

2008

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# Eighteenth Judicial Circuit State Employee Benefits Summary

## Enrollment

All active full & part-time State of Florida court employees qualify for coverage under the benefit plans described in this summary.

There are three (3) opportunities to enroll in, change, or cancel enrollment in pre-tax benefit plans:

1. **Initial Enrollment:** first 60 days of employment
2. **Open Enrollment:** Changes to pre-tax benefits, once a year
3. **Qualifying Status Change:** 31 days from a (QSC) event

**Eligible Dependents:**

- Spouse
- Children (natural, adopted, foster, step, legal guardianship)

Children must be under the age of 19 and dependent upon you for support. Coverage can extend beyond age 19 under certain conditions. For more information, see your **DSGI Benefits Guide For Active State Employees.**



**PeopleFirst Service Center**  
 (866) 663-4735

Employees can access benefit materials, view coverage, and make changes during Open Enrollment through the PeopleFirst website at: [PeopleFirst.myflorida.com](http://PeopleFirst.myflorida.com)

## Health Insurance

**Health Plan Providers**

**Blue Cross Blue Shield of Florida (PPO)**  
 (800) 825-2583 [www.bcbsfl.com](http://www.bcbsfl.com)

**UnitedHealth Care (HMO)**  
 (877) 614-0581 [myuhc.com](http://myuhc.com)

**AvMed (HMO) Seminole County Only**  
 (800) 882-8633 [www.avmed.org](http://www.avmed.org)

State employees may choose from four types of health plans:

1. Standard Preferred Provider Organization (PPO)
2. Standard Health Maintenance Organization (HMO)
3. Health Investor PPO
4. Health Investor HMO

Health Investor plan participants benefit from lower premiums, have higher deductibles and out-of-pocket expense limits. Participants in this plan may also open a **Health Savings Account (HSA)** and receive monthly contributions from the state. See your **DSGI Benefits Guide For Active State Employees** for more information.

### Monthly Premiums

Standard PPO/HMO	Individual		Health Investor PPO/HMO	Individual	
	Family	Family		Family	Family
Full-Time	\$50	\$180	Full-Time	\$15.00	\$64.30
.75 FTE	\$144.45	\$376.90	.75 FTE	\$109.47	\$261.20
.50 FTE	\$238.93	\$573.80	.50 FTE	\$203.93	\$451.80
.25 FTE	\$333.61	\$770.70	.25 FTE	\$298.40	\$655.00

Prescription Drug Tier	Standard PPO/HMO Plan		Health Investor PPO/HMO Plan	
	Retail Co-pay	Mail Order Co-pay	Retail Co-pay	Mail Order Co-pay
Generic	\$10	\$20	30%	30%
Preferred	\$25	\$50	30%	30%
Non-Preferred	\$40	\$80	50%	50%

# Life & Accidental Death and Dismemberment

## Minnesota Life

(888) 826-2756

[www.minnesotalife.com](http://www.minnesotalife.com)

### Basic Life & ADD&D (Pre-tax)

Reg Class = 1.5x annual salary

\*Premium varies by salary

Judges & Jas = 2x annual salary

\*Premium paid by the State

### Optional Life & ADD&D

(Post-tax)

Up to 5x annual salary or \$500,000

\*Premium varies by age and salary

## Reliance Standard

### Term Life

(Post-tax)

\*Contact Agent for enrollment

Contact: Sheri Devore

(386) 755-1460

Email: [sheridevore@bellsouth.net](mailto:sheridevore@bellsouth.net)

Guaranteed coverage up to \$100,000 during first 31 days of employment

\*Premium varies by age

## Anthony Finaldi

### Life & Accidental Death

(Post-Tax)

\*Contact Agent for enrollment

Contact: John Finaldi

(850) 385-2880

[www.afcoforlife.com](http://www.afcoforlife.com)

Term Life– Guarantee issue during first 31 days of employment

Accidental Death & Dismemberment - Guarantee issue at any time

Universal Life available

## Dental

Reliance Standard Dental is the only post-tax plan. All other dental plan premium are deducted on a pre-tax basis.

Provider	UnitedHealthcare (800) 980-0292 <a href="http://www.myuhcdental.com/statefl">www.myuhcdental.com/statefl</a>	Compbenefits Dual Choice Plan (Formerly American Dental Plan) (800) 342-5209 <a href="http://www.mycompbenefits.com">www.mycompbenefits.com</a> Includes Vision, contact lens and hearing aid programs		Assurant/Denticare State Securities Corporation (800) 277-2300 <a href="http://www.assurantemployeebenefits.com/816/state_florida">www.assurantemployeebenefits.com/816/state_florida</a> Includes vision discount through Vision Service Plan (VSP)	
Plan Type	Prepaid/HMO	Prepaid/HMO	Indemnity	Prepaid/HMO	PPO
EE	\$10.91	\$12.26	\$14.74	\$12.35	\$38.35
EE + Spouse	\$23.95	\$21.20	\$21.96	\$19.99	\$73.63
EE + Children	\$29.90	\$23.00	\$23.30	\$27.03	\$86.76
EE+Spouse+Children	\$41.98	\$37.10	\$37.10	\$31.69	\$114.77
Annual Deductible	\$0	\$0	\$50	\$0	\$50/person (3)
Calendar Year Max	\$0	\$0	\$1000	\$0	\$1250 in / \$1000 out
Provider	Ameritas (877) 721-2224 <a href="http://Ameritas-group.com/florida">Ameritas-group.com/florida</a>	Compbenefits (800) 943-6880 <a href="http://www.compbenefits.com/custom/stateofflora/">www.compbenefits.com/custom/stateofflora/</a>		CIGNA Capital Insurance Agency (800)780-3100 <a href="http://www.capitalins.com">www.capitalins.com</a>	Reliance Standard (800) 497-7044 <a href="http://www.rsli.com">www.rsli.com</a> (Post-tax)
Plan Type	Indemnity	DHMO	DPPO	Prepaid/HMO	PPO
EE	\$8.84	\$16.22	\$26.82	\$23.46	EE \$37.44
EE + Spouse	\$17.76	\$31.98	\$49.62	\$42.14	EE+I \$68.76
EE + Children	\$23.12	\$38.14	\$55.44	\$49.60	EE+Family \$94.60
EE+Spouse+Children	\$32.04	\$48.70	\$80.50	\$60.18	N/A
Annual Deductible	\$50	\$0	\$25/\$50 in \$50/\$100 out	\$0	\$50/person (3)
Calendar Year Max	\$1000	\$0	\$1200	\$0	\$1000

# Disability

## Unum Long-Term Disability

(Post-tax)

Contact: Kelley Phillips

(877) 652-0221

Email: [Kelley@lifesolutions.com](mailto:Kelley@lifesolutions.com)

[www.lifesolutions.com/courts.htm](http://www.lifesolutions.com/courts.htm)

Choice of 50%, 40%, or 25% of salary continuation coverage after 90 day elimination period

Premium based on age, salary and coverage election

Guarantee issue within the first 60 days of employment or during bi-annual open enrollment

Can enroll at any time by filling out enrollment form and evidence of insurability.

## Colonial Short-Term Disability

(Pre-tax & Post-tax option)

Contact: Bob Porrell

(888) 704-2931

Email: [bhc127@cfl.r.com](mailto:bhc127@cfl.r.com)

[www.coloniallife.com](http://www.coloniallife.com)

\*Contact Agent for enrollment

Up to \$3,000 per month for a maximum period of 12 months

Premium based on age, salary and coverage election.

## Sr. Management & Selected Exempt Service Employees' State Group Insurance Disability Program

\*Only available to Judicial Assistants, Trial Court Administrators and Chief Deputy Court Administrators

Provides 65% of daily salary for a maximum period of 364 days following the 31st day of continuous disability

Premium paid by the State.

## Other Supplemental Benefits

### Hospital Plans

#### Alta (Pre-tax)

Serviced by Capital Insurance Agency

(800) 780-3100 [www.capitalins.com](http://www.capitalins.com)

#### Philadelphia American Life (Pre-tax)

Serviced by State Securities Corp.

(800) 277-2300 [www.ssc-life.com](http://www.ssc-life.com)

### Cancer, Intensive Care & Accident Plans

#### AFLAC (Pre-tax)

Serviced by Capital Insurance Agency

(800) 780-3100 [www.capitalins.com](http://www.capitalins.com)

#### Colonial Insurance Company

(Pre-tax)

Contact: Bob Porrell (888) 704-2931

Email: [bhc127@cfl.r.com](mailto:bhc127@cfl.r.com)

[www.coloniallife.com](http://www.coloniallife.com)

### Vision Plans

#### Compbenefits VisionCare

(Post-tax)

(800) 939-5369

<http://www.compbenefits.com/custom/state-of-fl-vision/>

**NOTE:** BCBS PPO & UHC HMO health plans cover annual eye exams and offer discounts on glasses and contact lenses.

## Flexible Spending Accounts

### Medical Reimbursement Account

Tax deferred savings account for reimbursement of eligible medical expenses

Min \$60 - Max \$5,000 per year

Funds do not roll over to the next plan year, must use it or lose it.

Health Savings Account participants **cannot** enroll in this plan.

### Limited Purpose Medical Reimbursement Account

Tax deferred savings account for reimbursement of eligible medical expenses

Min \$60 - Max \$5,000 per year

Funds do not roll over to the next plan year, must use it or lose it.

Health Savings Account participants **can** enroll in this plan.

### Health Savings Account

Only available to Health Investor PPO & HMO participants. Pre-tax dollars contributed by the state and employee to cover eligible medical expenses. Unused funds roll over to the next plan year.

### Dependent Care Account

Tax deferred savings account for reimbursement of eligible medical expenses

Min \$60 - Max \$5,000 per year

Funds do not roll over to the next plan year, must use it or lose it.

# Retirement & Savings Plans

**Florida Retirement System** [www.myfrs.com](http://www.myfrs.com)  
**(850) 488-6491 or (866) 44-myFRS**

Employee non-contributory system, employer contributions are set by state law.

2007-2008 Contribution Rates

Reg Class	=	9.85%
Judicial	=	19.56%
SMSC (TCA)	=	13.12%

You have five (5) months from your hire date to choose one of the following plans:

**Pension Plan**

Traditional retirement plan that provides a formula based income at retirement based on years of services and average final compensation. You must complete 6 years of service to be vested in this plan. (default election)

**Investment Plan**

Employer contributions are deposited into an employee investment account. Employee makes investment elections from the funds available in the plan. Retirement benefit is based on the total value of your account at distribution.. One year of service is required to be vested. Funds can be rolled into another retirement plan upon separation.

**Deferred Retirement Option Plan (DROP)**

Available to Pension Plan participants only, allows you to retire without terminating employment for up to 5 years while your retirement benefits accumulate and earn compounded interest at a rate of 6.5%. Must be age 62 or have 30 years of creditable service.

\* six (6) years of creditable service required for retiree health benefit eligibility

**Deferred Compensation - 457 Plan (877) 299-8002**

[www.myfloridadeferredcomp.com](http://www.myfloridadeferredcomp.com)

Tax deferred investment plan based solely on employee's payroll deducted contributions. Enroll at any time by contacting one of the following providers:

- **AIG Valic** (888) 568-2542  
[www.aigvalic.com/floridacp](http://www.aigvalic.com/floridacp)
- **Great West Retirement Services** (800)444-9412  
[www.florida457.com](http://www.florida457.com)
- **ING** (800) 282-6295  
[www.ingretirementplans.com](http://www.ingretirementplans.com)
- **Nationwide Retirements Solutions** (800) 949-4457  
[www.nrsflorida.com](http://www.nrsflorida.com)
- **Schwab Personal Choice Retirement Account** (800) 278-1985  
[www.schwab.com](http://www.schwab.com)
- **T. Rowe Price** (888) 457-5770  
<http://rps.troweprice.com/florida457>

**Florida PrePaid College Plan (800) 552-GRAD**

[www.floridaprepaidcollege.com](http://www.floridaprepaidcollege.com)

Two plans available through payroll deduction:  
 Florida Prepaid College Plan - Annual enrollment from Oct-Jan  
 Florida College Investment Plan - Enroll at any time

**Savings Bonds: National Bond & Trust Company**

**(800) 426-9314**

[www.nbtco.com](http://www.nbtco.com)

EE bonds available through payroll deduction in the following amounts:

\$12.50/mo = \$100 bond every 4 months	\$100/mo = \$200 bond per month
\$25.00/mo = \$100 bond every 2 months	\$250/mo = \$500 bond per month
\$50.00/mo = \$100 bond per month	

## Other Benefits

**Direct Deposit**

Electronic Funds Transfer (EFT) for salary and retirement payments is mandatory. Employees are required to maintain an active checking or savings account for these transfers. Court Administration will provide the required forms. A voided check or deposit slip is required for enrollment.

**Holidays**

The Eighteenth Judicial Circuit observes ten (10) holidays each year with the possibility of three (3) additional holidays at the discretion of the Chief Judge (Good Friday, Rosh Hashana and/or Yom Kippur)

Employees with at least six (6) months of continuous service are eligible for one **Personal Holiday** (PH) each fiscal year. Personal Holidays not used by June 30 each year are forfeited.

The holiday listing is available on the Court Administration intranet at <http://webapps.flcourts18.org/intranet/holidays.html>.

**Annual & Sick Leave**

Employees earn annual leave at the following rate:

0-5 yrs of service	=	8.667 hrs/mo
5-10 yrs of service	=	10.833 hrs/mo
10+ yrs of service	=	13 hrs/mo

All employees earn 8.667 hrs/mo of sick leave. Earnings are pro-rated for part-time employees. Refer to attendance and leave rules.

**Employee Assistance Program (EAP)**

**Brevard Employees Only (321) 723-8823**

Employee & Family Assistance Consultants

[www.employeeandfamilyassistance.com](http://www.employeeandfamilyassistance.com)

The EAP provides confidential problem evaluation, referral, follow-up and short-term intervention services to help employees in dealing with issues that affect their personal and professional lives.

**State of Florida Employee Educational Assistance Program (Tuition Free)**

<http://www.myfloridacfo.com/Treasurer/Educ/EducAssistanceProgram.htm>

State universities and community colleges will waive tuition and fees for full-time state-funded employees for up to six (6) credit hours per term on a space available basis for undergraduate and graduate courses. Courses need not be work-related.