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Governor Charlie Crist

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MANAGEMENT ADVISORY #10-011

DATE: May 5, 2010

TO: Agency and University Personnel Officers and Benefit Coordinators

FROM: Suzetta Furlong, Manager

SUBJECT: **Proposed** Legislative Changes to State Group Insurance Program Benefits

The Florida Legislature defines the benefit costs for the State Group Insurance Program in Section 8 of the General Appropriations Act, also known as the budget. This year, the budget changes some health and life insurance benefits. The governor must approve this legislation before it becomes law, so **the changes listed below are not final at this time**. We have prepared a detailed employee newsletter and will send it to you to share with your employees if the changes are approved.

➤ **Health Insurance Premium Changes Effective July 2010 for August Coverage**

All employees whose health insurance is currently paid for by their employer will begin paying monthly premiums. This includes employees in Senior Exempt Service (SES), Senior Management Service (SMS) and comparable positions, as well as employees in the Spouse Program (the husband and wife both work for the State of Florida). These are the only premium changes for employees proposed in the budget.

Coverage Tier	SES/SMS Employees Monthly Premium	Options
Individual coverage	\$8.34	Employees can make changes during open enrollment.
Family coverage	\$30	This is a significant cost increase QSC event ; therefore, employees may cancel coverage or change to individual coverage by August 1, 2010, for the rest of the plan year. Otherwise, they can make changes during open enrollment.

Coverage Tier	Spouse Program Monthly Premium	Options
Individual coverage	NA	Spouse Program coverage is family coverage.
Family coverage	\$30 (Each spouse pays \$15.)	This is a significant cost increase QSC event ; therefore, employees may cancel coverage or change to individual coverage by August 1, 2010, for the rest of the plan year. Otherwise, they can make changes during open enrollment.

➤ **Health Insurance Copay Changes Effective January 1, 2011**

The copays listed are for the standard PPO and HMO plans. Health investor plans do not have copays.

Services	State Employees' PPO Plan		HMOs	
	Current Copay	Copay as of 1/1/11	Current Copay	Copay as of 1/1/11
Urgent care physician visit	\$15	\$25	\$15	\$25
Emergency room visit	\$50	\$100	\$50	\$100
Primary care physician visit	\$15, unchanged		\$15	\$20
Specialist physician visit	\$25, unchanged		\$25	\$40

➤ **State Employees' PPO Additional Plan Benefit Effective January 1, 2011**

Mammograms will be covered as a preventive service and will no longer apply to the deductible.

➤ **Prescription Drug Copay Changes Effective January 1, 2011**

The copays listed are for the standard PPO and HMO plans. Health investor plans do not have copays.

State Employees' PPO Plan and HMO Plans	Retail (one month's supply)		Mail Order (three months' supply)	
	Current Copay	Copay as of 1/1/11	Current Copay	Copay as of 1/1/11
Generic drugs	\$10	\$7	\$20	\$14
Preferred brand name drugs	\$25	\$30	\$50	\$60
Nonpreferred brand name drugs	\$40	\$50	\$80	\$100

➤ **Prescription Drug Additional Benefit Effective January 1, 2011**

All State Group health plans will offer limited smoking cessation prescription drug benefits.

➤ **Life Insurance Benefit Change Effective January 1, 2011**

All employees, regardless of classification, will have an automatic basic life insurance benefit of \$25,000. The employer will pay the entire premium for this benefit. For new employees, the coverage begins the first day they physically report to work.

We are working with Minnesota Life to provide additional benefits for optional life insurance. Employees can make available changes during open enrollment.