

# 2010 Legislative Changes

The Florida Legislature defines the benefit costs for the State Group Insurance Program in Section 8 of the General Appropriations Act, also known as the budget. This year, the budget changes some health and life insurance benefits. The governor approved this legislation, so the changes listed below are final.

## Health Insurance Premium Changes Effective July 2010 for August Coverage

All employees whose health insurance is currently paid for by their employer will begin paying monthly premiums. This includes employees in Selected Exempt Service (SES), Senior Management Service (SMS) and comparable positions, as well as employees in the Spouse Program (the husband and wife both work for the State of Florida). These are the only premium changes for employees proposed in the budget.

|                      |                                  |  |
|----------------------|----------------------------------|--|
| <b>Coverage Tier</b> | <b>SES/SMS Employees</b>         |  |
|                      | <b>Monthly Premium</b>           |  |
| Individual coverage  | \$8.34                           |  |
| Family coverage      | \$30                             |  |
| <b>Coverage Tier</b> | <b>Spouse Program</b>            |  |
|                      | <b>Monthly Premium</b>           |  |
| Individual coverage  | NA                               |  |
| Family coverage      | \$30<br>(Each spouse pays \$15.) |  |

## Health Insurance Copay Changes Effective January 1, 2011

The copays listed are for the standard PPO and HMO plans. Health investor plans do not have copays.

| Services                     | State Employees' PPO Plan |                    | HMOs          |                    |
|------------------------------|---------------------------|--------------------|---------------|--------------------|
|                              | Current Copay             | Copay as of 1/1/11 | Current Copay | Copay as of 1/1/11 |
| Urgent care physician visit  | \$15                      | \$25               | varies        | \$25               |
| Emergency room visit         | \$50                      | \$100              | \$50          | \$100              |
| Primary care physician visit | \$15, unchanged           |                    | \$15          | \$20               |
| Specialist physician visit   | \$25, unchanged           |                    | \$25          | \$40               |

### State Employees' PPO Additional Plan Benefit Effective January 1, 2011

Routine/preventive mammograms will be covered as a preventive service; they will no longer apply to the deductible.

### Prescription Drug Copay Changes Effective January 1, 2011

The copays listed are for the standard PPO and HMO plans. Health investor plans do not have copays.

| State Employees' PPO Plan and HMO Plans | Retail<br>(one month's supply) |                    | Mail Order<br>(three months' supply) |                    |
|---|--------------------------------|--------------------|--------------------------------------|--------------------|
|   | Current Copay                  | Copay as of 1/1/11 | Current Copay                        | Copay as of 1/1/11 |
| Generic drugs                           | \$10                           | \$7                | \$20                                 | \$14               |
| Preferred brand name drugs              | \$25                           | \$30               | \$50                                 | \$60               |
| Nonpreferred brand name drugs           | \$40                           | \$50               | \$80                                 | \$100              |

### Prescription Drug Additional Benefit Effective January 1, 2011

All State Group health plans will offer limited smoking cessation prescription drug benefits.

### Life Insurance Benefit Change Effective January 1, 2011

All employees, regardless of classification, will have an automatic basic life insurance benefit of \$25,000. The employer will pay the entire premium for this benefit for full-time employees (part-time employees pay a pro-rated premium based on their FTE). For new employees, the coverage begins the first day they physically report to work. Minnesota Life is providing additional benefits for Optional Life insurance. Employees can make available changes during open enrollment.