



## 2008 Enrollment Readiness Checklist

Use this checklist to help you make your benefit choices for 2008. Step 6 includes important information about enrollment deadlines.

Then take time to enroll – between 8:30 a.m. Eastern time on October 1, 2007 and 5:30 p.m. Eastern time on October 26, 2007.

### Resources to Help You Choose

- The 2008 **Benefits Guide** for Active State Employees
- The **new myBenefits website** at [www.myflorida.com/mybenefits](http://www.myflorida.com/mybenefits) ... with convenient links to all our benefit vendors
- **PeopleFirst** – enroll online for most state benefits at <https://peoplefirst.myflorida.com/logon.htm>. 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

Through the State, you and your family have a variety of medical plans. To decide what's best for you:

#### ❑ Think through the medical and prescription drug needs you and your family may have in 2008

1. Make a note of any care you will need in 2008, 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 have received in 2007. Will any of that care be repeated in 2008? What did it cost?
3. If you're currently in the standard or the Health Investor PPO, look at your claims for the year by logging in to myBlueService on the BlueCross BlueShield of Florida website.
  - You need your 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 help you think through what 2008 expenses may be.

#### ❑ Understand your medical options. Most employees have four types of health plans:

- A standard Preferred Provider Organization (PPO) Plan with Statewide coverage
- A Health Investor PPO that's also available statewide
- A Standard Health Maintenance Organization (HMO) Plan, depending on where you live
- Health Investor HMO Plan, again depending on where you live.

Use the myBenefits Website to learn more about how the plans work and what they cover.

#### ❑ Compare your options. The State offers a Medical Plan Cost Comparison Tool to help you compare what your total costs are likely to be under each of the medical options – including what you pay for care and what you pay to purchase coverage. The tool is available on the myBenefits Web site.

- ❑ **Check out the doctors, hospitals and other medical professionals participating in each plan.** The State's two PPO plans both use the same network of BCBSF medical professionals. The providers available under the HMO plans will vary by plan. Remember: With the PPOs, 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). There are links to the BCBSF Web site and all the HMO Web sites from the myBenefits Web site.
- ❑ **Enroll in the plans that are best for you.** See Step 6 for more information on how to enroll.

### Step 2: Evaluate the Dental Plans

#### ❑ Consider the dental care you and your family will need in 2008:

1. Make a note of any care you anticipate, like cleans, crowns, fillings or orthodontia
2. Consider the dental care you have received in 2007. Will any of that care be repeated in 2008? What did it cost?

#### ❑ Understand your dental options. Most employees have an expanded set of options that fall into one of three categories:

- A standard statewide dental PPO Plan through CompBenefits
- Dental indemnity plans – through Ameritas, Assurant and CompBenefits
- Dental HMOs (DHMOs), depending on where you live – through Assurant, CIGNA, CompBenefits and United HealthCare.

Use the dental plan comparison in your 2008 Benefits Guide or go to the myBenefits Web site to learn more about how the plans work and what they cover. Keep in mind that the services offered will vary; some plans do not include orthodontia, for example

- ❑ **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 myBenefits website. Remember: With the PPO, you receive a higher level of benefits when you use network providers; with the DHMOs, there are no benefits for care outside the network.
- ❑ **Compare your options.** Once you have narrowed your dental plan choices based on where you live, the services the plans cover and the dentists in their networks, use the Dental Plan Cost Comparison tool on the myBenefits Web site to compare your likely total cost under each of the options on your list. The tool adds up what you pay for care (based on services you think you will need) and what you pay to purchase coverage.
- ❑ **Enroll in the plan best for you.** See Step 6 for more information on how to enroll.

### Step 3: Consider Reimbursement Accounts (Flexible Spending Accounts)

- ❑ **Ask yourself:** Will I have out-of-pocket costs for healthcare? What about expenses for a child care, a disabled spouse or elderly dependents 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.** There is information in the 2008 Benefits Guide for Active State Employees and on the myBenefits Web site.
- ❑ **Use the online FSA Estimator tools to decide how much to contribute and calculate your estimated tax savings.**
- ❑ **If the 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 active full-time employees are eligible for:**
  - Basic term life with accidental death and dismemberment in an amount based on employment classification, and
  - Optional term life 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, etc. – and what financial resources would they have to draw on?
- ❑ **Select your coverage amount and enroll.** See Step 7 for more information on how to enroll.

### Step 5: Consider Supplemental Benefits

The State offers a variety of additional benefits – from hospitalization and intensive care coverage to cancer insurance, accident insurance and disability coverage that provides continuing income if a disability keeps you from working.

- ❑ **Learn more about these programs by visiting the myBenefits Web site.** It includes copies of the brochures that describe these programs and links to the companies offering these programs.
- ❑ **Consider your income protection needs.** Most of these programs provide income benefits if you and/or covered family members are dealing with illness or injury.
- ❑ **If you decide you want to participate, enroll.** See Step 7 for more information on how to enroll.

### Step 6: Enroll

#### *For All Benefits Except Accident and Disability Insurance:*

Make your 2008 benefit selections online or by telephone through PeopleFirst, or by completing and returning a paper enrollment form.

1. **For annual open enrollment:** You must enroll by 5:30 p.m Eastern time on October 26, 2007
2. **As a new hire in 2008:** 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 2008 because of a qualifying change in status:** You have 31 days from the qualifying status change to make related benefit changes (60 days for a death, or a birth or adoption).

Some of the supplemental plans require you to complete a separate application for coverage and submit it to the insurance company for approval.