

As a state employee, you have many options available to you. Take time to learn about your choices and take action within 60 days of your hire date or qualifying status change (QSC) event to choose the best options for you.

1 See mybenefits.myflorida.com to learn about

- ❑ Health insurance – standard and high deductible options for HMO and PPO
- ❑ Tax-favored savings and spending accounts
- ❑ Life insurance – basic, optional, spouse and child term life insurance
- ❑ Dental and vision
- ❑ Accident, cancer, short-term disability, hospitalization and intensive care
- ❑ Your free employee assistance program
- ❑ Employer-paid Selected Exempt/Senior Management employees' disability income plan

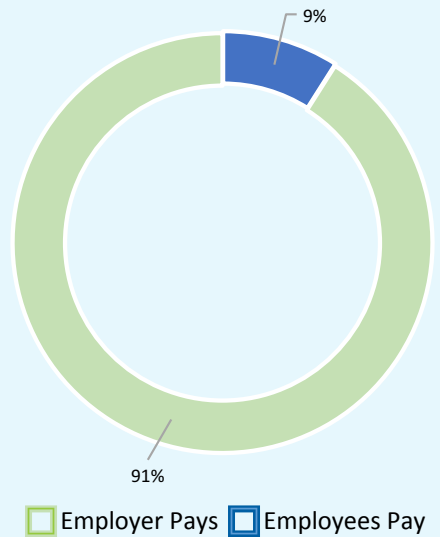
2 Get more info and help

- ❑ Watch your mail and email for People First correspondence.
- ❑ Visit mybenefits.myflorida.com for contact information, frequently asked questions and plan documents.
- ❑ Call the insurance company with questions about covered benefits and services, network providers and your part of the costs.
- ❑ Call Chard Snyder to learn about healthcare and dependent care flexible spending accounts as well as health savings accounts. Call 855-824-9284, 9 a.m. to 9 p.m. Eastern time, or email FloridaAskPenny@chard-snyder.com.
- ❑ Call People First at 866-663-4735 to ask about eligibility, enrollment and monthly premiums and to get help with enrollment system navigation.

Know the Value of Your Benefits

Average Total Annual Health Insurance Premium

\$8,314 single | \$19,195 family



3 Understand the rules¹ of participation

You pay for most plans offered through our program on a pre-tax basis. This means we deduct your insurance premium from your salary before calculating federal payroll taxes, which saves you money. For this benefit, we must follow certain rules. Choose your state benefits wisely. Once you make an election, you must wait for open enrollment or have a QSC event to make changes – which you must do within 60 days of the event. Some plans require you to pass evidence of insurability (medical questions) if you skip enrollment when first eligible.

Stay in the know

Important! Set up your notification email. In People First, follow this trail: Employee Information > Personal Information > Contact Information. Select Notification Email and enter your email address. To receive your tax Form 1095-C electronically, check the box.

If you move, remember that you must update your home and mailing address in People First to ensure you receive timely and important information such as benefit changes and insurance cards.

Download free mobile apps or sign up for a personal account with your health plan for convenient access to your medical information and plan services.

¹ This document is an overview and does not contain all the participation rules or eligibility and enrollment provisions. Section 125 Internal Revenue Code, section 110.123 Florida Statutes, and Chapter 60P, Florida Administrative Code, govern the State Group Insurance Program.

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Sign up for your state group benefits now

1. Log on to peoplefirst.myflorida.com. Remember to turn off your pop-up blocker and use a supported browser (see browser message at the top of People First's home page for details).
2. Register your dependents. You will need Social Security numbers. If your dependents don't have them, instead of enrolling online, call People First at 866-663-4735 with their tax ID numbers.
3. Make your elections. Follow the instructions on the screen and read each message, including the "Important Information" sidebar on each page.
4. Review and confirm your choices and then select Complete Enrollment. Your confirmation statement will be available immediately upon completion. People First will mail one too.

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Remember

- Call your health plan to designate your network primary care provider (PCP).
- Save money. See your PCP or urgent care center for non-emergent acute care instead of using the emergency room.
- Schedule your annual wellness visit and free preventive screenings.
- Experimental and investigational drugs, procedures or devices are not covered. In addition, your health plan's medical coverage guidelines determine medical necessity. Call your drug or health plan before seeking services.
- Call your dental plan to choose a primary dentist (pre-paid plans).
- Learn about your dental plan's pre-treatment cost estimate service to avoid costly surprises.
- Designate your beneficiary by form or change it online at web1.lifebenefits.com/sites/lbwem/florida.
- Check out "The Wellness Wire" newsletter at dms.myflorida.com/dsgi for monthly tips and events.

Cover your eligible dependents

As part of a monthly quality assurance review, DSGI may request documents to confirm that your dependents are eligible for coverage². Government-issued documentation is required only when we request it. Redact/black out Social Security numbers, money amounts and account numbers on your copies. Do not supply originals.

- Legal spouse – marriage certificate and the first page of your federal tax return or transcript listing you and your spouse
- Biological child and newborn grandchild³ – birth certificate
- Adopted child – birth certificate or adoption or placement papers
- Stepchild – marriage certificate and birth certificate showing your spouse as the parent
- Ward up to age of majority – legal guardianship or court-ordered custody papers
- Foster children until they leave your care – foster placement papers
- Child with total disability – for age 26 or older, proof of eligibility (see above) and health plan's physician statement to verify disability
- Child age 26-30 – proof of eligibility (see above) and certification of being unmarried, no dependents, lives in Florida or attends any school full or part-time, and has no other health insurance

² Only certain dependents are eligible for life insurance. Learn more at mybenefits.myflorida.com.

³ Covers up to 18 months if eligible parent is enrolled when newborn child is born.

New hires may select an early effective date of coverage for health insurance. If you pick this option, you may have to pay the first month's premium (your part) by personal check or money order versus payroll deduction, even if you end up not using the insurance. After enrolling, the People First system will show you the amount owed. Mail a personal/cashier's check or money order made payable to Division of State Group Insurance. Write your People First ID number on the check and send to People First, P.O. Box 863477, Orlando, FL 32886.