



Division of State Group Insurance
4050 Esplanade Way, Suite 215A
Tallahassee, Florida 32399-0950
Tel: 850.921.4600
Fax 850.488.0252
www.dms.MyFlorida.com

Governor Charlie Crist

Secretary Linda H. South

MANAGEMENT ADVISORY #10-013

DATE: June 9, 2010
TO: Agency and University Personnel Officers and Benefit Coordinators
FROM: Suzetta Furlong, Manager
SUBJECT: Significant Cost Increase QSC—How to Make Elections

Recent legislation changed the premium rates for SES/SMS (and comparable) and Spouse Program employees. Since this legislation affects the monthly premium and all plans have the same premium, affected employees can reduce their coverage level to lower the cost, but they cannot change plans (e.g., from the PPO to an HMO).

As a result, affected employees who are enrolled in *family* health coverage are eligible to drop to individual coverage or cancel their family plan based on the significant cost increase Qualifying Status Change (QSC) event.

See page two for typical scenarios and cost effective options.

To make these allowable changes, affected SES/SMS employees must:

- Complete a fax cover sheet, 2010 Health Insurance Election form **and** Qualifying Status Change Event Election form (use QSC code 44) and fax them to (800) 422-3128; **or**
- Call the People First Service Center weekdays from 8 a.m. to 6 p.m. Eastern time at (866) 663-4735. No documentation required.

To make these allowable changes, affected Spouse Program employees must:

- Complete a fax cover sheet, 2010 Spouse Program Election form **and** Qualifying Status Change Event Election form (use QSC code 44) and fax them to (800) 422-3128.

Forms are available at the [MyBenefits website](#) or through the [People First website](#).

The following dates apply:

- Affected employees may make changes between now and Friday, July 30 for an August 1 effective date. (Affected employees who make changes during July may be due a refund. If so, they must contact their human resources office to begin the refund request process.)
- The window for this QSC event closes July 30 at 6 p.m. Eastern time. Affected employees must make allowable changes by this time.

NOTE: Premium amounts remain the same for full-time Career Service employees.

Scenarios:

Current Coverage	Dependent Status	Cost Effective Option	Cost Per Month
Spouse Program			
• Both employees are Career Service	With or without other dependents	Stay in Spouse Program	\$15 per employee
• Both employees are SES/SMS	No other dependents	Change to two individual SES/SMS policies	\$8.34 per employee
• Both employees are SES/SMS	With other dependents	Stay in Spouse Program	\$15 per employee
• One spouse is Career Service, the other is SES/SMS	With or without other dependents	Stay in Spouse Program	\$15 per employee
Regular Family Coverage (Non-Spouse Program)			
• SES/SMS family coverage under one employee	With other dependents	Stay in SES/SMS family	\$30
• SES/SMS family coverage under one employee and spouse is also SES/SMS	No other dependents	Change to two individual SES/SMS policies	\$8.34 per employee
• SES/SMS family coverage under one employee and spouse is also SES/SMS	With other dependents	Stay in SES/SMS family	\$30

We serve those who serve Florida.