



DEPARTMENT OF MANAGEMENT
SERVICES

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MANAGEMENT ADVISORY #07-007

TO: Agency and University Personnel Officers and Insurance Coordinators

FROM: Michelle Robleto, Director
Division of State Group Insurance

SUBJECT: Fall 2007 Annual Open Enrollment Highlights

DATE: September 10, 2007

The annual open enrollment for State Group Insurance Program Plan Year 2008 will take place from 8:30 AM, Eastern Time, October 1, 2007 through 5:30 PM, Eastern Time, October 26, 2007.

People First will mail participants' benefits statements to home addresses beginning September 17, 2007. Beginning September 24, employees can click the Health and Insurance tab in People First or call the Service Center during regular business hours for 2008 plan information. Employees may make open enrollment elections in People First beginning October 1, 2007, and Service Center specialists will also be available to accept Open Enrollment elections at that time.

While there will be Management Advisories forthcoming with greater detail (advisory numbers included below), highlights relative to Plan Year 2008 follow:

STATE GROUP HEALTH INSURANCE PROGRAM

- Active employee premium contribution requirements are unchanged.
- The TRICARE Supplement Plan will not be offered for 2008. (*Management Advisory #07-008*)
- Health Savings Account. (*Management Advisory #07-009*)
 - The employer contribution continues to be up to \$500 annually if enrolled with Individual coverage and up to \$1000 annually if enrolled with Family coverage.
 - The total maximum annual contribution is no longer limited to the annual health plan deductible amount. Maximum annual total contribution limits for 2008 are \$2900 (Individual) and \$5800 (Family).
 - For 2008, "catch-up" contributions of up to an additional \$900 are permitted for those ages 55 and older.

- Medicare-eligible retirees enrolled in one of the HMO plans will experience premium increases effective December 1, 2007, for January 2008 coverage. *(Management Advisory #07-010)*

STATE GROUP LIFE INSURANCE PLAN *(Management Advisory #07-011)*

- Minnesota Life Insurance Company will be the carrier for coverage effective January 1, 2008.
- Benefit design is unchanged.
- Current Beneficiary Designation – Not valid after December 31, 2007.
- Active Employee Basic Life Insurance – Employee contribution rate is decreasing.
- Retiree Life Insurance Premiums – For coverage effective January 1, 2008:
 - The premium for the \$2,500 benefit will increase to \$7.41.
 - The premium for the \$10,000 benefit will decrease to \$29.65.

PRE-TAX PREMIUM WAIVER *(Management Advisory #07-012)*

- For employees who executed a Pre-Tax Premium Waiver Form for Plan Year 2007, the waiver will continue to be applicable for Plan Year 2008.

SUPPLEMENTAL INSURANCE PRODUCTS

- Dental Benefits. *(Management Advisory #07-013)*
 - New enrollment tiers.
 - Employee Only
 - Employee + Spouse
 - Employee + Child(ren)
 - Employee + Spouse + Child(ren) coverage.
 - Dental HMO/Pre-Paid
 - Oral Health Services will not be a carrier offered for 2008.
 - CompBenefits and UnitedHealthcare Dental have been added as contracted carriers.
 - Dental PPO
 - Oral Health Services will not be a carrier offered for 2008.
 - CompBenefits is the replacement contracted carrier.
 - Dental Indemnity
 - Ameritas has been added as a contracted carrier.
- Vision Benefits *(Management Advisory #07-005)*
 - There will be no supplemental vision product offered for Plan Year 2008 during open enrollment. (A sample of the letter being mailed to all vision benefit plan enrollees is attached.)

Attachment: Sample Vision Notification Letter



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PRETAX VISION PRODUCT UNAVAILABLE DURING THE 2007 OPEN ENROLLMENT

The contract between the Department of Management Services and the pretax vision provider, VisionCare Plan, will expire December 31, 2007. As required by law, we went through a competitive bidding process to award a new pretax vision contract to be effective January 1, 2008. Unfortunately, because of an appeal filed on the outcome of the process, we were not able to award a contract and are unable to offer a pretax vision product during the 2007 Open Enrollment.

What does this mean to you?

Because you are currently enrolled in the pretax vision plan, you still have benefit coverage for the remainder of 2007. We encourage you to take advantage of your plan and make the most of these benefits before the end of the year. For example, you may want to think about eye exams and filling prescriptions for glasses and contact lenses to the extent possible before the end of December.

What does this mean for next year?

While there will not be a pretax vision option to choose during the 2007 Open Enrollment, we encourage you to take advantage of the vision benefits and any available discount programs offered through the state's group health insurance plans.

- BlueCross BlueShield of Florida, Inc. (BCBSF), the administrator of the State Employees' PPO Plan, provides for an annual eye exam from participating providers under preventive benefits. BCBSF also offers state employees its Enhanced Vision Care program. This program offers discounts on frames, lenses and corrective surgeries. More information can be obtained by going to the "BlueComplements" information sheet on the Members site at www.bcbsfl.com, or by calling (800) 825-2583.
- All of the state-contracted HMO plans cover eye exams as part of the preventive benefit package. Some HMOs also offer discounts on frames, lenses and corrective surgeries. Participants can contact the HMOs in their area to get details on available vision care discounts. Contact information for the state-contracted HMOs is available on the People First Web site at <https://peoplefirst.myflorida.com>.

If you have any questions or concerns, please contact the People First Service Center at (866) 663-4735.

Sincerely,

Division of State Group Insurance