

# UNIVERSITY OF FLORIDA COLLEGE OF MEDICINE JACKSONVILLE



# 2022 Clinical Faculty Benefits Guide

# Welcome to the University of Florida's College of Medicine Jacksonville!



This guide has been designed to assist our Clinical Faculty with understanding the rich benefit program that the University of Florida, State of Florida and College of Medicine has to offer.

**Clinical Faculty 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**

## 2022 Employee Benefits Overview – Clinical Faculty

Benefit	Provider/ Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire)	Page #
<b><u>Health Insurance</u></b>	<a href="#">GatorCare Premium</a> (0.5-1.0 FTE) (employee + dependents)	Date of Hire	UF COM	UF SELECT	<a href="#">pg. 5</a>
<b><u>Life Insurance</u></b>	<a href="#">The Standard</a> \$500,000 (0.75-1.0 FTE) \$100,000 (0.5-0.74 FTE)	Date of Hire	UF COM	Automatically Enrolled	<a href="#">pg. 8</a>
<b><u>Disability Insurance</u></b>	<a href="#">The Standard</a> 60% of monthly salary-max of \$15,000 (0.75-1.0 FTE)	Date of Hire	UF COM	Automatically Enrolled	<a href="#">pg. 8</a>
<b><u>Accidental Death &amp; Dismemberment</u></b>	<a href="#">The Standard</a> \$150,000 (0.75-1.0 FTE) \$50,000 (0.5-0.74 FTE)	Date of Hire	UF COM	Automatically Enrolled	<a href="#">pg. 8</a>
<b>Dental Insurance</b>	<a href="#">Eagles Dental</a> OR	Date of Hire	Employee	UF SELECT OR	<a href="#">pg. 7</a>
	<a href="#">State Plans</a> Ameritas, Cigna, Humana, MetLife & Sun Life Financial	1st of month following enrollment	Employee	People First (State plans)	<a href="#">pg. 14</a>
<b>Vision</b>	<a href="#">Humana</a> OR	Date of Hire	Employee	UF SELECT OR	<a href="#">pg. 6</a>
	<a href="#">Humana</a>	1st of month following enrollment	Employee	People First (State plans)	<a href="#">pg. 15</a>
<b><u>Legal Plan</u></b>	Preferred Legal	Date of Hire	Employee	UF SELECT	<a href="#">pg. 10</a>
<b><u>Supplemental Plans</u></b> <i>Accident, Cancer, Disability, Hospitalization &amp; Hospital Intensive Care Plans</i>	Aflac, Cigna, Colonial Life, New Era	1st of month following enrollment	Employee	People First (State Plans)	<a href="#">pg. 16</a>
<b><u>Savings &amp; Spending Accounts</u></b>	Chard Synder- Flexible Spending Accounts, Health Savings Account & Health Reimbursement Account	1st of month following enrollment	Employee	People First (State Plans)	<a href="#">pg. 17</a>

**NOTE:** If you have a Qualifying Status Change (QSC) such as birth/adoption of a child, marriage, divorce, etc., please contact COM-J Benefits at [ufcomjaxbenefits@jax.ufl.edu](mailto:ufcomjaxbenefits@jax.ufl.edu) for assistance in changing your benefits.

### 2022 Retirement Options - Clinical Faculty

Program	Effective Date	UF Contributions	Employee Contributions	Page #
<b>403(b) Optional Retirement Plan (ORP)-</b> Select vendor within 90 days of hire	Date of Hire (Automatically Enrolled)	<b>5.14%</b> (on 1st \$26K salary)	3% (pre-tax) Voluntary: 5.14%	<a href="#">pg. 19</a>
<b>403(b) Academic Enrichment Fund (AEF)</b> Fidelity Investments	Date of Hire (Automatically Enrolled)	<b>5.14%</b> (on remaining salary)	3% (pre-tax)	<a href="#">pg. 19</a>
<b>457 Deferred Compensation Plan &amp; 403(b) Plans</b>	Upon Enrollment begin/end anytime during the year	<b>NONE</b>	Voluntary employee contributions (pre-tax)	<a href="#">pg. 21</a>

**Optional Employee Contributions-max for 2022:**

- Under 50 years old- up to \$20,500(Pre-or Post-Tax)
- 50+ years old- up to \$27,000 (Pre- or Post-Tax)

# **UNIVERSITY OF FLORIDA BENEFITS**

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**As part of Clinical Faculty you are offered both  
University of Florida & State of Florida benefits.**

**Now it's up for your to decide!**

**Let's start with the University of Florida  
Benefits!**

# UF MEDICAL GATORCARE

## Premium Plan

### 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 NetworkBlue 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 premiums are paid for by UF College of Medicine for all eligible employees and their dependents.

# UF Select Vision Insurance

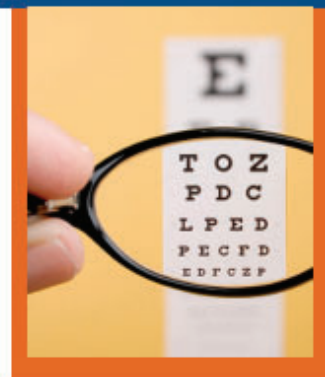


HumanaVision

## Your Rates

Coverage Level:	16 Deductions*	24 Deductions*
Employee	\$4.91	\$3.27
Employee & Spouse/Domestic Partner	\$9.81	\$6.54
Employee & Children	\$9.32	\$6.22
Employee & Family	\$14.65	\$9.77

\* On the rate chart above, the 16 Deductions column refers to 9- & 10-month employees. The 24 Deductions column refers to 12-month employees.



## Coverage

	participating Provider	nonparticipating Provider
Exam with dilation as necessary	100% after \$10 copay	\$35 allowance
Lenses	100% after \$15 copay	\$25 allowance
• Single	100% after \$15 copay	\$40 allowance
• Bifocal	100% after \$15 copay	\$60 allowance
• Trifocal	100% after \$15 copay	\$60 allowance
Frames	\$50 wholesale frame allowance	\$45 retail allowance
Contact lenses <sup>1</sup>		
• Elective (conventional and disposable) <sup>2,3</sup>	\$150 allowance	\$150 allowance
• Medically necessary	100%	\$210 allowance
Frequency (based on date of service)		
• Examination	Once every 12 months	
• Lenses or contact lenses	Once every 12 months	
• Frame	Once every 24 months	
Additional plan discounts		
<ul style="list-style-type: none"><li>• Members receive additional fixed copayments on lens options including: anti-reflective, progressives and scratch-resistant coatings.</li><li>• Members also receive a 20% retail discount on a second pair of eyeglasses. This discount is available for 12 months after the covered eye exam through the participating provider who sold the initial pair of eyeglasses.</li></ul>		
<sup>1</sup> If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames).		
<sup>2</sup> The contact lens allowance applies to professional services (evaluation and fitting fee) and materials. Members receive a 15% discount on in-network professional services. The discount for professional services is available for 12 months after the covered eye exam.		
<sup>3</sup> Contact lens allowance must be used at one time; no amount will be carried forward.		

## HumanaVision Providers

Please check with the doctor of your choice or call the Customer Care department at 1-866-537-0229 when making your appointment to make certain he or she is currently a participating doctor. You may also visit [www.HumanaVisionCare.com](http://www.HumanaVisionCare.com) for a nationwide listing of participating providers.

You must receive services from one of the participating providers in order to receive full benefits (as outlined). If you receive service from a provider who does not participate in the plan, you will receive reimbursement according to the nonparticipating reimbursement schedule.



## Eagles Direct Reimbursement Dental

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

Claims should be submitted to the following:

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

Claims Fax Number: 1-772-334-7059

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

***For assistance with questions regarding plan coverage or claims,  
please call (800) 726-5603***

## Your Rates Per Pay Period

### 2022 Eagles Rates\*

Coverage Level	16 Deductions*	24 Deductions*
Employee Only	\$ 30.50	\$ 20.30
Employee & Spouse / Domestic Partner	\$ 61.00	\$ 40.50
Employee & Child(ren)	\$ 91.50	\$ 61.00
Employee & Family	\$120.00	\$ 80.00

\* On the rate chart above, the 16 deductions column refers to 9- & 10-month employees. The 24 deductions column refers to 12 month employees.

# Life, AD&D, and Long-Term Disability Insurance

Employer Paid Insurances (automatic enrollment)

## LIFE

### Coverage Information:

\$500,000 Life Insurance Benefit, effective your first day of employment.

This benefit does reduce to 65% at age 70 & than 50% at age 75.

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 and based on your UF salary portion only.

## AD&D

### Coverage Information:

\$150,000 Accidental Death & Dismemberment Benefit, effective your first day of employment.

This benefit does reduce to 65% at age 70 & than 50% at age 75.

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 and based on your UF salary portion only.

## Long-Term Disability

### Coverage Information:

60% of your basic monthly earnings (tax-free) up to a maximum of \$15,000 per month. Effective first day of employment.

180 day elimination period. This is a specialty own occupation policy.

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.

All full-time Clinical Faculty are auto-enrolled into Life, AD&D, and Disability Insurance through The Standard.

\*Paid for by UF College of Medicine for all eligible employees and dependents



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# Expanded Benefits Group Life Insurance

## Life Services ToolKit

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.

## Travel Assistance

This benefit 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

**Personal Security:** logistical arrangements for ground transportation, housing and/or evacuation in the event of political unrest and social instability



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# UF Select Legal Services

## Preferred Legal Plan

### A New Wave of Legal Representation™

#### What is it?

This locally-based plan is attorney owned and operated and offers comprehensive legal assistance, advice and formal representation on all types of legal services. Coverage includes spouse, domestic partner, dependents and anyone living in the household. Plan services are unlimited and available 24/7. Members have access to local in-network lawyers when formal representation is needed. Employment-related subjects are not covered.

#### 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

#### Whom do I contact?

Preferred Legal Plan at  
1-888-577-3476 or visit  
[www.preferredlegal.com](http://www.preferredlegal.com).

#### Preferred Legal Rates

16 Deductions*	24 Deductions*
\$7.46	\$4.98

\* On the rate chart above, the 16 Deductions column refers to 9- & 10-month employees. The 24 Deductions column refers to 12-month employees.

# How to Enroll into UF Benefits

While filling out your new hire packet you were asked to create a GatorLink login & password.

## Step 1: Log into myUFL

1. Go to [my.ufl.edu](https://my.ufl.edu).
2. Enter your GatorLink username and password.
3. Go to **NavBar > Main Menu > My Self Service > Benefits > Benefits Enrollment**.

## Step 2: Access Your Open Event

1. Select the **Enter** button next to the open the benefit event (new hire).

UFSelect & GatorCare Benefits Enrollment

Alligator, Albert

This enrollment portal is for [UFSelect and GatorCare plans](#) only. To enroll in the State of Florida plans, you must visit the PeopleFirst website.

Elections must be completed within 60 days from your event date reflected below.

Coverage begins on your event date. You will be responsible for missed premiums retroactive to that date.

- Dependents' social security numbers, birth dates, and documentation 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	
New Hire	09/02/2020	Open	Benefits Specialist II	<b>Enter</b>

## Step 3: Select Your Benefits and Add Your Dependents

1. Select the **Edit** button next to each plan to enroll or change your benefit election.
2. Select the **radio button** next to the plan you would like to enroll in.

**Enrollment Summary**

(1H) UF Dental	Before Tax	After Tax	<b>Edit</b>
Current: Decline coverage			
New: Decline coverage			
(1H) UF Vision	Before Tax	After Tax	<b>Edit</b>
Current: Humana Vision Family		9.77	
New: Humana Vision Family			
(23) Term Life Employee	Before Tax	After Tax	<b>Edit</b>
Current: Term Life Employee Non Smoker: \$10,000			
New: Term Life Employee Non Smoker: \$10,000		0.90	

**Select an Option**

Here are your available options with your costs:

[Overview of all Plans](#)

Select one of the following options:

☒ Humana Vision

Coverage Level	Cost Per Pay Period	Tax Class
Employee Only	\$3.27	After-Tax
Employee + Spouse	\$6.54	After-Tax
Employee + Child(ren)	\$6.22	After-Tax
Family Coverage	\$9.77	After-Tax
Employee + Domestic Partner	\$6.54	After-Tax
Family with Domestic Partner	\$9.77	After-Tax

## Step 4: Review Election Summary

1. Review the **Election Summary** section displayed at the bottom of the page. This reflects any plan selections you make, along with the total bi-weekly costs.
2. Verify that benefit enrollment is active for your selected plan. If **No Coverage** is listed under the plan, you are not enrolled.
3. Print the Benefits Enrollment Summary.
4. Select **Submit**.
5. Select **Submit** to finalize your benefit selections.

Benefits Enrollment

Birth/Adoption

Alligator, Albert

**Important:** Your enrollment will not be complete until you submit your choices.

**Enrollment Summary**

(1H) UF Dental	Before Tax	After Tax	<b>Edit</b>
Current: Decline coverage			
New: Decline coverage			
(1H) UF Vision	Before Tax	After Tax	<b>Edit</b>
Current: Humana Vision Family		9.77	
New: Humana Vision Family			
(23) Term Life Employee	Before Tax	After Tax	<b>Edit</b>
Current: Term Life Employee Non Smoker: \$10,000			
New: Term Life Employee Non Smoker: \$10,000		0.90	
(24) Term Life Spouse/Dependent	Before Tax	After Tax	<b>Edit</b>
Current: Term Life Spouse Non Smoker: \$10,000			
New: Term Life Spouse Non Smoker: \$10,000		0.90	
(25) Term Life Dependent	Before Tax	After Tax	<b>Edit</b>
Current: Term Life Dependent: \$10,000			
New: Term Life Dependent: \$10,000			
(A1) Legal Services	Before Tax	After Tax	
Current: Decline coverage		1.02	
New: Decline coverage			

This table summarizes estimated costs for your new benefit choices.

Summary	Total	Before Tax	After Tax	Employer
Summarized estimates for new Benefit Elections				
Costs	12.59	0.00	12.59	0.00
Cost Per Pay Period	12.59	0.00	12.59	

**Submit**

# **STATE OF FLORIDA BENEFITS**

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**Let's learn more about your State of Florida  
Benefit Options!**

**These options will be enrolled through  
the People First portal.**

# Now let's get started with State of Florida Benefits offered to you!

## Standard PPO & HMO Plans

### Standard PPO

- Lower deductible (in-network: \$250 per person, \$500 per family).
- Higher contributions (payroll deductions) for coverage.
- Healthcare FSA.
- Co-payments and coinsurance.

### Standard HMO

- No deductible.
- You pay a co-payment when you receive care from network providers
- Higher contributions for coverage.
- Healthcare FSA.

STANDARD PLANS		
	PPO	HMOs
Choice of Providers	In or Out of Network	Network only
Open a Health Savings Account (HSA)	No	No
Have a Reimbursement Account	Yes – Active Employees Healthcare Flexible Spending (FSA)	
Annual Deductible	Lower	None
How You Pay for Most Medical Care	<p>NETWORK: set copayments or percentage of network allowed amount after deductible</p> <p>NON-NETWORK: percentage of non-network allowance after deductible and any balance up to charges</p>	Set copayments
Preventive Care	Certain routine, preventive services, and immunizations covered at 100%	
Annual Out-of-Pocket Maximum	Lower	Lower

**HRA:**

- No limit
- Rewards credits as earned.
- Money remains as long as you are an active enrollee in a State Group Plan.
- Employer contribution only.

**FSA:**

- Personal pretax contribution
- No state contributions
- \$550 max rollover
- Can't take with you when you leave state employment

## High Deductible PPO & HMO Plans

### High Deductible PPO

- Higher deductible (in network: \$1,400 per person, \$2,800 per family).
- You meet the deductible, and then pay coinsurance for services you receive.
- Lower monthly contributions (payroll deductions) for coverage.
- Health Savings Account (HSA) with contributions from the state plus Limited Purpose FSA for dental and vision.
- Coinsurance only.

### High Deductible HMO

- Higher deductible (in network: \$1,400 per person, \$2,800 per family).
- You meet the deductible, and then pay coinsurance for services you receive.
- Lower monthly contributions (payroll deductions) for coverage.
- Health Savings Account (HSA) and Limited Purpose FSA for dental and vision.

HIGH DEDUCTIBLE HEALTH PLAN		
	PPO	HMOs
Choice of Providers	In or Out of Network	Network only
Open a Health Savings Account (HSA)	Yes – Active Employees	Yes – Active Employees
Have a Reimbursement Account	Yes – Active Employees Limited Purpose Medical Reimbursement Account	
Annual Deductible	Higher	Higher
How You Pay for Most Medical Care	<p>Percentage of cost after deductible</p> <p>You must meet the deductible (\$1,400 for individual, \$2,800 for family) before anything, but certain preventive care services are covered</p>	
Preventive Care	Certain routine, preventive services, and immunizations covered at 100%	
Annual Out-of-Pocket Maximum	Higher	Higher

**HSA:**

- Personal pretax contribution
- State contributions
- Rollover every year
- Can take it when you leave state employment

\* Post Deductible HRA & Limited Purpose FSA is available. \*

**State of Florida Health premiums are paid by you the employee for both you and your dependents**

For more information: [https://www.mybenefits.myflorida.com/health/health\\_insurance\\_plans](https://www.mybenefits.myflorida.com/health/health_insurance_plans)

# State of FL Dental Insurance

As an employee of the University of Florida, you are eligible for the Eagles Select dental reimbursement plan. As an additional option, 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 and Prepaid plans.

Type of Dental Plan	Plan Code	Plan Name	Monthly Premiums			
			Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
<b>Prepaid Dental Plan</b> ✓ Pays benefits only when you use network providers. ✓ No deductible or annual maximum ✓ Most preventive care at no charge ✓ You pay a fixed copayment for dental procedures listed on the copayment schedule. ✓ Orthodontia: Covered for adults and children.	4034	<a href="#">CIGNA Prepaid Dental</a>	\$24.01	\$47.31	\$56.41	\$72.06
	4025	<a href="#">Sun Life Prepaid Dental</a>	\$14.93	\$25.17	\$33.26	\$43.54
	4044	<a href="#">Humana HD205 Prepaid Dental</a>	\$12.64	\$21.20	\$23.00	\$32.98
<b>PPO Dental Plan</b> ✓ Receive care from any dentist ✓ Your cost is lower when you use network dentists ✓ You generally have an annual deductible to meet before the plan starts paying benefits, and then you pay part of the cost for the services you receive. ✓ Orthodontia: Covered for adults and children (excluding Preventive PPO).	4023	<a href="#">Ameritas Preventive</a>	\$26.16	\$49.46	\$52.94	\$77.58
	4033	<a href="#">Metlife Preventive</a>	\$23.88	\$44.18	\$49.36	\$71.66
	4022	<a href="#">Ameritas Standard</a>	\$36.06	\$67.60	\$75.64	\$110.16
	4032	<a href="#">Metlife Standard</a>	\$34.86	\$64.50	\$72.06	\$104.64
<b>Indemnity with PPO Dental Plan</b> ✓ Receive care from any dentist ✓ Your cost is lower when you use network dentists ✓ You generally have an annual deductible to meet before the plan starts paying benefits, and then you pay a percentage of the cost for the care you receive. ✓ Orthodontia: Child only orthodontia covered by Sun Life.	4021	<a href="#">Ameritas Indemnity</a>	\$43.46	\$80.60	\$91.78	\$132.54
	4031	<a href="#">Metlife Indemnity</a>	\$49.44	\$91.48	\$102.20	\$148.38
	4074	<a href="#">Sun Life Indemnity PPO</a>	\$43.55	\$83.61	\$98.83	\$130.35
<b>Indemnity Dental Plan</b> ✓ Receive care from any dentist ✓ You have a deductible to meet and then pay part of the cost for the services you receive.	4084	<a href="#">Humana Schedule B</a>	\$14.74	\$21.96	\$23.30	\$37.10

**Please check with your primary Dental Provider to see what plan is right for you!**

For more information: [https://www.mybenefits.myflorida.com/health/dental\\_insurance\\_plans](https://www.mybenefits.myflorida.com/health/dental_insurance_plans)

# State of FL Vision Insurance

Exam and Materials (Plan 3004)		
Monthly Member Rates		
Employee Only	\$6.96	
Employee + Spouse	\$13.74	
Employee + Children	\$13.60	
Family	\$21.36	
Frequency (based on the date of service)		
Exam Every	12 months	
Lenses Every	12 months <sup>1</sup>	
Frames Every	24 months	
Co-payments		
Exam	\$10.00	
Lenses and/or Frames	\$10.00	
Benefits		
	Network	Out-of-Network
Eye Exam	100% after co-pay	\$40 allowance
Lenses <sup>1</sup>		
Single	100% after co-pay	\$40 allowance
Bifocal	100% after co-pay	\$60 allowance
Trifocal	100% after co-pay	\$80 allowance
Frames	\$75 wholesale	\$60 retail
Contact Lenses <sup>2</sup>		
Elective <sup>3</sup>	\$150 allowance	\$75 allowance
Medically Necessary <sup>4</sup>	100%	\$100 allowance
Lasik	We have contracted with many well-known facilities and eye doctors to offer Lasik procedures at substantially reduced fees. You can take advantage of these low fees when procedures are done by network providers. Participants receive a 25 percent discount off the usual and customary price or a five percent off advertised promotions or specials for LASIK services provided by in-network providers, whichever discount is greater. The discount includes consultations, laser procedure, follow-up visits and any additional necessary corrective procedures.	
Calendar Year Deductible	None, after plan co-payments	
Calendar Year Maximum Benefit	Up to plan limits	
Lifetime Maximum Benefit	Unlimited	
Waiting Periods	None	

- Call the Customer Care center seven days a week at **1-800-939-5369**, 7:30 a.m. – 11 p.m. Eastern time, Monday – Saturday, and 11 a.m. – 8 p.m. Sunday, Eastern time

- View benefits, check eligibility and use other automated services at **HumanaVisionCare.com/custom/fl**

- Locate providers through **HumanaVisionCare.com/custom/fl**, Customer Care or our automated information line

**Humana.**

# State of FL Supplemental Plans



The following are employee-pay-all supplemental (voluntary) plans offered by the state and the University of Florida. These plans can provide income protection for instances such as accidents, short or long term disability, and/or hospitalization.

PLAN	TYPE OF BENEFIT	OFFERED THROUGH
<b>Accident</b>	Helps you pay the following types of expenses when injured during a covered accident: <ul style="list-style-type: none"> <li>• Expensive medical treatment for broken bones and dislocations, or physical therapy.</li> <li>• Crutches, wheelchairs or other medical aids you may need as a result of your accident.</li> <li>• Copays and deductibles.</li> </ul>	Colonial Insurance Company (888) 756-6701
<b>Cancer</b>	Depending on the plan you choose, supplemental benefits for: <ul style="list-style-type: none"> <li>• Cancer diagnosis and treatment, including certain screening tests</li> <li>• Procedures and treatments you may require to care for your cancer.</li> </ul>	Colonial Insurance Company (888) 756-6701
<b>Disability</b>	Helps supplement your income during short-term disability to help you pay the following expenses: <ul style="list-style-type: none"> <li>• Mortgage or rent payments</li> <li>• Utility bills and other household expenses</li> <li>• Food, clothing and other necessities</li> <li>• Copayments</li> <li>• Health costs not covered under other plans</li> <li>• Travel and lodging expenses for treatment</li> </ul>	Colonial Insurance Company (888) 756-6701
<b>Hospitalization</b>	Daily cash payments when you are hospitalized	Cigna Health and Life Insurance Company (CHLIC), through Capital Insurance Agency (800) 780-3100 New Era (800) 277-2300
<b>Hospital Intensive Care</b>	Daily benefit for confinement in a hospital intensive care or a sub-acute intensive care unit.	Aflac (through Capital Insurance Agency) (800) 780-3100  Colonial Insurance Company (888) 756-6701

All pricing is specific to the individual employee please reach out to the vendor for pricing.

For more information: [https://www.mybenefits.myflorida.com/health/other\\_supplemental\\_plans](https://www.mybenefits.myflorida.com/health/other_supplemental_plans)

# State of FL

## Flexible Spending Accounts

### 2022 Savings and Spending Accounts Comparison Chart

Flexible Spending Accounts (FSA)			Health Savings Account (HSA)	Health Reimbursement Account (HRA) and Post-Deductible HRA
Healthcare FSA	Limited Purpose FSA	Dependent Care FSA		
How it Works				
<p>You contribute pretax money into the account through payroll deductions to pay for eligible medical, dental and vision expenses, prescriptions, over-the-counter medications and menstrual hygiene products.</p> <ul style="list-style-type: none"><li>• Use the Benefit Card to pay for eligible services and items;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for eligible medical expenses, then submit claims to be reimbursed.</li></ul>	<p>You contribute pretax money into the account through payroll deductions to pay for eligible dental and vision expenses.</p> <ul style="list-style-type: none"><li>• 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.</li><li>• Use the Benefit Card to pay for eligible services and items;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for certain eligible expenses, then submit claims to be reimbursed.</li></ul>	<p>You contribute pretax money into the account through payroll deductions. You get reimbursed for eligible services (not healthcare related) to care for children 12 years and younger 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 funds to care for your natural, adopted and foster children 12 years and younger and for family members who cannot physically or mentally care for themselves while you are working or going to school.</p> <ul style="list-style-type: none"><li>• Use the Benefit Card to pay for eligible dependent care services;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for eligible dependent care expenses, then submit claims to be reimbursed.</li></ul>	<p>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.</p> <ul style="list-style-type: none"><li>• 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).</li><li>• Pay for eligible expenses from this savings account at time of service or purchase;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for eligible expenses, then reimburse yourself from the account.</li></ul> <p>Employees can contribute to their HSA at age 65 as long as they are an eligible individual and have not enrolled in Medicare Parts A, B, or D. In addition, the employee is required to obtain a letter from Medicare that shows they have deferred enrollment and provide that letter to the People First Service Center. Once enrolled in Medicare, they can no longer continue making contributions to their HSA account.</p>	<p>Shared Savings Program rewards are credited to your account as they are earned. HRA money is used to pay for eligible medical, dental and vision expenses, prescriptions, over-the-counter medications and menstrual hygiene products.</p> <ul style="list-style-type: none"><li>• Use the Benefit Card to pay for eligible services and items;</li><li>• Pay your provider directly from your account online; or</li><li>• Pay out of pocket for eligible expenses, then submit claims to be reimbursed.</li></ul> <p>The Post-Deductible HRA works the same way except funds are not available for use until you have met the federal health plan deductible. Single deductible is \$1,400 and Family deductible is \$2,800.</p>
Flexible Spending Accounts (FSA)			Health Savings Account (HSA)	Health Reimbursement Account (HRA) and Post-Deductible HRA
Healthcare FSA	Limited Purpose FSA	Dependent Care FSA		
Employee Contribution Limit				
Yes. \$60 minimum/year. \$2,750 maximum/year	Yes. \$60 minimum/year. \$2,750 maximum/year.	Yes. \$60 minimum/year. \$5,000 maximum/year/ household.	Yes. No minimum contribution. \$3,650/year for single coverage \$7,300/year for family coverage (Limits include the state's contribution.) Employees ages 55+ may make catch-up contributions of an additional \$1,000/year.	Employer funded, through rewards earned by utilizing the Shared Savings Program.

# How to Enroll in State of Florida Benefits



- ①  
log on: <https://peoplefirst.myflorida.com>  
People First ID (mailed by People First)  
and Password (first Log On PfMMDDYY –  
Example: Date of Birth is August 15,  
1967; initial log on Pf081567)



- ②  
**Employee Landing Page** – Choose  
Benefits Now (Inbox)



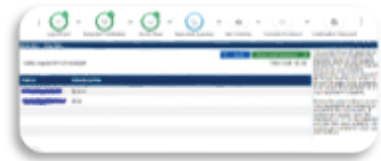
- ③  
**Click New Hire** – Save and Continue



- ④  
**Dependent Verification** - click on  
register a new dependent (+) sign to add  
dependents: add Relationship; First  
Name; Last Name; Date of Birth and  
Gender – Save and Continue



- ⑤  
**Choose Plans** – click the (+) to add plans–  
use the drop down arrow to choose the  
new election.  
– Save



- ⑥  
**Dependent Summary** - Review this  
screen to ensure your dependents are  
enrolled in the correct plans. - Save and  
Continue.



- ⑦  
**Verify your elections** – Save and  
Continue



- ⑧  
**Enter Password** – Complete Enrollment



- ⑨  
**Confirmation Statement** – Print or Save  
Confirmation Letter - Finish

**People First Service Center:**

**1-866-663-4735 Monday through Friday, 8 a.m. to 6 p.m. E.T.**

# Retirement



As part of the College of Medicine you are eligible for two retirement plans with UF and both plans have employee automatic contributions.

You will need to select a vendor for the ORP plan.

Fidelity will serve as the vendor for AEF plan.

## 403(b) State of Florida Retirement Program (ORP)



## Health Center 403(b) Retirement Plan (AEF)

You will need to select one of the following companies to administer your State of Florida Retirement Program (ORP) account.

***\*For Clinical Faculty, this is the portion of your salary funded from the State of Florida (usually \$25-\$26K).\****

### Contribution Rates:

(automatically withdrawn from your salary)

- Employer: 5.14% of biweekly earnings
- Mandatory Employee: 3% of biweekly earnings
- Voluntary Employee: up to 5.14% of biweekly earnings.

New Employees ARE REQUIRED to elect within 90 days of hire one of the companies to administer your account.

For the portion of your salary funded from the State of Florida, you ARE REQUIRED to elect one of the companies to administer your ORP account.

All contributions are subjected to the IRS guidelines for the 2020 Limit:  
Under age 50: \$20,500 (pre-tax)  
Age 50 and older: \$27,000 (pre-tax)

For the remaining portion of your salary funded from the Health Center Retirement Plan (AEF) account.

**\*Fidelity will administer your AEF account\***

### Contribution Rates:

(automatically withdrawn from your salary)

- Employer: 5.14% of biweekly earnings
- Mandatory Employee: 3% of biweekly earnings

Voluntary employee contributions are not permitted to this plan.

For the portion of your salary funded from the Academic Enrichment Fund, you ARE REQUIRED to contact Fidelity to administer your AEF account.

All contributions are subjected to the IRS guidelines for the 2020 Limit:  
Under age 50: \$20,500 (pre-tax)  
Age 50 and older: \$27,000 (pre-tax)

# Retirement

As a new Clinical Faculty Member you now have 2 retirement plans with an employer contribution; an *Optional Retirement Option 403(b)* and an *Academic Enrichment Fund 403(b)*. **With these plans you must contact a vendor(s) to allocate all funds contributed by you and by UF.**

**403(b) State of Florida Retirement Program (ORP)**

**Select (1) from the list below:**



**Health Center 403(b) Retirement plan (AEF)**

**Contact information for Fidelity:**



**Patrick Ashe**  
904.596.7936  
patrick.ashe@equitable.com



**Fidelity will serve as the investment provider for the 403(b) AEF account.**



**Deborah James**  
352.538.0106  
debby@gaboragency.com

**Our Two UF Fidelity Representatives:**



**JT Carpenter**  
**Fidelity Retirement Planner**  
352.547.6600  
jt.carpenter@fmr.com



**Bascom Kurtz**  
904.244.8160  
bascom.kurtz@valic.com



**Gene Varela**  
**Fidelity Director, Retirement Planner**  
407.335.0834  
Gene.Varela@fmr.com



**Barbara Vaught**  
813.632.5153  
bvaught@tiaa.org

**UF Fidelity Website:**

<https://nb.fidelity.com/public/nb/ufl/home>

**\*All full time Clinical Faculty must select a vendor for their ORP account.\***

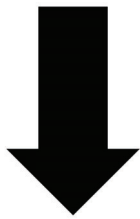
<https://benefits.hr.ufl.edu/retirement/investment-provider-list/>

# Voluntary Retirement Plans

As an employee at UF, you are eligible to contribute to voluntary retirement plans -457 deferred compensation plan and/or 403(b) plan - that are 100% funded by the employee. Please contact the vendor(s) listed below when you are ready to open an account.

## 403(b) Plan Providers

### Tax-Deferred or After-Tax Roth



Fidelity will be the UF 403(b) Plan Provider for both the tax-deferred and After-Tax Roth plans.



## 457 Deferred Compensation Plan Providers

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



800-949-4457



888-393-7272



352-367-2409



352-538-0106

# Clinical Faculty Leave Time

## Vacation Leave

**UF full-time Faculty accrue annual leave at the rate of 6.769 hours biweekly (roughly 22 days/year)**

**All requests for vacation should be submitted to the Chair or supervisor as far in advance as possible.**

**\*Upon resignation or retirement, an employee may have a lifetime cashout up to 200 hours.**

## Sick Leave

**UF full-time faculty members earn 4 hours biweekly (roughly 13 days/year).**

**Sick leave must be earned before being taken.**

**There is no cash-out option for sick leave.**



## Parental Leave

**Available to all faculty & staff upon beginning work**

**To cover absences related to parental leave (birth, adoption, fostering).**

**Will receive 8 weeks of Paid Family Leave over a 24 month period.**

**\*Available to use from date of hire**

**FMLA**

## Medical Leave

**Available to all faculty & staff after 12 months of continuous service**

**To cover absences related to personal illness/injury or immediate family member's illness/injury.**

**Will receive 8 weeks of Paid Family Leave over a 24 month period.**

**\*Available to use after 12 continuous months of employment**

## December Personal Leave

**Full-time faculty members earn 4 additional days of leave which are credited to their account in December, each year.**

**Due to department staffing needs, these days will be available to use until the end of the current fiscal year (June 30th)**

## Paid Holidays

**Leave accruing Academic Personnel, USPS, and TEAMS employees are eligible for 10 paid holidays each year.**

**Employees will earn 8 hours of holiday pay as long as they're in a pay status.**

# Additional Benefits



## GATORPERKS!

**All employees receive GATORPERKS!**

**The UF GatorPerks discount program provides exclusive discounts for current UF faculty and staff. UF employees have the opportunity to save at various businesses and retailers.**

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

## 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 due to the hurricane and its aftermath.**



## WELLNESS

**The University of Florida College of Medicine (UFCOM) Wellness Programs support the well-being of our trainees and faculty in order to promote optimal performance and professional fulfillment.**



**On this site, you will find information about wellness initiatives for faculty**

<https://gatorcare.org/wellness/jax/>



# Benefit Enrollment Checklist

Ready to make some decisions on your benefits? Use this checklist as a guide to help keep track of the selections you wish to make for UF & the State of Florida benefits. You will need this information for the next steps to enroll into your selected benefits.

## HEALTH INSURANCE

Circle one for each step\*

Step #1: Select one coverage option:

Employee Only | Employee & Spouse | Employee & Family

Step #2: Select one plan:

- [UF Health Plan: GatorCare Premium](#)
- [State of Florida Health Plans:](#)  
HMO (ATENA) | PPO (Florida Blue) | High Deductible PPO  
High Deductible HMO

- **Waive all health insurance**

Premiums are paid for Health Coverage under GatorCare for the Employee and their Dependent. Under State of Florida Health Coverage you are responsible for your own premiums and dependents.

## DENTAL INSURANCE

Circle one for each step\*

Step #1: Select one coverage option:

Employee Only | Employee & Spouse | Employee & Family

Step #2: Select one plan:

- [UF Select Dental – Eagle Dental](#)
- [State of Florida Dental – Cigna, Sunlife, Humana, Ameritas, Metlife](#)
- **Waive all dental insurance**

Please refer back to State Dental to choose the plan that works for you and your primary provider.

## VISION INSURANCE

Step #1: Select one coverage option:

Employee Only | Employee & Spouse | Employee & Family

Step #2: Select one plan:

- [UF Select Vision – Humana Vision](#)
- [State of Florida Vision – Humana Vision](#)
- **Waive all vision insurance.**

## LIFE, DISABILITY, & ACCIDENTAL DEATH and DISMEMBERMENT

[Remember these 3 benefits are automatically enrolled on your Date of Hire, please refer back to Benefit Guide for more information\\*\\*\\*](#)

## SUPPLEMENTAL PLANS

Step #1: Select the coverage options that apply to you:

Employee Only | Employee & Spouse | Employee & Family

Step #2: Select the plan(s) that work for you and/or your dependents:

- [State of Florida Supplemental Plans:](#)  
Accident (Colonial) | Cancer (Colonial) | Disability (Colonial) | Hospitalization (Cigna)  
|Hospital Intensive (Aflac & Colonial)

- **Waive all supplemental plans**

Please refer back to State Supplemental chart to see each plan more in detail.

## LEGAL PLAN

Step #1: Select the coverage options that apply to you:

Employee Only | Employee & Spouse | Employee & Family

Step #2: Select the plan(s) that work for you and/or your dependents:

- [UF Select Legal-Preferred Legal Plan](#)
- **Waive legal services.**

## FLEXIBLE SPENDING ACCOUNTS (FSA)

Voluntary pre-tax contributions to an account to pay for out-of-pocket medical & dependent care expenses.

Step #1: Select the coverage options that apply to you:

Employee Only | Employee & Dependents

Step #2: Select the plan(s) that work for you and your dependents:

- **State of Florida-**  
Health Care FSA | Limited Purpose FSA | Dependent Care FSA
- **Waive FSA election.**
  - The healthcare FSA and limited purpose FSA are two types of flexible spending accounts. Healthcare FSA reimburses you for eligible medical services. The Limited is only eligible dental and vision services.
  - The minimum contribution amount for the calendar year for these accounts is \$60 and the maximum is \$2,750
  - The dependent care FSA is an account eligible for dependent care expenses.  
\*\*The minimum contribution amount for the calendar year for this account is \$60 and the maximum per household is \$5,000.

## RETIREMENT

Step #1: Choose your vendor for [State of Florida \(ORP Retirement Program\)](#):

AXA | Voya | AIG(VALIC) | Metlife | TIAA

**\* Select Vendor within 90 days of hire. Revisit the Retirement page for Vendor Contact information (pg. 20) \***

Step #2: Contact **Fidelity** for your [Health Center 403\(b\) \(AEF Retirement Plan\)](#):

**\*Please see Retirement page (pg. 20) for Contact information for Fidelity on the Health Center 403(b) Plan (AEF).\***

## RETIREMENT VOLUNTARY OPTIONS

**Voluntary Plans:** You're eligible to contribute to voluntary retirement plans, these are 100% funded by you the employee .

Step #1: Contact Fidelity for your Voluntary 403(b) plans:

[403 \(B\) Voluntary-](#) Tax Deferred or After-Tax Roth

Please see Retirement Page for Contact information for Fidelity.

Step #2: Choose your vendor for [Voluntary 457 Deferred plan:](#)

Charles Schwab | Voya | AIG(VALIC) | Nationwide

**This is a State Plan. Please visit website on Retirement page for more information**

## TIME TO MAKE THOSE ELECTIONS!

**As a new hire you must enroll within 60 days of your hire date to be covered.**

### STATE OF FLORIDA

State-sponsored plans  
through People First\*:

Log on to People First at  
<https://peoplefirst.myflorida.com>  
or call 1-866-663-4735

### UNIVERSITY OF FLORIDA

UF Select & GatorCare  
plans through UF:

Log on to [myUFL](#) and navigate to  
Main Menu > Self Service > Benefits >  
Benefits Enrollment

## Additional Questions?

Please contact

**UFComJaxBenefits@jax.ufl.edu**

# CLINICAL FACULTY BENEFITS CHECKLIST



1

Update and confirm mailing address & emergency contacts

2

Enroll in benefits within 60 days

3

Add a beneficiary to your life insurance coverage.

MyUFL.edu > Main Menu > My Self Service > Benefits > Dependent/Beneficiary Info

4

Submit dependent verification documents to Benefits@ufl.edu

Please do not send SSN information over email as it is not secure.

5

Regularly check your bi-weekly paystub for accuracy.

MyUFL.edu > Main Menu > My Self Service > Payroll & Compensation > View Paycheck

6

Sign up to receive your W2 electronically.

MyUFL.edu > Main Menu > My Self Service > Payroll & Compensation > W2/W2C Consent form > Check & Submit