



# HR Kick-Off Meeting Open Enrollment for Plan Year 2021



# AGENDA

- Important Dates
- Webinars and Communications
- What's New
- MA-PDs
- Weight Management Program
- Shared Savings Program
- Kepro
- Need to Know
- People First

# IMPORTANT DATES

- Sept. 11 – Webinar Postcards Sent to Retirees and Non-Active Members
- Sept. 14 – Open Enrollment Toolkit For HR Offices
- Sept. 28 – Pre-Recorded Webinar Videos Go Live
- Sept. 28 – Oct. 30 – Benefit Fair Webinar Series
- Oct. 2– Address Verification
- Oct. 5 – Open Enrollment Benefit Statements and Inserts Mailed Out
- Oct. 19 – Nov. 6 – Open Enrollment
- Nov. 9 – 20 – Correction Period



**2021 OPEN ENROLLMENT**



# TELEHEALTH

- Effective January 1, 2021, telehealth services are covered for members when receiving primary care benefits.
- Provided remotely through a two-way interactive electronic device that includes both audio and visual communication.
- Provided through a telehealth vendor, or through a virtual visit with your network or non-network provider (PPO plan only).
- Contact your health plan to learn more about what telehealth services they cover.



**HEALTH INSURANCE**

# PRESCRIPTION DRUGS (RX)

- CVS Caremark was selected to continue as the Division of State Group Insurance's Pharmacy Benefits Manager effective for the 2021 Plan Year.
- For information regarding the prescription drug plan, visit [www.caremark.com/sofrxplan](http://www.caremark.com/sofrxplan).
- Create your CVS Caremark account at [www.caremark.com](http://www.caremark.com) to monitor your prescriptions and access other important account and health care information.



**PRESCRIPTION DRUG PLAN**



# IMMUNIZATIONS

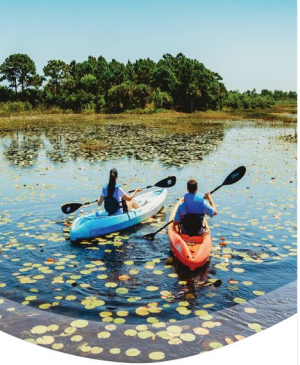


## PRESCRIPTION DRUG PLAN

- Effective July 1, 2020, covered members may receive routine immunizations, including flu shots, at no-cost from any participating retail pharmacy in the State Employees' Pharmacy Benefit Manager's network.
- Before you go, call the pharmacy just to make sure that the immunization you need is available and if an appointment is required.
- Go to [www.Caremark.com/sofrxplan](http://www.Caremark.com/sofrxplan) or log in at [www.Caremark.com](http://www.Caremark.com) for more information.



# SAVINGS AND SPENDING ACCOUNTS



## SAVINGS AND SPENDING ACCOUNTS

- The CARES Act allows purchase or reimbursement of eligible over-the-counter drugs and medicines (now without a prescription), and menstrual hygiene products from your healthcare FSA, HRA and HSA.
- This new law also has no expiration date, meaning you may continue to purchase these items with your Healthcare FSA, HRA or HSA funds.
- Carryover limit (healthcare and limited purpose FSA) - increased from \$500 to \$550 (increase of 20% of the maximum contribution limit). The increase starts with the 2020 plan year carryover.



# HSA CONTRIBUTION AND COVERAGE LIMITS

Employees must be enrolled in a High Deductible Health Plan to participate in an HSA. Refer to [myBenefits.myflorida.com](https://myBenefits.myflorida.com) for more information.

The 2021 Maximum Contribution Amount includes the state contribution and employee payroll contribution.



**SAVINGS AND SPENDING  
 ACCOUNTS**

## HSA Annual Maximum Contribution Amount for 2021

Individual	\$3,600 (increase of \$50)
Family	\$7,200 (increase of \$100)
Catch Up (Age 55+)	\$1,000 (no increase)

If an employee is enrolling as a new hire QSC during Open Enrollment, they must enroll first, then also process an enrollment during Open Enrollment for the HSA election to continue into the 2021 plan year.

When an employee turns 65, the HSA is ended due to Medicare, however, other options are available.

### University Employees:

When an employee makes a change to their contribution amount, the university needs to adjust their files to ensure the correct amount is being sent or stopped.



# OPTIONAL LIFE INSURANCE PREMIUM INCREASE



**LIFE INSURANCE**

Securian Optional life insurance plan rates will increase for the 2021 Plan Year.

Please check your annual benefits statement.

# METLIFE PREMIUM INCREASE

Indemnity with PPO Plan		
Coverage Tier	2021 Premium	Increase Amount
Employee Only	\$49.44	\$2.12
Employee + Spouse	\$91.48	\$3.94
Employee + Child(ren)	\$102.20	\$4.40
Employee + Child(ren) + Spouse	\$148.38	\$6.40

Standard PPO Plan		
Coverage Tier	2021 Premium	Increase Amount
Employee Only	\$34.86	\$1.50
Employee + Spouse	\$64.50	\$2.78
Employee + Child(ren)	\$72.06	\$3.10
Employee + Child(ren) + Spouse	\$104.64	\$4.52

Preventive PPO Plan		
Coverage Tier	2021 Premium	Increase Amount
Employee Only	\$23.88	\$1.02
Employee + Spouse	\$44.18	\$1.90
Employee + Child(ren)	\$49.36	\$2.12
Employee + Child(ren) + Spouse	\$71.66	\$4.08



**DENTAL INSURANCE**



# AMERITAS PREMIUM INCREASE

Indemnity with PPO Plan		
Coverage Tier	2021 Premium	Increase Amount
Employee Only	\$43.46	\$2.84
Employee + Spouse	\$80.60	\$5.28
Employee + Child(ren)	\$91.78	\$6.02
Employee + Child(ren) + Spouse	\$132.54	\$8.68

Standard PPO Plan		
Coverage Tier	2021 Premium	Increase Amount
Employee Only	\$36.06	\$2.34
Employee + Spouse	\$67.60	\$4.44
Employee + Child(ren)	\$75.64	\$4.92
Employee + Child(ren) + Spouse	\$110.16	\$7.20

Preventive PPO Plan		
Coverage Tier	2021 Premium	Increase Amount
Employee Only	\$26.16	\$1.72
Employee + Spouse	\$49.46	\$3.22
Employee + Child(ren)	\$52.94	\$3.46
Employee + Child(ren) + Spouse	\$77.58	\$5.08



**DENTAL INSURANCE**

# HEALTH INSURANCE PREMIUM INCREASE

Employer health insurance premium contributions

Early retirees, COBRA participants, covered dependents, and surviving spouse's premium rates (pays the combined employer and employee premium)



## STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND

### Premium Rate Table

Effective December 2020 for January 2021 Coverage

(Premium rate change for all participants)

Subscriber Category / Contribution Cycle		Coverage Type	PPO/HMO Standard Enrollee	PPO/HMO HDHP Enrollee
COBRA (Non-Medicare)	Monthly <sup>(3)</sup>	Single	829.73 <b>(\$50.65)</b>	751.54 <b>(\$50.66)</b>
		Family	1,867.70 <b>(\$113.99)</b>	1,664.69 <b>(\$113.99)</b>
Early Retirees	Monthly	Single	813.46 <b>(\$49.66)</b>	736.80 <b>(\$49.66)</b>
		Family	1,831.08 <b>(\$111.76)</b>	1,632.05 <b>(\$111.76)</b>
Overage Dependents		Single	813.46 <b>(\$49.66)</b>	736.80 <b>(\$49.66)</b>

HEALTH INSURANCE

# HEALTH INSURANCE PREMIUM INCREASE



## STATE EMPLOYEES' GROUP HEALTH SELF-INSURANCE TRUST FUND

### Premium Rate Table Effective December 2020 for January 2021 Coverage

(Premium rate change for all participants)

#### 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>
Self-Insured PPO/HMO	Standard	430.18 <b>(\$26.26)</b>	1,243.63 <b>(\$75.92)</b>	860.35 <b>(\$52.52)</b>
	HDHP	324.26 <b>(\$19.79)</b>	1,061.06 <b>(\$69.45)</b>	648.52 <b>(\$39.58)</b>
Capital Health Plan <sup>(8)</sup>	Standard	282.62	1,054.31 <b>(\$53.84)</b>	565.24
	HDHP	257.23	950.54 <b>(\$48.37)</b>	514.46
COBRA Self-Insured PPO/HMO <sup>(3)</sup>	Standard	438.78 <b>(\$26.78)</b>	1,268.50 <b>(\$77.44)</b>	877.56 <b>(\$53.57)</b>
	HDHP	330.75 <b>(\$20.19)</b>	1,082.28 <b>(\$70.84)</b>	661.49 <b>(\$40.37)</b>
COBRA Capital Health Plan <sup>(3,8)</sup>	Standard	288.27	1,075.40 <b>(\$54.92)</b>	576.54
	HDHP	262.37	969.55 <b>(\$49.34)</b>	524.75

HEALTH INSURANCE



# MA-PD PLANS



## MEDIGARE ADVANTAGE & PRESCRIPTION DRUG PLANS

Lower premiums and more benefit? Yes, please!

- Our Humana HMO MA-PD plan has been enhanced to offer even lower out of pocket costs AND lower premiums!
- Similarly, our UnitedHealthcare PPO MA-PD plan also lowered their monthly premium for the 2021 Plan Year.
- We encourage our retirees to research all our MA-PD options by visiting our website, at [mybenefits.myflorida.com/health](https://mybenefits.myflorida.com/health).
- For coverage and participating provider questions, contact the plan or plans of your choosing directly. Contact information for each MA-PD plan is also available on our website.

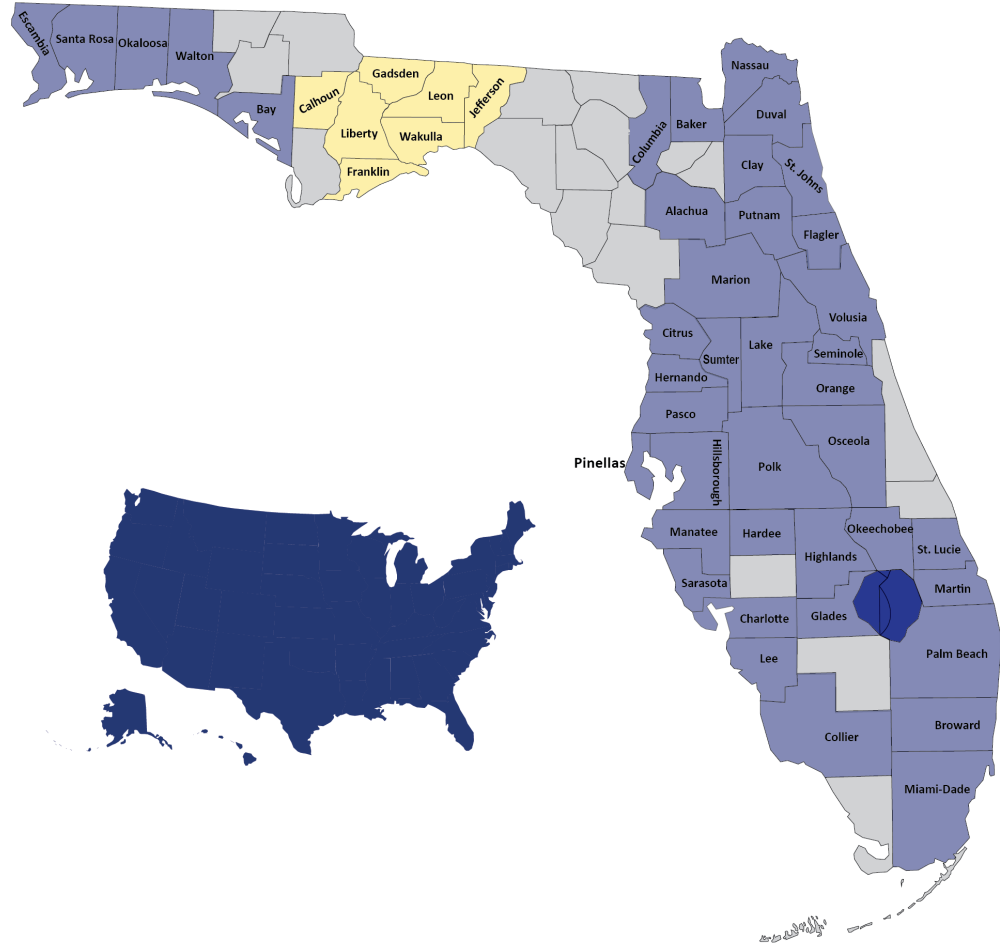
# 2021 CONTRACTED MEDICARE ADVANTAGE & PRESCRIPTION DRUG (MA-PD) PLAN SERVICE AREAS

**HMO**

- Capital Health Plan (MA-PD HMO Plan)
- Humana (MA-PD HMO Plan)
- Counties with no MA-PD HMO Plans

**PPO**

- UnitedHealthcare (MA-PD PPO Plan)<sup>1</sup>



<sup>1</sup>Available nationwide, including all 67 counties in FL.

Humana MA-PD was awarded Okaloosa county





# MA-PD PREMIUM DECREASES

<b>Medicare Advantage and Prescription Drug (MA-PD) Plans Premium Rate Table</b> <b>Effective December 2020 for January 2021 Coverage</b>			
<b>MA-PD Plan Premium Rates</b>			
<b>Plan Name</b>	<b>Plan Type</b>	<b>Monthly Cost</b>	<b>Monthly Cost Per Member</b>
		<b>Per Member</b>	<b>through COBRA</b>
Capital Health Plan - MA-PD	MA-PD	165.00	168.30
Humana - MA-PD	MA-PD	33.86 <b>(-\$6.61)</b>	34.54 <b>(-\$6.74)</b>
UnitedHealthcare - MA-PD	MA-PD	209.97 <b>(-\$10.00)</b>	214.17 <b>(-\$10.20)</b>

More information is available on

[https://www.mybenefits.myflorida.com/health/medicare advantage and prescription drug](https://www.mybenefits.myflorida.com/health/medicare%20advantage%20and%20prescription%20drug)



# WEIGHT MANAGEMENT PROGRAM

This year marks the fourth year of the Weight Management Program.

Members of Aetna, AvMed, Florida Blue and UnitedHealthcare may participate.

Provided with lifestyle coaching, CDC-approved curriculum, and FDA-approved medications (as approved by your physician). See other eligibility requirements.

Participants are responsible for all applicable medical and Rx co-payments, co-insurance, deductibles, and out-of-pocket expenses.

## Application Period:

Oct. 5 – Nov. 16, 2020

## To Apply:

- Download Physician Referral Form from My Benefits website and have it completed and signed by a physician.
- Apply online and submit a PDF or JPEG file of the completed Physician Referral Form with an application.
- Participants will be required to enroll and engage in a free department-approved wellness program and **must** submit two progress reports during the 2021 plan year.
- Specific wellness programs will vary based on the health plan the participant is enrolled in.
- FAQs can be found on the My Benefits website.

# SHARED SAVINGS PROGRAM



## Shop. Select. Save.

The Shared Savings Program, administered by the Division of State Group Insurance, allows State Group Insurance enrollees to earn rewards by shopping for and selecting high quality, lower cost healthcare services. This benefit, available to all State Group Insurance health plan enrollees and their eligible dependents at no additional cost, has generated approximately \$5.8 million in net savings for the state and approximately \$1.4 million in rewards to state employee participants since January 2019. Learn more at [myBenefits.MyFlorida.com](https://myBenefits.MyFlorida.com).



**\$5.8 MILLION\***  
IN NET SAVINGS  
&  
**\$1.4 MILLION\***  
IN REWARDS



\*Totals for Jan. 2019 through June 30, 2020.

*Thank  
you!*



**833-746-8337**

24/7/365  
Consultation  
& Support

- As of July 1, 2020, the State of Florida Employee Assistance Program (EAP) vendor changed from New Directions Behavioral Health, LLC (New Directions) DBA E4, LLC, to KEPRO.
- Employees will continue to access essential EAP services, and benefit information is available via the People First portal at [peoplefirst.myflorida.com/peoplefirst](https://peoplefirst.myflorida.com/peoplefirst).
- Contact the KEPRO toll-free member services line at (833) 746-8337.



# NEED TO KNOW

## Returned Mail

Open Enrollment packets returned to the People First Service Center due to an invalid mailing address or no forwarding address provided will NO longer be sent to the agencies and universities to deliver to the employee.

## Notices

- CHIP
- Women's Health and Cancer Rights Act Notice
- Special Notice about Medicare Part D
- State Group Insurance Privacy Notice
- Market Place Notice- updated

## Coming Soon!

- Updated QSC Matrix
- Did you know? series
- HR Bootcamp



People First

# OPEN ENROLLMENT FILE DATES

## Files to State Universities:

- Open Enrollment Files will be sent to the Universities on November 23, 2020
- First payroll deduction file (BNI\_123) for 2021 Elections (except for FSA and HSA accounts) due to People First on December 2, 2020
- 2021 FSA/HSA Enrollment information will be sent to the Universities on January 4, 2021 (unless an earlier date is requested)
- First payroll deduction file (BNI\_123) for 2021 FSA and HSA Elections due to People First on January 13, 2021

## Open Enrollment Reports for BENO:

- Open enrollment reports will be available to agency administrators in the “Agency Tickets” screen in People First on November 24, 2020

# OPEN ENROLLMENT SNAPSHOT

- The Open Enrollment snapshot will be based on data in People First as of 6 p.m. Eastern time on October 2, 2020
- This snapshot captures the following information from People First to generate the 2021 Open Enrollment Benefits Statements:
  - Employee information (name, address, etc.)
  - Employee's eligibility to participate in benefits for 2021
  - Employee's current year elections
- People First Downtime for Open Enrollment Preparation will occur from 6 p.m. on Friday October 2 through 9 a.m. on Sunday October 4, 2020, Eastern time
  - The insurance benefits tile will be disabled until noon on Monday October 5, 2020. During this time insurance benefits transactions will be disabled
- Benefits Statements will be mailed October 5 through October 13, 2020



# ELECTRONIC BENEFITS STATEMENTS

New for this year, Open Enrollment Benefits Statements will also be available electronically in People First starting on October 5.

Employees can access the electronic benefits statement in the Insurance Benefits Tile.

HR Users can access an employee's benefit statements in the Insurance Benefits dropdown in the My Team tile for the employee.

# OPEN ENROLLMENT NOTIFICATIONS

People First will notify eligible members of the Open Enrollment opportunity using various methods, including:

- Benefits statements
  - Will be mailed to the address on file as of 6 p.m. Eastern time on Friday October 2, 2020
  - Will be available online starting Monday October 5, 2020
- Emails – Eligible members will receive several emails regarding OE as follows:
  - Open Enrollment is coming – October 4, 2020
  - Open Enrollment is here – October 18, 2020
  - Open Enrollment Reminder emails – only sent to members who have not completed their OE elections
    - Reminder – October 25, 2020
    - Final Reminder – November 1, 2020
  - Open Enrollment Benefits Statements Available – October 5 & 6, 2020

# OPEN ENROLLMENT NOTIFICATIONS (CONCLUDED)

- Inbox task
  - During Open Enrollment, an inbox task will appear titled "Open Enrollment." Once the employee completes Open Enrollment, the inbox task will be removed (employee retains access to make updates by selecting the Open Enrollment Quick Link or navigating through the Insurance Benefits tile)
  - The inbox task will not be displayed during the Open Enrollment Correction period - regardless if the member completed Open Enrollment or not
- Employee Quick Link
  - During the Open Enrollment period, a quick link is available titled "Open Enrollment" in the Employee Quick Links section
  - During the Open Enrollment Correction period, a quick link is available titled "OE Correction Period" in the Employee Quick Links section
- Change My Benefits
  - During Open Enrollment, if an employee selects the Change My Benefits Link, they will have an event titled "Open Enrollment"
  - During the Open Enrollment Correction Period, if an employee selects the Change My Benefits link, they will have an event titled "Open Enrollment Correction Period"



# Questions?