

State Retiree Health Plans

There are [three different retiree health options](#), and they are all **supplementary** to Medicare Part B for medical coverage ("Medigap") and **primary** for prescription drug coverage (no need to enroll in Part D).

Medicare Monthly Premium Rates					
Plan Name	Plan Type	Medicare I One Eligible ⁽⁵⁾	Medicare II One Under/Over ⁽⁵⁾ (6)	Medicare III Both Eligible ⁽⁵⁾ (7)	MA-PD Plan ⁽⁵⁾
Self-Insured PPO/HMO	Standard	430.18	1,243.63	860.35	
	HDHP	324.26	1,061.06	648.52	
Capital Health Plan ⁽⁸⁾	Standard (Retiree Advantage) ⁽⁸⁾	290.66	1,241.33	581.32	
	HDHP (Retiree Advantage) ⁽⁸⁾	264.55	1,110.12	529.10	
	MA-PD ⁽⁹⁾ (Classic)				180.00
Humana	MA-PD ⁽⁹⁾				75.09
UnitedHealthcare	MA-PD ⁽⁹⁾				345.00

- Yellow: **Retiree conversion of your current employee health plan**
 - Includes the [Florida Blue PPO](#) and the [state HMO for your county](#).
 - HMO provider will be [Aetna](#), [UnitedHealthcare](#), or [Capital Health](#) based on where you live.
 - If you live outside Florida, you are eligible for the Florida Blue PPO only.
 - Premium:
 - \$430.18 monthly for individual coverage.
 - \$1,243.63 monthly for family coverage if at least one member is over 65.
 - \$860.35 monthly for family coverage if both spouses are enrolled in Medicare.
 - These premiums would be in addition to your Medicare Part B premiums.
 - These plans are the only option for early retiree coverage (under age 65) or for covering family members under age 65 (spouse or dependent children).
 - The Florida Blue PPO is the only retiree plan that offers international coverage.
- Green: **[Medicare Advantage Prescription Drug Plan \(MA-PD\) HMO](#)**
 - Managed by Humana: No out-of-network coverage.
 - Everyone covered must be enrolled in Medicare prior to choosing this plan.
 - \$75.09 per person per month in addition to your Medicare Part B premiums.
 - Also provides basic dental, vision, hearing, and podiatry benefits.
- Blue: **[MyFlorida Group Medicare Advantage PPO](#)**
 - Accepted by all Medicare providers.
 - Everyone covered must be enrolled in Medicare prior to choosing this plan.
 - \$345 per person per month in addition to your Medicare Part B premiums.
 - Also provides basic dental, vision, hearing, and podiatry benefits.
 - Highlight: Annual out-of-pocket maximum is \$500, which is the lowest available.

Enrollment Process

Here are the steps to access your state retirement funds and enroll in one of the state retiree Medicare supplements immediately after the end of your employee coverage.

- Give formal notice of your retirement to your department.
- Submit copy of retirement notice to UF Benefits and complete a Service Retirement Application.
 - **Option 1:** Log into [FRS Online](#) and complete the application, no notarization required.
 - This process should take about half an hour. It walks you through every step needed for your retirement processing, including direct deposit setup, beneficiary designation, and your Health Insurance Subsidy application.
 - The application will prompt our team to certify your exit date if that date has not already been submitted to FRS.
 - **Option 2:** Schedule an [appointment](#) with a Benefits team member to complete a paper application if desired. We are all notaries.
 - Please also request your employer health coverage verification for Medicare Part B from the Benefits team (CMS-L564).
 - This form will certify that you've had employer group health coverage since you turned 65 so that you won't be charged a fee when you enroll in Medicare.
- Enroll in Medicare starting no later than the last month you'll have your employee coverage.
- Decide whether a [Medicare Advantage plan](#) or the retiree version of your current plan is best for you.
 - [SHINE](#) is an excellent nonprofit offering free Medicare advising. Their representatives are familiar with the state retiree options and can help you navigate this decision. Their phone number is 800-963-5337.
- When your Medicare enrollment is complete, upload your Medicare card to your [People First account](#) and request enrollment in your retiree plan of choice (steps outlined in next section).
 - **Complete this enrollment by the 20th of the month BEFORE you want your retiree coverage to start** so that you can roll straight into that retiree plan when your employee coverage ends.
- Complete the FRS Pension [Health Insurance Subsidy Application Form](#) to supplement your monthly pension funds.
 - You must demonstrate participation in a health plan to receive these funds.
 - The People First Service Center should be able to sign off on the health plan participation section of the form for you.

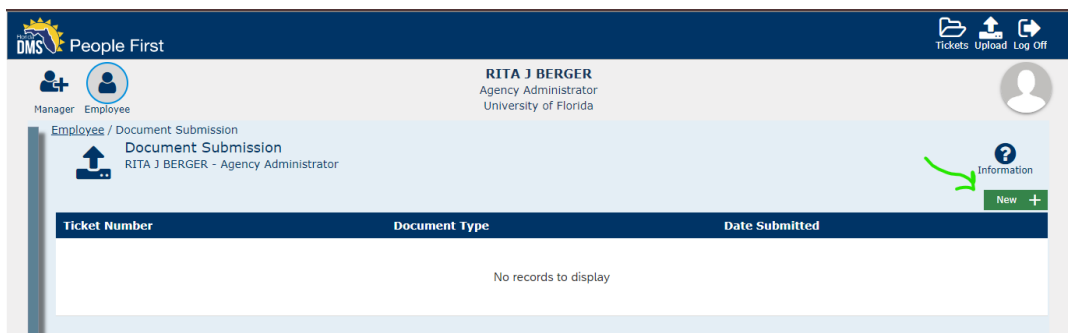
Uploading Medicare Card to People First

If you are enrolling in the UHC MyFlorida Group Medicare Advantage PPO or the Humana MA-PD HMO, you will need to complete this process by the 20th of the month before you want your coverage to start.

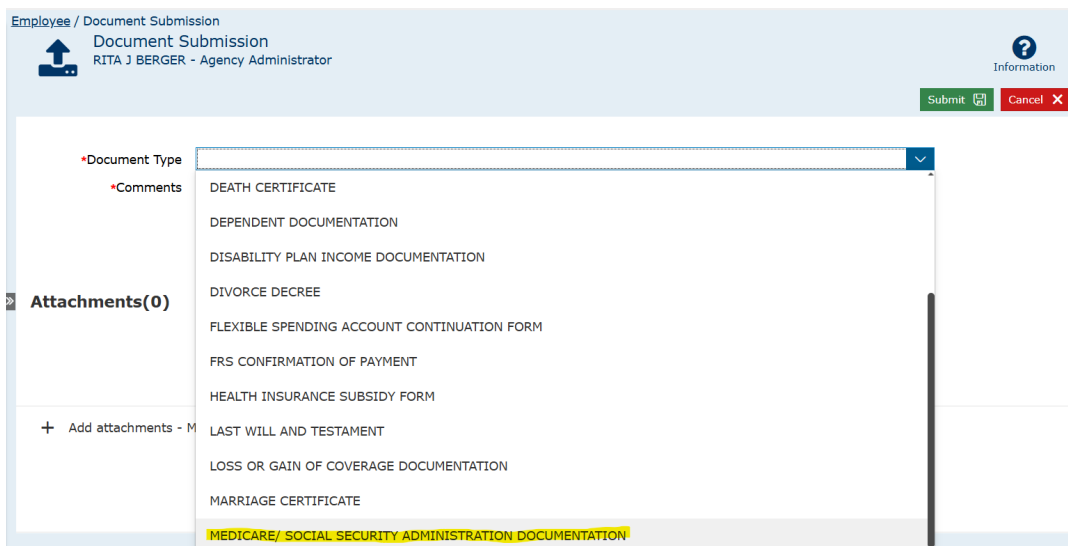
- Log in to your [People First](#) account. Your People First ID is available in myUFL at:
 - Menu > My Self Service > Benefits > PFID & Beneficiary Info
- Select "Upload" in the top right corner of the screen:



- Click "New"



- In the drop-down menu, select "Medicare/ Social Security Administration Documentation"



- In the “Comments” box, share which retiree health plan you want and the desired start date (Ex: enrolling in myFlorida Group Medicare Advantage PPO immediately after end of employee coverage, effective DATE).
- Through "+ Add attachments," upload a copy of your Medicare Part B card.
 - If you are also enrolling your spouse in the plan, upload their Medicare Part B card as well.
 - If your spouse is under age 65 or if you are covering dependent children, the only plan you may choose is the retiree conversion of your current state health plan. No documentation is required for that enrollment.
- If not previously provided, also attach dependent verification documents.
 - For spouse:
 - Marriage certificate if married less than one year.
 - Most recent joint tax transcript if married longer than one year.
 - For child:
 - Birth certificate or official adoption record.

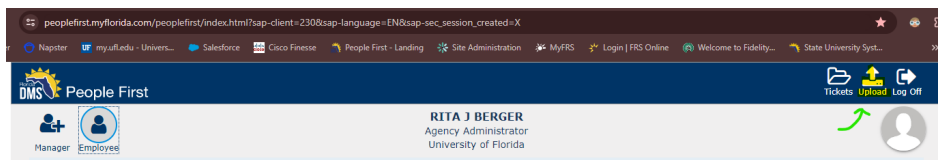
- Click "Submit," and you're done!

The People First Service Center at 866-663-4735 can confirm receipt of your documentation and the start date for your retiree coverage. Keep your ticket number on hand to help the agent find it.

Requesting Certification of your Health Insurance Subsidy (HIS form) from People First:

If you will be grouping your pension benefit, your health insurance subsidy, and your state retiree health payment into one monthly transaction with the Division of Retirement, you may check Section A on the HIS form and skip this step with People First (Section B). **Send your completed form directly to Division of Retirement.**

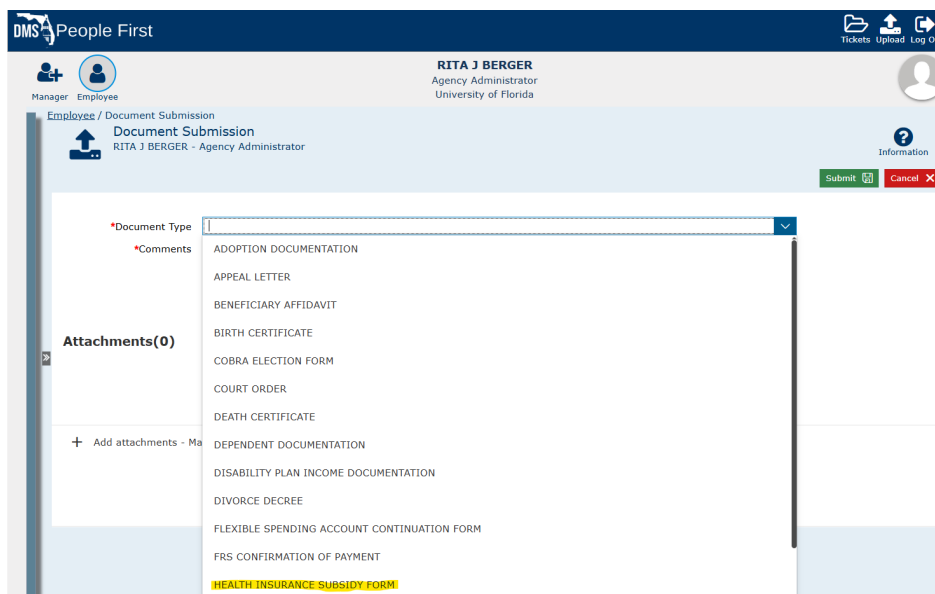
- Log in to your [People First account](#). Your People First ID is available in myUFL at:
 - Menu > My Self Service > Benefits > PFID & Beneficiary Info
- Select "Upload" in the top right corner of the screen:



- Click "New"



- In the drop-down menu, select "Health Insurance Subsidy Form"



- In the “Comments” box, request certification of state health plan participation for the HIS applicant, whether yourself or your spouse.
- Add the HIS form with the applicant information completed through “+ Add attachments.”

The screenshot shows the 'People First' DMS interface. At the top, there's a header with the 'DMS People First' logo and navigation links for 'Tickets', 'Upload', and 'Log Off'. Below the header, the user 'RITA J BERGER' is identified as an 'Agency Administrator' for the 'University of Florida'. The main content area is titled 'Document Submission' and shows the 'Document Type' as 'HEALTH INSURANCE SUBSIDY FORM'. A 'Comments' box contains the text: 'Please certify my spouse's health plan participation for her Health Insurance Subsidy form. She is covered under my state insurance.' Below the comments box, it indicates '124 characters remaining'. The 'Attachments(0)' section shows 'No files attached'. At the bottom, there is a '+ Add attachments' button with a note 'Max. File size is 10MB'. On the right side of the form, there are 'Submit' and 'Cancel' buttons, along with an 'Information' icon.

- Click "Submit," and you're done!

The People First Service Center at 866-663-4735 can confirm receipt and processing of your form. Keep your ticket number on hand to help the agent find it.

Once People First provides your certified form, send it directly to Division of Retirement.

If you have any questions, the UF Benefits Team is here to help! Please feel free to reach out.