

Benefits Frequently Asked Questions (FAQ) for OPS Temporary Employees and Adjunct Faculty

STATE OF FLORIDA HEALTH BENEFITS THROUGH PEOPLE FIRST

1) Am I eligible to participate in State of Florida health benefits?

Benefits eligibility for OPS employees is determined at the time of hire based on expected work hours and annually for subsequent plan years that totaled using the look-back measurement method in accordance with IRS regulations under the Affordable Care Act (ACA).

Eligibility is determined using the following periods: [Eligibility Measurement Periods](#)

- **Measurement period:** 12-month period, typically from October through October, used to calculate the employee's weekly average hours worked across all participating State of Florida employers to determine benefits eligibility for subsequent plan year.
- **Stability period:** Plan year period during which eligible employees remain enrolled based on their weekly average of hours worked in the 12-month measurement period.
- **Eligibility requirement:** OPS temporary employees must maintain an average of at least 30 hours worked per week over the 12-month measurement period to qualify for benefits.
 - Employees who meet the eligibility criteria during the measurement period remain eligible for coverage during the corresponding stability period.
 - Employees who work fewer than 30 hours per week on average over the defined measurement period may not be eligible for coverage in the following plan year. People First notifies employees of eligibility changes and applicable options.

For eligibility determinations, contact **People First directly at 866-663-4735**.

2) What benefit plans can I enroll in?

OPS employees may review available benefit plans online:

- [OPS Employee Benefits](#)
- [Benefits Guide](#)
- [State Group Insurance YouTube channel](#)

For questions about what is covered and plan benefits, contact the [specific insurance company](#) directly.

3) When can I enroll or make changes to coverage?

Newly hired [eligible employees](#) have **60 calendar days from their hire date to enroll** in State Group Insurance benefits. Enrollment may be completed online through the [People First](#) portal or over the phone with a representative calling 866-663-4735, Monday through Friday, 8am to 6pm ET.

4) Can I enroll my dependents in State of Florida Benefits?

If you are enrolled in the State Group Insurance Program health plans, you may also cover your eligible dependents. Be sure to review [dependent eligibility criteria](#) and applicable [verification requirements](#). You must register and add the dependent(s) to each insurance benefit plan in which you want them covered and complete the enrollment process.

5) When does coverage start and end?

- [Coverage begins](#) on the first day of the month after the month in which the state deducts (or People First receives) a full month's premium. Coverage always begins on the first day of a month and continues for the rest of the calendar year, as long as premiums are paid on time and the employee remains eligible. For eligibility and enrollment assistance, contact **People First directly at 866-663-4735**.
- [Coverage generally ends](#) on the last day of the month following the end of employment or appointment month.

For more up-to-date information, contact People First and visit: [When Coverage Begins and Ends](#)

6) How are benefit premiums paid to People First?

Upon enrollment, employees agree to plan provisions and authorize payroll deductions for benefit premiums. Premiums are payroll deducted from your paycheck at your assigned employer agency. People First determines eligibility status and assigns the appropriate employing agency responsible for benefit enrollment and payroll deductions. For assistance and confirmation, contact **People First directly at 866-663-4735**.

- **Regular biweekly deductions:**
Premium payments for State Group Insurance plans are made **one month in advance** of the coverage month (for example, you pay for July coverage in June).
- **Additional deductions for underpaid premiums:**
If your account becomes underpaid, People First will send an "Underpayment for Your Health & Insurance Plan" notification to the email address on file.
To resolve the underpayment:
 - a) *If you are receiving paychecks:* The outstanding balance will be deducted from your next available paycheck in addition to your regular monthly premium. Payroll deductions will continue each pay cycle until the balance is paid in full.
 - b) *If you are on leave without pay:* You must coordinate payment directly with People First.
 - c) *If you are assigned to an employer agency, university, or college other than FIU:* Contact your assigned employer agency, university, or college and/or People First to arrange payment.

7) What is Open Enrollment?

Generally held in the fall, [Open Enrollment](#) gives eligible employees an opportunity to review benefit plan options and make changes for the next plan year, which is Jan. 1 through Dec. 31. All benefits chosen during this time take effect on Jan. 1 of the next calendar year. Any changes made will remain in effect for the entire calendar year if your premiums are paid on time and you remain eligible, unless changes are made because of a [Qualifying Status Change \(QSC\)](#) event.

8) Can I continue benefits after termination of employment?

At termination of employment, continuation options for health, dental, and vision plans may be available through COBRA, administered by People First. For cost information, eligibility, and enrollment assistance, contact **People First directly at 866-663-4735**.

9) My employment periods fluctuate during the year, does that affect my benefits?

Changes in employment status, work hours, or agency assignment may affect benefits eligibility. Also, **employment across all State of Florida agencies, colleges, and universities** is considered when determining eligibility for State Group Insurance benefits. Please contact People First directly 1-866-663-4735 directly upon employment status change(s).

Employees rehired or transferred between State agencies or return to State employment without a qualifying *break in service* (fewer than 13 or 26 weeks for employees of academic institutions), as defined by the [State Group Insurance Program provisions](#), may have benefits automatically reinstated for the remainder of the stability period. Applicable premiums will be payroll deducted from their paychecks. This applies to employees transitioning between benefit-earning and OPS temporary positions or returning as OPS temporary employees.

10) What happens if I transfer or return to State employment?

Special rules apply when employees are rehired by the State of Florida:

- Health insurance coverage is based on active employment status. For temporary employees and adjunct faculty, whose appointments are typically semester-based, benefits generally end when the employment contract ends. Coverage ends on the last day of the month following the end of employment or appointment month.
- Employees rehired or transferred between State agencies or return to State employment without a qualifying *break in service* (fewer than 13 or 26 weeks for employees of academic institutions), as defined by the [State Group Insurance Program provisions](#), may have benefits automatically reinstated for the remainder of the stability period. Applicable premiums will be payroll deducted from their paychecks. This applies to employees transitioning between benefit-earning and OPS temporary positions or returning as OPS temporary employees.
- People First determines eligibility status and assigns the appropriate employing agency responsible for benefit enrollment and payroll deductions.

For eligibility verification, enrollment assistance, reinstatement or plan changes, employees must contact **People First directly at 866-663-4735**.

11) I elected an insurance plan when I first began my employment with the State of Florida. When can I change to another insurance plan?

You can make changes to your elected benefit plans during **Open Enrollment** or if you experience a **Qualifying Status Change (QSC) event**, as defined by the Internal Revenue Code, between Open Enrollment periods. Contact **People First directly at 866-663-4735** for assistance with enrollment changes. For more information, visit: [Qualifying Status Changes \(Events to Make Plan Changes\)](#).