

Senior Management and Selected Exempt Service Employees' State Group Disability Insurance Program



DIVISION OF STATE GROUP INSURANCE (DSGI)

"We've got you covered!"

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DSGI
WE'VE GOT YOU COVERED

Eligibility

All Active Senior Management Service (SMS), Selected Exempt Service (SES), and employees appointed to positions eligible for SMS or SES benefits are eligible for this plan.

Effective Date of Coverage

Coverage is effective on the date of appointment to an eligible class, unless the appointee is disabled or under a physician's care due to sickness or injury, and not actively at work on that date. Coverage for such employees will be effective on the date they resume active work.

Enrollment

Enrollment in the Plan is automatic upon appointment to an eligible class. An eligible employee may decline coverage at any time by submitting a signed written waiver-of-coverage to the agency Personnel Office. An employee who declined coverage may subsequently enroll by submitting a written request-to-participate to the Division of State Group Insurance. The effective date of coverage will be set by DSGI upon receipt of the request.

Cost

The State pays the entire premium for enrolled active employees in eligible classes, so there is no cost to such employees.

Benefits

Insured employees who become eligible for benefits under the Plan receive a benefit equal to 65% of their basic daily earnings on the date of disability, subject to the benefit reductions specified below. Benefits are payable on a biweekly schedule from the first benefit day of any one period of continuous disability up to a maximum of 364 days. The first benefit day is the later of the 31st day of continuous disability, or the date following the day all accumulated leave is exhausted during the period of such disability. Accumulated leave includes all annual, sick, sick pool, and personal holiday leave. Employees who accrue leave during a period of disability will be required to use that leave time before continuing to receive disability benefits. Benefits are not payable for any day or part of a day for which an employee is receiving or entitled to receive pay. Successive periods of disability separated by fewer than seven days of continuous active work with the employer will be considered one continuous period of disability, unless the later disability is due to a cause or causes unrelated to the causes of the previous disability and begins after you return to active work for at least one full day.

Exclusions

Benefits are not payable for any period in which an employee is not under the direct and continuous care of a physician, or for any disability cause by intentionally self-inflicted injuries.

Benefit Reduction Provisions

Benefits payable under this insurance will be reduced by the amount of:

1. Any disability or retirement Social Security Benefits for which the employee is eligible, and benefits for which the employee's spouse or children are eligible as a result of the employee's eligibility for Social Security benefits. DSGI reserves the right to estimate the amounts of any Social Security benefits until the employee has applied for such benefits and the Social Security Administration has made a final determination, and to reduce the Plan benefits as if these Social Security benefits were paid. Benefit payments made by DSGI will be adjusted when a determination is made by the Social Security Administration. If such a determination reveals an overpayment by the Plan, DSGI has the right to recover any such overpayment. Plan benefits may be withheld until employees furnish DSGI with authorization to obtain necessary information from the Social Security Administration. After the initial benefit reduction for Social Security benefits, no further reductions of Plan benefits will be made due to any cost of living increases to Social Security benefits.
2. Any income benefits payable as a result of the disability under Workers' Compensation or pursuant to other state or federal legislation.
3. Any regular or disability benefits under the State of Florida Retirement System.

For the calculation of a benefit reduction, each day of disability is 1/30th of a month. If any of the above listed income benefits are paid in a lump sum, this sum will apply to the period of time for which the sum was given. If this period cannot be obtained from the provider of the lump sum payment, DSGI reserves the right to estimate the applicable period based upon all available data.

Transfer to Another State Agency

If a covered employee transfers to another State agency in a position in an eligible class, there will be no interruption of coverage. If the transfer causes a loss of SMS or SES eligibility, coverage will terminate on the last day of the month for which premiums have been paid.

Coverage while off payroll

1. Authorized leave of absence

Employees on authorized leave of absence without pay may continue coverage for up to six months by paying the full premium cost in monthly payments by personal check or money order. Each premium must be submitted to the agency Personnel Office, and paid in the month prior to the month of coverage. If premiums are not paid by the employee during the leave of absence, coverage will terminate on the last day of the month for which a premium was received.

2. Layoff

Coverage may be continued for a period of one month in the event of a layoff if an employee pays the full premium cost for that month.

Termination of Insurance

Coverage automatically terminates on the date an insured terminates employment with the State, on the date the Plan terminates, or on the last day of the month in which DSGI receives a signed waiver of coverage. For employees who leave eligible positions but continue State employment, coverage will extend through the last day of the month for which premiums are paid.

Filing Claims

1. If an employee becomes disabled, and the disability is expected to last more than 30 days, a written notice of intent to file a claim should be submitted to DSGI within 31 days of the disability. This notice constitutes the request for the necessary claim forms. It should include the employee's name, social security number, address, home telephone number, and employing agency.
2. A completed claim form should be submitted within 90 days of eligibility for a benefit payment. Employees with less than 30 days of accrued leave should file claims as soon as possible to ensure prompt processing. Employees with more than 30 days of accrued leave, or who are members of a sick leave pool, should submit claim forms at least six weeks prior to the expiration of accrued leave.
3. Sections of a claim form must be completed by the employee, the agency Personnel Office, and the attending physician, but the insured employee is responsible for submission of a completed claim form to DSGI.

Definitions

“Active work,” or **“actively at work”** means an employee's performance of the duties pertaining to the employee's job in the place and in the manner in which such job is normally performed on a continuing basis.

“Basic daily earnings” means the employee's biweekly or monthly rate of earnings on the date of disability (exclusive of bonuses, commissions, and similar compensations) annualized and then divided by 364 days.

“Eligible class” is a class of positions entitled to SMS or SES benefits according to Section 110.205, F.S.

“Employee” means an individual holding a salaried SMS or SES position with any branch or agency of State government, or who has been appointed to a position that is authorized to receive SMS or SES benefits according to Section 110.205(2), F.S.

“Injury” means an accidental bodily damage.

“Insurance” means the insurance provided under the Group Disability Income Insurance Plan.

“Insured” means a person covered by the insurance provisions in which the term is used.

“Physician” means a duly licensed physician practicing within the scope of his license.

“Senior Management Service” or **“Select Exempt Service”** means a salaried position created according to Part III of Part V of Chapter 110 of Florida Statutes and paid by State warrant from salary appropriations, or from agency funds.

“Sickness” means illness or disease including pregnancy, childbirth, miscarriage, or related complications.

“Total disability” means that condition in which an employee is both (a) completely unable due to sickness or injury to perform any and every duty pertaining to his (or her) employment, and is under the direct care of a physician, and (b) not engaged in any gainful occupation.

Calculation of Benefits

1. Annualize salary:

Employees paid biweekly multiply their gross biweekly pay amount times 26.1.

$$\frac{\text{Biweekly pay}}{\text{Biweekly pay}} \text{ times } 26.1 = \frac{\text{Annual Salary}}{\text{Annual Salary}}$$

Employees paid monthly multiply their gross monthly pay times 12.

$$\frac{\text{Monthly pay}}{\text{Monthly pay}} \text{ times } 12 = \frac{\text{Annual Salary}}{\text{Annual Salary}}$$

2. Divide annual salary by 364 benefit days to determine basic daily earnings.

$$\frac{\text{Annual Salary}}{\text{Annual Salary}} \text{ divided by } 364 = \frac{\text{Basic daily earnings}}{\text{Basic daily earnings}}$$

3. Multiply the Basic daily earnings by 65% to determine the daily benefit

$$\frac{\text{Basic daily earnings}}{\text{Basic daily earnings}} \text{ times } 65\% (.65) = \frac{\text{Daily benefit}}{\text{Daily benefit}}$$

Contact Information

The State Group Disability Income Self Insurance Plan is administered by the Division of State Group Insurance. Additional information or assistance can be obtained by contacting DSGI at the address or the telephone numbers below.