

PRIVACY NOTICE
The State Group Insurance Program Privacy Notice, available at MyBenefits.MyFlorida.com, describes how your medical information may be used and disclosed and how you can access it. The Privacy Notice has been updated to reflect new benefit offerings under the State Group Insurance Program.

SPECIAL NOTICE ABOUT THE MEDICARE PART D DRUG PROGRAM EFFECTIVE JANUARY 1, 2026

Please read this notice carefully. It explains the options you have under Medicare prescription drug coverage and can help you decide whether or not you want to enroll in Medicare Part D.

Medicare prescription drug coverage (Medicare Part D) became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage.

All approved Medicare prescription drug plans must offer a minimum standard level of coverage set by Medicare. However, some plans may offer more coverage than required. As such, premiums for Medicare Part D plans vary, so research all plans carefully.

The Florida Department of Management Services has determined that the prescription drug coverage offered by the State Group Insurance Program is, on average, expected to pay out at least what the standard Medicare prescription drug coverage pays and is considered Creditable Coverage.

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15 to December 7. However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two-month special enrollment period (SEP) to join a Medicare drug plan.

Should you decide to enroll in a Medicare prescription drug plan and drop your State Group Insurance health plan coverage, be aware that you and your dependents will be dropping your hospital, medical, and prescription drug coverage. If you choose to drop your State Group Insurance Program health plan coverage, you will not be able to re-enroll in a State Group Insurance Program health plan.

If you enroll in a Medicare prescription drug plan and do not drop your State Group Insurance Program health plan coverage, you and your eligible dependents will still be eligible for health and prescription drug benefits through the State Group Insurance Program.

If you drop or lose your coverage with the State Group Insurance Program and do not enroll in Medicare prescription drug coverage after your current coverage ends, you may pay more (a penalty) to enroll in Medicare prescription drug coverage later. Additionally, if you go 63 days or longer without prescription drug coverage that is at least as good as Medicare’s prescription drug coverage, your monthly premium will increase by no less than one (1%) percent per month for every month that you did not have that coverage, and you may have to wait until the following November to enroll.

Additional information about Medicare prescription drug plans is available at www.medicare.gov. Have questions or comments about the official U.S. government Medicare handbook, Medicare & You? Call 800-Medicare or 800-633-4227 (TTY 877-486-2048).

For people with limited income and resources, payment assistance for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA). Contact your local SSA office, call 800-772-1213 (TTY 800-325-0778), or visit www.ssa.gov/. Your State Insurance Assistance Program is through the Florida Serving Health Insurance Needs of Elders (SHINE) program. Call SHINE at 800-963-5337 (TTY 800-955-5337) or visit FloridaShine.org.

For more information about this notice or your current prescription drug plan, call the People First Service Center at 866-663-4735 (TTY 866-221-0268).

Remember: Keep this creditable coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether you have maintained creditable coverage and, therefore, whether you are required to pay a higher premium.

OTHER REQUIRED SPECIAL NOTICES

Health Insurance Marketplace Coverage

The Health Insurance Marketplace is a federal government service that helps families compare health insurance plans for coverage and affordability, enroll or change health insurance plans, find out about tax credits for private insurance or health programs like Medicaid or the Children’s Health Insurance Program (CHIP), and answer questions on health insurance.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs.

Women’s Health and Cancer Rights Act

As required by the Women’s Health and Cancer Rights Act of 1988, the State Group Insurance Program health plan benefits document for the State Employees’ PPO Plan or HMO Plan provides benefits for mastectomy-related services, including all stages of reconstruction, surgery to achieve symmetry between the breasts, prostheses, and complications resulting from a mastectomy, including lymphedema. Contact the Plan Administrator, the Division of State Group Insurance, at 800-226-3734 for more information.



2026 STATE OF FLORIDA EMPLOYEE

BENEFITS OPEN ENROLLMENT

Benefits Fairs Sep. 30 – Oct. 24, 2025
Open Enrollment Oct. 13 – 31, 2025

ACTIVE STATE EMPLOYEE PARTICIPANTS

NEW LIFE INSURANCE CARRIER - METLIFE

The State of Florida is pleased to announce MetLife as our new Basic and Optional Term Life Insurance provider beginning Jan. 1, 2026. Plans currently in place will automatically roll over to MetLife, including beneficiaries.

LIFE INSURANCE OPTIONS		
	Amount	Rate
OPS	\$25,000	\$3.18
Retiree	\$2,500	\$6.38
Retiree	\$10,000	\$25.51

- Accidental death and dismemberment insurance will no longer be offered under the new plan.
- Optional term life rates have decreased. Plan information will be mailed by MetLife to members during Open Enrollment.

2026 INSURANCE PREMIUM CHANGES

- Health premium increases for employers and COBRA participants.
- Dental and vision premium increases for most plans.

Members can view the [premiums](#) on the MyBenefits.MyFlorida.com.

2026 HIGH-DEDUCTIBLE HEALTH PLAN CHANGES

Deductibles have increased for the 2026 Plan Year:

HIGH DEDUCTIBLE HEALTH PLAN	
Single	Family
\$1,700	\$3,400

2026 PREMIUM FOR CIGNA'S HOSPITAL SUPPLEMENTAL PLAN DECREASES

CHLIC Hospital Supplemental Plans (8100, 8110, 8120, 8130, 8140, and 8150) rates have decreased for the 2026 plan year. If members wish to continue their existing plan(s), the premiums will automatically change; members do not need to take any action. Members considering changing plans during open enrollment should look at the 2026 Monthly Premium sheet.

SAVINGS AND SPENDING ACCOUNTS INCREASES

Annual maximum increases effective Jan. 1, 2026.

SAVINGS AND SPENDING ACCOUNTS			
	Individual	Family	55+
HSA	\$4,400	\$8,750	\$1,000
	Single/Married Filing Jointly		Married, Filing Separately
FSA Dep Care	\$3,750		\$7,500

MEDICARE ADVANTAGE PRESCRIPTION DRUG PLANS THAT OFFER PRESCRIPTION DRUG COVERAGE

If you and/or your dependent(s) are enrolled in Medicare Part A and Part B, new MA-PD plan options are currently in the process of being re-procured and may not be available for selection during standard open enrollment. As a result, this benefits statement will show all current MA-PD members as enrolled in the Florida Blue PPO Medicare plan starting January 1, 2026. You will remain enrolled in your current MA-PD plan through December 31, 2025.

While a new plan may not be available on January 1st, rest assured that new MA-PD plans will be available for selection during the 2026 plan year. Once the new MA-PD plans and prices are finalized, you will be notified and provided with the opportunity to participate in a special open enrollment to select or make changes to your plan. Additional details, including special open enrollment instructions and timelines, will be sent directly to each eligible member from the Division of State Group Insurance. Please watch for this important information in the future.

Visit [@StateGroupInsurance/videos](#) on Youtube to learn more about benefits that may be available to you.



STATE OF FLORIDA HEALTH BENEFITS FAIR

Sep. 30 - Oct. 24

Central Florida			
Tues., Sep. 30	10 a.m.–2 p.m.	Pasco Hernando State College, 10230 Ridge Road	New Port Richey
Wed., Oct. 1	10 a.m.–2 p.m.	Hillsborough College, Trinkle Center, 1206 N. Park Road	Plant City
Thur., Oct. 2	10 a.m.–2 p.m.	Polk State College, 999 Avenue H N.E., Bldg. WHC (Gym)	Winter Haven

Central Florida - East Coast			
Mon., Oct. 6	10 a.m.–2 p.m.	Daytona State College, 1200 W. International Speedway Blvd., Bldg. 115	Daytona Beach
Tues., Oct. 7	10 a.m.–2 p.m.	Seminole State College, 100 Weldon Blvd., Bldg. C, Rm. 108	Sanford
Wed., Oct. 8	10 a.m.–2 p.m.	Eastern Florida State College, 1519 Clearlake Road, Bldg. 11	Cocoa
Thur., Oct. 9	9 a.m.–2 p.m.	University of Central Florida, 12715 Pegasus Drive, Pegasus Ballroom	Orlando
Fri., Oct. 10	10 a.m.–2 p.m.	Valencia College, 1800 S. Kirkman Road, Bldg. 8	Orlando

Central Florida - West Coast			
Mon., Oct. 13	10 a.m.–2 p.m.	University of South Florida, Marshall Student Center, 4103 Cedar Circle	Tampa
Tues., Oct. 14	10 a.m.–2 p.m.	St. Petersburg College, 13805 58th St. N., Epi Center	Clearwater
Wed., Oct. 15	10 a.m.–2 p.m.	State College of Florida, 5840 26th St.	Bradenton
Thur., Oct. 16	10 a.m.–2 p.m.	Florida Gulf Coast University, 10501 FGCU Blvd. S., Cohen Ballroom	Ft. Myers
Fri., Oct. 17	10 a.m.–2 p.m.	Florida Southwestern State College, 8099 College Pkwy., Bldg. U, Rm. 102	Ft. Myers

North Central			
Mon., Oct. 13	10 a.m.–2 p.m.	Santa Fe College, 3000 N.W. 83rd St., Bldg. R, Rm. 001	Gainesville
Tues., Oct. 14	10 a.m.–2 p.m.	University of Florida, 121 Gale Lemerand Drive	Gainesville
Wed., Oct. 15	10 a.m.–2 p.m.	Florida State College, Advanced Technology Center, 401 W. State St.	Jacksonville
Thur., Oct. 16	10 a.m.–2 p.m.	St. Johns River State College, 283 College Drive	Orange Park

Northeast and Tallahassee			
Mon., Oct. 13	9 a.m.–1 p.m.	University of North Florida, Herbert Center, 12000 Alumni Drive	Jacksonville
Tues., Oct. 14	10 a.m.–2 p.m.	Florida State University, Student Union, 75 N. Woodward Ave.	Tallahassee
Wed., Oct. 15	10 a.m.–2 p.m.	Tallahassee State College, Student Union, 444 Appleyard Dr., Ballroom	Tallahassee
Thur., Oct. 16	10 a.m.–2 p.m.	Department of Revenue, 2450 Shumard Oak Blvd., Bldg. 2, Rm 1250	Tallahassee

Northwest Coast			
Mon., Oct. 20	10 a.m.–2 p.m.	Gulf Coast State College, Student Union East, 5230 W. Hwy 98, Rm. 232	Panama City
Tues., Oct. 21	10 a.m.–2 p.m.	Northwest Florida State College, 100 College Blvd. East	Niceville
Wed., Oct. 22	10 a.m.–2 p.m.	Pensacola State College, 1000 College Blvd., Bldg. 23	Pensacola
Thur., Oct. 23	10 a.m.–2 p.m.	University of West Florida, 11000 University Pkwy., Bldg. 22	Pensacola

South Florida			
Mon., Oct. 20	10 a.m.–2 p.m.	Florida Atlantic University, 777 Glades Road	Boca Raton
Tues., Oct. 21	10 a.m.–2 p.m.	Miami Dade College - Kendall Campus, 11011 S.W. 104th St., Bldg. G	Miami
Wed., Oct. 22	10 a.m.–2 p.m.	Indian River College, 4600 Kirby Loop Road, Bailey Auditorium	Ft. Pierce
Thur., Oct. 23	10 a.m.–2 p.m.	Florida International University, 11200 SW 8th St.	Miami
Fri., Oct. 24	10 a.m.–2 p.m.	Broward College, 3501 Davie Road, Bldg. 10	Davie

Open Enrollment starts at 8 a.m. on Monday, Oct. 13 and ends at 6 p.m. ET on Friday, Oct. 31, 2025. Benefits take effect on Thursday, Jan. 1, 2026. Fair times are listed in local time. Some sites require paid parking and photo identification.

STAY IN THE KNOW

Do not miss your chance to make important changes to your enrollment. Update your email address and notification settings in People First to receive the latest information about your benefits.

BENEFIT STATEMENT

To view your Benefit Statement, log in to People First, select the Insurance Benefits tile, then the Insurance Benefit Statement icon. Benefit statements for new retirees are also be located on this screen.

HOW TO MAKE CHANGES IN PEOPLE FIRST

1. Turn off your pop-up blocker and log in to People First at PeopleFirst.MyFlorida.com.
2. Select the Complete Open Enrollment Now task in your inbox.
3. Follow the simple steps to verify your dependents and complete your Open Enrollment elections.
4. Review your covered dependents and elected plans.
5. If you are enrolled in a health plan for 2025, make your Shared Savings Program selections.
6. Enter your password and select Complete Enrollment.

Remember that you can make changes to your elections during Open Enrollment as many times as you want. However, when Open Enrollment ends, a Qualifying Status Change (QSC) event is required to make a change.

NEED A TAX BREAK ON YOUR PREDICTABLE OUT-OF-POCKET COSTS?

Can you estimate how much you will pay for health care or dependent care expenses next year? Did you know you can get a tax break by enrolling in a healthcare or dependent care flexible spending account (HFSA or DCFSA)?

Find out how an FSA can help you save money by using Chard Snyder's Tax-Savings Calculator. Visit MyBenefits.MyFlorida.com/health/savings_and_spending_accounts. Click on the tax savings calculator link to access the calculator.

GET YOUR 1095-C TAX FORM ELECTRONICALLY

Get your 1095-C faster next year by setting up electronic receipt. If you have not already consented to receiving your 1095-C electronically, log in to People First and select Personal Information, then Contact Information, and then Notification Email. If you do not have a notification email in People First, enter one.

Check the appropriate box to receive your 1095-C electronically next year. Otherwise, we will mail the 1095-C to the mailing address listed in People First upon request.