



2024

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# Gainesville Housestaff Benefits Guide

# Welcome!

Welcome to the College of Medicine at the University of Florida!

This guide has been designed to assist our Housestaff with understanding the rich benefit program that the State of Florida, University of Florida, and College of Medicine (COM) has to offer. If you have any questions at any point in your career with UF COM, please contact our UF COM Human Resources Team. We are here to assist you!



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Housestaff are eligible to participate in the benefit programs offered by both the University of Florida and the State of Florida. Enrollment in insurance programs is not automatic; you must enroll within 60 days of your hire date to be covered.

If you currently hold a position which is benefits eligible, you may be unable to make any adjustments until the annual open enrollment period (typically occurs in the fall of each year). Details about benefits may be obtained by scheduling an appointment with our team. If you have a qualifying status change (QSC) such as birth of a child, marriage, divorce, etc., please email [HR@comfs.ufl.edu](mailto:HR@comfs.ufl.edu) for assistance.

## Key:

Throughout the guide, look for the following helpful icons:



UFSelect Plans



State of  
Florida/PeopleFirst  
Plans



QR Code - Additional  
information  
available online

### Employee Benefits Overview – Housestaff

Benefit	Provider/Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire)	Page Number
Health Insurance	GatorCare Premium (employee + dependents)	Date of hire	UF COM	UFSelect	3
Life Insurance	The Standard \$50,000 (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled	4
Accidental Death & Dismemberment	The Standard \$10,000 (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled	4
Short Term Disability Insurance	The Standard 60 % of weekly salary max \$2,500 weekly benefit (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled	4
Long Term Disability Insurance	The Standard 60 % of monthly salary up to a max of \$15,000 (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled	4
Dental Insurance	Eagles Dental <i>or</i>	Date of hire	Employee	UFSelect <i>or</i>	6
	Ameritas, Cigna, Humana, MetLife, & Sun Life Financial	1 <sup>st</sup> of month following enrollment		PeopleFirst (State plans)	7
Vision	Humana <i>or</i>	Date of hire	Employee	UFSelect <i>or</i>	8
	Humana	1 <sup>st</sup> of month following enrollment		PeopleFirst (State plans)	9
Legal Plan	Preferred Legal	Date of hire	Employee	UFSelect	10
Supplemental Plans - Accident, Cancer, Disability, Hospitalization & Hospital Intensive Care Plans	Aflac, Cigna, Colonial Life, New Era	1 <sup>st</sup> of month following enrollment	Employee	PeopleFirst (State plans)	11
Savings & Spending Accounts	Chard Snyder - Flexible Spending Accounts, Health Savings Account & Health Reimbursement Account	1 <sup>st</sup> of month following enrollment	Employee	PeopleFirst (State plans)	12

NOTE: If you have a qualifying status change (QSC) such as birth of a child, marriage, divorce, etc., please contact [HR@comfs.ufl.edu](mailto:HR@comfs.ufl.edu) for assistance.

### Retirement Options – Housestaff

Program	Effective Date	UF Contribution	Employee Contribution	Page Number
FICA Alternative Plan Fidelity Investments	Date of Hire	None	7.50%	15
403(b) Plans & 457 Deferred Compensation Plan	Upon enrollment (begin/end anytime during the year)	None	Voluntary employee contribution up to IRS limit	16



# GatorCare Premium



## Dedicated GatorCare Representative

352-733-9200

[GatorCareCSR@bcbsfl.com](mailto:GatorCareCSR@bcbsfl.com)

<https://gatorcare.org/>



- The Premium plan offers you three network tier options.
- Tier 1 benefits are services you receive from the GatorCare Network, which includes hospitals, physicians and providers in Gainesville and Jacksonville. Tier 1 benefits offer the best value, with lower deductibles and out-of-pocket costs.
- Tier 2 benefits apply when you receive services from Florida Blue's Network BlueOptions providers, which typically result in higher out-of-pocket costs. When using Tiers 1 and 2 for wellness and preventive care, annual physicals and labs are offered with no out-of-pocket expense to you.
- Tier 3 benefits apply when you receive services from an out-of-network provider; you still have coverage, but may be billed for the difference between the provider's charge and the allowed amount.

	GatorCare Network Tier 1	Florida Blue BlueOptions <sup>1</sup> Tier 2	Out-of-Network <sup>2</sup> Tier 3
<b>Calendar Year Deductible (CYD)</b> The CYD met for Tier 2 will also accumulate to Tier 1, and the CYD met for Tier 3 will also accumulate to Tier 1 and Tier 2.			
Individual Deductible	\$450	\$1,500	\$3,000
Family Deductible	\$900	\$3,000	\$6,000
<b>Out-of-Pocket Maximum (OOP)</b> Includes Medical CYD, Coinsurance, Copays, Per-Admission Deductibles, Per-Visit Deductibles, and Pharmacy CYD & Coinsurance/Copays. The OOP Maximum values cross accumulate between all tiers.			
Individual Maximum	\$2,700	\$6,850	\$10,000
Family Maximum	\$5,400	\$13,700	\$20,000

**GatorCare health insurance monthly premiums are paid for by UF College of Medicine for all eligible employees and their dependents.**



Prescriptions are managed through  
Magellan Rx Management.  
<https://magellanrx.com/member/login>







# The Standard



Christine D'Angelo

National Accounts Consultant

813-878-0283

[Christine.Dangelo@standard.com](mailto:Christine.Dangelo@standard.com)

<https://www.standard.com/>



## Life Insurance

As Housestaff of the College of Medicine, you are provided with a group **term life insurance policy** at no cost to you. The coverage consists of a **\$50,000 Life Insurance benefit** and a **\$10,000 Accidental Death & Dismemberment benefit** and is effective on your first day of employment.

This benefit reduces to 65% at age 70 and then 50% at age 75. It is also portable, in which new rates and billing fees will apply, upon termination.

\*Limitations and Exclusions apply as stated in the booklet Certificate and Master Contract.

\*Detailed information and policy documents available at: <https://hr.med.ufl.edu/policy-documents-for-com-benefit-plans/>

You also have the option to purchase additional life insurance for you and your covered dependents, through both the UFSelect Plan, as well as through the State of Florida. Rates are age banded.

## + Disability Insurance

As a Housestaff of the College of Medicine, you are provided with short term and long term disability insurance policies at no cost to you.

The **short term disability coverage** provides a monthly income benefit of **60% of the first \$4,167 of your pre-disability earnings with a maximum weekly benefit of \$2,500**. Your weekly benefit becomes payable after you have been continuously disabled for **14 days** for disability caused by accidental injury and 14 days for disability caused by physical disease, pregnancy or mental disorder. This policy will pay out for up to 180 days.

The **long term disability coverage** provides a monthly income benefit of **60% of your basic monthly earnings (tax-free) up to a maximum of \$15,000 per month** and is effective the first day of employment. There is a **180 day elimination period**. This is a specialty own occupation policy.

\*Limitations and Exclusions apply as stated in the booklet Certificate and Master Contract.

\*Detailed information and policy documents available at: <https://hr.med.ufl.edu/policy-documents-for-com-benefit-plans/>

You also have the option to purchase additional disability insurance for you through the UFSelect Plan. There are 30 day and 90 day plans to choose from and you are responsible for the monthly premium rates.

**All Housestaff are auto-enrolled into the COM paid Life, ADD and Disability Insurance plans through The Standard.**



# The Standard

## Life Services Toolkit + Travel Assistance

The Life Services Toolkit provides a suite of extra services that:

1. Help employees plan for the future
2. Help beneficiaries, including employees dealing with a loss, to move forward

Helping employees feel secure and supported can help you achieve better value results from your benefits.

For beneficiaries and families, Life Services Toolkit can provide support and resources:

- Grief and loss support, including up to six face-to-face sessions, unlimited telephonic support and 24-hour assistance by phone, web and live chat, with follow-up for one year.
- Books to help children and adults cope — Age-appropriate grief education and support books can be sent to the beneficiary's home, written especially for children, teenagers, or adults mourning a spouse, partner or other loved one.
- Access to financial counselors, with the option to schedule a 60-minute phone session.
- Legal support, which includes 30-minute phone call or in-person legal consultation.
- Support services such as funeral or memorial planning assistance and referrals to needed services.

For employees and all covered members: Online services include estate planning, funeral arrangements, identity theft protection, wellness and more, to help families plan ahead and deal with life's challenges.

[Life Services Toolkit - English](https://www.standard.com/eforms/17526.pdf)

<https://www.standard.com/eforms/17526.pdf>

[Life Services Toolkit - Spanish](https://www.standard.com/eforms/17526spu.pdf)

<https://www.standard.com/eforms/17526spu.pdf>

This value-added benefit can help support your productivity when your traveling for business. It also provides an additional sense of security for you & your eligible family members any time you travel more than 100 miles from home and/or international travel for trips up to 180 days. 24 hours a day, every day of the year.

A single phone call provides access to a full range of medical, legal and trip assistance services, including:

- **Pre-Trip Assistance:** passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements
- **Trip Assistance:** emergency ticketing, credit card and passport replacement, funds transfer and locating missing baggage
- **Medical Assistance:** locating medical care providers and interpreter services
- **Legal Assistance:** legal referrals, consular officer or bail bond services 24-Hour
- **Health Information:** 24/7/365 access to registered nurses who can provide health and medication information, symptom decision support, and help understanding treatment options
- **Emergency Transportation Services (1):** emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains
- **Companion Transportation Services:** returning travel companion if return travel is disrupted due to emergency transportation services (2) or returning dependent children if left unattended due to prolonged hospitalization
- **Personal Security:** logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability

*(1) Must be arranged by Generali Global Assistance. Related medical services, medical supplies and a medical escort are covered where applicable and necessary. (2) Not available to Oregon residents.*

[Travel Assistance - English](https://www.standard.com/eforms/14684.pdf)

<https://www.standard.com/eforms/14684.pdf>

[Travel Assistance - Spanish](https://www.standard.com/eforms/14684spu.pdf)

<https://www.standard.com/eforms/14684spu.pdf>



# Eagles Direct Reimbursement Dental Plan



Eagles, Benefits by Design, Inc.  
1-800-726-5603  
<http://eaglesbenefits.com/>



The Eagles Direct Reimbursement Dental plan is one of the dental plan options thru UFSelect.

Your dental plan is based on a calendar year. That means your benefits run from January 1st to December 31st each year.

Eagles Direct Reimbursement dental plan pays by a dollar tier:

- 100% of preventive (2 visits per year)
- 75% of sealants
- \$50 annual deductible per person
- 50% of the remaining claims
- \$1,500 per person annual maximum\*

\*This plan includes lifetime benefits for orthodontics of \$1,500. Orthodontics is not a separate benefit and is included in the annual maximum.

- There are no networks. You may go to the dentist of your choice.
- The only exclusions are implants and cosmetic dentistry such as teeth bleaching.
- Eagles will pay assignment to the dentist or reimburse you directly.

A discount card may be requested.

Claims should be submitted to:

Eagles, Benefits By Design, Inc.  
2336 SE Ocean Blvd., Ste. 301  
Stuart, FL 34996

Claims Fax Number: 1-772-334-7059

Claim forms available at: [www.eaglesbenefits.com](http://www.eaglesbenefits.com). Claim forms are generally provided and filed by the provider at the time of service.

## Monthly Premiums

Employee Only	Employee & Spouse / Domestic Partner	Employee & Children	Employee & Family
\$40.60	\$81.00	\$122.00	\$160.00



## State of Florida Dental Insurance

As an employee of the University of Florida, you are also eligible for dental insurance plans through the State of Florida. The State has many dental plans to choose from including several PPO options, Indemnity and Prepaid plans below.



800-780-3100  
<https://rb.gy/yuyygo>



866-879-3630  
<https://rb.gy/hyuuui>



800-277-2300  
<https://rb.gy/ajzqia>



844-222-9104  
<https://rb.gy/dqxbyy>



877-721-2224  
<https://rb.gy/twrk9k>

2024 Dental Plans	Prepaid Dental Plans (DHMO)			Preferred Provider Organization (PPO) Plans		Indemnity with PPO Plans		Indemnity Plans
	Cigna Prepaid Dental (4034)	Sun Life Prepaid Dental (4025)	Humana HD 205 Prepaid Dental (4044)	Ameritas, Humana, Metlife Preventive PPO (4023, 4094, 4033)	Ameritas, Humana, Metlife Standard PPO (4022, 4092, 4032)	Ameritas, Humana, Metlife Indemnity w/PPO (4021, 4090, 4031)	Sun Life Indemnity w/ PPO (4074)	Humana Indemnity (4084)
<b>Type I: Preventative Services</b> (Routine cleanings, X-rays, etc.)	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	100% in-network: 80% out of network	100% in-network: 80% out of network	100% in or out of network	100% in or out of network	See benefit schedule: Reimbursement amounts
<b>Type II: Basic Services</b> (Fillings, root canals, etc.)	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	80% in-network 50% out of network	80% in-network 50% out of network	80% in or out of network	80% in or out of network	See benefit schedule: Reimbursement amounts
<b>Type III: Major Services</b> (Crown, bridges, etc.)	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	No coverage	50% in-network: 30% out of network	50% in or out of network	50% in or out of network	See benefit schedule: Reimbursement amounts
<b>Annual Deductible</b>	No Deductible	No Deductible	No Deductible	Type I: No deductible Type II only: Individual: \$50 EE+Spouse: \$100 EE + Children: \$100 Family: \$150	Type I: No deductible Type II & III: Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	Type I: No deductible Type II & III: Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	Type I: No deductible Type II & III: Individual: \$50 Family: \$100	No Deductible
<b>Annual Maximum</b>	None	None	None	\$1,000	\$1,500	\$2,000	\$2,000 in-network; \$1,500 out of network	\$1,000
<b>Orthodontia</b>	Yes, No age limit	Yes, No age limit	No age limit: Eligible for 25% discount at provider's discretion	No coverage	Yes, No age limit	Yes, No age limit	Yes, Only dependants under 19	No Coverage
<b>Waiting period for Orthodontic Services</b>	None	None	None	No Coverage	12 month waiting period (may be satisfied w/ prior creditable coverage)	None	None	No Coverage
<b>Orthodontia Maximum</b>	None	None	None	No Coverage	\$2,000 in-network; \$1,500 out of network	\$2,500 in or out of network	\$1,500	No Coverage





## UFSelect Vision Insurance

# Humana®

# Humana

**Customer Care**  
1-877-398-2980



Vision care services	If you use an IN-NETWORK provider (Member cost)	If you use an OUT-OF-NETWORK provider (Reimbursement)
Exam with dilation as necessary • Retinal imaging <sup>1</sup>	\$10 Up to \$39	Up to \$30 Not covered
Contact lens exam options <sup>2</sup> • Standard contact lens fit and follow-up • Premium contact lens fit and follow-up	Up to \$55 10% off retail	Not covered Not covered
Frames <sup>3</sup>	\$150 allowance 20% off balance over \$150	\$65 allowance
Standard plastic lenses <sup>4</sup> • Single vision • Bifocal • Trifocal • Lenticular	\$15 \$15 \$15 \$15	Up to \$25 Up to \$40 Up to \$60 Up to \$100
Covered lens options <sup>4</sup> • UV coating • Tint (solid and gradient) • Standard scratch-resistance • Standard polycarbonate - adults • Standard polycarbonate - children <19 • Standard anti-reflective coating • Premium anti-reflective coating  - Tier 1 - Tier 2 - Tier 3 • Standard progressive (add-on to bifocal) • Premium progressive - Tier 1 - Tier 2 - Tier 3 - Tier 4 • Photochromatic / plastic transitions • Polarized	\$15 \$15 \$15 \$40 \$0 \$45 Premium anti-reflective coatings as follows:  \$57 \$68 80% of charge \$15 Premium progressives as follows: \$110 \$120 \$135 \$90 copay, 80% of charge less \$120 allowance \$75 20% off retail	Not covered Not covered Not covered Not covered Not covered Not covered Premium anti-reflective coatings as follows: Not covered Not covered Not covered Up to \$40 Premium progressives as follows: Not covered Not covered Not covered Not covered Not covered Not covered
Contact lenses <sup>5</sup> (applies to materials only) • Conventional  • Disposable • Medically necessary	\$150 allowance, 15% off balance over \$150 \$150 allowance \$0	\$104 allowance  \$104 allowance \$200 allowance

### Monthly Premiums

Employee Only  
\$5.81

Employee & Spouse  
/ Domestic Partner  
\$11.63

Employee & Children  
\$11.05

Employee & Family  
\$17.36



## State of Florida Vision Insurance

# Humana



### Customer Care

1-800-939-5369

7:30a.m. - 11:00p.m. ET

Monday - Saturday

11:00a.m. - 8:00p.m. ET

Sunday



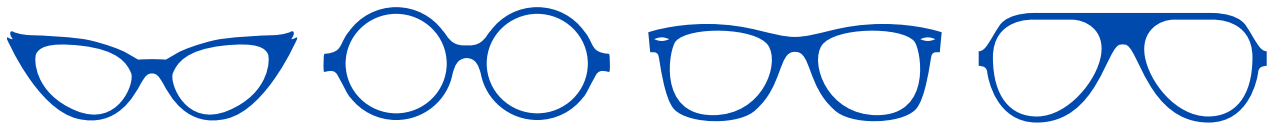
### Vision Care Plan (including exam and materials)

	See a participating provider	See a nonparticipating provider
Exam with dilation as necessary <sup>1</sup>	100% after \$10 copay	\$40 allowance
<b>Lenses</b>		
Single	100% after \$10 copay	\$40 allowance
Bifocal	100% after \$10 copay	\$60 allowance
Trifocal	100% after \$10 copay	\$80 allowance
<b>Frames</b>	\$125 wholesale allowance	\$100 retail allowance
<b>Contact lenses<sup>2</sup></b>		
Elective (conventional and disposable) <sup>3</sup>	\$150 allowance	\$75 allowance
Medically necessary (limit one pair) <sup>4</sup>	100%	\$100 allowance
<b>Frequency</b> (based on date of service)		
Examination	Once every 12 months	
Lenses or contact lenses	Once every 12 months	
Frame	Once every 24 months	

### Affordable frames

Benefits include a wholesale frame allowance. If the wholesale cost exceeds the frame allowance, employees pay twice the wholesale difference. They never pay full retail.

Retail price*	Wholesale price	Wholesale allowance	Member cost	Savings
\$150-\$225	\$75	\$75	\$0	\$150-\$225
\$200-\$300	\$100	\$75	\$50 (\$100-\$75=\$25x2=\$50)	\$150-\$250



### Monthly Premiums

Employee Only  
\$5.92

Employee & Spouse  
\$11.68

Employee & Children  
\$11.56

Employee & Family  
\$18.16



# Preferred Legal Plan



**PREFERRED LEGAL PLAN™**  
A New Wave of Legal Representation

**Preferred Legal Plan**

1-888-577-3476

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



## **Schedule of Benefits include:**

- Divorce
- Child Support, Custody and Visitation
- Traffic Tickets/Suspended Licenses/DUI
- Credit Repair
- Loan Modifications/Foreclosures
- Bankruptcy
- Wills/Powers of Attorney/Living Wills/Revocable Living Trusts
- Identity Theft Services
- Buying or Selling a Home
- IRS Issues
- Landlord-Tenant Disputes
- Probate
- Garnishments
- Civil Litigation/Small Claims
- HOA/Condo Disputes
- Immigration
- Personal Injury
- Criminal Defense
- Domestic Violence
- Car Accidents
- and much more...

## **Member Benefits include:**

- FREE unlimited legal advice via phone consultation
- FREE review of legal documents (real estate contracts, lease agreements, court papers, etc.)
- FREE letters and phone calls on your behalf to third parties to resolve disputes
- FREE credit repair and settling of accounts in collection
- FREE identity theft protection and restoration
- FREE loan modification assistance and foreclosure defense
- FREE face-to-face initial consultations with local attorneys
- FREE wills for member and spouse or domestic partner (powers of attorney and living wills also available)
- FREE legal forms available through Form Library (i.e., bills of sale, court forms, promissory notes, contracts, affidavits, etc.)
- FREE notary services
- 40% to 70% reduced legal fees for panel attorney representation
- Comprehensive legal coverage (including all divorce, child support and custody issues)
- 24 hours a day, 7 days a week access
- All pre-existing issues are covered
- Spouse (or domestic partner), dependent children and entire household covered
- Unlimited, immediate use of membership
- All communications strictly confidential
- Florida-based plan. Out-of-state assistance available

## **Monthly Premiums**

Employee  
\$9.96



## State of Florida Supplemental Insurance



**PeopleFirst Service Center**

1-866-663-4735

Monday – Friday

8:00 a.m. - 6:00 p.m. ET



All pricing is specific to the individual employee, please contact to the provider for monthly premiums.

### Accident

Help you pay the following types of expenses when injured during a covered accident:

- Expensive medical treatment for broken bones and dislocations, or physical therapy.
- Crutches, wheelchairs or other medical aids you may need as a result of your accident.
- Copays and deductibles.



**Colonial Insurance Company**

888-756-6701

### Cancer

Depending on the plan you choose, supplemental benefits for:

- Cancer diagnosis and treatment, including certain screening tests
- Procedures and treatments you may require to care for your cancer.



**Aflac (through Capital Insurance Agency)**

800-780-3100



**Colonial Insurance Company**

888-756-6701

### Disability

Helps supplement your income during short-term disability to help you pay the following expenses:

- Mortgage or rent payments, utility bills and other household expenses
- Food, clothing and other necessities
- Copayments & health costs not covered under other plans
- Travel and lodging expenses for treatment



**Colonial Insurance Company**

888-756-6701

### Hospitalization

Daily cash payments when you are hospitalized



**Cigna (through Capital Insurance Agency)**

800-780-3100



**New Era (through State Securities Corp.)**

800-277-2300

### Hospital Intensive Care

Daily benefit for confinement in a hospital intensive care or a sub-acute intensive care unit.



**Aflac (through Capital Insurance Agency)**

800-780-3100



# Chard Snyder



Chard Snyder Service Center

1-855-824-9284

Monday – Friday

8:00 a.m. to 8:00 p.m. ET



## Flexible Spending Accounts (FSA)

### Healthcare

You deposit pretax money into the account through payroll deductions to pay for eligible medical, dental, vision, preventative and prescription drug expenses.

- Using the Benefit Card to pay for eligible services and items;
- Pay your provider directly from your account online; or
- Pay out of pocket for eligible medical expenses; then submit claims to be reimbursed.

Employee Contribution Limits for 2024:  
\$60 minimum/year  
\$3,050 maximum/year

If any funds are remaining at the end of the plan year, up to \$610 will be carried over into the following plan year. Amounts over \$610 will be forfeited.

### Limited Purpose

You deposit pretax money into the account through payroll deductions to pay for eligible dental, vision and preventive care expenses not covered by your health plan.

- If you are enrolled in a high deductible health plan (HDHP), you can choose a Limited Purpose FSA. You cannot choose a Healthcare FSA if you are enrolled in an HDHP and eligible for the HSA.
- Use the Benefit Card to pay for eligible services and items;
- Pay your provider directly from your account online; or
- Pay out of pocket for certain eligible expenses; then submit claims to be reimbursed.

### Dependent Care

You deposit pretax money into the account through payroll deductions. You get reimbursed for eligible services (not healthcare related) to care for children under age 13 or a dependent age 13 and older who live with you at least 8 hours a day and who need supervised care, such as an elderly parent or spouse with a disability.

- Use the Benefit Card to pay for eligible dependent care services;
- Pay your provider directly from your account online; or
- Pay out of pocket for eligible dependent care expenses; then submit claims to be reimbursed.

Employee Contribution Limits for 2024:  
\$60 minimum/year  
\$5,000 maximum/year

## Health Savings Account (HSA)

The state contributes pretax money to your personal bank account each month for you to pay for eligible health expenses and save for future costs. You may also deposit pretax money into the account. Enroll in an HDHP online in People First, which automatically opens your HSA Advantage™ account.

- The state contributes \$41.66/month for single coverage (up to \$500/yr) and \$83.33/month for family coverage (up to \$1,000/yr).
- Pay for eligible expenses from this savings account at time of service or purchase;
- Pay your provider directly from your account online; or
- Pay out of pocket for eligible expenses; then reimburse yourself from the account.

## Health Reimbursement Account (HRA)

Shared Savings Program rewards are credited to your account as they are earned. HRA money is used to pay for eligible medical, dental, vision, preventative and prescription drug expenses.

- Use the Benefit Card to pay for eligible services and items;
- Pay your provider directly from your account online; or
- Pay out of pocket for eligible expenses; then submit claims to be reimbursed.





# UFSelect Enrollment Instructions

## UF College of Medicine

### Step 1: Log in to the myUFL System

Visit the myUFL system at [my.ufl.edu](http://my.ufl.edu). Enter your Gatorlink username and password. After you log into the portal, use the following navigation: Main Menu > My Self Service > Benefits > Benefits Enrollment

### Step 2: Access Your Open Event

Click the Select button next to the open event (i.e. new hire, marriage, birth, etc.). Elections must be completed within 60 days from your event date which is displayed on the page. In the fall, an event for Open Enrollment will also be made available. Elections made during Open Enrollment are effective January 1.

### Step 3: Select Your Benefits

Click the Edit button next to each plan to review your coverage options and to add or remove dependents/beneficiaries if applicable. The "Election Summary" section displayed at the bottom of the page reflects any plan selections you make, along with the total biweekly costs.

### Step 4: Add Dependent/Beneficiary Information

Select a plan to add or remove dependent information. For security, UF's Privacy Office requires validation of your SSN and date of birth to complete the entry. On the dependent page you must enter the date of birth and SSN for each dependent, along with the required fields indicated by an asterisk. On life plans, your beneficiaries do not need the SSN. Missing dependent information will delay your coverage.

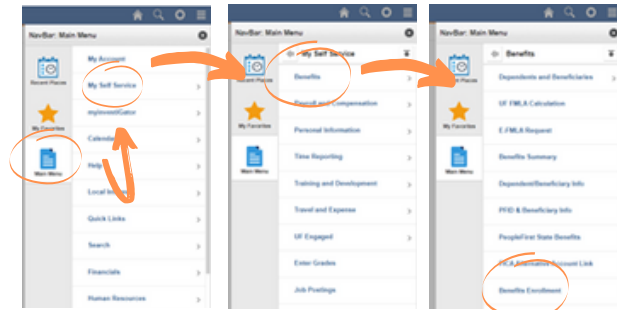
### Step 5: Select Dependent Coverage / Assign Beneficiaries

After adding dependents, follow the hyperlinks on each page to return to your Enrollment Session. From the Dependent/Beneficiary list, you MUST select each person in order to enroll them in coverage or assign them as a beneficiary. Click the Update Elections button to store your selections and return to the Enrollment Summary page to review other plan options.

### Step 6: Submit Your Enrollment Selections

Verify that your benefit selections are complete and accurate. Finalize your enrollment by clicking the Submit button. Coverage is assigned to begin on your event date (See Step 2). Once you click Submit, your elections are final and no other changes can be made.

You should not attempt to use coverage until you receive your member ID card from the carrier. Please note, you can save your progress by clicking the Update Elections button. After you click the Submit button, your selections are final and can only be changed during Open Enrollment or if you have a Qualified Event.



#### UFSelect & GatorCare Benefits Enrollment

This enrollment portal is for UFSelect and GatorCare plans only.

Elections must be completed during the Open Enrollment period from **Monday, October 18, 2020 through 6:00 p.m. E.S.T. on Friday, November 6, 2020**. Open Enrollment changes become effective on January 1, 2021.

- Dependent's social security numbers and birth dates are required to enroll.
- You must click **Submit** to finalize your enrollment.
- Once elections are finalized, no changes are permitted.

Click the **Enter** button to begin. The information icon (i) provides you with additional information about your enrollment.

Event Description	Event Date	Event Status	Job Title	
Open Enrollment	01/01/2021	Open	Human Resources Generalist II	<b>Enter</b>

#### Benefits Enrollment Open Enrollment

Click the "Edit" button next to these plans for more information.

**Important:** Your enrollment will not be complete until you submit your choices on the next page.

Enrollment Summary			
(16) GatorCare Health	Before Tax	After Tax	<b>Edit</b>
Current: No Coverage			
New: No Coverage			
(14) UF Dental	Before Tax	After Tax	<b>Edit</b>
Current: Decline coverage			
New: Decline coverage			
(15) UF Vision	Before Tax	After Tax	<b>Edit</b>
Current: Decline coverage			
New: Decline coverage			
(23) Term Life Employee	Before Tax	After Tax	<b>Edit</b>
Current: Decline coverage			
New: Decline coverage			
(24) Term Life Spouse/Dependent	Before Tax	After Tax	<b>Edit</b>
Current: Decline coverage			
New: Decline coverage			
(25) Term Life Dependent	Before Tax	After Tax	<b>Edit</b>
Current: Decline coverage			
New: Decline coverage			

This table summarizes estimated costs for your new benefit choices.

Election Summary				
Summarized estimates for new Benefit Elections	Total	Before Tax	After Tax	Employer
Costs	0.00	0.00	0.00	0.00
Cost Per Pay Period	0.00	0.00	0.00	

**Submit** **I Have No Changes**

**IMPORTANT: Click the Submit button on this page AND the following pages to finalize enrollments.**

**1** Print this page for your records prior to submitting.

#### Benefits Enrollment Submit Benefit Choices

To finalize elections:

- Carefully review the "Authorization" section below.
- Click the "Submit" button.

To review or edit elections:

- Click the "Cancel" button.
- Be certain to submit elections by your event deadline.

Once you click the Submit button below, your benefit choices will be sent for processing and elections are final. No further changes are permitted until the next Open Enrollment period or if you have a Qualified Event.

#### Authorization

I understand my elections will be active for the remainder of the plan year and can only be changed during the open enrollment period or a qualified status event.

The dependent(s) I have listed meet eligibility requirements. I have entered accurate information and will provide the required documentation within 60 days.

I authorize payroll deductions in accordance with the coverage levels selected and established rates. I understand that I am responsible for missed premiums based on my coverage start date (event date).

I further acknowledge and consent to the University's use and disclosure of personal health information as needed to facilitate plan administration.

**Submit** **Cancel**



# State of Florida Enrollment Instructions

## PeopleFirst Service Center

1-866-663-4735

**Step 1:** Log on to <https://peoplefirst.myflorida.com>.

*Note: Certain web browsers are not supported on this site. Disable the pop up blocker on your browser before you begin.*

**Step 2:** Enter your ID & password.

Upon hire, People First will mail you an ID number once you are in the UF payroll system. Current employees should use the ID issued. If you have not established a password before use:

- The letters "Pf" and your date of birth (MMDDYY)
- Example: Date of birth is August 15, 1967 use -- Pf081567

**Step 3:** Change your password & complete three security questions. Click the "Save and Logon" button to proceed with enrollment.

Click on the People First Password Guidelines link and review. Passwords must follow the delineated criteria to be approved.

**Step 4:** Select Change My Benefits link to begin your enrollment. You may view your benefits summary, premium history, dependent information, etc. by accessing the links on this page any time during the year.

**Step 5:** Select your qualifying event. This screen displays your event (hire, open enrollment, etc.) and your deadline to enroll in benefits.

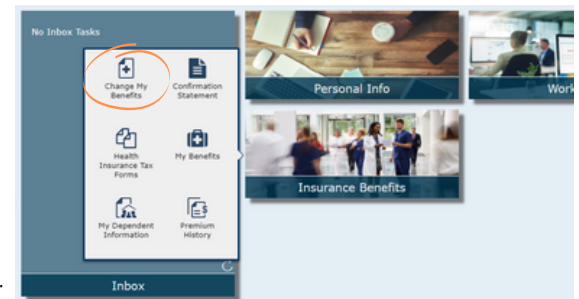
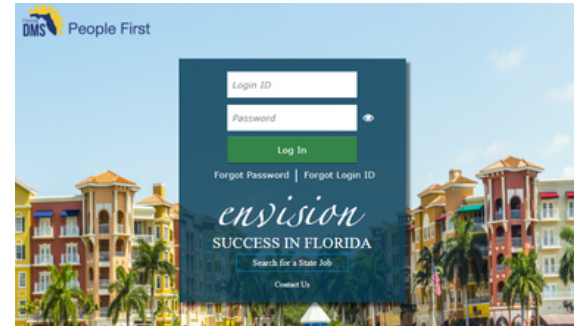
**Step 6:** The next few screens allow you to register/validate eligible dependents if applicable. Name, birth date, social security number, etc. are required for each entry. This list is used later to attach dependents onto your plans. Detailed instructions can be found in the [People First—Dependent Certification Process guide](#). (If enrolling in individual coverage skip this section and go to the next step).

**Step 7:** Click Add to select a plan or Cancel to remove a plan. Select dependents for each plan if applicable.

**Step 8:** Verify your selections and any dependents if added. Coverage is assigned based on the payroll cycle. Health is the only plan that provides an option to request an earlier coverage date for new hires.

**Step 9:** Enter your password and click the Complete Enrollment button to finalize your elections. No other changes are permitted until the next open enrollment period or if you have a qualified event. Print the confirmation sheet for your records.

*Note: You should not attempt to use coverage until you receive your member cards from the provider.*

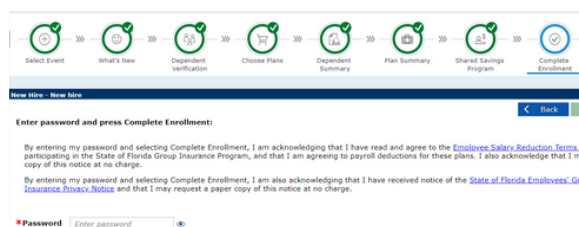
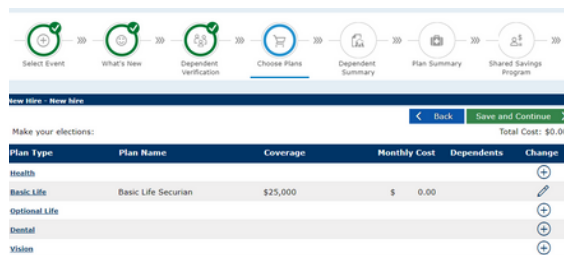


Choose a qualifying event:

\* Select the Appropriate Event

\* Date Event Occurred MM/DD/YYYY

Deadline to Choose Benefits





## Mandatory Retirement Plan

# FICA Alternative Plan

Below are the mandatory contributions by you as the employee for your retirement plan as an University of Florida College of Medicine Housestaff employee.



**JT Carpenter**  
352-547-6600  
[jt.carpenter@fmr.com](mailto:jt.carpenter@fmr.com)

**Gene Varela**  
407-335-0834  
[Gene.Varela@fmr.com](mailto:Gene.Varela@fmr.com)



The FICA Alternative Plan is a defined contribution plan authorized under Section 401(a) of the Internal Revenue Code. Employees in certain temporary positions are mandated to participate in lieu of earning credit for Social Security. Participants contribute 7.50% of their wages and decide how to allocate the money in their account among the available investment funds. The benefit depends on the amount of money contributed and its growth over time.

### **Mandatory Employee: 7.50% of biweekly earnings**

Voluntary Employee contributions are not permitted to this plan.

All Housestaff employees must designate a future rollover plan to take the funds with you upon termination.



*Employees hired on F, J, M, and Q type visas may be exempt from participating in the FICA Alternative Retirement Plan. For inquiries, please contact UF Payroll & Tax Services at 352-392-1231 or [payroll-services@ufl.edu](mailto:payroll-services@ufl.edu).*



# 403(b) Plans & 457 Deferred Compensation Plan

As an employee at UF, can participate in voluntary savings plans via payroll deductions. Employees may contribute to both a 403(b) plan and the 457 Deferred Compensation plan. The employer does not contribute to these plans. Please contact the providers below at any time for additional information and to open an account.

## University of Florida 403(b) Plan Tax-Deferred or After Tax Roth



**JT Carpenter**  
352-547-6600  
jt.carpenter@fmr.com

**Gene Varela**  
407-335-0834  
Gene.Varela@fmr.com

## 457 Deferred Compensation Plan

<https://www.myfloridacfo.com/DeferredComp/>



**All contributions are subject to IRS guidelines for the 2024 limit:**

Under age 50: \$23,000 (pre-tax) | Age 50 and older: \$30,500 (pre-tax)



## UF COM Housestaff Leave Plan

### UF College of Medicine

As a College of Medicine Housestaff at UF, you are entitled to the following leave options. Any time away from training must adhere to the department and/or program policies and be approved (and tracked) by the Program Director (or designee).

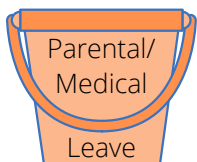


Housestaff will be provided 10 sick days per contract year. Sick time does not accrue from year to year and there is no provision to compensation in lieu of time off. Sick leave may be approved for time off from work because of your exposure to a contagious disease that may endanger others, for your personal visits to doctors or dentists, and for your personal illness which includes disability caused, or contributed to, by pregnancy. Earned sick leave may be approved for time off from work because of your exposure to a contagious disease that may endanger others, for your personal visits to doctors or dentists, and for your personal illness which includes disability caused, or contributed to, by pregnancy.

Additionally, sick leave may be used in reasonable amounts for illness, injury, or death within your immediate family, pending the Program Director's approval. In instances of a serious medical condition of the Housestaff or a member of the Housestaff's immediate family, Housestaff may be eligible for an extended medical leave of absence under the Family and Medical Leave Act (FMLA).



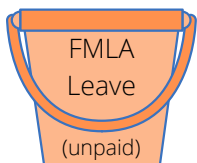
Housestaff will be provided 15 vacation days per contract year. Vacation time does not accrue from year to year and there is no provision to compensation in lieu of time off. Vacation time does not carry forward, although exceptions may be made on an individual basis when specifically allowed by the program's certification board and approved in advance by the Program Director. In the event a Housestaff leaves before, vacation time shall be pro-rated at one week per quarter and time owed can be taken as terminal vacation. Time that has been taken will not be required to be paid back.



Housestaff may be provided up to 30 consecutive days of paid leave in a rolling 12-month period.. Parental/Medical Leave time does not accrue from year to year and there is no provision to compensation in lieu of time off. Housestaff can use this time to cover absences related to parental leave (birth, adoption, fostering), a personal illness/injury, an immediate family member's illness/injury. Housestaff are not required to exhaust their accrued leave in order to use this benefit. Program may require use of this leave in full week increments, based on the Housestaff's regularly scheduled work week. Eligibility for medical leave will require a medical certification from the Housestaff's or Housestaff's immediate family member's physician and will be approved under the same conditions provided under the Family Medical Leave Act.



This leave is determined and granted by the individual Program Directors. Time spent attending professional meetings, conferences, job or fellowship interviews, or taking board examinations or other examinations is not counted as vacation if the activity provided the time is approved in advance by the Program Director and does not exceed the program's allotted limit.



The University of Florida values its employees and recognizes the challenges employees can face when it comes to balancing work and personal responsibilities, particularly when those responsibilities are related to the employee's own health and the health of loved ones. The Family and Medical Leave Act (FMLA) entitles eligible employees to take unpaid, job-protected leave for specified family and medical reasons. To be eligible for FMLA, you must have at least 12 months of employment with UF, worked at least 1,250 hours for UF during the 12 months prior to starting FMLA leave, and not exhausted your current entitlement.

**For questions regarding leave, please contact UFHR Central Leave team at [central-leave@ufl.edu](mailto:central-leave@ufl.edu) or (352) 392-2477.**



## Additional Benefits

# GatorCare **NOW**

**SAME-DAY CARE FOR ALL UF AND SHANDS EMPLOYEES**

**Internal Medicine at Medical Plaza**  
Monday – Friday  
8am - noon

**To make a same-day appointment, please call**

**352-265-1NOW(1669)**

Care **WHEN** and **WHERE**  
you need it.



# Baby Gator

Child Development and Research Center  
UNIVERSITY of FLORIDA ®

<https://babygator.ufl.edu/>  
352-294-2243

**For children 6 weeks to 5 years old.**

# UF | Wellness

## College of Medicine



<https://wellness.med.ufl.edu/>  
<http://gatorcare.org/wellness/>



# COMPSYCH®

— The GuidanceResources Company® —

Your UF Employee Assistance Program offers someone to talk to and resources to consult whenever and wherever you and your eligible dependents need them - 24 hours a day, 7 days a week.

Phone: 800-697-0353

Website: [guidanceresources.com](http://guidanceresources.com)

Mobile Phone App: GuidanceNow<sup>SM</sup>

Web ID: UFEAP

<https://www.eap.ufl.edu/>



# AID-A-GATOR

UF created the "Aid-a-Gator" program as an emergency fund to provide limited assistance (up to \$1,500 per employee calendar year) to UF faculty and staff who experienced a temporary financial hardship.



<https://benefits.hr.ufl.edu/gatorperks/aid-a-gator/>



All employees receive GATORPERKS  
for exclusive discounts!

<https://benefits.hr.ufl.edu/gatorperks/>



# Onboarding Checklist

☐ **Update and confirm mailing address in MyUFL.**  
MyUFL.edu > Main Menu > My Account > Update My Directory Profile

☐ **Update and confirm emergency contact in MyUFL.**  
MyUFL.edu > Main Menu > My Account > Update Emergency Contact

☐ **Enroll in benefits (within the first 60 days).**

UFSelect Plan Options	State of Florida Plan Options
Health _____	Life _____
Life _____	Disability _____
Disability _____	Dental _____
Dental _____	Vision _____
Vision _____	Accident _____
Legal _____	Cancer _____
	Hospitalization _____
	Hospital Intensive Care _____
	Savings & Spending Accounts _____

☐ **Add a beneficiary for your life insurance coverage.**  
UFSelect Plans: MyUFL.edu > Main Menu > My Self Service > Benefits > Dependent/Beneficiary Info  
State of Florida Plans: [https://www.mybenefits.myflorida.com/content/download/131251/817503/83345-8\\_08-2016\\_Beneficiary\\_Designation\\_Form.pdf](https://www.mybenefits.myflorida.com/content/download/131251/817503/83345-8_08-2016_Beneficiary_Designation_Form.pdf)

☐ **Submit dependent verification documents to Benefits@ufl.edu**  
*Please do not send SSN information over email as it is not secure.*

☐ **Regularly check your bi-weekly paystub for accuracy.**  
MyUFL.edu > Main Menu > My Self Service > Payroll & Compensation > View Paycheck

☐ **Sign up to receive your W2 Electronically.**  
My.UFL.edu > My Self Service > Payroll and Compensation > W2/W2c Consent Form > Check & Submit

**For benefits assistance, please contact your COM Benefits Specialist at [HR@comfs.ufl.edu](mailto:HR@comfs.ufl.edu), or visit our COM HR homepage to submit a general inquiry form.**

**<https://hr.med.ufl.edu/>**

The screenshot shows a web page with a header 'GENERAL INQUIRIES' in a blue box. Below it, a message states: 'Please use the COM-HR General Inquiries form to submit questions related to Benefits, Payroll, or other general inquiries you may have for the COM-HR team.' At the bottom, there is a dark blue button labeled 'COM-HR General Inquiries Form' with a smaller link 'Submit Question ->' below it.