HR Liaison Training

Benefits Section
Objectives

- Provide you with the resources that enable you to:
  - Understand UCF’s Insurance & Retirement plans and practices
  - Understand Insurance & Retirement related policies and procedures

- Why is this important?
  - To enable you to assist your employees more efficiently!
New Employees

- Must attend New Employee Orientation
  - OPS employees will receive an email with information on how to complete the online benefits orientation via Webcourses. They are not required to attend the in person orientation.

International Employees

**IMPORTANT**

People First will not send an enrollment packet until they have all of the necessary information, including a valid Social Security Number and a valid address. Missing information can cause a delay in the start of a new employee’s health coverage.
Rehire & Transfer Employees

- If an employee is rehired or transferring from another State University within 26 weeks or
- Are rehired/transferring from another non-university State agency within 13 weeks:
  - They are not considered a new employee in terms of benefits enrollment because they are considered continuously employed by the State.
  - The benefits that they were previously enrolled in will be reinstated upon their rehire without a Qualified Status Change event to cancel or change benefits.

**Important**

If an employee is transferring from another State Agency, a new UCF People First ID will be assigned to them by People First.
Insurance
## UCF Benefits

The State of Florida offers the following insurance:

### Pre-Tax
- ✓ Health
- ✓ Dental
- ✓ Vision
- ✓ Basic Life
  - ✓ $25,000 no cost to regular full time employees.
- ✓ Spending Accounts
- ✓ Health Savings Accounts
- ✓ Other supplemental insurances
  - ✓ Hospitalization, Cancer, Intensive Care, Accident, Disability

### Post-Tax
- ✓ Optional Life

Additional supplemental coverage is available through The Gabor Agency:
- • Disability
- • Life Insurance
- • Long Term Care

*All of these insurance elections must be made by contacting a local Gabor representative.*
Who is People First?

- Plan administrator for the State of Florida Insurance program for state universities like UCF

- Responsible for the following:
  - Plan Enrollments
  - Dependent Eligibility
  - Qualifying Status Changes
  - Open Enrollment
  - COBRA Administration
Using People First to Enroll

- **Online**
  
  https://peoplefirst.myflorida.com
  
  User ID and Password Required

- **Service Center**
  
  1-866-663-4735
  
  Available Monday-Friday 8:00am to 6:00pm ET

**To Receive User ID:**

1. Employee’s information is keyed to UCF system
2. Daily electronic file is submitted to People First
3. People First mails packet (including UserID) to employee’s home
Changing Insurance

Employees have two ways to change insurance elections after 60-day enrollment window:

1. **Qualifying Status Change**
   - Marriage, divorce, birth of child, spouse insurance termination, etc.
   - Employees have 60 days from event to contact People First.

2. **Open Enrollment**
   - Held each fall
   - Coverage effective January 1 of following year
Prospective Employee

- **How many days do I have to enroll in insurance coverage?**
  - Eligible employees have 60 days from their hire date to enroll in insurance.

- **What is the earliest coverage effective date I can receive?**
  - 1st of the month, following the date of hire (Medical Only)

- **Can I enroll prior to my date of hire?**
  - No, must be in UCF and People First systems

- **Who is considered an eligible dependent?**
  - Legal spouse and/or dependent child(ren)
Retirement
Retirement Plans

1. **FRS - Pension Plan**
   - Defined Benefit

2. **FRS - Investment Plan**
   - Defined Contribution

3. **State University System Optional Retirement Program (SUSORP)**
   - Defined Contribution
   - College of Medicine = Mandatory

4. **FICA Alternative Plan (FAPLAN)**
   - Mandatory & Automatic for all OPS Non-Students, Adjunct Faculty, Post-Doctoral Associates and Medical Residents
<table>
<thead>
<tr>
<th>Employee Class</th>
<th>Mandatory Retirement Option Choices</th>
</tr>
</thead>
</table>
| A&P                            | • FRS Pension Plan  
     • FRS Investment Plan  
     • State University System Optional Retirement Program (SUSORP)                                     |
| Faculty                        | • FRS Pension Plan  
     • FRS Investment Plan  
     • State University System Optional Retirement Program (SUSORP)                                     |
| USPS                           | • FRS Pension Plan  
     • FRS Investment Plan                                                                                     |
| Post-Doctoral Associates       | • FICA Alternative Plan (FAPLAN)                                                                     |
| OPS Non-Students               |                                                                                                       |
| Adjunct Faculty                |                                                                                                       |
| Medical Residents              |                                                                                                       |
FICA Alternative Plan (FAPLAN)

- Enrollment is automatic and mandatory for:
  - Post-Doctoral Associates
  - OPS Non-Students
  - Adjunct Faculty
  - Medical Residents

- Money is deposited into a private retirement plan instead of Social Security.

- Participants contribute 7.5% of their compensation to an account in their name.

- Employees who were previously employed in an OPS position and contributed to the FICA Alternative Plan, who are now employed in an A&P, Faculty or USPS position are permitted to move their funds via directed rollover, into any non-ORP 403(b) within UCF’s plan.

- Everyone who is required to go into the FAPLAN signs an agreement that is included in their new hire paperwork acknowledging that they understand the mandatory and automatic enrollment in the FAPLAN.
Voluntary Retirement Options

- Employees who wish to make voluntary contributions may do so through the following options:

<table>
<thead>
<tr>
<th>Pre-Tax Investments</th>
<th>Post-Tax Investments</th>
</tr>
</thead>
<tbody>
<tr>
<td>403(b)</td>
<td>Roth 403(b)</td>
</tr>
<tr>
<td>457</td>
<td></td>
</tr>
</tbody>
</table>

- Voluntary Contributions are in addition to FRS or SUSORP plans
- UCF does not match voluntary employee contributions
- Enrollment/Changes can be made at any time during the year
## How to Enroll

### 403(b)
- Open voluntary retirement account with one of the eight voluntary 403(b) companies:
  1. MetLife
  2. TIAA-CREF
  3. VALIC
  4. Vanguard
  5. VOYA
  6. VOYA Reliastar
  7. T Rowe Price
  8. Fidelity

### Roth 403(b)
- Open voluntary retirement account with one of the three voluntary Roth 403(b) companies:
  1. Fidelity
  2. VALIC
  3. VOYA

### 457 Deferred Compensation
- Contact the State Office of Deferred Compensation
Employees Retiring

- The retirement process varies by plan.

- When an employee wants to retire:
  - Employee should schedule an appointment several months in advance with the UCF Human Resources Benefits Section

- Employees retiring from your department must be coded as **RETIRED** in the People Soft system.
  - ePAF must note Retirement
  - The employee will have an option of continuing their insurance as a retiree.
Re-Employment Restrictions

- Someone is considered a retiree if any portion of their FRS Pension, FRS Investment or SUSORP benefit after 7/1/2010 is:
  - Received
  - Withdrawn
  - Rolled over/transferred

- This is regardless of age.
  - Someone can be an FRS “retiree” in their 20’s or 30’s

- If someone is considering re-employment, remember:
  - Minimum of (6) full calendar months before they can be rehired
  - They will be financially liable for repayment if in violation
  - Rehired retirees are not eligible for renewed membership in any State of Florida retirement plan
OPS Employees
Eligibility

- OPS Employees are eligible for health insurance if:
  - They are hired to work 30 hours or more per week; OR
  - They have worked an average of 30 hours or more per week for a defined measurement period.

*Hours worked with another state agency that participates in the State Group Insurance Program concurrently with UCF employment are combined with hours worked at UCF to determine eligibility.*
Eligibility Measurement Period

Eligibility is based on hours worked reported for defined measurement periods determined by the state.

**New Hire Measurement Period (NHMP)**

- Begins 1st of month following hire date for employees hired to work less than 30 hours per week
  
  *For example, NHMP begins 10/1/15 for employee hired to begin work on 9/7/15*

- Extends for 12 months and eligibility is determined at the end of the period

- If an OPS employee is determined to be eligible at the end of NHMP a qualifying event window will open allowing the employee 60 days to enroll in benefits

**Open Enrollment Measurement Period (OEMP)**

- October 3, 20YY through October 2, 20YY

- Annual one-year measurement period determines eligibility for next plan year
  
  *For example, next OEMP begins 10/3/14 and extends through 10/2/15 and will determine eligibility for the 2016 plan year with coverage beginning January 1, 2016*
If an employee does not enroll in benefits (including as an eligible OPS employee) when initially eligible, they will not be eligible to enroll outside of a Qualifying Status Change event and/or Open Enrollment. This includes OPS employees who are hired into a salaried FTE position, unless their break in service between their OPS and Salaried FTE position is greater than 26 weeks.
OPS Employees with Graduate Assistantships

<table>
<thead>
<tr>
<th>UCF STUDENT HEALTH PLAN</th>
</tr>
</thead>
<tbody>
<tr>
<td>The College of Graduate Studies provides health insurance coverage for all university fellows and graduate assistants with appointments totaling 20 hours per week</td>
</tr>
<tr>
<td>Coordinated through College of Graduate Studies</td>
</tr>
<tr>
<td>Administered by Gallagher Koster</td>
</tr>
<tr>
<td>Underwritten by UnitedHealthcare</td>
</tr>
<tr>
<td>Individual coverage provided at no cost {Family coverage available for purchase}</td>
</tr>
<tr>
<td>Eligibility based on working 20 hours per week</td>
</tr>
<tr>
<td>Coverage period is based on the academic term(s) that the student has a qualifying assistantship (e.g., fall 8/15/2014-12/31/2014, spring 1/1/2015-8/14/2015, annual 8/15/2014-8/14/2015)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>STATE GROUP INSURANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>OPS employees with a graduate assistantships that meet the eligibility criteria for state benefits will be offered coverage by People First</td>
</tr>
<tr>
<td>Coordinated through UCF Human Resources</td>
</tr>
<tr>
<td>Administered by People First</td>
</tr>
<tr>
<td>Underwritten by various insurance carriers {in Central FL - Florida Blue, AvMed, Aetna}</td>
</tr>
<tr>
<td>Employees pay premiums for Individual and Family coverage</td>
</tr>
<tr>
<td>Eligibility based on working average of 30 hours per week</td>
</tr>
<tr>
<td>Coverage period is the calendar year (e.g., annual 1/1/2015-12/31/2015)</td>
</tr>
</tbody>
</table>

- Eligibility for the State Group Insurance will not have an impact on eligibility or enrollment in the UCF Student Health Plan. Employees offered the State Group Insurance can elect coverage or choose to decline coverage without any changes to their current Student Health Plan.

- Please Note: International Students with F-1 or J-1 Visas and their accompanying dependents are required to have health (medical) insurance coverage for their entire duration of studies at UCF that meets all the State of Florida Board of Governors regulations. The state’s health plans offered by the Div. of State Group Insurance do not meet all of the State of Florida Board of Governors regulations. Additionally, to continue State Group Insurance coverage OPS employees must continue to meet the state’s eligibility criteria on an annual basis.
International Students with F-1 or J-1 Visas

U.S. federal regulations require J-1 Exchange Visitors and J-2 dependents to carry health (medical) insurance during the entire length of their program that meet minimum required health insurance coverage as per Federal Regulations (see below).

- Medical benefits of at least $50,000 per accident or illness
- Repatriation of remains (preparation and transportation of remains to home country) in the amount of $7,500
- Expenses associated with the medical evacuation (transportation to home country when directed by attending physician) of the exchange visitor in the amount of $10,000
- A deductible not to exceed $500 per accident or illness
- Coverage for pre-existing conditions after a reasonable time period (as per industry standards)
- Covered benefits must be paid at 75% or more per accident or illness
- Policy must not unreasonably exclude coverage for perils inherent to the exchange visitor’s program
- Insurance carrier must have an approval rating that is accepted as per Part 62.14 (c)(1) of Section 22 of the Federal Code of Regulations

The State Group Insurance health insurance plans meet the federal requirements with the exception for repatriation and medical evacuation which are required to be in compliance with federal health insurance requirements.

Contact UCF International Service Center 407-823-2337 for additional information on health insurance requirements.
Additional Employee Benefits
Pegasus Perks

- Employee Discount Program
  - Administered by Abenity.

- Employees can register online:
  - https://ucf.abenity.com/login
  - Must register with UCF email address

Nearby Offers
Discover discounts in your neighborhood and 2,300 cities nationwide.

Mobile Access
Save an app icon to your phone’s home screen for quick access to discounts.

#LifeHasPerks
Great giveaways every month! Win movie tickets, electronics, cash, and more!
Employee Assistance Program (EAP)  
**Aetna Resources For Living**

- Available to UCF employees and household members
  - OPS employees are not eligible

- Benefits:
  - Confidential counseling and referral service
  - Legal Services
  - Financial Services
  - Unlimited telephone consultations 24/7
  - Etc.
Other Important Information
9-Month Faculty

• During the Spring, insurance deductions are doubled to ensure continuous coverage throughout the summer.
  ✓ This is regardless of whether they have a Summer teaching contract or not.
  ✓ Not applicable to Reimbursement Accounts or Retirement Accounts
Leave Payout/Deferral

- Leave calculations/payouts are administered by the Payroll department.

- Employees have the option of deferring their annual and sick leave balance to a UCF-sponsored retirement provider.

The employee’s leave payout may be required to go into the **Special Pay Plan (SPP)**

- Invested on a pre-tax basis in a TIAA-CREF retirement account
- Both the participant (employee) and UCF are exempt from paying Social Security and Medicare taxes.

**Eligibility** - Employees classified as Faculty, A&P or USPS that would otherwise receive a lump sum cash payment of accumulated leave of $10,000 or more and:

- Commence participation in DROP and is 59 & 4 months or more; or
- Incur a change of employment classification from a 12-month contract faculty member to a 9-month contract faculty member and is age 59 & 4 months or more; or
- Terminate employment and is age 55 or more.
Annual Events

- **Financial Wellness Series: Spring (April)**
  - Presentations throughout the month

- **Benefits Fair: Fall (October)**
  - Insurance & Retirement vendors available
  - Learn about benefit changes for the upcoming year
The UCF Human Resources Benefits department offers a bi-weekly insurance and retirement enrollment lab to assist employees in completing their insurance and retirement enrollments.

During these one-on-one sessions, key features of the benefits plans can be compared and issues can be addressed, which need to be considered when making election decisions. The enrollment lab will be held every other Tuesday from 2:00 p.m. to 4:30 p.m. in the Human Resources Training Room.

The sessions are available by appointment only. To make an appointment, employees need to call or email the UCF Benefits department:
- Call: (407) 823-0559
- Email: Benefits@ucf.edu

*Please encourage your employees to take advantage of the Enrollment Lab!
UCF Human Resources
  •  www.hr.ucf.edu

Insurance
  •  Information on plans, premiums, brochures, dependent information and how to enroll through the People First system:
    http://hr.ucf.edu/current-employees/insurance/

  •  People First Page:
    https://peoplefirst.myflorida.com/

  •  Insurance Carrier Contact Information:
    http://mybenefits.myflorida.com/health/contact_information

  •  State of Florida Employee Benefits Guide:

  •  Health Insurance Premiums:
    http://mybenefits.myflorida.com/health/forms_and_resources/premium_rates

Retirement
  •  MyFRS Financial Guidance Line:
    http://www.myfrs.com/Resources_Financial.htm