

Health Benefits Checklist

Health Insurance

Aetna: ☐ Standard HMO ☐ HDHP HMO
 Capital Health Plan: ☐ Standard HMO ☐ HDHP HMO
 United Healthcare: ☐ Standard HMO ☐ HDHP HMO
 Florida Blue: ☐ Standard PPO ☐ HDHP PPO

Dental Insurance

Ameritas: ☐ Preventive ☐ Standard ☐ Indemnity
 Cigna: ☐ Prepaid
 Humana: ☐ Prepaid ☐ Preventive ☐ Standard
☐ Indemnity
 MetLife: ☐ Preventive ☐ Standard ☐ Indemnity
 SunLife: ☐ Prepaid ☐ Indemnity

Type	Preventive	Basic	Major	Ortho	Deductible	Annual Max.
Prepaid	Fixed	Fixed	Fixed	Yes	No	None
Preventive PPO	100%/80%*	80%/50%*	No	No	\$0-\$150	\$1,000
Standard PPO	100%/80*	80%/50%*	50%/30%*	Age Limit	\$0-\$150	\$1,500
Indemnity PPO	100%	80%	50%	Yes	\$0-\$150	\$1,000-2,000

* In-network / Out-of-network

Vision Insurance

Type	Participating Provider	Non-Participating Provider
Exam	100% after \$10 copay	\$40 allowance
Lenses	100% after \$10 copay	\$40 single/\$60 bifocal/\$80 trifocals allowance
Frames	\$125 wholesale allowance	\$100 retail allowance
Contacts	\$150 allowance elective 100% medically necessary	\$75 allowance elective \$100 allowance necessary

Other Supplemental Insurances

Employee pays the entire premium. The State does not contribute to supplemental insurances, meaning you would pay the entire premium. As a convenience, the state deducts premiums on a pre-tax basis.

Accident ☐ Colonial
 Cancer ☐ Aflac ☐ Colonial
 Disability ☐ Colonial
 Hospitalization ☐ Cigna ☐ New Era
 Hospital Intensive Care ☐ Aflac

Term Life Insurance

Basic Term Life: Career Service, SES and SMS (automatically enrolled) with a \$25,000 policy.
☐ OPS (\$3.18/month: Employee-elected and employee-paid)

Employee enrolled in basic term life: Medical underwriting may be required. Includes matching AD&D benefit.

OPS not eligible. Annual Salary:

☐ 1x ☐ 2x ☐ 3x ☐ 4x ☐ 5x ☐ 6x ☐ 7x

Maximum coverage: \$1,000,000

Spouse: Underwriting may be required.

☐ \$15,000 (\$5.18/month) ☐ \$20,000 (\$6.90/month)

Child: All registered dependent children from live birth to age 26. ☐ \$10,000 (\$0.85/month)

Saving and Spending Accounts

Contribute pre-tax money into one of the health and spending accounts for predictable out-of-pocket costs.

- Dependent Care Flexible Spending Account (DCRA)
- Limited Purpose Flexible Spending Account (LPFSA): HDHP Only
- Health Savings Account (HSA): HDHP Only

Elect a Healthcare Reimbursement Account (HRA) for your Shared Savings Rewards: Employer contributions only.

Type	Who is Eligible	Shared Savings Rewards	Employee Contributions			Chard Snyder Card	Health Plan Requirement
			Min.	Individual Max.	Family Max.		
FSA							
Healthcare	Benefit eligible active employee	< \$500	\$60	\$3,300 (household)		Yes	None
Limited		< \$500	\$60	\$3,300 (household)		Yes	HDHP
Dependent		NA	\$60	\$7,500 (household)		Yes	None
HSA	HDHP	Contribution limit reached; rewards placed in PD-HRA	\$0	4,400	\$8,750	Yes	HDHP
HRA	Non-MAPD enrollees	No limit	Employer-funded through rewards from Shared Savings Program			Yes	Non-MAPD

Shared Savings Program

Make an informed decision to reduce health care costs and you receive rewards credited to your HRA. These funds pay for eligible medical, dental, and vision expenses.

- Healthcare Bluebook: Shop for non-emergency services.
- Lantern: Bundle surgery care through a concierge service.

Other Health Benefits

- ☐ Diabetes Management Program
- ☐ Employee Assistance Program
- ☐ Prescription Drug Plan
- ☐ Spouse Program
- ☐ Weight Management Program

Refer to [Benefits Guide](#) for more information.



60 Days to Submit Your
Health Insurance Selections

For information about selecting your benefits, visit MyBenefits.MyFlorida.com

Provider Contacts

HMO Health Plans

Aetna
877-858-6507
AetnaStateFlorida.com

Capital Health Plan / CHP MA-PD
850-383-3311
CapitalHealth.com/state

United Healthcare / UHC MA-PD
877-614-0581
WhyUHCFlorida.com

PPO Health Plan

Florida Blue
800-825-2583
FloridaBlue.com/state-employees

Prescription Drug Plan

Optum Rx
800-547-9767
OptumRx.com/sofdms/landing

Dental Plans

Ameritas
877-721-2224
Ameritas.com/group/olbc/florida

Cigna (Capital Insurance)
800-244-6224
Capitalins.com/plans/Cigna-dental-plan

Humana
866-879-3630
Compbenefits.com/custom/stateofflorida/

MetLife
844-222-9104
MetLife.com/stateoffl/

Sun Life Financial
Indemnity: 800-442-7742
Prepaid: 800-443-2995
SunLife.com/us/sl/state-of-florida/en

Vision Plan

Humana
800-939-5369
Compbenefits.com/custom/state-of-fla-vision

Term Life Insurance

Metropolitan Life Insurance Company
Phone: 844-222-9140
200 Park Avenue, New York, NY 10166

Supplemental Plans

Aflac and Cigna (Capital Insurance)
800-780-3100
Capitalins.com/plans/aflac-cancer-and-hospital-intensive-care

Colonial Life
888-756-6701
Visityouville.com/stateoffl

New Era (State Securities Corp.)
800-277-2300
ssc-life.com

Employee Assistance Program

Acentra Health
833-746-8337 (TTY: 877-334-0499)
MyLifeExpert.com

Shared Savings Program

Healthcare Bluebook
800-513-6118
HealthcareBluebook.com/cc/sof

Lantern
844-752-6170
LanternCare.com

Savings and Spending Accounts

Chard Snyder
855-824-9284
Log in to PeopleFirst.MyFlorida.com
under My Other Accounts
select Chard Snyder

My Benefits Contacts

People First Service Center (Portal)

Phone: 866-663-4735
TTY: 866-221-0268

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

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

Upload documents: [People First](#).
Log into your account. Go to upper
right corner, click **Upload** and follow
the steps.

State Group Insurance (Benefits)

Phone: 850-921-4600
Fax: 850-488-0252

Mail:
4050 Esplanade Way, Suite 215,
Tallahassee, FL 32399
MyBenefits.MyFlorida.com/MyHealth

Division of Retirement (FRS)

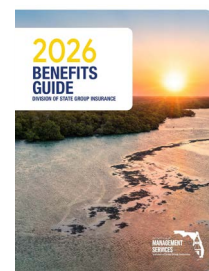
Phone: 850-778-4396
877-378-7677
TTY: 800-955-8771
Fax: 850-410-2030

Mail:
P.O. Box 9000, Tallahassee, FL 32315

Email: orpdata@dms.fl.gov

Website: MyFRS.com

Learn More



[Benefits Guide](#)



Information Videos
[@StateGroupInsurance](#)

For information about selecting your benefits, visit MyBenefits.MyFlorida.com