

Privacy Notice

The State Group Insurance Privacy Notice, available at mybenefits.myflorida.com, describes how medical information about you may be used and disclosed and how you can access this information. 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, 2020

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. Some plans may offer more coverage than required. As such, premiums for Medicare Part D plans vary, so you should research all plans carefully.

The State of Florida Department of Management Services has determined that the prescription drug coverage offered by the State Group Health Insurance Program is, on average, expected to pay out as much as or more than 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.

If you do decide to enroll in a Medicare prescription drug plan and drop your State Group Health Insurance Program 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 Health Insurance Program coverage, you will not be able to re-enroll in the State Group Health Insurance Program.

If you enroll in a Medicare prescription drug plan and do not drop your State Group Health Insurance Program coverage, you and your eligible dependents will still be eligible for health and prescription drug benefits through the State Group Health Insurance Program. However, if you are enrolled in a state-sponsored HMO offering a Medicare Advantage Prescription Drug Plan, you may have to change to the State Employees' PPO Plan to get all of your current health and prescription drug benefits.

If you drop or lose your coverage with the State Group Health 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's at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least 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 from:

- www.medicare.gov;
- Your State Group Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number); and
- (800) MEDICARE or (800-633-4227). TTY users should call 1-877-486-2048.

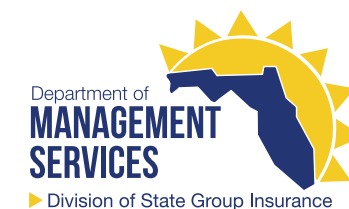
For people with limited income and resources, payment assistance for Medicare prescription drug coverage is available. Information about this extra help is available from the Social Security Administration (SSA). Contact your local SSA office, call 800-772-1213, or visit www.socialsecurity.gov for more information. TTY users call 800-325-0778.

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

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 amount (a penalty).



2020 Open Enrollment



Retirees

Open Enrollment begins Monday, October 14, 2019, at 8 a.m. ET
and ends Friday, November 1, 2019, at 6 p.m. ET.

Shared Savings Program – Earn Rewards

Retirees participating in the State Group Insurance Program may earn Tax Free Money to pay for out-of-pocket medical, dental, vision, and prescription costs through two different reward programs. These two programs are available to all State Group Insurance Health Plan enrollees and their dependents.

Healthcare BlueBook Members can earn rewards by searching online and having their medical procedure completed at a high quality, low cost facility.

SurgeryPlus Having a planned, non-emergency surgery? By using SurgeryPlus for your procedure, you can earn a reward and collect your share of the state's savings. Learn more at mybenefits.myflorida.com/health/shared_savings_program.

Download
Healthcare
Bluebook Mobile
App Today!!!
Access code: SOF

What's New for 2020 Open Enrollment!

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). You are eligible to enroll in an MA-PD plan if you are a Medicare-eligible retiree currently enrolled in Medicare Parts A and B and enrolled in a State Group Insurance health plan. Follow this link to decide if one of these plans meets your needs: mybenefits.myflorida.com/health. Selecting one of these MA-PD plans is optional. **More inside!**

Weight Management Program

On January 1, 2020, eligible members of the Florida Blue, AvMed, Aetna, and UnitedHealthcare (MA-PD plans not eligible) health plans can participate in the third year of this year-long wellness program! Check out the application process at mybenefits.myflorida.com/health/weight_management_pilot_program!

HSA Contribution & Coverage Limits for 2020

The IRS has announced the 2020 Health Savings Account (HSA) contribution limits and High Deductible Health Plan (HDHP) deductible amounts and expense limits. Check the [HSA page](#) on the myBenefits website to see if any of these changes apply to you!

Premium Rate Increase

Be sure to double check the Premium Rate Chart on the myBenefits website, under the Resources tab!

Dental Rate Increase for COBRA Enrollees

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

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.

Get Out to Your Local Benefits Fair!

Benefits Fair Schedule

*Fairs are Eastern time (ET) unless otherwise stated.

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. – 4 p.m.	Florida International University (FIU), Graham Center, 11200 S. W. Eighth Street	Miami
Tuesday, October 15	9 a.m. – 3 p.m.	North Broward Regional Service Center Rm 195, 1400 W. Commercial Blvd.	Ft. Lauderdale
Wednesday, October 16	9 a.m. – 3 p.m.	Florida Gulf Coast University (FGCU), Cohen Center Ballroom, 10501 FGCU Blvd. South	Fort Myers
Thursday, October 17	9 a.m. – 3 p.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.	Crowne 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, Conference Center, 921 N. Davis St.	Jacksonville

Get Your 1095-C Tax Form Electronically

Get your 1095-C faster next year by setting up an electronic receipt. If you haven't already consented to receiving your 1095-C electronically, log-in to People First and follow this trail: Personal Information > Contact Information. Then select Notification Email. If you don't 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. Please keep all addresses current.

Take Advantage of Your Wellness Benefits

Take time to learn about all the health and wellness benefits your health plan offers. Make the most of your coverage to be and stay healthy. Your health plan may offer classes and materials about a variety of topics, including how to manage diabetes and high blood pressure, and tips to ensure a healthy pregnancy. Your health plan may also offer discounts for diet and exercise items and even stress-reduction services. Interested? Take action! Review the wellness chart at mybenefits.myflorida.com/health/health_insurance_plans to see how your health plan can help you stay healthy.

Special Notice About the Women's Health and Cancer Rights Act

As required by the Women's Health and Cancer Rights Act of 1988, the State Group Insurance Health Plan Booklet and 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.

When You Become Medicare Eligible

Enrolling in Medicare: Once you are eligible for Medicare Part A and Part B as a result of age (65) or disability and are no longer working, you should contact the Social Security Administration (SSA) about your Medicare benefits. Enrollment in Medicare is time-sensitive, and you may be subject to substantial financial penalties if you fail to meet federal deadlines. Contact your SSA office three months before your 65th birthday. Call 800-MEDICARE (800-633-4227) or visit Medicare.gov for more information. TTY users should call 877-486-2048.

Enrolling in State Group Medicare secondary coverage or a Medicare Advantage plan: The state offers three Medicare coverage tiers when you or a dependent is Medicare-eligible:

- Medicare I: a single policy for you;
- Medicare II: a family policy for you and your eligible dependents when at least one is eligible for Medicare; and
- Medicare III: a family policy for you and one dependent where you are both Medicare-eligible.

Medicare (Retiree) Advantage plan: Capital Health Plan offers this plan to state retirees in their HMO service area. To become a member, you must be enrolled in Medicare Parts A and B, complete the HMO's application, and receive approval before your retiree health coverage becomes effective. Medicare Advantage plans do not allow retroactive enrollment, and claims can be paid only if you are approved for the plan. Medical and prescription drug coverage are included.

Coordinating medical coverage: When Medicare Part A or Part B pays, your State Group Insurance health plan pays secondary. When Medicare does not pay, your State Group Insurance health plan pays primary for covered benefits and services (just like when you were an employee). Florida Blue administers the nationwide PPO secondary plan; Aetna, AvMed, and UnitedHealthcare administer the HMO secondary plans in their respective service area. To see each HMO's service area, visit mybenefits.myflorida.com/health/health_insurance_plans/health_plans_by_region.

If you fail to enroll in Medicare Part B: You may have significant out-of-pocket expenses for Part B-eligible services because you will be required to pay the portion (approximately 80 percent) that Medicare would have paid. If you choose to continue your State Group Insurance health plan coverage once you're eligible for Medicare, you should elect your Medicare Part B coverage. Although Medicare does not require you to purchase Part B, it may be in your best financial interest to do so. This coverage provision also applies to Medicare-eligible dependents on your plan.

Creditable Coverage for Medicare Part D: For prescription drug coverage, your State Group Insurance health plan pays primary for most prescription drugs. Covered medications, copays, and the network remain the same as when you were an employee. If you are enrolled in a State Group Insurance health plan as secondary coverage, you may not want to enroll in a separate Medicare Part D plan. The state's prescription drug coverage is as good as or better than Medicare Part D and is currently approved by Medicare as creditable coverage.

SHINE

If you are a senior (65 and older) and have any questions about your insurance needs, volunteering with SHINE, attending educational presentations and/or speeches, or any other information, be sure to plan a visit to your local benefit fair this year to speak with SHINE! If you are unable to attend a benefit fair, you can visit SHINE at floridashine.org.

Medicare Advantage - Prescription Drug (MA-PD) Plans

Effective January 1, 2020, MA-PD plans will be available to eligible retirees as follows:

Capital Health Plan (MA-PD HMO Plan): Calhoun, Franklin, Gadsden, Jefferson, Leon, Liberty, and Wakulla

Humana (MA-PD HMO Plan): Alachua, Baker, Bay, Broward, Charlotte, Citrus, Clay, Collier, Columbia, Duval, Escambia, Flagler, Glades, Hardee, Hernando, Highlands, Hillsborough, Lake, Lee, Manatee, Marion, Martin, Miami-Dade, Nassau, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Santa Rosa, Sarasota, Seminole, St. Johns, St. Lucie, Sumter, Volusia, and Walton

UnitedHealthcare (MA-PD PPO Plan): Available nationwide (including territories) as well as all 67 counties in FL.

How to Make Changes in People First

- Turn off your pop-up blocker and log in to People First at peoplefirst.myflorida.com.
- Select the Complete Open Enrollment Now task in your inbox.
- Follow the simple steps to verify your dependents and complete your Open Enrollment elections.
- Review your covered dependents and elected plans.
- If you are enrolled in a health plan for 2020, make your Shared Savings Program selections.
- 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, once Open Enrollment ends, a qualifying status change event is required to make a change.

Need to submit documents to People First? You now have the option to upload your documents in the People First system!