

October 1, 2019

RE: Florida Blue Open Enrollment & Florida Blue Premiums for 2020

Dear CF Employee:

College of Central Florida is one of twenty three (23) Colleges in the Florida Risk Management Consortium. Insurance coverage premiums are mandated by the experience rating (insurance claims filed) of the group. The consortium negotiates the rates and each college's rate is individually determined by its experience. Our experience this year has been moderate due to your diligence in using In-Network providers and conscientious use of the plans. As a reflection of the rate of use this year, we will have a 5.53% rate increase in 2020 on the current health plans. CF will **continue to cover 100%** of each eligible employee's cost of health insurance.

The rates will be effective January 1, 2020. The first dependent premiums will be deducted from the two December 2019 paychecks.

Like last year, CF will offer two health insurance plans. Both of these plans are compliant under the Affordable Healthcare Act.

CONTINUED PLANS

- **BlueOptions 03769** - Health Care Reform Compliant
- **PPO 05190 (EE Only) & 05191 (EE + Family) Health Savings Account (HSA)** – Health Care Reform Compliant
- **DV Plan – Delta Dental & VSP Vision** – NOT a health plan, simply a dental and vision plan offered to individuals who have, and can prove, insurance coverage with another vendor.

Open enrollment for the plan is scheduled for October 21, 2019 through November 1, 2019 for coverage to begin January 1, 2020. **Open enrollment for Health, Life, Dental and Vision will take place via an online self-service website managed by FMBC. Employees can access the enrollment website during the open enrollment period to: add/change benefits or confirm existing benefits.**

NEW This Year: Life Insurance Provider Change and Dependent Life Insurance Options (Spouse/Children)

- Effective 1/1/2020, Unum Basic and Supplemental Life Insurance will be replaced by a new provider, The Standard Insurance.
- The Open Enrollment period will allow employees to add new supplemental life insurance or increase existing levels (up to \$200K) at guaranteed issue – no medical underwriting or Evidence of Insurability form required. Supplemental life insurance requests above \$200K will still require an Evidence of Insurability form.
- The plan design will not change; therefore, if you are happy with your current life insurance elections and do not wish to make changes, then no action is needed. Your current elections will roll over to the new plan year under the new provider, The Standard.
- **New Dependent Life Options:** we are pleased to offer an additional benefit – [Dependent Supplemental Life Insurance options for spouse and children](#).

Enrollment is not mandatory unless you are making plan changes or adding dependents. However, we strongly encourage all employees to access the FBMC enrollment site to confirm current benefits, and review/update beneficiary information if necessary. If you choose to take no action, your current benefits will roll over to the new plan year.

AGAIN THIS YEAR...CF EMPLOYEES WILL BE ABLE TO COVER DOMESTIC PARTNERS UNDER THEIR HEALTH INSURANCE. Please visit the CF Intranet for more information:

<http://benefits.cf.edu/enrollment/open-enroll-health.htm>.

Sincerely,

F. Joseph Mazur III, MS-CIS, CPA
Vice President, Administration and Finance

OPEN ENROLLMENT

October 21 – November 1, 2019

FULL TIME CF EMPLOYEES (Only)

FLORIDA BLUE HEALTH INSURANCE, DV PLAN, DENTAL AND VISION

BlueOptions PPO 03769 (*HCR Compliant*) *5.53% increase for 2020*

BlueOptions PPO 05191 Health Savings Account (HSA) – (*HCR Compliant*) *5.53% increase for 2020*

DV Plan (Only) – Delta Dental & VSP Vision (**DV Plan is available only to full time employees who are not enrolled in the College sponsored Health Insurance Plan**)

Ameritas Dental *3% increase for 2020*

Ameritas Vision:

VSP – *8.9% (there was no increase in 2019)*

EyeMed – *9.4% - this is the first increase since the plan was implemented in 2016*

For more information please review the attached plan comparison.

Employees Wishing To Make Changes for 2020 Must Make the Following Changes Online:

- Add Dependents – *Eligibility Documents are required; Pre & Post tax options available*
- Drop Dependents
- Add Domestic Partner – *Domestic Partner Eligibility Documents are required*
- Change From One Plan To Another
- Cancel Health Plan To Enroll In DV Plan
- Cancel DV Plan To Enroll In Health Plan
- Add or Increase Supplemental Life Insurance OR Add **New** Dependent Supplemental Life Insurance Benefit for Spouse/Children

Pre and Post Tax Deductions: Employees may choose to have medical premiums deducted from their paycheck for dependent coverage on a Pre or Post-Tax basis. If elected Post-Tax, a Change in Status is NOT required to drop dependents from the plan mid-year. If elected Pre-Tax, employees MUST experience a Change in Status to make mid-year election changes.

You may access the FBMC online enrollment site from October 21, 2019 through midnight November 1, 2019. Changes may not be made after the designated open enrollment dates.

For More details on each plan please visit the Benefits Website at

<http://benefits.cf.edu/enrollment/open-enroll-health.htm>

Online Enrollment Instructions

Simply log onto the following website:

1. Log onto: <https://bmc.myfbmc.com>
2. If you are registered from last year and forgot your password, select “Forgot Password” and follow the prompts.
3. For New Users: select “Register”
 - a. Enter first name, last name, & Zip Code, then enter a user identification (SSN# or Employee ID)
 - b. Enter email address (work email or personal email) – **your email address will become your Username**
 - c. Follow the prompts to create a new password
 - d. You will then receive an email with a validation code to activate your profile. Simply click the url web link provided in the email to validate your registration. You will then be redirected to the log-in page to begin the enrollment process.
4. Continue with plan changes and/or elections, or confirm current benefits if you are not making any changes.
5. Print out confirmation when complete

Questions

Contact Jenny Klepfer @ Ext. 1291 or email: klepferj@cf.edu or Human Resources @ Ext. 1570 or email HR@cf.edu

**EFFECTIVE DATE OF COVERAGE - JANUARY 1, 2020
PREMIUMS WILL BE DEDUCTED OR CHANGED
STARTING ON DECEMBER 15, 2019 PAYCHECK**

COLLEGE OF CENTRAL FLORIDA

2020 RATES

GROUP #78803

Plan 03769 PPO BlueOptions – Employees – **5.53% Rate Increase**

Benefit Class	Plan Code Coverage	Description	Monthly Cost	Semi Monthly
P01	Single Coverage	EMPLOYEE ONLY	\$ 0	\$ 0
	One Dependent	1 DEPENDENT	\$624	\$312
	Family Coverage	2 OR MORE DEPENDENTS	\$1,067	\$533.50

GROUP # 78803

Plan 05190 PPO & HSA

High Deductible Plan – Employees – **5.53% Rate Increase**

Benefit Class	Plan Code Coverage	Description	Monthly Cost	Semi Monthly
P01	Single Coverage	EMPLOYEE ONLY	\$ 0	\$ 0
	One Dependent	1 DEPENDENT	\$317	\$158.50
	Family Coverage	2 OR MORE DEPENDENTS	\$530	\$265

DV Plan (Formerly Plan C)

Dental and Vision - covers employee Only (not available for dependents).			\$0
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For the 2020 open enrollment period, employees can access the FBMC benefits enrollment website to confirm existing benefits, change plans, add, or delete dependents:

<https://bmc.myfbmc.com>

For More details on each plan please visit the Benefits Website

03769 and 05190(HSA) Plan Comparison

Employee with 1 or more dependents may enroll in Either Plan

Product & Plan Number	BlueOptions 03769 (HCR Compliant)	BlueOptions 05190 (HCR Compliant) HSA
Effective Date	1/1/2020	1/1/2020
	+5.53% Rate Increase	+5.53% Rate Increase
Cost Sharing - Member's Responsibility		
Deductible (DED) (Per Person/Family Aggregate)		
In-Network	\$600 / \$1,800	\$1,500/\$3,000
Out-of-Network	Combined with In-Network	Combined with In-Network
Coinsurance (BCBSF pays / Member pays)		
In-Network	80% / 20%	80% / 20%
Out-of-Network	60% / 40%	60% / 40%
Out of Pocket Max (Per Person/Family Aggregate)		
In-Network	\$6,000/\$12,000	\$4,500/\$6,850
Out-of-Network	Combined with In-Network	Combined with In-Network
Medical / Surgical Care by a Physician		
Office Services		
In-Network Family Physician	\$30 Copayment	DED + 20%
In-Network Specialist	\$50 Copayment	DED + 20%
Out-of-Network	DED + 40%	DED + 40%
Hospital location (Inpatient/Outpatient/ER)		
In-Network	DED + 20%	DED + 20%
Out-of-Network	Same as In-Network	Same as In-Network
Medical / Surgical Care at a Facility		
Inpatient Hospital Facility (per admit)		
In-Network Option 1	\$1,000	DED + 20%
In-Network Option 2 (Teaching Hospitals; ex. Shands)	\$2,000	DED + 25%
Out-of-Network	DED + 40%	DED + 40%
Outpatient Hospital Facility (per visit)		
In-Network Option 1	DED + 20%	DED + 20%
In-Network Option 2	DED + 20%	DED + 25%
Out-of-Network	DED + 40%	DED + 40%
Emergency Room Facility (per visit)		
If admitted as an inpatient from ER, the hospital will submit an inpatient hospital claim instead of an ER facility claim. ER Copay will not apply on the claim; only inpatient facility cost share will apply.		
In-Network	DED + 20%	DED + 20%
Out-of-Network	DED + 20%	Same as In-Network
Urgent Care In-Network	\$65 Copay	DED + 20%
Wellness	No member cost share	No member cost share
Ambulance	20%	DED + 20%
Gastric Bypass	Covered 1 per lifetime	Covered 1 per lifetime
RX	\$15/\$45/\$65/25% * Mail \$30/\$90/\$130/25%	DED
Women's Wellness (HCR)	No member cost share	Standard
Notes	*\$250 Monthly Member Out of Pocket Maximum per specialty prescription applies	
Notes		Health Reimbursement Account (HSA) Employee only: \$500 Emp. + 1 Dependent: \$1,000 Emp. + 2 Dependents: \$1,500

For More details on each plan please visit the [Benefits Website](#)

FLEXIBLE SPENDING ACCOUNT BENEFITS PLAN

OPEN ENROLLMENT
October 21, 2019 – November 1, 2019
(Coverage Effective: 1/1/2020 – 12/31/2020)

A Representative will be on campus the following dates:

- Ocala Campus - October 23rd and 24th 9:00am – 3:30pm, Bldg 1, Conference Room 105
- Citrus Campus - October 23rd from 10:00am – 1:00pm, Bldg C4, Room 105

Like last year, the FSA open enrollment will be at the same time as the college's open enrollment for all other benefit offerings (health, dental, life, etc.).

What to Expect:

- The plan year will begin January 1, 2020 – December 31, 2020.
- The 2020 Plan year Medical cap will be \$2700.00 for the Medical FSA

Please contact Jenny Klepfer in Human Resources at klepferj@cf.edu or ext. 1291 with any questions.

ENROLLMENT

First time enrollees will need to submit a paper application.

Please contact Human Resources (klepferj@cf.edu or ext. 1291) if you need a paper application. Custom Benefits will also have paper applications when they are on campus.

ONLINE ENROLLMENT INSTRUCTIONS

Online enrollment is only for employees who are currently in the plan or have participated in the plan previously.

Online Enrollment will be available Monday, October 21, 2019 and will close midnight Friday, November 1, 2019.

ENROLL ONLINE

Before a participant may enroll online, an account must be established on the employee Flex web site: **www.myflexonline.com**. To better help you in the online process, below are steps to follow to elect your **2020** Flex Spending benefit(s).

- Visit employee Flex web site: www.myflexonline.com
- If a **Registered Participant**, log in with user name and password. If you do not recall your user name and password, click **Password Reset & User Name Retrieval** highlighted in blue. If you need assistance, please contact Custom Benefit Services at (352) 369-9453 or (352) 237-0425.
- If this is first time visiting site, click **New User** to create an account.
- Hover over **ENROLLMENT** tab on blue ribbon bar at top and click START Enrollment link at bottom
- Enter **Election Amount** without the dollar sign or a comma in the Medical, Dependent Care (daycare) or both and click **tab key**. (Per pay period amount will be reflected and will be based on annual amount divided by number of pay periods. If the annual amount is not

equally divisible by the number of pay periods, the system will adjust/lower the annual amount so as not to go higher than Plan cap/max amount).

- **DEPENDENT CARE IS FOR DEPENDENT DAYCARE BENEFIT.**
- **UNREIMBURSED MEDICAL IS FOR PRESCRIPTION, MEDICAL, VISION & DENTAL REIMBURSEMENT.**
- Click blue **NEXT**.
- Verify New Year Elections. If want to change annual election amount, click **Previous** tab at bottom.
- Click blue **Submit (see Enrollment Confirmation; including confirmation number)**
- **Print a copy** using your browser Print feature (File/Print).
- If during online enrollment period, (you have already visited the site and made an election) and choose to make a change to the existing election, please follow the same steps as above. Be sure to click **Submit** to receive new confirmation number and to print a copy of election. If you choose to delete an election in a benefit, please contact Custom Benefits to confirm the deletion of the benefit has been completed.

IF YOU CURRENTLY HAVE A TAKE CARE DEBIT CARD:

- **Please view your card expiration date (on front of debit card) to determine when to order a renewal card.**
- If enrolling in the 2020 Plan Year and your card is expiring or has expired and your account has a balance to claim of at least \$12.00 (debit card fee), a renewal card may be ordered. (Follow same instructions as first time orders below). Otherwise, at end of Open Enrollment, a card may be ordered when election has been posted. For those whose card expires later than 12/31/2019 and who are enrolling in the 2020 Plan Year; please focus on timing of card expiration. ****\$12.00 annual fee will be assessed to **available account balance.**
- May opt to order additional cards at no additional fee. Hover over tab at top **CARD CENTER**, and then click **Flex Benefits Card**. Click blue **Get Started** tab at bottom.
- **IF YOU NO LONGER WANT AN ACTIVE DEBIT CARD AND YOU ENROLL ONLINE, YOU MUST NOTIFY CUSTOM BENEFIT SERVICES IN WRITING.** Use of the debit card is optional.

FIRST TIME TAKE CARE FLEX CARD APPLICANTS or CARD HAS EXPIRED:

- Hover over **CARD CENTER** tab at top, and then click **Flex Benefits Card**. View FAQs to understand use of card.
- \$12.00 annual fee will be assessed to available account balance. (Available balance must be equal or greater than fee. If not, (at end of Open Enrollment, once future Plan year election is posted), a card may be ordered.
- To order card and to order additional cards at no additional fee, click blue **Get Started** tab at bottom
- New and renewal Card(s) will have a 3 year expiration date.