

## **New Employee FAQ's**

### **Is enrollment in health, dental, and vision insurance automatic?**

No. Employees must enroll in insurance within 60 days from their date of hire. If employees miss the 60-day enrollment deadline, changes can be made during the annual Open Enrollment period (held during the fall). Any changes made during Open Enrollment will go into effect January 1 of the next calendar year.

### **Where can I find insurance brochures?**

- Brochures can be found at: People First (insurance administrator): <https://peoplefirst.myflorida.com>
- Human Resources: <http://www.hr.ucf.edu/web/benefits/index.shtml>
- State of Florida Benefits: [http://www.myflorida.com/mybenefits/Health/Medical\\_Plans/Medical\\_Plans.htm](http://www.myflorida.com/mybenefits/Health/Medical_Plans/Medical_Plans.htm)

### **How long can I keep my children as dependents on my insurance?**

Effective January 1, 2011, children may remain on the insurance plan without having to provide proof of dependency until age 26. The child may stay on the insurance coverage through December 31st of the year of their 26th birthday. A dependent's coverage will be suspended for not providing proper documentation.

### **What is the difference between the Health Maintenance Organizations (HMO's)?**

The premiums and co-payments are the same. Doctors accepting a specific plan may vary from plan to plan.

### **Does family coverage under health insurance cost the same with only one dependent?**

Yes. Regardless of the number of dependents, the cost of health family coverage is the same.

### **After enrollment, do I receive insurance cards?**

Yes. The insurance company mails cards after the effective date of coverage to the mailing address on file in Employee Self Service <http://my.UCF.edu> .

### **If I did not receive or lost my insurance card(s), what can I do?**

Contact the insurance company to request a new card and verify your mailing address on file. Insurance contact information can be found at

<http://www.myflorida.com/mybenefits/pdf/InsuranceCarrierContactInfoPage.pdf> .

### **If I did not enroll in health insurance when I was hired, can I change my mind later?**

Employees have 60 days from their date of hire to enroll. After that time period, employees may only enroll during the annual open enrollment period during the fall or when they experience a qualifying status change (QSC). Any elections made during open enrollment are effective January 1 of the following calendar year.

### **What happens to my premium rates if I go from full-time to part-time employment?**

The premiums are based on an employee's percentage of full-time employment (FTE). Changes in FTE status will result in either an increase or decrease in an employee's premium amounts. If you experience a change in employment status, contact the Benefits Section of Human Resources at 407-823-2771 or [benefits@ucf.edu](mailto:benefits@ucf.edu) .

**When should I add my unborn baby to my health insurance coverage?**

The People First Service Center urges employees anticipating the birth of a child to change to family coverage approximately 2-3 months prior to the birth of the child. If individual coverage is in effect at the time of the baby's birth, you will have 60 days from the birth of the child to enroll in family coverage. The effective date of coverage will be retroactive to the beginning of the month in which the child is born and premiums will be due accordingly.

**What happens to my insurance coverage if I decide to go on a leave of absence without pay?**

If you do not receive a paycheck, premiums for insurance coverage must be paid by personal check or money order. Please contact the Leave of Absence/Worker's Compensation Section for more details at 407-823-2771.

**Can I keep my health insurance coverage after I terminate from the University?**

Yes. COBRA federal law allows you to continue health, dental and vision coverage for up to 18 months following termination. Covered dependent(s) may continue coverage up to 36 months. To continue any other supplemental coverage, contact the insurance company directly within 31 days from your termination date to complete the appropriate forms. The People First Service Center administers COBRA for all state agencies and universities and can be contacted, toll free, at 866-663-4735.

**How do I see my Primary Care Physician (PCP) before I get my I.D. card?**

Contact the insurance company for your group number and identification number. Contacts can be found at <http://www.myflorida.com/mybenefits/pdf/InsuranceCarrierContactInfoPage.pdf>.

**How do I get prescriptions filled before I receive my I.D. card?**

Contact the insurance company for your group number and identification number. Contacts can be found at <http://www.myflorida.com/mybenefits/pdf/InsuranceCarrierContactInfoPage.pdf>.

**I called my health/dental/vision/etc. company and they are stating that I do not have coverage- what do I need to do?**

Please review your paycheck to ensure premiums have been deducted for the coverage. If not, please contact the Benefits Section at 407-823-2771 or [benefits@ucf.edu](mailto:benefits@ucf.edu) for assistance. If your paycheck is in order, please contact People First at 1-866-663-4735 and speak with a benefits representative. The representative will review your file and provide assistance accordingly.

**I enrolled in a Flexible Spending Account (FSA) and received two myMRA Cards but they both have my name. Is this correct?**

Yes, both cards will have the employee's name. Have your spouse sign the back of one of them with their name.

**Is underwriting required for Optional Life Insurance?**

During the first 60 days of employment, you may apply for up to the lesser of five (5) times your annual salary or \$500,000 without providing evidence of insurability.

**Which health/dental plans are accepted at the Student Health Center on main campus?**

Health insurance is accepted from AvMed, United and BCBS.

The dental center only accepts PPO plans (CompBenefits, Ameritas & Assurant).