

FSCJ

Florida State College  
at Jacksonville

2023

BENEFITS GUIDE

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\* This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please email [benefits@fscj.edu](mailto:benefits@fscj.edu). The summary plan documents are located at [fscj.edu/hr](http://fscj.edu/hr).





## Introduction

FSCJ is committed to our employees and is pleased to offer challenging and fulfilling careers, as well as an excellent benefits package. This guide will help you make the best-informed decisions regarding your coverage by providing information about:

- Eligibility requirements
- Benefits plans
- Important contact information

## Eligibility

Full-time employees and their dependents are eligible to participate in the benefits plans described in this guide. Benefits are effective on the first day of the month following the employee's date of hire for both the employee and their dependents.

**IMPORTANT: Employees must elect their benefits within 30 days of their hire date in myFSCJ. If selections are not made within 30 days of hire, the employee will be placed in the FSCJ default plans.**

Instructions on how to use myFSCJ are provided during new hire Onboarding.

Dependent verification for all covered dependents will be required prior to coverage effective date. Listed below are additional eligibility rules:

- Up to age 26 in medical, dental and vision plans, (terminates on the last day of the calendar year in which child reaches age 26)
- Age 26 up to age 30 employee pays the full cost of medical coverage, at the College's established retiree rates (terminates on the last day of the calendar year in which the dependent child reaches age 30)
- Disabled dependent children beyond the age of 30





## Section 125 and Benefit Election Changes

Under Section 125 of the Internal Revenue Service (IRS) code, you are allowed to pay for certain group insurance premiums with pretax dollars. This means your premium deductions are taken before Federal Income and Social Security taxes are calculated. Depending on your tax bracket, your savings could be significant. Please note: For employees who are adding a domestic partner to their coverage, the insurance premiums are post-tax.

You should carefully decide on your benefit elections, including the choice to decline coverage. By declining the College's health insurance and providing proof of credible coverage, you can select the "Opt-Out Option" and receive \$720 (prorated to the date of hire). Employees opting out of the health insurance will be required to enroll in the Dental/Vision (D/V) plan.

Your elections will remain in effect until the next annual open enrollment period, unless you experience an IRS-approved qualifying life event. Qualifying life events include, but are not limited to, the following:

- Marriage, divorce or legal separation
- Death of spouse, domestic partner or legal dependent child(ren)
- A spouse or domestic partner's loss/gain of other insurance
- Birth or adoption of a child

Employees may make changes to their existing health, dental and vision plans (i.e., add/drop dependents) as well as modify their Flexible Spending Account deductions within 30 days of a qualifying life event. Employees may also make changes to their supplemental life insurance within 30 days of a qualifying life event (i.e., add spouse or child life insurance). This is done in myFSCJ under the My Benefits tab. All benefit changes are effective the first of the month following the date of the life event, with the exception of births and adoptions.

For changes made due to ANY qualifying life event, supporting documentation and verification of dependents (if adding new dependents) is required. Please email [benefits@fscj.edu](mailto:benefits@fscj.edu) with any questions or for assistance.



## 2023 FCSRMC / Florida Blue Benefit Comparison

	BlueOptions PPO Gold	BlueCare HMO Gold	BlueOptions HDHP Silver & HS INDIVIDUAL PLAN	BlueOptions HDHP Silver + HSA FAMILY PLAN
			Account Funding: EE only \$1,300	Account Funding: EE + 1 = \$1,600 or EE + 2 = \$1,900
<b>Cost Sharing - Member's Responsibility</b>				
<b>Deductible (DED) (Per Person/Family Aggregate)</b>				
In-Network	\$1,200 / \$2,400	\$600 / \$1,200	\$2,800 / NA	\$5,600 / \$5,600
Out-of-Network	\$2,400 / \$4,800	NA	\$5,600 / NA	\$11,200 / \$11,200
<b>Coinsurance (BCBSF pays / Member pays)</b>				
In-Network	80% / 20%	80% / 20%	80% / 20%	80% / 20%
Out-of-Network	60% / 40%	NA	50% / 50%	50% / 50%
<b>Out of Pocket Maximum (Per Person/Family Aggregate)</b>				
In-Network	\$6,000 / \$12,000	\$5,000 / \$10,000	\$7,000 / NA	\$7,050 / \$14,000
Out-of-Network	\$12,000 / \$24,00	NA	\$14,000 / NA	\$28,000 / \$28,000
<b>Medical / Surgical Care by a Physician</b>				
<b>Office Services</b>				
In-Network Family Physician	\$50	\$45	DED + 30%	DED + 30%
In-Network Specialist	\$70	\$65	DED + 30%	DED + 30%
Out-of-Network	Ded + 40%	Not Covered	DED + 50%	DED + 50%
<b>Preventive Services (Adult &amp; Well Child)</b>				
<b>Office Services</b>				
In-Network Family Physician	\$0 Copayment	\$0 Copayment	\$0 Copayment	\$0 Copayment
In-Network Specialist	\$0 Copayment	\$0 Copayment	\$0 Copayment	\$0 Copayment
Out-of-Network	40%	Not Covered	40%	40%

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## 2023 FCSRMC / Florida Blue Benefit Comparison

	BlueOptions PPO Gold	BlueCare HMO Gold	BlueOptions HDHP Silver & HS INDIVIDUAL PLAN	BlueOptions HDHP Silver + HSA FAMILY PLAN
			Account Funding: EE only \$1,300	Account Funding: EE + 1 = \$1,600 or EE + 2 = \$1,900
<b>Medical/Surgical Care at a Facility</b>				
<b>Inpatient Hospital Facility (per admit)</b>				
In-Network Option 1	\$300 per day /\$1,500 Max.	\$300 per day up to \$1,500 Max.	Ded + 30%	Ded + 30%
In-Network Option 2		Not Covered	Ded + 50%	Ded + 50%
Out-of-Network	Ded + 40%	Not Covered		
<b>Outpatient Hospital Facility (per visit) (Surgical)</b>				
In-Network	\$300 copay	\$300	DED + 30%	DED + 30%
Out-of-Network	Ded + 40%	Not Covered	DED + 50%	DED + 50%
<b>Emergency and Urgent Care</b>				
<b>Emergency Room Facility (per visit) (No surgery performed or not admitted)</b>				
In-Network	\$250 Copayment	\$250	DED + 30%	DED + 30%
<b>Urgent Care Centers</b>				
In-Network	\$70 Copayment	\$200 Copayment	DED + 30%	DED + 30%
<b>Ambulance</b>				
In-Network	\$200 Copayment	\$200 Copayment	DED + 30%	DED + 30%
<b>Other Special Services and Locations</b>				
<b>TeleMedicine Services - with Teladoc</b>				
In-Network	\$0	\$0	DED	DED
<b>Prescription Drugs</b>				
<b>Deductible</b>			Integrated Deductible	Integrated Deductible
<b>In-Network - Retail</b>				
Generic/Brand/Non-Preferred/Spec. Rx Max	\$15 / \$60 / \$100 / \$250	\$15 / \$45 / \$65 / \$250	DED + 30%	DED + 30%
<b>In Network- Mail Order</b>				
Generic/Brand/Non-Preferred	\$40 / \$150 / \$250	\$40 / \$115 / \$165	DED + 30%	DED + 30%

**Note:** This is a summarized version of the Summary of Benefit Coverages (SBC's). Not all benefits are illustrated above.

## Hospital Options

References to Option 1 and 2 in this guide are based on the hospital you choose to use.

### Option 1 Hospitals:

Baptist Medical Centers  
Memorial Hospital of Jacksonville  
St. Vincent's Medical Center  
Wolfson Children's Hospital  
Orange Park Medical Center  
Mayo Clinic\*  
Flagler Hospital

### Option 2 Hospital:

Shands Jacksonville Medical Center

*\*Mayo Clinic does not accept  
the BlueCare HMO Gold Plan.*



## Full-time Employee Medical Premiums for 2023

If your salary changes during the year, premiums are adjusted to the appropriate salary tier.

**\*Note:** You must add the EE rate + Dependent rate for the full monthly premium.

### BlueOptions PPO Gold (Plan 03359) - Monthly Premiums

Employee Salary	Employee	EE bi-monthly prems	Spouse	SP bi-monthly prems	Child(ren)	Child bi-monthly prems	Family	Family bi-monthly prems
< \$40,000	\$0	\$0	\$434.50	\$217.25	\$272.00	\$136.00	\$651.00	\$325.50
\$40,000-\$59,999	\$0	\$0	\$519.00	\$259.50	\$332.00	\$166.00	\$791.00	\$395.50
> \$60,000	\$0	\$0	\$609.00	\$304.50	\$372.00	\$186.00	\$885.00	\$442.50

### BlueOptions HDHP Silver with HAS (Plan 05194-Indiv; Plan 05195-Fam) - Monthly Premiums

Employee Salary	Employee	EE bi-monthly prems	Spouse	SP bi-monthly prems	Child (ren)	Child bi-monthly prems	Family	Family bi-monthly prems
No salary requirement	\$0	\$0	\$561.00	\$280.50	\$398.00	\$199.00	\$906.00	\$453.00

### BlueCare HMO Gold (Plan 47) - Monthly Premiums

Employee Salary	Employee	EE bi-monthly prems	Spouse + Employee Premium	SP bi-monthly prems	Child + Employee Premium	Child bi-monthly prems	Family + Employee Premium	Family bi-monthly prems
< \$40,000	\$17.00	\$9	\$471.50	\$235.75	\$303.00	\$151.50	\$702.00	\$351.00
\$40,000-\$59,999	\$17.00	\$9	\$556.00	\$278.00	\$363.00	\$181.50	\$842.00	\$421.00
> \$60,000	\$17.00	\$9	\$646.00	\$323.00	\$403.00	\$201.50	\$936.00	\$468.00



## Full-time Employee Dental, Vision and Life Premiums for 2023

PPO Dental (Administered by Delta Dental)		bi-monthly prems
Employee Coverage (paid by College)	\$25.95	\$12.98
Spouse	\$28.28	\$14.14
Child(ren)	\$28.80	\$14.40
Family	\$64.86	\$32.43
DHMO Dental (administered by Delta Dental)		bi-monthly prems
Employee Coverage (paid by College)	\$12.68	\$6.34
Spouse	\$9.52	\$4.76
Child(ren)	\$13.97	\$6.98
Family	\$24.74	\$12.37
Vision (administered by Humana)		bi-monthly prems
Employee Coverage (paid by College)	\$5.65	\$2.83
Family (includes Spouse and children)	\$6.73	\$3.36
FCSRMC DV Plan PPO Dental + Vision Program 2		bi-monthly prems
Employee Coverage (paid by College)	\$111.00	\$55.50
Spouse	\$38.30	\$19.15
Child(ren)	\$39.22	\$19.61
Family	\$85.12	\$42.56
Supplemental Life Insurance (administered by The Hartford)		bi-monthly prems
Employee Coverage (paid by College)	\$0.221	
Employee Supplemental (up to three times employee's base salary) per 1,000	\$0.267	
Spouse (\$25,000 coverage)	\$7.64	\$3.82
Children (\$10,000 coverage)	\$2.10	\$1.05



**Delta Dental Insurance Company**  
1130 Sanctuary Parkway, Suite 600  
Alpharetta, GA 30009

**Customer Service**  
(800) 521-2651

**Claims Address**  
P.O. Box 1809  
Alpharetta, GA 30023-1809





## PPO | Group Number 16020

### Plan Benefit Highlights for Florida College System Risk Management Consortium

<b>Eligibility</b>	Primary enrollee, spouse (includes domestic partner) and eligible dependent children to the end of the birth year dependent turns 26			
<b>Deductible</b>	\$50 per person/\$150 per family each calendar year			
Deductibles waived for Diagnostic and Preventive (D&P) and Orthodontics?	Yes			
<b>Maximums</b>	\$1,500 per person each calendar year			
D&P counts toward maximum?	Yes			
<b>Waiting Period(s)</b>	<b>Basic Benefits</b>	<b>Major Benefits</b>	<b>Prosthodontics</b>	<b>Orthodontics</b>
	None	None	None	None

<b>Benefits and Covered Services*</b>	<b>Delta Dental PPO dentists**</b>	<b>Non-Delta Dental PPO dentists**</b>
<b>Diagnostic &amp; Preventive Services (D&amp;P)</b> Exams, cleanings and x-rays	100%	100%
<b>Basic Services</b> Fillings and sealants	80%	80%
<b>Endodontics (root canals)</b> Covered under basic services	80%	80%
<b>Periodontics (gum treatments)</b> Cover under basic services	80%	80%
<b>Oral Surgery</b> Covered under basic services	80%	80%
<b>Major Services</b> Crowns, inlays, onlays and cast restorations	50%	50%
<b>Prosthodontics</b> Bridges, dentures and implants	50%	50%
<b>Orthodontic Benefits</b> Dependent children to age 19	50%	50%
<b>Orthodontic Maximums</b>	\$1,000 Lifetime	\$1,000 Lifetime

\* Limitations or waiting periods may apply for some benefits; some services may be excluded from your plan. Reimbursement is based on Delta Dental maximum contract allowances and not necessarily each dentist's submitted fees.

\*\* Reimbursement is based on PPO contract fees for PPO dentists, Premier contracted fees for Premier dentists and program allowance for non-Delta Dental dentists.

This benefit information is not intended or designed to replace or serve as the plan's Evidence of Coverage or Summary Plan Description. If you have specific questions regarding the benefits, limitations or exclusions for your plan, please consult your company's benefits representative.



# Keep Smiling

## DeltaCare® USA

provided by Delta Dental Insurance Company



### Dental benefits made easy!

When you enroll in a DeltaCare USA<sup>1</sup> plan, you'll choose a primary care dentist from our network of carefully screened, private practice dentists. You must visit your primary care dentist to receive benefits.<sup>2</sup>

- No restrictions on pre-existing conditions (except work in progress)
- Access to specialty care and out-of-area emergency care

### A Partner in oral health

Your DeltaCare USA plan encourages regular dental care with extensive list of covered services to help you stay healthy.

- Low or no copayments for services like cleanings and exams

### Budget-friendly costs

With your DeltaCare USA plan, there are no surprises. You'll know your copayments, and your out-of-pocket costs are clearly defined before treatment begins.

- No deductibles or maximums<sup>3</sup> for covered services
- Pay only your copayment (if any) at the time of treatment

### Convenient services

We make it easy for you—there are no claim forms to complete and no plan ID card is required to receive treatment.

- Access plan information online
- Change your primary care dentist by phone or online

**Delta Dental Insurance Company provides benefits as a Prepaid Limited Health Services Organization as described in Chapter 636 of the Florida Statutes.**

LEGAL NOTICES: Access federal and state legal notices related to your plan: [deltadentalins.com/about/legal/index-enrollee.html](http://deltadentalins.com/about/legal/index-enrollee.html)

<sup>1</sup> DeltaCare USA is underwritten in these states by these entities: AL — Alpha Dental of Alabama, Inc.; AZ — Alpha Dental of Arizona, Inc.; CA — Delta Dental of California; AR, CO, IA, MA, ME, MI, MN, NE, OR, RI, SC, WA, WI — Dentegra Insurance Company; DC, DE, FL, GA, KS, TN, WV — Delta Dental Insurance Company; HI, ID, IL, IN, KY, MD, MO, NJ, OH, TX — Alpha Dental Programs, Inc.; NV — Alpha Dental of Nevada, Inc.; UT — Alpha Dental of Utah, Inc.; NM — Alpha Dental of New Mexico, Inc.; NY — Delta Dental of New York, Inc.; PA — Delta Dental of Pennsylvania; VA — Delta Dental of Virginia. Delta Dental Insurance Company acts as the DeltaCare USA administrator in all these states. These companies are financially responsible for their own products.

<sup>2</sup> Verify that the dentist is your selected DeltaCare USA primary care dentist before each appointment.

<sup>3</sup> Plans with an Accidental Injury Rider have a \$1,600 annual maximum for accidental injury. Consult your Evidence/Certificate of Coverage

SCFLSTD

**Administered by Delta Dental Insurance Company**



We keep you smiling®

[deltadentalins.com/enrollees](http://deltadentalins.com/enrollees)

HL, DCU, FLAEN, VTB, W, EN, 02/09/19, LTR



When you select a provider from the **Humana Insight Network**, this plan covers the visual care described (examination, professional services, lenses and frames) at little expense to you except a co-pay of \$10 for the vision examination and \$15 for any prescribed materials. There is a \$150 (+20%) retail frame allowance or you can choose to use the \$150 retail amount for contact lens. Any additional care, service and/or materials not covered by this plan may be arranged between you and your provider.

Service	Co-payment
Vision exam including Diabetes screening	\$10.00 co-pay
Prescribed materials (frames/lenses)	\$15.00 co-pay
Contact lenses	\$150.00 retail allowance
2nd pair of eyeglasses	20% discount

Frequency
<b>Vision exam:</b> ..... Once every <b>12</b> months
<b>Lenses:</b> ..... Once every <b>12</b> months
<b>Frame:</b> ..... Once every <b>24</b> months

**LASIK:** Members may also receive 15% off retail price or 5% off promotional price for LASIK or PRK from the US Laser Network, owned and operated by LCA Vision. Since LASIK or PRK vision correction is an elective procedure, performed by specialty-trained providers, this discount may not always be available from a provider in your immediate location.

## SAVINGS! SEE THE DIFFERENCE

Besides checking for changes in your vision, your eye doctor can check for common eye conditions like glaucoma. An eye exam can also uncover other health issues, such as high blood pressure and diabetes. If you have diabetes, most Humana Vision plans have additional coverage for the care and testing you need to help manage your condition.

**Member Services may be reached at 1 (877) 398-2980**  
**Mon – Sat 7:30 a.m.-11 p.m. EST and Sun 11 a.m.-8 p.m. EST.**

## Plan Year 2023 Dental and Vision Plan

Participation in FCSRMC's Employee Benefit Plans Program requires participation of all full-time eligible employees. The DV Plan option was designed as an alternative plan for employees with other adequate health insurance and is an employer paid benefit for employees only.



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

<b>Network</b>	PPO Network/Premier
<b>Deductible</b>	\$50 per person, not to exceed \$150 per family, per calendar year- applies to Basic and Major Services
<b>Maximum Benefits</b>	\$1,500 Calendar Year Maximum
<b>Preventive Services</b>	No Deductible - provided at 100% of PPO provider fee schedule for Oral Examinations, Cleanings (two per calendar year) and Bitewings X-rays
<b>Basic Services</b>	Full Mouth X-rays, Periodontics (Gum Treatment), Endodontic (Root Canals), Oral Surgery and Restorative Services (Fillings) are covered at 80% of the PPO provider fee schedule in-network and 50% non-PPO
<b>Major Services</b>	Crowns, Bridges, Full Dentures, Partial Dentures and Implants are covered at 50% of the PPO provider fee schedule in-network and 50% out-of-network
<b>Missing Tooth Rule</b>	Teeth extracted prior to effective date are covered
<b>Orthodontics</b>	Child only, \$1,000 max.
The out-of-network benefits are increase for those seeking services from a Premier provider and Preventative Services are covered at 100%	



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

<b>Network</b>	Choice Network
<b>Well Vision Exam</b>	\$10 Co-payment every 12 months
<b>Prescription Glasses</b>	\$10 Co-payment for lenses single vision, lined bifocal, and lined trifocal lenses every 12 months
<b>Frames</b>	\$180 allowance for a wide selection of frames or 20% off the amount over your allowance
<b>Contacts (instead of glasses)</b>	Every 12 months - up to \$60 Co-payment for your contact lens exam (fitting and evaluation) and \$120 allowance for contact lens material
<b>Laser Vision Correction</b>	Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities.





## TAX ADVANTAGED PLANS

The College now offers two tax advantage plans, **FSA** or **HSA**, to assist employees in paying for their out of pocket health expenses. There are several reasons to take advantage of these plans offered by the College. In addition to the tax savings, many employees also find it an easy and effective way to budget for medical expenses throughout the year, especially if you have maintenance medications or supplies you use on a regular basis. These plans could actually increase your amount of take-home pay. Money added to the FSA or HSA accounts are not subject to payroll taxes, which could then lower your tax bracket and lower your annual income tax payments. If your taxable income is lowered, your take-home pay can go up!



## TAX ADVANTAGED PLANS

# PAYFLEX®

## Flexible Spending Accounts (FSA)

An FSA is a pre-tax benefit under the IRS Code that allows employees to reduce their taxable income to pay for out-of-pocket medical, dental, vision and dependent care expenses without paying federal, state or FICA taxes, saving up to 30% in taxes on those dollars. PayFlex is the administrator for the College's FSA. Employees elect an annual contribution to be set aside for their out-of-pocket health and dependent care expenses. The FSA health account is fully funded at the start of the plan year or upon employment (based on the annual amount selected by the employee). Voluntary contributions are withheld in equal increments through payroll deductions. **Any remaining funds in your FSA health account up to \$500, as of December 31, will roll over to the next plan year.**

If you wish to contribute funds into the FSA, an election must be made during an employee's new hire period. You will not be allowed to cancel or change your election during the 12-month agreement period unless you have a qualifying life event. Employees would receive a debit card from PayFlex.

### Health Spending Account:

- Annual contribution limit is set by the IRS (2022 FSCJ \$2,750)
- Debit card can be used to pay your group co-pays or out-of-pocket expenses where MasterCard is accepted
- Expenses include eligible medical, vision and dental expenses.
- Employees and their tax dependents are eligible

### Dependent Care Account (Funds available as deducted each pay period):

- Annual contribution limit is set by the IRS (currently \$5,000 a year)
- Pay for dependent day care expenses such as before and after school custodial care, day camps, summer camps and licensed day care centers (for your legal dependent child(ren) up to age 13 and any other dependent claimed on your federal income tax return)
- A dependent care account may only be used when both you and your spouse (if applicable) are gainfully employed

Paper claims are not necessary when there is an electronic transaction; however, employees need to maintain all receipts to substantiate your claim. The IRS requires PayFlex to audit and/or verify certain transactions, which will be done through a written request to employees. You will only have to file a paper claim if a provider does not accept Debit MasterCard or if you do not have your card at the time of service, [payflex.com](https://payflex.com).

## TAX ADVANTAGED PLANS

# HealthEquity®

## Health Savings Account (HSA)

Building Health Savings™

The College offers an HSA paired with the High Deductible Health Plan (HDHP). HealthEquity is the administrator of the HSA plan. This will allow employees to make tax-free contributions to a federally insured savings account. An HSA can empower you to maximize savings while building a reserve for the future. This account is not a spending account, but is a savings account that can continue to grow for many years. With an HSA, the employee owns the account and the contributions. Unlike FSAs, the entire HSA balance rolls over each year and remains yours even if you change health plans, retire or leave the College.

Employees may only participate in the HSA by enrolling in the High Deductible Health Plan (HDHP). Funds in the HSA account are available as the employee makes their contributions. For plan year 2023, the College and the FCSRMC will make additional contributions into employees' HSA accounts (see table below).

Employee Contribution	FCSRMC Contribution	FSCJ Contribution	Combined Contribution
Employee Only	\$300	\$1,000	\$1,300
Employee + 1	\$600	\$1,000	\$1,600
Employee + Family	\$900	\$1,000	\$1,900

## FSCJ Contribution Prorated Funding Table

FSCJ Contribution	January - March	April - June	July - September	October - December
Employee	\$1,000	\$750	\$500	\$250

## FCSRMC Contribution Prorated Funding Table

FCSRMC Contribution	January - March	April - June	July - September	October - December
Employee Only	\$300	\$225	\$150	\$75
Employee + 1	\$600	\$450	\$300	\$150
Employee + 2	\$900	\$675	\$450	\$225

To take full advantage of tax savings and to build a reserve for the future, it is suggested that you maximize your contributions as set by the IRS. For 2023, the maximum contribution amount is \$3,850 for individual and \$7,750 for family. At age 55, an additional \$1,000 is allowed annually. **The contribution maximum includes Employer contributions.**



## TAX ADVANTAGED PLANS

# HealthEquity®

Building Health Savings™

Employees will receive a HealthEquity debit card for easy access to their funds. Employees will need to request a PIN# after the card is received. However, the card can simply be used as a credit card if you chose. Employees will be issued a card for themselves and their spouse (if the spouse is covered on the employees' health plan). The employee can request up to three additional cards with no extra fees. Any cards ordered over the three allowable cards are \$5 each.

### HSA Eligibility

- You are covered by an HSA-qualified medical plan
- You have no other health coverage (such as other health plan, Medicare, military health benefits, medical FSAs)
- You cannot be claimed as a dependent on another person's tax return

### Advantages to choosing a HSA plan

- Lower monthly dependent health insurance premiums
- Money put into your HSA is not taxed and earn tax-free interest on HSA balances
- HSA funds used for qualified medical expenses are not taxed
- You can invest your HSA funds for increased tax-free earning potential
- Participation in the FSA Dependent Care Account is allowed

You can easily compare plans by visiting the online Comparison Tool at [comparemyhsa.com/FSCJ/start](https://comparemyhsa.com/FSCJ/start).

There is a free mobile app available at the Apple App Store and Google Play to allow easy access to your account wherever you are. To learn more about the benefits of an HSA, visit [healthequity.com](https://healthequity.com).





## TAX ADVANTAGED PLANS

### 403(b) and 457(b) Deferred Compensation Plan

The College offers you the opportunity to save in a 403(b), a 457(b) deferred compensation plan or both. Because you can choose to contribute to one or both, you can select the plan with features that best suit your situation. This is an additional avenue for future savings outside of the Florida Retirement System (FRS).

Both plans offer a selection of investment opportunities through the plan sponsor. Talk to your financial advisor about which plan is a better fit for your particular situation.

**The 2023 Basic Contribution limit  
for each plan: \$22,500 for 2023**

#### The Service-Based Catch Up Amount

The 403(b) special catch-up provision allows participants to make additional contributions of up to \$3,000 to the 403(b) account if, as of the preceding calendar year, the participant has completed 15 or more full years of employment with the current employer, not averaged over \$5,000 per year in annual contributions, and has not utilized catch-up contributions in excess of the aggregate of \$15,000. For a detailed explanation of this provision, please visit [tsacg.com](https://tsacg.com).

#### Age-Based Amount

Participants who are age 50 or older any time during the year qualify to make an additional contribution of up to \$6,500 to the 403(b) and/or 457(b) accounts.

#### TSA Consulting Group, Inc. (TSACG)

serves as the plan administrator of the College's 403(b) and 457(b) plans. All transactions for active accounts must be reviewed by TSACG using a transaction routing request found at [tsacg.com](https://tsacg.com).

#### Authorized 403(b) Vendor List



The College offers a Roth in the 403(b) and 457(b) plans.

### Mandatory 403(b) Terminal Leave Plan

The FSCJ 403(b) Terminal Leave Plan is provided as a means of maximizing tax advantages on terminal pay to College employees by deferring federal withholding taxes and permanently avoiding Social Security and Medicare taxes on eligible accumulated sick and annual leave payments. The maximum plan contribution limit is calculated each year. All plan contributions are 100% vested when deposited. The basics of the plan are:

1. Mandatory for employees who separate from the College and are due at least \$7,000 in terminal "payout" for their unused sick and annual leave from Florida State College at Jacksonville; and
2. Mandatory for employees upon entry into the Deferred Retirement Option Program (DROP).



Florida Retirement System

## Retirement Plans Effective January 1, 2023

Full-time and regular part-time employees are automatically enrolled in the Florida Retirement System (FRS) on their first day of employment. FRS has two retirement plans from which employees may choose - the Pension Plan or the Investment Plan. The initial retirement plan election period is eight months following the month of hire. The default retirement plan is the Investment Plan.

Employees must contribute 3% of their salary, on a pre-tax basis, to FRS. This will automatically be deducted each pay period. Employee contributions in the Investment Plan will accumulate earnings, minus investment fees and administrative charges. Employee contributions in the Pension Plan will not earn interest. Your salary will be reduced by the amount of the employee contribution before determining the federal income tax deduction. Members must be separated for three calendar months to be eligible to receive a refund of their employee contribution (it would be the employee's responsibility to contact FRS). Employees are given a one-time, irrevocable choice to switch plans.

**FRS Pension Plan** – The traditional plan provides a formula-based income at retirement. This defined benefit plan also provides a disability and a death benefit. The vesting period is six (6) years of creditable service for members hired before July 1, 2011. The vesting period is eight years of creditable service for members hired on or after July 1, 2011.

**Deferred Retirement Option Program (DROP)** – This option, within the FRS Pension Plan, allows employees to retire and have their retirement benefits accumulate in the FRS Trust Fund, earning tax-deferred interest, while they continue to work for an FRS employer and receive their regular pay and benefits. To be eligible, an employee must meet the FRS Retirement definition.\*

- If you are a DROP participant or a reemployed retiree who is not allowed to renew membership, you will not be required to make the 3% employee contribution.
- If you have an effective DROP begin date on or after **July 1, 2011**, you will have an annual interest rate of 1.3%.

\*Retirement Definition: If hired before July 1, 2011, requires six years of creditable service and age 62 or 30 years of service regardless of age. If hired on or after July 1, 2011, requires eight years of creditable service and age 65 or 33 years of service regardless of age.

**FRS Investment Plan** – The plan allows employees to control how their retirement contributions are invested. The law defines the employer contributions, but your ultimate benefit depends in part on the performance of your investment funds. Employees will have eight (8) months after the month of hire to elect an FRS Plan, if no election is made the choice defaults to the Investment Plan. Vesting period is one (1) year.

**FRS Senior Management** – As defined by state law, employees must contribute 3% of their salary, on a pre-tax basis, to FRS. This will automatically be deducted each pay period. Members must be separated for three calendar months to be eligible to receive a refund of their employee contribution (it would be the employee's responsibility to contact FRS). Employees are given a one time, irrevocable choice to switch plans.



## The Hartford Life Insurance Coverage

The term life insurance plan with Hartford Life Insurance Company provides a death benefit equal to your annual salary (basic coverage) rounded to the nearest \$1,000. The College pays for the basic coverage. During the first 30 days of employment, employees have the option to buy, without evidence of insurability, guaranteed supplemental coverage of one, two or three times this amount up to \$350,000, which includes the College paid portion. After the first 30 days of employment, evidence of insurability may be required to purchase supplemental term life insurance. The employee is responsible for paying for supplemental term life insurance through payroll deductions at the cost of \$.267 per \$1,000 per month.

Full-time employees have the opportunity to purchase supplemental life insurance for their spouse, domestic partner and eligible legal dependent children. To be eligible, you must currently be paying for supplemental life insurance with the College. This benefit will allow you to insure your spouse/domestic partner for \$25,000 at a cost of \$7.64 per month.

\*The legal dependent child(ren) life insurance policy insures all eligible dependent children in a family unit with one monthly premium, regardless of the number of children in the family. This is a \$10,000 benefit per child at the monthly rate of \$2.10. Evidence of Insurability will be required for an employee who increases their life coverage or purchases a policy for a spouse or domestic partner outside of the guarantee issue period. Employees may make changes to their supplemental life insurance within 30 days of a qualifying life event (i.e., enroll in supplemental life insurance; add spouse and/or child supplemental life insurance). If you have questions regarding what a qualifying life event is, please email [benefits@fscj.edu](mailto:benefits@fscj.edu) for assistance.

**General Provisions:** Upon the first day of the month following an insured employee's 70th birthday, an insured employee's amount of basic and supplemental term life insurance shall be reduced to 50% of base salary.

**Dependents General Provisions:** Upon the first day of the month following an insured spouse's 70th birthday, their amount of term life insurance shall be reduced to 50% of base salary.

\*Legal dependent children are eligible if they have not attained the age of 19, or have not attained the age of 25 if a full-time or part-time student in an accredited educational institution.

### Long Term Disability

All full-time employees are eligible for long-term disability insurance coverage. The College provides this coverage at no cost to full-time active employees.

There is a 90-day elimination period. If approved, an employee would resign with the College and receive up to 60% of their monthly salary from Hartford.

### Free Estate Guidance Will Services

As a covered employee under a *Hartford Group Life insurance policy*, you have access to *EstateGuidance® Will Services* provided by *ComPsych®*. It helps you create a simple, legally binding will quickly and conveniently online, saving you the time and expense of a private legal consultation.

Visit [estateguidance.com](https://estateguidance.com) today.

**Use this code: WILLHLF.**

Then follow the easy steps below:

1. Access The Hartford's **EstateGuidance®** Will Services online.
2. Sign in to the secure site by entering the access code.
3. Follow the instructions and create your will.
4. Download the final will to your computer and print.
5. Obtain signatures and determine if your will should be notarized.

# Health Advocate™

**The Employee Assistance Program (EAP)** through Health Advocate is a short-term, confidential counseling and/or crisis intervention service provided for employees. They offer professional support for personal and work/life issues. This program provides College employees with real support when you need it:

- Up to eight free sessions per year for you and your family.
- There is no cost to use the service.
- 24-Hour CARELINE, (877) 240-6863
- How can you find out more?



## EAP + Work/Life

Get short-term assistance to help you cope with personal, family and work issues, and the right resources to better balance your work and life. The Health Advocate staff follows careful protocols and complies with all government privacy standards. Your medical and personal information is strictly confidential. Your privacy is protected.

Visit **[HealthAdvocate.com/members](https://HealthAdvocate.com/members)** to find useful information on a wide range of topics or send an email to **[answers@HealthAdvocate.com](mailto:answers@HealthAdvocate.com)**.



### What is FSCJ Perks?

By leveraging the purchasing power of all employees, save on some of your favorite shopping categories and brands, from travel and electronics to movie tickets and apparel. In addition to receiving discounts, earn rewards points that can be used for future purchases.

### How do I access FSCJ Perks?

Visit: **[perksatwork.com](https://perksatwork.com)**

Log in with work email and password (first time users: click "Register for Free" button and follow the on-screen instructions to set up your account).

### Can my friends and family use it?

Yes! Once you have registered your account, you can invite up to five friends and family members to join the program.

### What are WOWPoints?

WOWPoints are rewards points you can earn on purchases made on Perks at Work. They never expire, and many offers feature WOWPoints multipliers. Once you earn WOWPoints, you can redeem them at a rate of 100 WOWPoints = \$1.00 for cash credit to a linked card.





# Additional Benefits

## Annual Leave - Full-Time Employees

### Career employees earn vacation time as follows.

First five years .....	12 days per year
Six to 10 years .....	15 days per year
10 years and over .....	18 days per year

Career employees may carry over annual leave into the next calendar year with a cap of 44 days (352 hours).

### Administrative and Professional employees earn vacation time as follows:

First five years .....	16 days per year
Six to 10 years .....	19 days per year
10 years and over .....	22 days per year

Administrative and Professional employees may carry over annual leave into the next calendar year with a cap of 44 days (352 hours).

### Senior Management employees earn vacation time as follows:

First five years .....	20 days per year
Six to 10 years .....	22 days per year
10 years and over .....	24 days per year

Senior Management employees may carry over annual leave into the next calendar year with a cap of 60 days (480 hours).

Accrued vacation leave in excess of the maximum on December 31 shall be transferred to sick leave on January 1 of the following year. Such vacation leave transferred to sick leave will be classified as non-compensatory accrued sick leave and cannot be used in the calculation of terminal sick leave pay.

## Sick Leave

All full-time employees earn eight hours of sick leave per month. Employees also have the option to use 32 hours per calendar year as personal leave. Employees may carry over unused sick leave into the next calendar year.

## Sick Leave Pool

All full-time employees who meet the eligibility requirements can join the Sick Leave Pool. Eligibility will be determined as of the December 8 paycheck. To join, employees must have been employed for one year and have a minimum of 72 sick leave hours available. A contribution of 16 hours of sick leave is required to join the Sick Leave Pool. Membership will be effective the first workday in January.

If the employee has a catastrophic emergency/life threatening illness or injury and has depleted all of his or her own sick leave, they may apply for hours from the pool. The decision to grant hours is made by the Sick Leave Pool Committee. The application form and the physician's report may be obtained online and your request would be submitted to [benefits@fscj.edu](mailto:benefits@fscj.edu).

The Sick Leave Pool will be open for membership enrollment during Open Enrollment.

## Holidays

The College President shall designate one (1) paid holiday in the annual operating calendar to total

Ten (10) official paid holidays annually.

**New Year's Day**  
**Designated Holiday**  
**Martin Luther King, Jr. Day**  
**President's Day**  
**Memorial Day**

**Independence Day**  
**Labor Day**  
**Veteran's Day**  
**Thanksgiving Day and Break**  
**Christmas Day**

You must be in an active pay status the day before and the day after an official College holiday to receive pay for that holiday. Employees who begin or terminate work during a pay period when the College is officially closed will be paid for the days worked should their employment not encompass the entire pay period. Administrator, professional and career employees work 250 days. Spring and winter breaks are not part of the 250 days' work calendar.

## Benefits Election Changes

### Open Enrollment

Employees may change their benefit elections during the designated open enrollment period at the end of each year. All changes are effective January 1 of the following year.

### Life Events

Employees may make changes to their existing health, dental and vision plans as well as modify their Flexible Spending Account deductions within 30 days of a qualifying life event. Employees may also make changes to their supplemental life insurance within 30 days of a qualifying life event (i.e., add spouse or child life insurance). Life Events changes should be done in myFSCJ under the My Benefits tab.

Life event coverages will be effective the first of the month following the life event, with the exception of births and adoptions.

For changes made due to ANY qualifying life event, supporting documentation and dependent verification is required. Please contact a Benefits Coordinator at [benefits@fscj.edu](mailto:benefits@fscj.edu) for assistance or questions.

## Health Insurance (Florida Blue)

Group No: 16087

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

Claims Address:

Florida Blue

P.O. Box 1798

Jacksonville, FL 32231-1798

## HMO Gold BlueCare 47

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

Customer Service ..... 1 (877) 352-2583

## PPO Gold BlueOptions 03359 and

PPO HDHP/HSA Silver BlueOptions 05194

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

Customer Service ..... 1 (800) 664-5295

Mental Health Care ..... 1 (800) 835-2094

Health Dialog..... 1 (877) 789-2583

BlueCard Program..... 1 (800) 810-2583

## Delta Dental Plan

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

### Delta Care Dental

(HMO) Customer Service..... 1 (800) 422-4234

Group No: 76722

### Delta Dental

(PPO) Customer Service ..... 1 (800) 521-2651

Group No: 16020

## Humana Vision 130

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

Customer Service ..... 1 (866) 995-9316

Group No: 774263

## Florida College System Risk Management Consortium D/V Plan

## Delta Care Dental (PPO)

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

Customer Service ..... 1 (800) 521-2651

Group No: 16020

## Vision Service Plan (VSP)

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

Customer Service ..... 1 (800) 877-7195

Group No: 30035956

## Contact Information

Human Resources - Benefits

✉ [benefits@fscj.edu](mailto:benefits@fscj.edu)

## The Hartford Life Insurance Company

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

Customer Service ..... 1 (888) 563-1124

Will Preparation Services ..... 1 (800) 964-3577

Travel Assistance (U.S. and Canada) . 1 (800) 243-6108

Travel Assistance (Other Location  
outside U.S. and Canada) ..... 1 (202) 828-5885

## PayFlex

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

Customer Service ..... 1 (844) 729-3539

Employer ID #146016

## HealthEquity

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

Member Services..... 1 (877) 223-5329

## Employee Assistance Program (EAP)

Health Advocate

[www.HealthAdvocate.com/members](http://www.HealthAdvocate.com/members)

Email: [answers@healthadvocate.com](mailto:answers@healthadvocate.com)

24 Hours/7 Days a Week

Customer Service ..... 1 (877) 240-6863

## Florida Retirement System (FRS)

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

Financial Guidance Line ..... 1 (866) 446-9377

Bureau of Retirement

Calculations ..... 1 (888) 738-2252

Florida Kid Care..... 1 (888) 540-5437

[www.floridakidcare.org](http://www.floridakidcare.org)

Free or low-cost insurance from Medicaid  
or the Children's Health Insurance Program

## 403(b)/457(b) Providers

AIG – Christine Shippey ..... 1 (904) 448-7200

TIAA – Howard Reiff ..... 1 (813) 632-5109



Florida State College at Jacksonville is an equal access/equal opportunity/affirmative action college. Florida State College at Jacksonville does not discriminate against any person on the basis of race, disability, color, ethnicity, national origin, religion, gender, age, sex, sexual orientation/expression, marital status, veteran status, pregnancy or genetic information in its programs or activities. Inquiries regarding the non-discrimination policies may be directed to the College's Equity Officer, 501 West State Street, Jacksonville, Florida 32202 | (904) 632-3221 | [equityofficer@fscj.edu](mailto:equityofficer@fscj.edu).

Florida State College at Jacksonville is a member of the Florida State College System. Florida State College At Jacksonville is not affiliated with any other public or private university or college in Florida or elsewhere.

Florida State College at Jacksonville is accredited by the Commission on Colleges of the Southern Association of Colleges and Schools to award the baccalaureate degree and the associate degree. Contact the Commission on Colleges at 1866 Southern Lane, Decatur, Georgia 30033-4097, or call (404) 679-4500 for questions about the accreditation of Florida State College at Jacksonville.

Updated 12/10/2021