



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





## Continuing State Group Insurance Program Benefits as a Retiree

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## Learning More

Once action is entered in People First

- State Group Insurance Program Benefits Packet for New Retirees
- COBRA Package - health, dental, and vision

Visit [myBenefits.myFlorida.com](https://myBenefits.myFlorida.com)

- Resources
- State Group Insurance Program Benefits Packet for New Retirees

Submit an application  
or call People First after  
receiving your packet

Reminder:  
Keep your mailing and  
home addresses updated  
with People First

Your home address must be  
a physical street address



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## Lifetime Benefits

Health and life insurance coverage if you:

- Are enrolled in coverage at the time of retirement
- Meet requirements for eligibility pursuant to s. 110.123(2)(h), Florida Statutes
- Elect to continue coverage through People First
- Pay monthly premiums timely (employee + employer contribution)



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## Health Plan Types


### PPO or HMO?

#### PPO

- Deductibles, coinsurance, and copayments
- A nationwide network
- An in-and out-of-network benefit
- Allows you to see any specialist without a referral

#### HMO

- Copayments
- In-network benefits
- No out-of-network benefit
- Allows you to visit most specialists with a referral



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## Health Plan Types

### Early Retiree or Medicare-Eligible Retiree?


#### Medicare-Eligible Retiree

Medicare Tiers

- Tier I: Individual coverage
- Tier II: Family plan with one Medicare-eligible member
- Tier III: Two Medicare-eligible members

#### Early Retiree

- Not eligible for Medicare Parts A or B



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## Health Plan Types

### Standard or High Deductible Health Plan?

#### Standard

- Deductibles, coinsurance, and copayments
- PPO nationwide in- and out-of-network
- HMO in-network benefit
- Allows you to see any specialist without a referral
- Preventive services 100%

#### High Deductible Health Plan

- An in- and out-of-network benefit
- Health Savings Account (HSA)
- Higher annual deductible
- Higher annual out-of-pocket maximum
- Preventive services 100%



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## Options Upon Retirement

### Health

#### Pension Plan Members

- If enrolled at the time of retirement, enrollment to continue coverage is automatic
- Call People First to set up pension payroll deduction

#### Investment Plan Members

- If enrolled at the time of termination, must enroll in COBRA to "bridge" the coverage gap
- Must immediately receive a distribution
- Once People First receives notice of a distribution, will be eligible to enroll as a retiree



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## Options Upon Retirement Health

You can:

1. Reduce coverage from family to individual
2. Cancel coverage (cannot re-enroll at a later date)
3. Change your health plan
4. Move under spouse's employee State Group Insurance Program health plan as a dependent.



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## Medicare Eligibility

- Employees are eligible for Medicare if they are 65 or plan to retire at 65
- Enrollees are eligible to sign up 3 months before their 65<sup>th</sup> birthday
- Failure to enroll upon eligibility could result in penalties and out-of-pocket costs



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## Medicare

When you turn 65 years of age or otherwise become eligible for Medicare

Part A - hospitalization coverage (free)

Part B - medical services and some prescription drugs  
(Monthly premium approximates off income. Contact Social Security for more information.)

Part D - prescription drug plan (varies)

This means you do NOT need to enroll in Medicare Part D if you continue your State Group Insurance Program health plan.



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## Coordination with Medicare

### Secondary Insurance vs. Medicare Supplement Plan

Secondary insurance is health insurance that pays secondary to Medicare Part B (even if you fail to enroll in Part B) when Medicare pays or pays primary when Medicare does not pay

Medicare Supplement (Medigap) **Plans** sold by private companies can help pay some of the health care costs Medicare does not cover (e.g., copayments, coinsurance, and deductibles)



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## Retiree Advantage Plan

### Capital Health Plan (CHP) Retiree Advantage Plan

CHP offers this plan to state retirees in the respective HMO service area

- Medical and prescription drug coverage are included
- You must be enrolled in Medicare Parts A & B, complete CHP's application and receive approval before the effective date of your retiree health coverage
- Medicare Advantage Plans do not allow retroactive enrollment, and claims can only be paid if you are approved for the plan

Work with Capital Health Plan to complete a Medicare Advantage Plan Application.



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## "Early Retiree" Health Premiums

Subscriber Category/Contribution Cycle		Coverage Types	PPO/HMO Standard			PPO/HMO HDHP		
			Employer	Enrollee	Total	Employer (A)	Enrollee	Total
Early Retirees/ Eligible Former Employees	Monthly	Single	0.00	813.46	813.46	0.00	736.80	736.80
		Family	0.00	1,831.08	1,831.08	0.00	1,632.05	1,632.05
Over-age Dependents		Single	0.00	813.46	813.46	0.00	736.80	736.80



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## Medicare-Eligible Medicare Tiers Premiums

Medicare Monthly Premium Rates					
Plan Name	Plan Type	Medicare I One Eligible <sup>(5)</sup>	Medicare II One Under/Over <sup>(6)</sup>	Medicare III Both Eligible <sup>(7)</sup>	MA-PD Plan
Self-Insured PPO/HMO	Standard	430.18	1,243.63	860.35	
	HDHP	324.26	1,061.06	648.52	
Capital Health Plan <sup>(8)</sup>	Standard (Retiree Advantage)	290.66	1,241.33	581.32	
	HDHP (Retiree Advantage)	264.55	1,110.12	529.10	
	MA-PD <sup>(9)</sup> (Classic)				180.00
Humana	MA-PD <sup>(9)</sup>				75.09
UnitedHealthcare	MA-PD <sup>(9)</sup>				345.00
COBRA Self-Insured PPO/HMO <sup>(10)</sup>	Standard	438.78	1,268.50	877.56	
	HDHP	330.75	1,082.28	661.49	
COBRA Capital Health Plan <sup>(10,8)</sup>	Standard	296.47	1,266.16	592.95	
	HDHP	269.84	1,132.32	539.68	

More information is available under the Premium Rates tab of the Health section at [myBenefits.MyFlorida.com](http://myBenefits.MyFlorida.com)



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## Medicare Advantage and Prescription Drug (MA-PD) Plans



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## Medicare Advantage and Prescription Drug (MA-PD) Plans

So, what is an MA-PD plan?

A Medicare Advantage Plan that includes:



Medicare Part A  
(Hospitalization)

Medicare Part B  
(Medical Coverage)

Medicare Part D  
(Prescription  
Drug Coverage)



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## Are You Medicare Enrolled?

State Group Insurance Offers Medicare Advantage & Prescription Drug plans to retirees.

They offer benefits tailored to seniors at a lower cost than the current plan.

Review the options and contact each plan for more information.

Enrollment is available at any time during the year.

To find out if you are eligible for one of the State of Florida MA-PD plans, visit [myBenefits.MyFlorida.com](http://myBenefits.MyFlorida.com)



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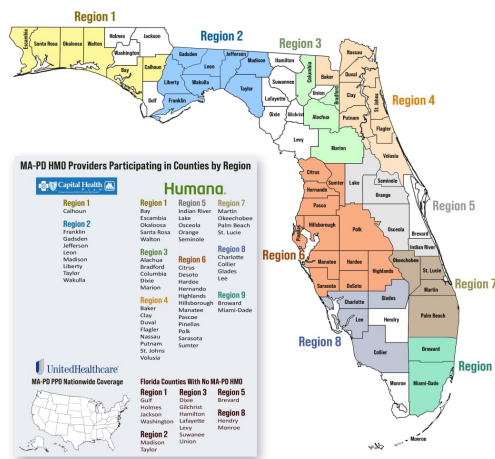
## MA-PD Eligibility

- To enroll in an MA-PD plan, you must:
  - Be enrolled in BOTH Part A and B to enroll in an MA-PD plan
  - Submit a copy of your Medicare card to People First
- Enrollment in Medicare is a Qualifying Status Change (QSC) event
- It will allow you to enroll in an MA-PD plan anytime during the year, not just during the yearly Open Enrollment period
- If you enroll in an MA-PD plan and would like to switch back to your traditional coverage, or vice versa, you can do so.



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## 2024 Contracted Medicare Advantage & Prescription Drug (MA-PD) Plan Service Areas



Available at [mybenefits.myflorida.com](https://mybenefits.myflorida.com)



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# MA-PD Premiums

All premiums are per member, per month

Medicare Monthly Premium Rates					
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# UnitedHealthcare MA-PD

- This custom PPO plan is only offered to retirees of the State of Florida
- Provides all the coverage of Medicare Parts A & B plus full prescription drug coverage
- No coverage gap (donut hole) in one convenient plan
- Fitness Benefit
- \$500 hearing aid allowance
- Vision coverage including \$130 for eyeglasses and \$175 for contacts
- Routine dental coverage
- National network of 65,000 pharmacies
- Caregiver benefit

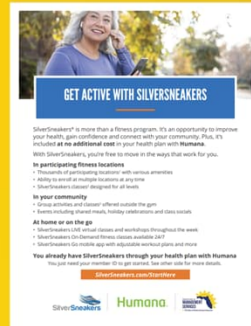


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## Humana MA-PD

Humana MA-PD EmployerHMO

- No plan deductible
- \$0 copay for Primary Care Physician office visits
- Silver Sneakers fitness program
- Go365 wellness program
- Virtual visits
- Well Dine meal program



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## Capital Health Plan MA-PD

Capital Health Plan's State of Florida Retiree Classic (HMO) allows Medicare-eligible members to continue their employer-sponsored coverage with a lower-cost plan

- Affordable copays
- Comprehensive benefits
- Quality, evidence-based care
- Three (3) exclusive health centers located throughout Tallahassee

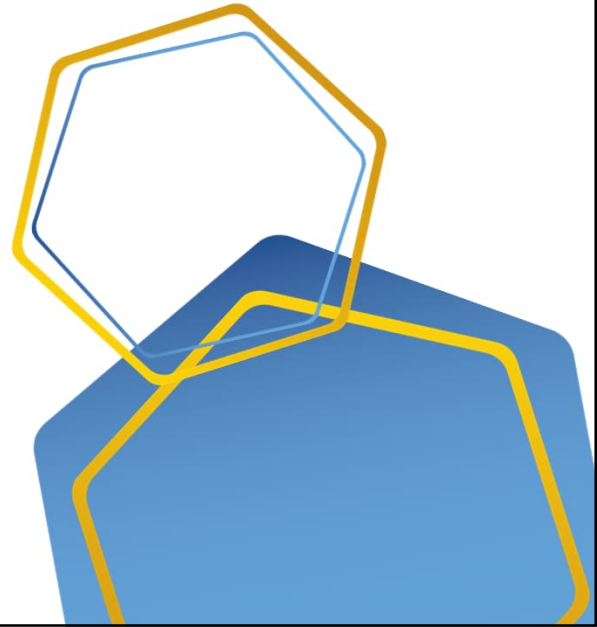


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## Health Insurance Subsidy

Retirement benefit:

- \$7.50 multiplied by the total years of creditable service, up to \$225
- Division of Retirement sends you the application
- You submit the application to People First to complete if continuing State Group Insurance Program health plan coverage



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## Options Upon Retirement Life Insurance

- Continue coverage with State Group Life Insurance
- There are a few term retiree life insurance options




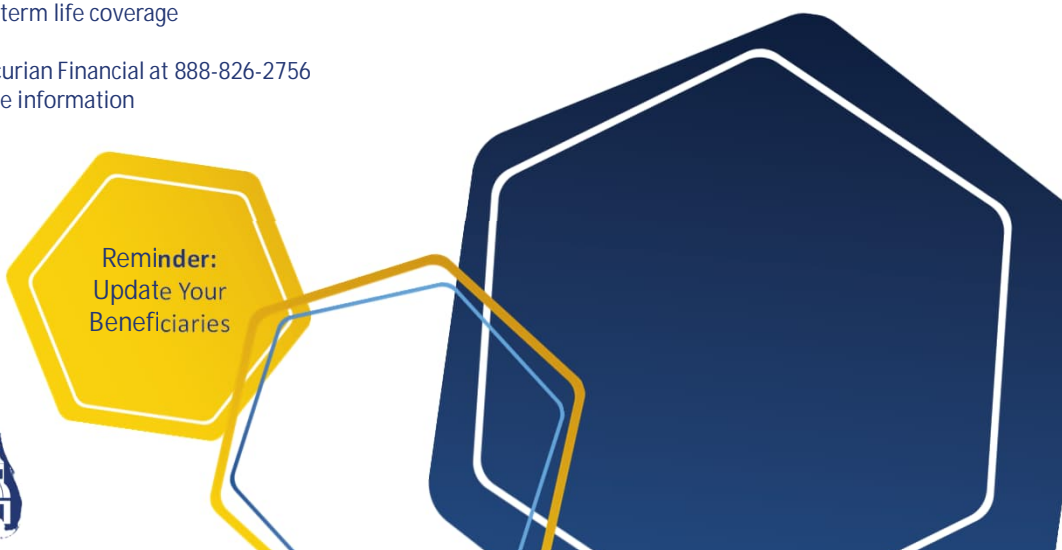
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## Additional Life Insurance Benefits

Securian Financial provides additional plan benefits with retiree term life coverage

Call Securian Financial at 888-826-2756 for more information

Reminder: Update Your Beneficiaries



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## Dental and Vision

Continue or reduce coverage for up to 18 months through COBRA if you meet certain requirements



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## Other Supplemental Plans

Accident, Cancer, Disability, Hospitalization, and Hospital Intensive Care

Check your policy:

- Many have age limitations
- Some no longer provide coverage once you are eligible for Medicare

Some companies offer conversion privileges:

- Enrollment deadlines apply
- Call your plan directly for more information



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## Healthcare/Limited Purpose FSA

- Only expenses incurred before your last payroll deduction are eligible for reimbursement; however, you may submit paper claims up to the IRS tax filing deadline
- You may continue your Healthcare FSA or Limited Purpose FSA if you have not used all the funds in your account
- You must complete the *Flexible Spending Account Options when Employment Ends* form and send to People First



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## Paying Monthly Premiums

First month of retiree coverage premiums must be paid by check

- Premiums are due by the 10<sup>th</sup> of the month for the next month's coverage (e.g., pay by June 10 for July 1 coverage)
- If payments are not received by the last day of the coverage month, insurance coverage will be cancelled
- Pension Plan Members – Call People First to see if you can have premiums withheld from your monthly retirement benefit



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## Chard Snyder Benefit Card



The benefit card is deactivated upon retirement



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## Health Savings Account

For members enrolled in High Deductible Health Plans:

- State contributions end upon your retirement
- You may continue to use your HSA funds to pay for eligible medical expenses, including Medicare premiums



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## Dependent Care FSA

- Enrollment in a dependent care flexible spending account ends the date of your last payroll deduction
- You may submit claims that have been incurred as of that day for reimbursement; however, you may submit paper claims up to the IRS tax filing deadline



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## Surviving Spouse Benefit

If your spouse is covered under your health plan at the time of your death, your surviving spouse and your spouse's eligible dependents may continue health insurance coverage for life if certain conditions are met.



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## Making Changes After Retirement

You can still make benefits changes after you retire



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## Contact Information

### State Group Insurance (Benefits)

Phone: 850-921-4600  
 Fax: 850-488-0252  
 Mail: 4050 Esplanade Way, Suite 215  
 Tallahassee, FL 32399  
[MyBenefits.myFlorida.com](http://MyBenefits.myFlorida.com)  
[Retiree Eligibility](#)

Flexible Spending Account Payments  
 Mail:  
 State Group Insurance  
 PO Box 7434  
 Tallahassee, FL 32314-7434

### Division of Retirement (FRS)

Phone: 866-446-9377  
 TTY: 800-955-8771  
 Fax: 850-410-2196  
 Mail: P.O. Box 9000  
 Tallahassee, FL 32315  
[MyFRS.com](http://MyFRS.com)

### People First Service Center (Portal)

Phone: 866-663-4735, Option 2  
 TTY: 866-221-0268

Mall Payments:  
 P.O. Box 5437  
 Tallahassee, FL 32314-5437

Mall Forms:  
 P.O. Box 6830  
 Tallahassee, FL 32314-6830

Upload documents:  
[PeopleFirst.myFlorida.com](http://PeopleFirst.myFlorida.com) (Log into your account. Go to upper right corner, click Upload and follow the steps.)

### Chard Snyder (HAS/FSA)

Phone: 855-824-9284  
 Log into [PeopleFirst.MyFlorida.com](http://PeopleFirst.MyFlorida.com), select Chard Snyder Quick Link

### Securian Financial (Life)

Phone: 888-826-2756  
 Mail: State Group Insurance  
 400 Robert St. North,  
 St. Paul, MN 55101-2098  
<https://web1.lifebenefits.com>

### Florida SHINE Program

Phone: 800-963-5337  
 TTY: 800-955-8770  
[FloridaShine.org](http://FloridaShine.org)

### Medicare

Phone: 800-633-4227  
 TTY: 877-486-2048  
[Medicare.gov](http://Medicare.gov)

### Social Security

Phone: 800-722-1213  
 TTY: 800-325-0778  
[SSA.gov/retirement](http://SSA.gov/retirement)



Forms and documentation can be submitted online in People First