

People First Portal Upgrade HR Training – Insurance Benefits

(February 2018)



FLORIDA DEPARTMENT of

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SERVICES

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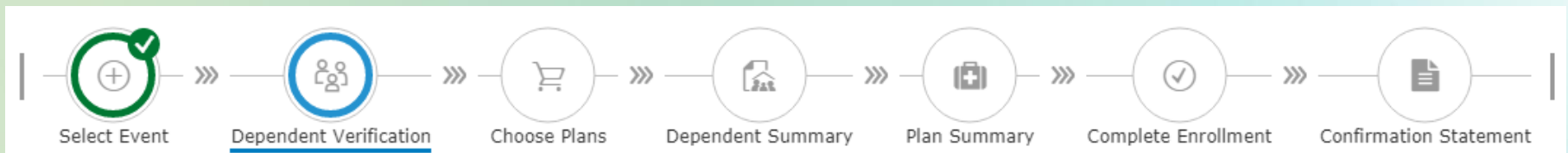
People First
the New Generation



Created with you in mind.

Enrollment Process Flow

- Insurance benefits process includes a process flow that shows exactly where the employee is in the enrollment process
- Steps that have not been completed are greyed out
- The step the employee is completing is both shaded in blue and is underlined in blue
- Once the employee completes a step, the step is shaded green and includes a checkmark indicating the step is complete
- If employee is navigating to a previous step using the back button, steps that were already completed remain marked as completed; the blue underline is still presented to show the step in the process that is being completed



Enrollment Process Navigation

- Buttons within the enrollment process are dynamic based on which step the employee is completing
- Buttons are the only way to navigate within the enrollment process (e.g., Back, Save, Cancel, Save and Continue, Complete Enrollment, Finished)

Enrollment Process Step 1

- Step 1 - Select the Event
 - Online life events are still limited to birth/adoption and marriage (available only if there is no active spouse); all other life events require the employee to work through the service center
 - Work events are still generated when PAR actions are completed

Enrollment Process Step 1 (Continued)

- To create a birth/adoption or marriage event, simply select the event; enter the date the event occurred; and select the Save and Continue button
 - Deadline to Choose Benefits is presented once the event date is entered
 - Future-dated events cannot be created
 - Events that occurred more than 60 days in the past cannot be created

[Save and Continue >](#)

Choose a qualifying event:

*Select the Appropriate Event

*Date Event Occurred

Deadline to Choose Benefits 03/02/2018

Enrollment Process Step 1 (Continued)

- Once you create the event, the event is available to re-access and complete
- Simply select Change My Benefits from the Insurance Benefits menu item; select the event; and select Save and Continue to move to the next step in the enrollment process

Event	Start Date	End Date
Birth or Adoption	01/01/2018	03/02/2018
Open Enrollment	01/16/2018	01/30/2018

Save and Continue >

Enrollment Process Step 2

- Step 2 – Dependent Verification
 - All active dependents are presented to the employee for verification
 - Simply select the checkbox beside each eligible dependent and select Save and Continue to move to step 3 in the enrollment process
 - If dependents who are no longer eligible are presented, select the delete icon (trash can) beside the dependent to remove
 - Deleted dependents are shown as struck through once removed; if the incorrect dependent is removed, the employee has an undo button presented beside the dependent
 - If the dependent's SSN is incorrect or blank, select the update icon (pencil); once on the dependent details, enter the correct SSN and select Register Dependent (will be changed to Update Dependent in a future release)
 - Select the register a new dependent icon (plus) to add an eligible dependent who is not already registered

Enrollment Process Step 3

- Step 3 – Choose Plans
 - This step is very similar to the old plan summary step
 - Step defaults to the employee's elections as of the event effective date and allows the employee to update his or her current enrollments
 - Update/cancel an enrollment by selecting the update icon (pencil)
 - Add an enrollment by select the add icon (plus)
 - Once either the update or add icon is selected, the employee is taken to the plan details page, where he or she can update the enrollment as needed
 - Once all election choices have been completed, select Save and Continue to move to step 4 in the enrollment process





Enrollment Process Step 3 (Continued)

- Step includes a new column that indicates how many dependents are covered under a plan; simply select the number to see who is covered
 - Once selected, all registered active dependents are presented; dependents being enrolled are shown with a checkmark; dependents who do not have a checkmark are not being enrolled

Birth or Adoption

Make your elections. Back < Save and Continue >

Total Cost: \$69.30

Plan Type	Plan Name	Coverage	Monthly Cost	Dependents	Change
Health	State HDHP PPO Plan	Family	\$ 30.00	3	
Basic Life	Basic Life Securian	\$25,000	\$ 0.00		
Optional Life	Optional Term Securian	3 times salary	\$ 32.45		
Spouse Life	Spouse Life	\$20,000	\$ 6.00	1	

Enrollment Process Step 3 (Continued)

- Plan details tab includes current election and new election columns, presenting a side-by-side comparison
- Select Cancel to return to the Choose Plans screen without making changes and select Save to return to the Choose Plans page after making your changes

Birth or Adoption

Cancel X Save >

Health

<u>Current Election:</u>		<u>New Election:</u>	
Plan Name	State HDHP PPO Plan	State HDHP PPO Plan	
Coverage Level	Family	Family	
Monthly Cost	\$30.00	\$30.00	
Covered Dependents	<input checked="" type="checkbox"/> JAIME COX <input checked="" type="checkbox"/> TIMOTHY COX <input checked="" type="checkbox"/> KELLER COX	<input checked="" type="checkbox"/> JAIME COX <input checked="" type="checkbox"/> TIMOTHY COX <input checked="" type="checkbox"/> KELLER COX	

Enrollment Process Step 4

- Step 4 – Dependent Summary
 - This step shows the employee exactly what plans each dependent is enrolled in
 - Only plans the subscriber is enrolling in are presented (if not enrolling in the plan, the plan is not listed)
 - Once the dependent's enrollments have been verified, select Save and Continue to move to step 5 in the enrollment process

Enrollment Process Step 4 (Continued)

- If the dependent is enrolled in the plan, a green checkmark is presented in the plan column for that dependent
- If the dependent is not enrolled in the plan, a red x is presented in the plan column for the dependent
- If the dependent is not eligible to be enrolled in the plan, a black x is presented in the plan column for the dependent
- If the enrollment is incorrect for a dependent, select the indicator for the plan to be updated for the dependent

Dependent Name	Relationship	Health	Life	Dental
JAIME COX	Spouse	✓	✓	✗
TIMOTHY COX	Child	✓	✓	✗
KELLER COX	Child	✓	✓	✗

Enrollment Process Step 5

- Step 5 – Plan Summary
 - This step lists out all plans the employee is enrolling in (if not enrolling in the plan, the plan is not listed)
 - Step includes a column that indicates how many dependents are covered under a plan; simply select the number to see who is covered
 - Once the enrollments have been verified, select Save and Continue to move to step 6 in the enrollment process

Plan Type	Plan Name	Coverage	Monthly Cost	Dependents
Health	State HDHP PPO Plan	Family	\$ 30.00	3
Basic Life	Basic Life Securian	\$25,000	\$ 0.00	
Optional Life	Optional Term Securian	3 times salary	\$ 32.45	
Spouse Life	Spouse Life	\$20,000	\$ 6.00	1

Enrollment Process Step 6

- Step 6 - Complete Enrollment
 - Employee must enter his or her password and select Complete Enrollment to complete the enrollment changes
 - The Complete Enrollment button is not activated until the employee enters at least 8 digits in the Password field

Enter password and press Complete Enrollment.

By entering my password and selecting Complete Enrollment, I am acknowledging that I have read and agree to the [Employee Salary Reduction Terms and Conditions](#) for participating in the State of Florida Group Insurance Program, and that I am agreeing to payroll deductions for these plans. I also acknowledge that I may request a paper copy of this notice at no charge.

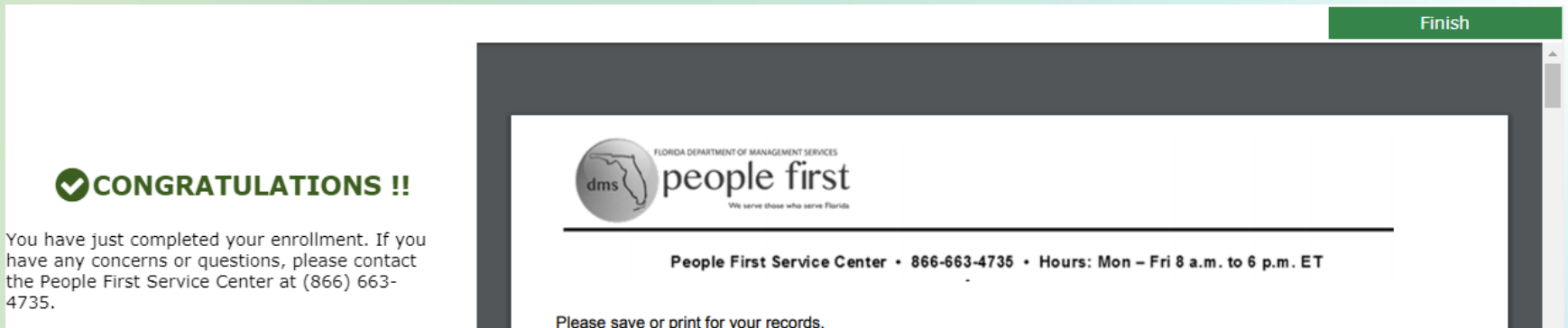
By entering my password and selecting Complete Enrollment, I am also acknowledging that I have received notice of the [State of Florida Employees' Group Health Insurance Privacy Notice](#) and that I may request a paper copy of this notice at no charge.

*Password:

Back < Complete Enrollment

Enrollment Process Step 7

- Step 7 - Confirmation Statement
 - Once enrollment is completed, the employee is taken to the Confirmation Statement to review changes and print or save a copy of the Confirmation Statement for future use
 - Select Finish to close the enrollment process



The screenshot shows a confirmation screen with a green 'Finish' button in the top right corner. On the left, there is a green checkmark icon followed by the text 'CONGRATULATIONS !!'. Below this, a paragraph reads: 'You have just completed your enrollment. If you have any concerns or questions, please contact the People First Service Center at (866) 663-4735.' In the center, there is a logo for 'dms people first' with the tagline 'We serve those who serve Florida'. Below the logo, a horizontal line separates the header from the contact information: 'People First Service Center • 866-663-4735 • Hours: Mon – Fri 8 a.m. to 6 p.m. ET'. At the bottom of the screen, it says 'Please save or print for your records.'

Dependent Audit

- Tracks which employees (and which dependents) have been audited; tracking includes whether the dependent passed the audit or was determined not eligible
 - Audit Status and Audit Date fields have been added to the dependent screen
- An edit will be implemented that prevents the employee from adding back a dependent who was determined ineligible (employee will have to appeal to add back a dependent determined ineligible, even if ineligibility was based on no response to the audit)
- Updates to modify the coverage level if dependents are removed and the current coverage level no longer matches the employee's enrolled coverage level

Dependent Audit (Continued)

- New Dependent Audit Summary Report
 - Report will be available for HR professionals
 - Filters: Date, Agency, Sub-Agency (BENOs only), Appointment ID, and Audit Status (All, Pass, Fail, Not Audited)
 - Fields: Agency, Sub-Agency, Appointment ID, Name, Dependent Name, Dependent Audit Date, Dependent Audit Status (Pass, Fail, Not Audited)

Dependent Audit (Continued)

- New Dependent Audit Details by Subscriber Report
 - Report will be available for HR professionals
 - Filters: Date, Agency, Sub-Agency (BENOs only), Appointment ID, and Audit Status (All, Pass, Fail, Not Audited)
 - Fields: Agency, Appointment ID, Name, Dependent Name, Dependent Audit Date, Dependent Status (Pass, Fail, Not Audited), Plan Fields (e.g., health, life, dental, etc.)
 - Plan fields show whether the subscriber and dependent are enrolled in the plan type

Correspondence History



- The following emails will be added in the correspondence history:
 - Employee Underpayment
 - Qualified Status Change
 - Optional/Spouse Life Requires Medical Underwriting
 - Premium Increase Notice
 - Premium Decrease Notice
 - Direct Deposit Rejection Notice
 - Tax Exemption is Expiring
 - Personal Verification Due
 - Congratulations on Your Retirement
 - Leave Without (LWOP) Pay Commencement
 - Return from LWOP
 - FMLA/FSWP PAR Processed
 - Return from Leave of Absence

Correspondence History (Continued)

- New Print History option
 - When selected, generates a PDF snapshot of the employee's entire correspondence history
 - Print/Save capabilities vary based on the browser as this functionality uses the browser's default print settings

Premium History

- Includes a separate row per coverage month (23 months back, current month, plus next coverage month) that includes the total over/under amount for the coverage month

		Under Over Report 	Premium History Report 	
Coverage Month	Plan Type	Net Employee Variance	Net Employer Variance	Does Variance Exist
> JAN-2018	(select to view)	-69.30	-1,533.18	Yes
> DEC-2017	(select to view)	-0.23	0.00	No
> NOV-2017	(select to view)	0.01	0.00	No
> OCT-2017	(select to view)	0.01	0.00	No
> SEP-2017	(select to view)	0.01	0.00	No
> AUG-2017	(select to view)	0.01	0.00	No

Premium History (Continued)

- Coverage months are expandable (use the > and v arrows to expand and collapse a coverage month), presenting the plan-specific summary details (over/under) in separate rows

		Under Over Report 	Premium History Report 	
Coverage Month	Plan Type	Net Employee Variance	Net Employer Variance	Does Variance Exist
> JAN-2018	(select to view)	-69.30	-1,533.18	Yes
▼ DEC-2017	(select to view)	-0.23	0.00	No
	Capital Health Plan HMO - 0400	0.00	0.00	No
	Basic Life Securian - 1001	0.00	0.00	No
	Optional Term Securian - 1102	0.01	0.00	Yes
	Spouse Life - 1500	-0.24	0.00	Yes

Premium History (Continued)

- Details section includes all payments received, adjustments, refunds, etc., by plan type and coverage month. Simply select a plan to view the details

		Under	Over	Report	Premium History Report		
Coverage Month	Plan Type	Net Employee Variance	Net Employer Variance	Does Variance Exist			
> JAN-2018	(select to view)	-69.30	-1,533.18	Yes			
∨ DEC-2017	(select to view)	-0.23	0.00	No			
	Capital Health Plan HMO - 0400	0.00	0.00	No			
	Basic Life Securian - 1001	0.00	0.00	No			
	Optional Term Securian - 1102	0.01	0.00	Yes			
	Spouse Life - 1500	-0.24	0.00	Yes			
Posting Date	Payment Source	Employee Due	Employee Paid	Variance	Employer Due	Employer Paid	Variance
11/09/2017	Payroll Deduction		15.00			764.80	
11/22/2017	Payroll Deduction		15.00			764.80	
	TOTAL	30.00	30.00	0.00	1529.60	1529.60	0.00

Premium History (Continued)

- Ability to access the Over/Under Payment Details Report for two years for the employee
 - Data is real-time as of the point of execution
 - Most employees will never have more than one or two months of underpayments because of the payroll retro posting process
- Ability to access a two-year Premium History Report for the employee
 - Data is real-time as of the point of execution
 - Includes the ability to run the report for all plans or a specific plan

Premium History (Continued)

- Ability to access the Retro Posting Report for the employee
 - Data is real-time as of the point of execution
 - Same report as the Payroll Deductions Retro Posting Report, including same filters, fields, etc.
 - Report is only visible to HR professionals (not visible to employee)

Coverage Month	Plan Type	Net Employee Variance	Net Employer Variance	Does Variance Exist
> JAN-2018	(select to view)	-124.78	-1,533.18	Yes
> DEC-2017	(select to view)	-0.01	0.00	No
> NOV-2017	(select to view)	-0.01	0.00	No
> OCT-2017	(select to view)	0.00	0.00	No
> SEP-2017	(select to view)	0.00	0.00	No
> AUG-2017	(select to view)	0.00	0.00	No

Insurance Benefits Deduction Process

- Employee (up to \$180 per biweekly and \$360 per monthly payroll in addition to normal payroll deductions) and employer underpayments (full amount due) are payroll-deducted for active employees (employees not on full LWOP), which eliminates the need for active employees to write a personal check when underpayments occur
- Early effective date process informs the employee that both the amount due for the early effective date and the regular amount due for the next coverage month will be deducted on the next payroll; employees will not need to submit a personal check; in fact, submitting a personal check in this scenario could create an overpayment
- Underpayment deductions will not occur on the third biweekly payroll since insurance benefits are not deducted on this payroll
- Payroll deduction drop priority does not change; refer to DFS payroll manual for drop priority

Insurance Benefits Deduction Process (Continued)

- Underpayment deductions will start on the following payrolls:
 - Biweekly payroll warrant dated for April 13
 - Monthly Warrant dated for April 30
 - If regular salary payments with pay cycle 1 or 2 are processed on the supplemental payroll processed in April, the deductions will occur
- Underpayments will not be payroll deducted for inactive employees; employee must be on the payroll to have employee or employer underpayment deductions processed
- Employer underpayments are not capped (full amount will be deducted on the first payroll after underpayment is created)

Payroll Deduction Process (Continued)

- New Premiums Due Report
 - Report will be available for HR professionals
 - Report will return only employees who have a retro amount due
 - For the employee with a retro amount due, the report will display both the current amount due (normal payroll deduction) and the retro amount due
 - Filters: Agency, Sub-Agency (BENOs only), and Plan Type
 - Fields: Login ID, Name, Plan Code and Description, Additional Amount Due (retro amount), and Standard Deduction

Underpayments Process Active Employees

- Employees are no longer underpaid until the end of the coverage month (approximately 3 business days prior to the end of the month); determination of underpayment is based on the carrier file
- Employee underpayment email (first notice) is sent when the carrier file for the next coverage month runs (generally 2-3 business days prior to the end of the month) and when the employee is underpaid by at least \$4 for one or more plans
 - Notice advises employees they have an underpayment and that the underpayment will be deducted from the next payroll
- Employee underpayment letter (second notice) is sent at the end of the coverage month that is underpaid and when the employee is underpaid by at least \$4 for one or more plans

Confirmation Statement Screen

- Shows all available statements in the Overview section rather than having to first select a plan year

Confirmation Type	Date Election(s) Processed	Election(s) Processed by
Open Enrollment Confirmation	01/11/2018	700361
Open Enrollment Confirmation	11/01/2016	700361
Open Enrollment Confirmation	10/19/2015	700361


Health Insurance Tax Forms

- Shows all available statements in the Overview section rather than having to first select a plan year

Tax Year	Tax Form Type	Form Version	Date Created	Agency, University or BENO Entity Name
2016	Tax Form 1095C	Original	01/24/2017	DMS - MANAGEMENT SVCS

My Benefits

- Defaults to enrolled plans as of system date instead of forcing entry of a date
- Allows running an enrollment history by plan type and for all plans (Benefits Details by Plan Type)
- Allows running an enrollment history as of a certain date (Benefits Details As of a Certain Date)
- Clicking on one of the records presents a PDF for that enrollment
- Separate PDF for all plans is not available
- Selecting the coverage link (when shown as a hyperlink) presents the enrolled dependents for that coverage

Benefit Details by Plan Type 						Benefit Details As of Certain Date 
Benefit Plan	Coverage Level	Coverage Level...	Medical Underwriting	Effective Date o...	End Date	
State HDHP PPO Plan - 0105	Family	01/01/2018	N/A	01/01/2018	12/31/9999	
Basic Life Securian - 1001	\$25,000	01/01/2008	N/A	01/01/2008	12/31/9999	
Optional Term Securian - 1102	3 times salary	01/01/2017	N/A	01/01/2017	12/31/9999	

My Dependents Information

- Includes a health insurance and a dental insurance end date for each active dependent
- Includes audit status and audit date for each active dependent
- Additional fields for dependent address, Medicare, etc., have been added to the screen
 - Fields are not valid for most employees and will generally be blank
 - Medicare fields are only editable by the service center