



# **Open Enrollment (OE) Information Session**

October 2023

UCF HR Benefits

# What Is Open Enrollment?

- Open Enrollment is your annual opportunity to make changes to your State Group Insurance coverage.
- Open enrollment starts at 8 a.m. ET, Monday, Oct. 16, and ends at 6 p.m. ET, Friday, Nov. 3, 2023.
- Make changes online in People First or call the People First Service Center weekdays from 8 a.m. to 6 p.m. ET, at 866-663-4735 or TTY 866-221-0268.



# Making Changes in People First?



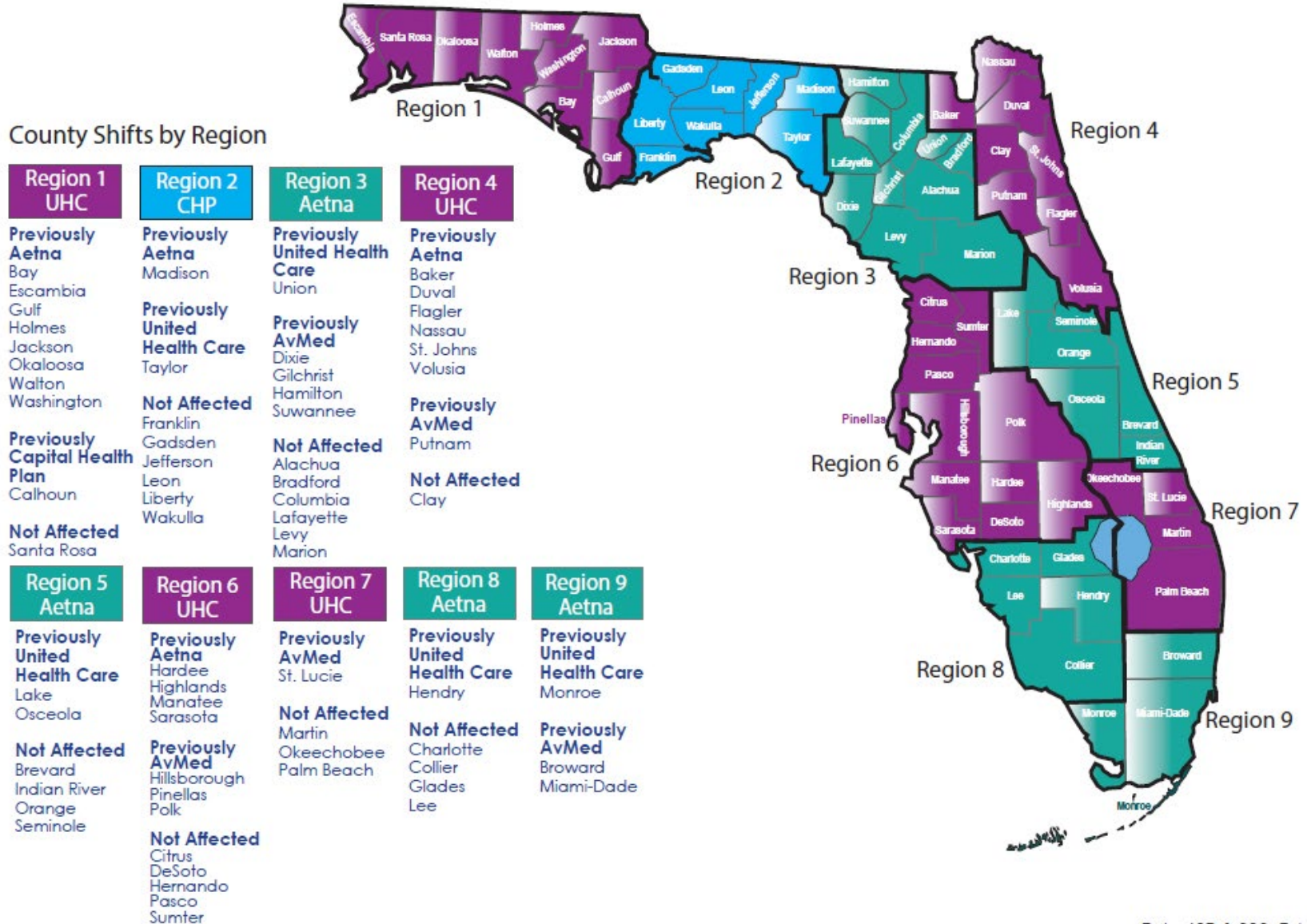
1. Log into your People First account,  
<https://peoplefirst.myflorida.com>  
*(Passwords expire every 90 days for your protection.)*
2. Select the “Complete Open Enrollment Now” task in your Inbox.
3. Review and update your covered dependents and elected plans.
4. Enter your password and select “**Complete Enrollment.**”

# What's New for 2024?

- Change in HMO providers effective January 1<sup>st</sup>
- Change in Prescription insurance provider
- Change in Health Savings Account (HSA) contribution limit
- Decrease in dental premiums
- Increase in hospital supplemental plans
- Diabetes & Weight Management Pilot Programs

# HMO Plan Changes

- Only Aetna, Capital Health Plan, and United Healthcare will be offered effective January 01, 2024.  
*Avmed is no longer available*
- HMO counties have been rezoned based on regions.
- Employees should verify their HMO remains in-network for 2024.



# New Prescription Insurance

- Optum Rx will replace CVS Caremark as the new pharmacy benefits manager effective January 01, 2024.
- Access to a larger pharmacy network such as Walgreens, CVS, Walmart, Publix, and independent pharmacies.
- New prescription Drug card will be available in December.

**Optum** Rx<sup>®</sup>

Get to know Optum RX beginning November 10, 2023, by scanning the QR code shown below with your phone's camera, or go to [OptumRX.com/sofdms](https://OptumRX.com/sofdms) for more information.



# Health Savings Account (HSA)



- IRS announced increased contribution limits for 2024
  - Individual: \$4,150 (increase of \$300)
  - Family: \$8,300 (increase of \$550)
- Employer contributions remain the same
  - \$41.66/month for individual coverage up to \$500/year
  - \$83.33/month for family coverage up to \$1,000/year
- New biweekly deductions will begin with the January 2024 paychecks.





# Cigna Prepaid Dental HMO Premium Decrease

- Cigna Prepaid HMO plan
- Monthly premiums decreased by 5%
- Offers over 3,500 dentist in Florida
- No deductibles or waiting periods
- Orthodontic coverage for children and adults



**i** New biweekly deductions based on the 2024 premiums will start to be deducted from the December paychecks.

# Cigna Hospitalization Plan

- Daily cash payments when you or your dependents are hospitalized.
- The fixed daily benefit of the **365 PLUS plan** will increase from \$200 to \$250, effective January 1, 2024.
- Monthly premium remains unchanged from 2023 to 2024.
- Eligible for payment with each hospital confinement due to sickness, injury or pregnancy (including complications of pregnancy). *Limitations may apply*
- Contact a Capital Insurance Agency representative for more information. <https://capitalins.com/find-an-agent/>

# Diabetes Management Pilot Program (DMPP)

- Utilizes a diabetes program and digital health platform for diabetes management to monitor eligible diabetic enrollees' HbA1c and hypoglycemia levels
- Application period: **Oct. 16 through Dec. 15, 2023**
- Limited to the first 2,000 participants covered by a participating State Group Insurance Program health plan who meet specific criteria
- For more information visit, [https://www.mybenefits.myflorida.com/health/diabetes\\_management\\_pilot\\_program](https://www.mybenefits.myflorida.com/health/diabetes_management_pilot_program)

# Additional Reminder for State Open Enrollment

- Make sure your mailing address is up to date in People First to get Open Enrollment communications.
- People First password updates every 90 days.
- Insurance premiums are paid one month in advance. (**except for** HSA and FSA spending plans)
- Any changes made during Open Enrollment will be reflected on your December 01, 2023 paycheck.

# Gabor Financial Solutions Disability Open Enrollment

- Special Open Enrollment from **Oct 16<sup>th</sup> - Dec 08<sup>th</sup>**
- First Gabor disability open enrollment in 4 years!
- Short-term and Long-term Disability plan options
- Available to **USPS, A&P, 9 & 12-month Faculty, and Executive Service** employees
- **Guaranteed Issue** (no medical underwriting required)
- Underwritten by **The Standard**

# Gabor Financial Solutions Disability



- Inexpensive way to help protect your income, from loss due to an unexpected personal illness or injury.
- Replaces up to 60% of your income tax-free and payable to Social Security Normal Retirement Age.
- Benefits begin after either 30 or 90 days, according to the elimination period you choose.
- **Provides additional benefits:**
  - Annuity contribution
  - Cost of Living Adjustment
  - Assisted Living
  - Lifetime Security

# Gabor's Disability Plans



**GABOR**  
FINANCIAL  
SOLUTIONS

## 30-Day Plan

- Begins paying benefits after 30 days.
- First 60 days of benefits are paid on a weekly basis.
- Beginning on day 90, benefits are paid on a monthly basis.
- Maximum Benefit Period:
  - 9 weeks (STD) or
  - based on age at the time of disability (LTD)

## 90-Day Plan

- Begins paying benefits on a monthly basis after 90 days.
- Maximum Benefit Period:
  - Based on age at the time of disability (LTD)

# Contact Gabor



- To learn more, contact a local Gabor representative or visit <https://www.gaborfs.com/university-of-central-florida>.

1. <b>Cody Johnson</b>	(540) 293-1446	<a href="mailto:cjohnson@gaborfs.com">cjohnson@gaborfs.com</a>
2. <b>Matthew Romano</b>	(352) 514-0626	<a href="mailto:mromano@gaborfs.com">mromano@gaborfs.com</a>
3. <b>Pat Tierney</b>	(407) 252-3151	<a href="mailto:pat@gaborfs.com">pat@gaborfs.com</a>
4. <b>Greg Sokolow</b>	(407) 890-0488	<a href="mailto:greg@gaborfs.com">greg@gaborfs.com</a>

- Enrollment will be online through Gabor's website starting on Monday.
- Visit the UCF HR Open Enrollment website for more details:  
<https://hr.ucf.edu/current-employees/benefits/open-enrollment/>





# UCF Human Resources Benefits Section

**Schedule an Appointment  
with a Benefits Coordinator:**

- 407-823-2771
- [Benefits@ucf.edu](mailto:Benefits@ucf.edu)