage, you cannot rejoin State Group Insurance later.

## Dental and Vision Insurance

- Members may elect to keep dental and/or vision coverage for up to 18 months through COBRA.

## Other Supplemental Insurance

Contact the supplemental insurance company directly to convert to a private policy. There may be age limitations or no coverage for Medicare members.



## To Submit Your Insurance Benefit Selections

For information about selecting your benefits, visit [MyBenefits.MyFlorida.com/MyHealth/Retirees](https://MyBenefits.MyFlorida.com/MyHealth/Retirees).

## Group Term Life Insurance

Upon retirement, if you were enrolled in employee basic life insurance, you will automatically be enrolled into a \$2,500 retiree coverage, unless you make an active change within 60 calendar days from your last day worked. Dependent, spouse, and optional life are not available. You can continue your coverage as long as you make premium payments. Choices are:

- Elect \$2,500 for \$5.32/month.
- Elect \$10,000 coverage for \$21.26/month.
- Discontinue life insurance coverage as a retiree. If you end life coverage, you cannot rejoin that plan to get coverage later.
- If you make an election, complete the Beneficiary Designation Form.

## Savings and Spending Accounts

### Health Savings Account (HSA)

You can make post-tax contributions to your HSA until you are enrolled in Medicare. After you end employment, the State will no longer contribute.

### Flexible Spending Account (FSA)

**Healthcare Limited Purpose FSA:** You can continue FSA through the end of the calendar year and have two options: Use COBRA or pay the balance then complete the When Employment Ends Form.

**Dependent Care FSA:** Ends with your last employee payroll deduction, but you can file claims that were incurred before your termination date.

### Health Reimbursement Account (HRA) and the Shared Savings Program

As long as you are enrolled in a State Group Insurance retiree health plan, you can continue to deposit Shared Savings rewards into your HRA. Select an HRA that will receive your Shared Savings rewards.

## Medicare

- Read the Medicare Checklist.
- Read about Medicare Advantage and Prescription Drug Plans.

# Resources

## Submit Forms

Use [People First](#), the State's online, self-service, secure HR portal to confirm the following contact information:

- Home address (No P.O. Box)
- Email address
- Phone numbers

Submit the following forms to People First:

- [COBRA Enrollment Form](#)
- [Flexible Spend Account Options When Employment Ends Form](#)
- [Health Insurance Subsidy Form](#)
- Medicare Card
- [New Retiree Health and Life Insurance Election Form](#)
- [Term Life Beneficiary Designation Form](#)

## How to Pay for Benefits

- Contact PF to set up monthly payments from your pension, financial institution, or by personal check, cashier's check or money order.
- You can pay up to one year in advance.
- Make your first payment by mailing a personal check, cashier's check, or money order. Include your PF ID number on your payment.

Note: COBRA or Eligible Former Employee premiums must be paid by personal check, cashier's check or money order by the 10th day of each month for the following month's coverage. Include your PF ID number on your payment.

## Retiree Contact Information

### Health and Life

**HMO** (See [MA-PD HMO regions](#) for coverage)

#### Aetna

Phone: 877-858-6507  
Video in [English](#) | [Spanish](#)  
[AetnaStateofFlorida.com](#)

#### Capital Health Plan

Phone: 850-518-6679  
Video in [English](#)  
[capitalhealth.com/state](#)

#### UnitedHealthcare

Phone: 877-614-0581  
Video in [English](#) | [Spanish](#)  
[WhyUHC.com/Florida](#)

### PPO (Nationwide)

#### Florida Blue

Phone: 800-825-2583  
Video in [English](#) | [Spanish](#)  
[Florida.Blue.com/state-employees](#)

#### Securian Financial - Term Life

Phone: 888-826-2756  
Mail: State Group Insurance,  
400 Robert St. North, St. Paul, MN 55101-2098  
Video in [English](#)  
[LifeBenefits.com/Florida](#)

### MA-PD Plans

#### [Capital Health Plan MA-PD HMO](#)

#### [Humana MA-PD HMO](#)

#### [UnitedHealthcare MA-PD PPO](#) (Nationwide)

[MA-PD Comparison Chart](#)

[MA-PD FAQ](#)

[MA-PD Map](#)

[MA-PD Premium Rate Table](#)

### Other

#### [Florida SHINE Program](#) (Medicare Counseling)

Phone: 800-963-5337      [FloridaSHINE.org](#)

#### [Medicare](#)

Phone: 800-633-4227      [Medicare.gov](#)

### People First Service Center (Portal)

Phone: 866-663-4735, Option 2

Upload Documents: [PeopleFirst](#)

Log into your account. Go to upper right corner, click **Upload** and follow the steps.

Mail Payments:

P.O. Box 5437, Tallahassee, FL 32314-5437

Mail Forms:

P.O. Box 6830, Tallahassee, FL 32314-6830

[FRS Online](#) is a secure website for the Florida Retirement System (FRS) Pension Plan members.

[MyFRS](#) website provides educational resources to all FRS members.

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