

Open Enrollment Information

2021 Plan Year

UCF Human Resources Benefits Section

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UCF

Benefits Team



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<https://hr.ucf.edu/contact-hr/>

Important Dates

**Starting week of
October 5**

Open Enrollment Benefit
Statements and Inserts
Mailed Out

**Friday, November 6
6:00 p.m. EST**
Open Enrollment
Ends

Start

END

**Starting week of
September 28**

Benefit Fair Webinar
Series for 2021 Plan
Year Begins

Monday, October 19
Open Enrollment
Begins

January 1, 2021
Coverage Effective Date



If employees do not make any changes during Open Enrollment, all benefits shown on their People First Benefits Statement will remain in effect for all of 2021 (with exceptions of Qualified Status Changes).

People First Enrollment

Online

<https://peoplefirst.myflorida.com>

User ID and Password Required



-Or-



Service Center

1-866-663-4735

Available Monday-Friday 8:00am to 6:00pm ET

Benefit Updates for 2021



Health Savings Account (HSA) 2021 Contribution Limit Increase

- Individual: \$3,600 (increase of \$50)
- Family: \$7,200 (increase of \$100)
- Employer contribution remains the same
 - \$41.66/month for individual up to \$500/year
 - \$83.33/month for family up to \$1,000/year

CARES Act Updates for 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.



[https://www.mybenefits.myflorida.com/health/savings
and_spending_accounts/health_savings_account](https://www.mybenefits.myflorida.com/health/savings_and_spending_accounts/health_savings_account)

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 (HMO or PPO plans) or non-network provider (PPO plan only).
- Contact your health plan provider to learn more about what telehealth services they cover.

Immunizations

- 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.



<https://info.caremark.com/sofrxplan>

Ameritas Dental Plans Monthly Premium Increase

Indemnity w/ 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 + Family	\$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 + Family	\$110.16	\$7.20

Preventative 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 + Family	\$77.58	\$5.08



[https://www.mybenefits.myflorida.com/health/dental
insurance_plans](https://www.mybenefits.myflorida.com/health/dental_insurance_plans)

MetLife Dental Plans Monthly Premium Increase

Indemnity w/ 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 + Family	\$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 + Family	\$104.64	\$4.52

Preventative 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 + Family	\$71.66	\$4.08



[https://www.mybenefits.myflorida.com/health/dental
insurance_plans](https://www.mybenefits.myflorida.com/health/dental_insurance_plans)

Life Insurance Changes

- **Spouse Life Insurance** plan rates will increase for the 2021 Plan Year.

Coverage Tier	2021 Premium	Increase Amount
\$15,000	\$5.18	\$0.68
\$20,000	\$6.90	\$0.90

- **Optional Life Insurance** plan rates will also increase for the 2021 Plan Year.
- Please make sure to review all insurance premiums on your Benefits Statement once received from People First.

Optional Life Insurance Premium Changes

Age	Monthly Amount Per \$1,000	Change
< 30	\$0.063	0.002
30 - 34	\$0.090	0.004
35 - 39	\$0.101	0.004
40 - 44	\$0.110	0.005
45 - 49	\$0.153	0.007
50 - 54	\$0.220	0.010
55 - 59	\$0.332	0.015
60 - 64	\$0.609	0.028
65 - 69	\$0.929	0.044
70+	\$1.774	0.084

- Formula for calculating optional life premium:

Employee's Annual Salary \times
Optional Life Coverage Level \div
1000 \times Monthly Amount Per \$1,000

- Example: 34-year-old earning \$48,000 Annual Salary electing Optional Life 2x Coverage Level

$\$48,000 \times 2$ (Optional Life Coverage Level) = $\$96,000 \div 1000 \times \0.090 (Age Range Factor) =

\$8.64 monthly premium



https://www.mybenefits.myflorida.com/health/life_insurance_plans

Weight Management Program

- The Division of State Group Insurance (DSGI) is launching a 4th year of the Weight Management Program.
- Provides coverage for the treatment and management of obesity and related conditions with lifestyle coaching, CDC-approved curriculum, and FDA-approved medications (as approved by your physician).
- Available to eligible members of the Aetna, AvMed, Florida Blue and United Healthcare plans.
- Application period: October 5th through November 16th 2020.



<https://www.mybenefits.myflorida.com/health/weight-management-pilot-program>

Other Important Information & Reminders



Optional Life Insurance

- **If you already have optional life insurance through Securian Financial, you may increase your existing coverage by one level of annual earnings during Open Enrollment, up to the lesser of five times annual salary (or \$500,000) on a guaranteed issue basis.**

Additional Open Enrollment Reminders

- If your address/email is not correct in the People First website, you will not receive communications from People First (including Open Enrollment packet).
 - **Home/ mailing address and email address should always be updated in UCF Employee Self Service**
- If you have not logged on the People First website within 90 days, you will need to reset your password.
- Insurance premiums are paid one month in advance (with the exception of HSA and FSA spending accounts). Therefore, any changes made during Open Enrollment will be reflected on your first **December 2020** paycheck (12/04/2020).



OPS/variable hour employees must meet specific eligibility requirements and will receive an Open Enrollment package from People First in the mail **in mid-October** if they are determined to be eligible for coverage beginning January 1, 2021.

Once a year, it is good practice to evaluate your health care needs. To determine if a benefit change would benefit you and your family, ask yourself the following questions:

1. Has my family situation changed (added dependents, moved, etc.)?
2. Do I expect any additional health care costs this year?
3. Is my provider still in my network?





Should you have any questions or need additional information about eligibility or how to enroll, please contact the People First Service Center:

1-866-663-4735

(M-F, 8AM-6PM EST)

HelpfulLinks

UCF Open Enrollment Website

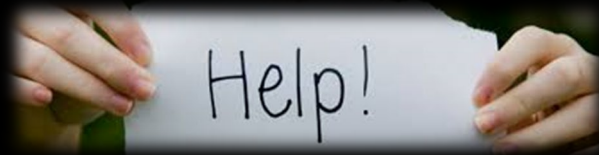
<https://hr.ucf.edu/open-enrollment/>

State of Florida myBenefits Website

<https://www.mybenefits.myflorida.com>

How to Enroll in People First Website

<http://hr.ucf.edu/files/PeopleFirstOnlineReview.pdf>



- The UCF Human Resources Benefits section offers **enrollment labs** to assist employees in completing their insurance 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 sessions are available by appointment only.** To make an appointment, call or email the HR Benefits section:

- Call: (407) 823-2771
- Email: Benefits@ucf.edu

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