



2009 Enrollment Readiness Checklist

Use this checklist to help you make your benefit choices for next year. Step 6 includes important information about enrollment deadlines.

Then take time to enroll – between 8:30 a.m. Eastern time on September 22, 2009 and 5:30 p.m. Eastern time on October 17, 2009.

Resources to Help You Choose

- The 2009 Benefits Guide for Active State Employees
- www.MyFlorida.com/MyBenefits ... with estimator tools to help you plan and convenient links to all our benefit vendors
- <https://PeopleFirst.MyFlorida.com> ... the way to enroll online for most State benefits. Make sure you know your password or reset it by calling (866) 663-4735 or TTY (866) 221-0268.

Step 1: Review Your Medical Plan Options

Consider the medical and prescription drug needs you and your family may have next year

1. Make a note of any care you will need in 2009, such as an annual physical, suggested surgery, a baby on the way or prescription drugs you take regularly.
2. Consider the medical and prescription drug care you received in 2008. Will any of that care be repeated in 2009? What did it cost?
3. If you're currently in the Standard or the Health Investor PPO, review your claims for the last year by logging on to the "myBlueService" page on the BlueCross Blue Shield of Florida's (BCBSF) Web site www.bcbsfl.com.
 - You need your user BCBSF ID and PIN to log in; if you haven't received one, register using your Social Security number and birth date.
 - If covered dependents authorize you to see their claim records, gather the claim history for the entire family, and use it to consider what your 2009 expenses may be.
4. You also may go to Caremark's Web site at www.caremark.com to view your prescription drug claims. You need your username and password to log in; if you haven't registered online, use your Caremark ID or Social Security number and birth date.

Understand your medical plan options. Most employees have four types of health plans to choose from:

- A Standard Preferred Provider Organization with statewide coverage.
- A Health Investor Preferred Provider Organization that's also available statewide.
- Standard HMO
- Health Investor HMO

Step 1: Review Your Medical Plan Options (continued)

- Compare your options.** Use the Medical Plan Cost Comparison Tool at www.MyFlorida.com/MyBenefits to compare what your total costs are likely to be under each of the medical plan options – including what you pay for care and coverage.
- Check out the health care providers and hospitals participating in each plan.** The Standard and Health Investor PPO plans both use the same network of BCBSF medical providers. The provider networks available under the HMO plans vary by plan. Remember, with the PPO, you receive a higher level of benefits when you use network providers; with the HMOs, there are no benefits for care outside the network (except in emergency situations).
- If you decide to participate, enroll in the plan that is best for you.** See Step 6 for more information on how to enroll.

Step 2: Evaluate the Dental Plans

Consider the dental care you or your family will need in 2009.

1. Make a note of any care you anticipate, like cleanings, crowns, fillings or orthodontia (braces).
2. Consider the dental care you received in 2008. Will any of that care be repeated in 2009? What did it cost?

Understand your dental options. Most employees have options for 2009 that fall into one of four categories:

- Dental prepaid plans, depending on where you live – through CompBenefits (two options), UnitedHealthcare, Assurant, and CIGNA
- A Standard statewide dental PPO Plan through CompBenefits
- Dental Indemnity with PPO network plan through Ameritas and Assurant
- Dental indemnity plan through CompBenefits

Use the dental plan comparison in this guide or visit the My Benefits Web site to learn more about the plans and their coverage. Keep in mind that the services offered vary (like some plans do not include orthodontia).

Check out the dentists participating in each plan. There are links to plan Web sites for each of the dental plans on the state's My Benefits Web site. Remember, with the dental PPO, you receive a higher level of benefits when you use network providers; with the dental prepaid plans, there are no benefits for care outside the network.

Call your desired dentist or dental group to confirm that they are accepting new patients and your insurance plan.

Compare your options. Once you narrow your dental plan choices based on where you live, the covered services and the dentists in their networks, use the Dental Plan Cost Comparison tool at www.MyFlorida.com/MyBenefits to compare what your total costs are likely to be under each of the dental plan options – including what you pay for care and coverage.

If you decide to participate, enroll in the plan that is best for you. See Step 6 for more information on how to enroll.

Step 3: Consider Reimbursement Account (Flexible Spending Accounts)

- ❑ **Ask yourself:** Will I have out-of-pocket costs for health care or prescription drugs? What about expenses for childcare, a disabled spouse or elderly dependent who need care while I work? If your answer to either question is yes, consider the pre-tax benefits of the reimbursement accounts.
- ❑ **Learn more about the accounts.** Use the information in this guide and visit www.MyFlorida.com/MyBenefits.
- ❑ **Use the online Flexible Spending Account Estimator tools to calculate how much to contribute and the estimated tax savings.**
- ❑ **If reimbursement accounts are a good fit, enroll.** See Step 6 for more information on how to enroll.

Step 4: Review Your Life Insurance Options

- ❑ **Learn more about your options.** Most full-time employees are eligible for:
 - Basic term life insurance with Accidental Death and Dismemberment in an amount based on employment classification, and
 - Optional term life insurance from one to five times base annual earnings, up to a maximum of \$500,000 in coverage.
- ❑ **Think about your family needs in the event of your death.** What expenses would they have on an ongoing basis such as daily living expenses, college education, and what financial resources would they have to draw on?
- ❑ **Select your coverage amount and enroll.** See Step 6 for more information on how to enroll.

Step 5: Consider Supplemental Benefits

We offer a variety of additional benefits from hospitalization and intensive care coverage to cancer insurance, accident insurance and disability coverage that provide continuing income if a disability keeps you from working.

- ❑ **Learn more about these programs by visiting www.MyFlorida.com/MyBenefits.**
- ❑ **Consider your income protection needs.** Most of these programs provide income benefits if you and/or covered family members suffer from illness or injury.
- ❑ **If you decide you want to participate, enroll in the plan(s) that are best for you.** See Step 6 for more information on how to enroll.

Step 6: Enroll

Make your 2009 benefit selections on the People First Web site or by telephone through People First or by completing and returning an enrollment form. **State employees participating in the Spouse Program must submit a Spouse Program Enrollment Form, available on the People First Web site.**

1. For annual enrollment, you must enroll by 5:30 p.m Eastern time on Friday, October 17, 2008.
2. As a new hire, you have 60 days from your date of hire to enroll, or 60 days from the start of a new term of office if you are a state elected official.
3. If you are enrolling in 2009 because of a qualifying change in status, you have 31 days from the qualifying status change to make related benefit changes. For the death of a spouse or dependent or for a birth or adoption, you have 60 days to make related benefit changes.

Some of the supplemental plans require a second step and ask that you complete a separate application for medical underwriting and submit it to the insurance company for their approval. The medical underwriting questionnaires/forms are available on each company's Web site noted on the contact list.