



THE STATE OF FLORIDA
JUSTICE ADMINISTRATIVE COMMISSION

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MEMORANDUM 034-19HR

TO: Agency Administrators

FROM: Carolyn Horwich, Esq., Director of Human Resources

THROUGH: Rip Colvin, Executive Director

SUBJECT: Open Enrollment Materials

DATE: September 24, 2019

The Division of State Group Insurance has provided a packet of detailed information regarding Open Enrollment. Some of the material has been shared previously, but it is presented in a single document. Please share the attached information with all employees.

Thank you.



Division of State Group Insurance
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Ron DeSantis, Governor
Jonathan R. Satter, Secretary

MANAGEMENT ADVISORY 19-006

DATE: September 9, 2019
TO: Human Resource Officers and Benefits Managers
FROM: Jennifer K. Lloyd, Director
SUBJECT: Open Enrollment Reminders

Key Dates (all times Eastern)	Event	Comments
Wednesday, September 11	Open Enrollment Kit	Kit will include announcements, Email, posters, video and website text.
By Friday, September 27 5 p.m., ET	In People First, employees should: <ul style="list-style-type: none"> • Confirm their address is correct, and • Add their email notification address. • All timesheets must be submitted and approved. 	For some employees, this timesheet approval process is in the middle of the pay period; however, this step captures OPS employee hours worked from October 3, 2018 to October 2, 2019.
Starting week of October 1	<ul style="list-style-type: none"> • People First will mail Open Enrollment packets to all eligible employees. • Visit myBenefits.myflorida.com for 2020 information. 	
Monday, October 14, 8 a.m. ET through Friday, November 1, 6 p.m., ET	Open Enrollment period for State Group Insurance	Special rules apply to new employees hired during Open Enrollment. See GC 296 .
Monday, October 14, through Friday, November 1	Benefits Fairs Conducted	Benefits Fair Schedule (see page 2)
Monday, November 4, through Friday, November 15	Correction Period	Employees can make corrections online or, by calling the People First Service Center.
December 2019	Payroll deductions begin in December for insurance coverage effective January 1, 2020.	
January 2020	Payroll deductions for flexible spending accounts and health savings accounts begin January 1, 2020, for the	

2019 Benefit Fair Schedule



TALLAHASSEE			
Monday, October 14	9 a.m. – 3 p.m.	Betty Easley Conference Center, 4075 Esplanade Way	Tallahassee
Tuesday, October 15	10 a.m. – 2 p.m.	Florida A&M University (FAMU), Jake Gaither Athletic Complex, 1835 Wahnish Way	Tallahassee
Wednesday, October 16	10 a.m. – 2 p.m.	Florida State Conference Center (FSU) 2nd Floor Auditorium, 555 W. Pensacola St.	Tallahassee
Thursday, October 17	9 a.m. – 3 p.m.	Agency for Healthcare Administration Building 3, Room A, 2727 Mahan Drive	Tallahassee
Friday, October 18	9 a.m. – 3 p.m.	Department of Revenue Building 2, 2450 Shumard Oak Blvd.	Tallahassee
SOUTH FLORIDA			
Monday, October 14	9 a.m. – 4p.m.	Florida International University (FIU), Graham Center, 11200 S. W. Eighth Street	Miami
Tuesday, October 15	9 a.m. – 3p.m.	North Broward Regional Service Center Rm 195, 1400 W. Commercial Blvd.	Ft. Lauderdale
Wednesday, October 16	9 a.m. – 3p.m.	Florida Gulf Coast University (FGCU), Cohen Center Ballroom, 10501 FGCU Blvd. South	Fort Myers
Thursday, October 17	9 a.m. – 3p.m.	Florida Atlantic University (FAU), Live Oak Pavilion, 777 Glades Road	Boca Raton
CENTRAL FLORIDA			
Monday, October 21	9 a.m. – 3 p.m.	University of South Florida (USF), University Student Center, 200 Sixth Avenue South	Saint Petersburg
Tuesday, October 22	9 a.m. – 3 p.m.	University of South Florida (USF) Sarasota-Manatee, Selby Auditorium, 8350 N. Tamiami Trail	Sarasota
Wednesday, October 23	9 a.m. – 3 p.m.	University of South Florida (USF) Tampa, Marshall Student Center Ballroom, 4202 E. Fowler Avenue	Tampa
Thursday, October 24	10 a.m. – 2 p.m.	Florida Polytechnic University (FPU), IST Building, 4700 Research Way	Lakeland
Friday, October 25	9 a.m. – 2 p.m.	University of Central Florida (UCF), Student Union, Pegasus Ballroom, 12715 Pegasus Drive	Orlando
PENSACOLA / PANAMA CITY Monday 9 a.m. – 2 p.m. CT / Tuesday 10 a.m. – 3 p.m. CT / Wednesday 9 a.m. – 1 p.m. CT			
Monday, October 21	10 a.m. – 3 p.m. ET	Chappie James State Office Building, Rm(s) 502, 504, 160 W. Government St.	Pensacola
Tuesday, October 22	11 a.m. – 4 p.m. ET	University of West Florida (UWF) Building 22 Conference Center, 11000 University Parkway	Pensacola
Wednesday, October 23	10 a.m. – 2 p.m. ET	Florida State University (FSU) Panama City Holley Academic Center, Lecture Hall, 4750 Collegiate Drive	Panama City
ORLANDO / DAYTONA / OCALA			
Monday, October 28	9 a.m. – 3 p.m.	Crown Plaza Orlando Downtown Grand Ballroom, 304 W. Colonial Drive	Orlando
Tuesday, October 29	9 a.m. – 3 p.m.	Volusia County Health Department Conference Room 516C, 1845 Holsonback Drive (Off Bill France Blvd.)	Daytona
Wednesday, October 30	9 a.m. – 3 p.m.	Hilton - Ocala Hotels & Resorts Churchill Ballroom, 3600 S.W. 36th Ave.	Ocala
JACKSONVILLE / GAINESVILLE / MACCLENNY			
Monday, October 28	9 a.m. – 3 p.m.	University of Florida (UF) Evans Champions Club-Ben Hill Griffin Stadium, 157 Gale Lemerand Drive	Gainesville
Tuesday, October 29	9 a.m. – 3 p.m.	Agency for Persons with Disabilities, Quality Management and Training Building, 1621 N.E. Waldo Road	Gainesville
Wednesday, October 30	9 a.m. – 3 p.m.	Northeast Florida State Hospital, Crews Gym, 7487 S. Highway 121	MacClenny
Thursday, October 31	9 a.m. – 3 p.m.	Department of Children & Families, 5920 Arlington Expressway	Jacksonville
Friday, November 1	9 a.m. – 3 p.m.	Mary L. Singleton Regional Service Center, Building E, 921 N. Davis St.	Jacksonville

What's New For 2020!



Prescription Drug Plan adopts Formulary Management

For participants of the State Employees' Prescription Drug Plan (RX Plan), formulary management will be implemented and effective January 1, 2020. CVS Caremark will provide notification to impacted participants which will include a list of alternative preferred drugs covered under the RX Plan, by December. The Preferred Drug List, Maintenance Drug List, Specialty Drug List, and a list of drugs subject to prior authorization approval for coverage are located on the State of Florida specific CVS Caremark website and the log-in site (see the Quick Links box for the web address).



Medicare Advantage and Prescription Drug (MA-PD) Plans

At the direction of Governor DeSantis, the Division of State Group Insurance selected three qualified Medicare Advantage and Prescription Drug Plans (MA-PDs). A MA-PD is a Medicare Advantage plan that includes Part A (hospitalization coverage), Part B (medical coverage), and Part D (prescription drug coverage). If you are a Medicare-eligible retiree currently enrolled in Medicare Parts A and B and are currently enrolled in a State Group Insurance health plan, check out these new plans by visiting the myBenefits site (web address located in the Quick Link box). Selecting one of these MA-PD plans is optional.

HSA Contribution & Coverage Limits for 2020

The IRS has announced the 2020 contribution and expense limits for Health Savings Accounts (HSAs) and High Deductible Health Plans (HDHPs). Look for this updated information in your 2020 Open Enrollment materials.

Weight Management Program

On January 1, 2020, eligible members of the Florida Blue, AvMed, Aetna, and UnitedHealthcare (excluding the MA-PD PPO) plans can participate in the third year of the year-long wellness program! Check out the application process on the Weight Management Pilot Program page of the myBenefits site. The address is located in the Quick Link box. Applications will be accepted October 7 – November 15, 2019.

Dental Rate Increase for Employees and COBRA Enrollees

MetLife and Ameritas dental plan rates will increase for the 2020 Plan Year. Please check your annual benefits statement for these changes.

Dental Plan Name Changes

Humana Select 15 will be known as Humana HD205 and Sun Life Freedom Advance will be known as Sun Life Indemnity PPO.

Active Retirees/ Retirees/ Former Employees

Are you retiring in 2020, a current retiree, or former state employee still enrolled in the State Group Insurance Health Plan? Be sure to check your premium rates on the Premium Rate Chart on the myBenefits website, under the Resources tab (web address located in the Quick Link box), to see how you'll be affected for the 2020 plan year!

Benefit Scout - Optional Life Insurance Selection Tool

Securian Financial is offering a new tool to help you compare your benefit options, get cost estimates, and determine what life insurance may be a good fit for you! Securian Financial will mail out more information about Benefit Scout™ closer to Open Enrollment. Be on the lookout!

Quick Links

myBenefits Site:

mybenefits.myflorida.com/health

People First:

<https://peoplefirst.myflorida.com/peoplefirst>

CVS Caremark:

www.caremark.com/sofrxplan
www.caremark.com

Weight Management:

[www.mybenefits.myflorida.com/health/weight management pilot program](https://www.mybenefits.myflorida.com/health/weight%20management%20pilot%20program)

Premium Rates:

<https://www.mybenefits.myflorida.com/health/resources>

Benefit Scout:

[https://scout.securian.com/?cid=dm sof ae bs1&id=010533.0002](https://scout.securian.com/?cid=dm%20sof%20ae%20bs1&id=010533.0002)

Shared Savings Overview

All employees that are enrolled in the State Group Insurance health plan have access to the New Shared Savings Program. All of these services are free and voluntary.



3 ways
to
Save

Healthcare Bluebook – is a healthcare transparency portal that allows enrollees the opportunity to search and find high quality healthcare facilities at low costs by procedure. Members can earn rewards by first searching online and then having their medical procedure completed at one of these high-quality low-cost facilities.

Surgery Plus – is a bundled surgical services program that provides top-quality surgeons and a full-service patient care advocate for non-emergency procedures. Members can earn rewards by utilizing SurgeryPlus and then sharing in state savings.

Savings and Spending Accounts – Enrollees can select which account they would like their earned rewards deposited in (i.e., Health Reimbursement Account (HRA), Health Savings Account (HSA), or Flexible Spending Account (FSA)), by logging in to People First and selecting the Shared Savings tile on the left-hand side.

If you are not currently enrolled in a Savings and Spending Account, and have not made an election, your reward dollars will automatically be deposited in an HRA or HSA based on your health plan enrollment.

Chard Snyder will send new members a benefit card and a welcome packet in the mail.

To learn more about the Shared Savings Program, visit mybenefits.myflorida.com/health/shared_savings_program.

Department of
**MANAGEMENT
SERVICES**



► Division of State Group Insurance

Standard Plan or High Deductible Health Plan?



Standard Plans		
	PPO	HMOs
Choice of Providers	In or Out of Network	Network only
Open a Health Savings Account (HSA)	No	No
Have a Reimbursement Account	Yes – Active Employees Healthcare Flexible Spending (FSA)	
Annual Deductible	Lower than HDHP	None
How You Pay for Most Medical Care	<p>NETWORK: set copayments or percentage of network allowed amount after deductible</p> <p>NON-NETWORK: percentage of non-network allowance after deductible and any balance up to charges</p>	Set copayments
Preventive Care	Certain routine, preventive services, and immunizations covered at 100%	
Annual Out-of-Pocket Maximum	Lower than HDHP	Lower than HDHP

HRA:

- No limit
- Rewards credits as earned.
- Money remains as long as you are an active enrollee in a State Group Plan.
- Employer contribution only.

FSA:

- Personal pretax contribution
- No state contributions
- \$500 max rollover
- Can't take with you when you leave state employment

High Deductible Health Plan (HDHP)		
	PPO	HMOs
Choice of Providers	In or Out of Network	Network only
Open a Health Savings Account (HSA)	Yes – Active Employees	Yes – Active Employees
Have a Reimbursement Account	Yes – Active Employees Limited Purpose Medical Reimbursement Account	
Annual Deductible	Higher than Standard Plan	Higher than Standard Plan
How You Pay for Most Medical Care	Percentage of cost after deductible	
Preventive Care	You must meet the deductible (\$3,550 for individual, \$7,100 for family) before anything, but certain preventive care services are covered	
Preventive Care	Certain routine, preventive services, and immunizations covered at 100%	
Annual Out-of-Pocket Maximum	Higher than Standard Plan	Higher than Standard Plan

HSA:

- Personal pretax contribution
- State contributions
- Rolls over every year
- Can take it when you leave state employment *

* Post Deductible HRA & Limited Purpose FSA are available.

For further information about selecting your benefits, please visit mybenefits.myflorida.com/health.

2020 Open Enrollment: Steps to Success



Ensure your mailing address is current in People First before September 27, 2019.

Receive your Open Enrollment packet by early-October.

Review your Open Enrollment packet and go to mybenefits.myflorida.com to research your options.

2020 Open Enrollment begins on October 14, 2019, at 8 a.m. ET

Ask yourself the following questions:

“Has my family situation changed?”

“Do I need to add any dependents or do my current dependents meet eligibility requirements?”

“Do I expect any additional health care costs this year?”

“Is my health care provider still in my network?”

Make your changes online in the People First system.

Receive your confirmation statement and make sure all of your changes have been made appropriately.

Remember: 2020 Open Enrollment ends on November 1, 2019, at 6 p.m. ET

For further information about selecting your benefits, please visit mybenefits.myflorida.com/health.

