

A large, modern, multi-story white building with many windows, identified as a University of Florida Health facility. The building is set against a blue sky with white clouds. The text 'University of Florida' is displayed in an orange box in the top right corner. The main title 'Clinical Faculty BENEFIT GUIDE' is in large white letters with a vertical orange bar to the left. The year '2023' is in an orange box, and the location 'UF College of Medicine Jacksonville' is at the bottom.

University
of
Florida

Clinical Faculty BENEFIT GUIDE


2023

UF College of Medicine
Jacksonville

Table of Contents

- 1 Clinical Faculty Overview
- 2 Important Contacts
- 3 Benefit Overview 2023
- 4 Retirement
- 5 Investment Providers
- 6 Voluntary Retirement
- 7 Employer Paid Coverage
 - AD&D
 - Long Term Disability
 - Life
- 8 Expanded Benefits
 - Life Services Toolkit
 - Travel Assistance
- 9 University of Florida Benefits
 - 10 GatorCare Premium
 - 11 TalkSpace
 - 12 Humana Vision
 - 13 Eagles Dental
 - 14 Preferred Legal Services
 - 15 Enrollment Guide
- 16 State of Florida Benefits
 - 17 People First Overview
 - 18 People First..continued
 - 19 Enrollment Guide
 - 20 State Medical
 - 21 State Dental
 - 22 State Vision
 - 23 Supplemental
 - 24 Saving and Spending Accounts
- 25 Clinical Faculty Leave Time
- 26 Additional Benefits
- 27 Checklist

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 the College of Medicine has to offer.

Clinical Faculty Overview

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.

Clinical Faculty are eligible for UF benefits with an FTE of 0.50FTE and above**

UF Eligible Dependents:

- Your Domestic Partner
- Your Child and/or domestic partner's child
- Your Child and/or domestic partner's child with a disability.
- Your and/or domestic partner's child/stepchild
- Your foster child
- Legal Guardianship
- Your and/or domestic partner's child/grandchild

*Social security numbers are required for all dependents.

*UF recognizes Domestic Partnerships Affidavit required w/ supporting documentation.

Qualifying Status Changes:

Qualifying status events include changes in family or employment status.

Examples: marriage, birth of child, dependent eligibility changes, divorce, death, time away from work, retirement, transferring or leaving State employment.

All qualifying status events must be reported and changes completed within 60 calendar days of the event.

For all QSC's the effective date will be retro-active to the effective date of the event

Important Contacts



Jacksonville Benefits Admin

UF Jacksonville Benefits: ufcomjaxbenefits@jax.ufl.edu
904-244-3471

UF Insurance Providers

Jacksonville GatorCare (Medical): GatorCareCSR@bcbsfl.com

Magellan RX (Prescriptions): **800-651-8921**

Eagles Dental: support@eaglesbenefits.com, **800-726-5603**

Humana Vision: **1-877-877-1051**

Preferred Legal: **1-888-577-3476**

The Standard:

Christine D'Angelo

813.878.0283

Christine.Dangelo@standard.com

UF Gainesville Office/ Benefits

UF Gainesville Main Office
352-392-2477
benefits@ufl.edu

UF FMLA

UF CENTRAL LEAVE
352-392-2477
benefits@ufl.edu

State Benefits/ People First

People First Benefits: **866-663-4735**

Aetna Medical (HMO): **877-858-6507**

AFLAC (Cancer & Intensive Care): **800-780-3100**

Ameritas (Dental): **877-721-2224**

Chard Snyder (Spending & Saving Accounts): **855-824-9284**

Cigna (Dental): **800-244-6224**

Colonial Life (Accident, Cancer, and Disability): **888-756-6701**

CVS Caremark (Prescriptions): **888-766-5490**

Florida Blue Medical (PPO): **800-825-2583**

Humana (Dental): **866-879-3630**

Humana (Vision): **800-939-5369**

MetLife (Dental): **844-222-9104**

New Era (Hospitalization): **800-277-2300**

Securian Financial (Life Insurance) **888-826-2756**

Sun Life (Dental): **800-442-7742**

2023 Clinical Faculty Benefit Overview

Benefits	Coverage Provider	Effective Date	Who pays Premiums	Enrollment
<u>Health Insurance</u>	GatorCare Premium	Date of Hire Retroactively	UF COM	my.ufl.edu
<u>Life Insurance</u>	\$500,000 The Standard	Date of Hire	UF COM	Automatic Enrollment
<u>Disability Insurance</u>	60% of monthly salary max up to \$15,000 The Standard	Date of Hire	UF COM	Automatic Enrollment
<u>Accidental Death & Dismemberment</u>	\$150,000 The Standard	Date of Hire	UF COM	Automatic Enrollment
<u>Dental Plan</u>	<u>UF Eagles</u>	Date of Hire	Employee	my.ufl.edu
	<u>State Plans</u>	1st of following month	Employee	People First
<u>Vision Plan</u>	<u>UF Humana</u>	Date of Hire	Employee	my.ufl.edu
	<u>State Humana</u>	1st of following month	Employee	People First
<u>Legal Plan</u>	Preferred Legal	Date of Hire	Employee	my.ufl.edu
<u>Supplemental Plans</u>	Accident, Cancer, Disability, Hospitalization & Intensive Care	1st of following month	Employee	People First
<u>Savings & Spending</u>	FSA, Dependent Care, HSA, HRA	1st of following month	Employee	People First

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 the AEF plan.

SUSORP State Retirement Plan

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

Contribution Rates:

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

Mandatory Contributions automatically withdrawn

For the portion of your salary funded from the State of Florida, you are required to elect one of the companies to administer your account

ORP MANDATORY FORM
ORP CHANGE FORM

AEF Academic Enrichment Fund

For Clinical Faculty, this is the remaining portion of your salary funded from the Health Center

Contribution Rates:

- Employer:** 5.14 % of biweekly earnings
- Mandatory Employee:** 3% of biweekly earnings
- Voluntary employee:** No voluntary contributions permitted on this plan.

Mandatory Contributions automatically withdrawn

For the portion of your salary funded from the Academic Enrichment fund, Fidelity will administer your AEF Account

UF Fidelity Website

Automatic Enrollment for the AEF. ORP will require the employee to establish an account with the selected providers

Investment Providers

SUSORP State Retirement Plan



Stephen Harrison
352.547.6600
stephen.harrison@equitable.com

AEF Academic Enrichment Fund

Fidelity will be the Investment
provider for the AEF Plan



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



Deborah James
352.538.0106
djames@gaborfs.com

 corebridge financial Liz Livingston
904.244.8160
liz.livingston@corebridgefinancial.com



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



Barbara Vaught
813.632.5153
bvaught@tiaa.org

Schedule a One-on-One meeting [HERE](#)

All full-time Clinical Faculty must select a vendor for their
ORP Account

As part of the College of Medicine you are eligible to participate in the below Voluntary plans.

These plans are 100% funded by employee.
NO UF CONTRIBUTIONS.
ENROLLMENT IS OPTIONAL.

Voluntary Retirement

403(b) Plan Providers

Tax-Deferred or After-Tax Roth

Enroll on Fidelity Website



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/>



Enrollment Online Form

UF Life, AD&D, Long-Term Disability Insurances

Employer Paid Insurances: Automatic Enrollment Coverage through "The Standard"

LIFE

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

This benefit does reduce to 65% at age 70 and 50% at age 75

You also have the option to purchase additional life insurance for you and your covered dependents, through both UF & the State of Florida.

AD&D

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

This benefit does reduce to 65% at age 70 and 50% at age 75

LTD

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.

You also have the option to purchase additional 30 & 90 days plans through UF and Short-Term through the State

UF Life Expanded Benefits

Automatic Enrollment

Coverage through "The Standard"

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

A large, multi-story building with a dark, gabled roof and light-colored wooden siding, surrounded by lush green trees and a body of water in the foreground. The building has several windows with decorative wooden frames. An orange geometric shape is in the top left corner.

UNIVERSITY OF FLORIDA BENEFITS

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

Let's start with the University of Florida Benefits!

UF MEDICAL GATORCARE

2023 Premium Plan Summary

- TIER 1** Benefits are services you receive from the GatorCare Network, which includes hospitals, physicians, and providers in Gainesville and Jacksonville
- TIER 2** Benefits apply when you receive services from Florida Blue's NetworkBlue providers, which typically result in higher out-of-pocket costs.
- 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 the UF College of Medicine for all eligible employees and their dependents

Prescriptions for GatorCare Premium will be administered through
Magellan Rx.

Jacksonville Providers by Tiers



GATORCARE MEMBERS AGE 18+ ARE ELIGIBLE TO RECEIVE FREE AND UNLIMITED ONLINE COUNSELING AND PSYCHIATRY SERVICES.

LIVE SESSIONS ONLY

Psychiatry

Your Talkspace psychiatrist can assist you with managing and prescribing your mental health medications (excluding controlled substances). Sessions are conducted via live, confidential video chat within the comfort of your own home.

LIVE SESSIONS

Counseling

Gain access to free and unlimited online video therapy sessions with your choice of licensed Talkspace providers. Schedule your session for a time that works for you, wherever works for you.

MESSAGING

Counseling

Message your Talkspace therapist whenever you have a counseling concern you would like to address. Your Talkspace therapist is available five days per week to respond to your messages via text or via video message.

About This Program

We are sure you have many questions about your TalkSpace membership as a GatorCare member. To get started, review the services available to you below, including live psychiatry sessions, counseling sessions, and messaging. For additional information, view the [Talkspace FAQs](#).

GETTING STARTED

Navigate to our "[Registration Page](#)"
[TalkSpace Guide](#)

Note: It may take up to 6 weeks from joining GatorCare for you to access this TalkSpace wellness program. If you are unsure of the date you joined GatorCare, please contact your Dedicated Florida Blue Service Representative at GatorCareCSR@bcbsfl.com.

UF Vision Humana

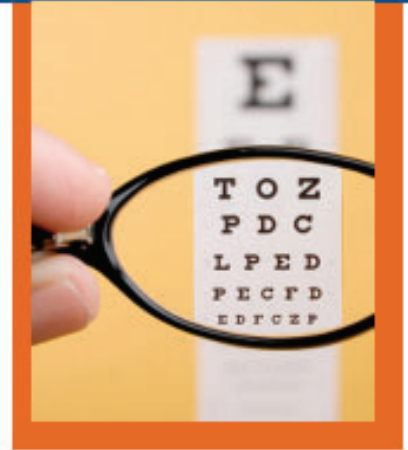


HumanaVision

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 ¹		
• Elective (conventional and disposable) ^{2,3}	\$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		
• Members receive additional fixed copayments on lens options including: anti-reflective, progressives and scratch-resistant coatings.		
• 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.		
¹ If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames). ² 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. ³ 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 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.

UF EAGLES DENTAL

Eagles Claim Form



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. 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

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.

UF 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.

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.
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

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

UFSelect & GatorCare Benefits Enrollment

All gator, Albert

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

Enrollments must be completed within 90 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.

Open Benefit Events

Event Description	Event Date	Event Status	Job Title	
New Hire	09/03/20	Open	Benefits Specialist II	Enter

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

(10) UF Dental	Before Tax	After Tax	Edit
Current: Deductible coverage			
New: Deductible coverage			
(10) UF Vision	Before Tax	After Tax	Edit
Current: Humana Vision Family		0.77	
New: Humana Vision Family			
(20) Term Life Employee	Before Tax	After Tax	Edit
Current: Term Life Employee Non Smoker \$10,000			
New: Term Life Employee Non Smoker \$10,000		0.00	

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	\$5.27	A/Ret-Tax
Employee + Spouse	\$6.54	A/Ret-Tax
Employee + Child(ren)	\$6.22	A/Ret-Tax
Family Coverage	\$9.77	A/Ret-Tax
Employee + Domestic Partner	\$6.54	A/Ret-Tax
Family with Domestic Partner	\$9.77	A/Ret-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**.

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


(10) UF Dental	Before Tax	After Tax	Edit
Current: Deductible coverage			
New: Deductible coverage			
(10) UF Vision	Before Tax	After Tax	Edit
Current: Humana Vision Family		0.77	
New: Humana Vision Family			
(20) Term Life Employee	Before Tax	After Tax	Edit
Current: Term Life Employee Non Smoker \$10,000		0.00	
New: Term Life Employee Non Smoker \$10,000			
(20) Term Life Spouse/Partner	Before Tax	After Tax	Edit
Current: Term Life Spouse Non Smoker \$10,000		0.00	
New: Term Life Spouse Non Smoker \$10,000			
(20) Term Life Dependent	Before Tax	After Tax	Edit
Current: Term Life Dependent \$10,000			
New: Term Life Dependent \$10,000			
(20) Legal Services	Before Tax	After Tax	
Current: Deductible coverage			
New: Deductible coverage			

This table summarizes estimated costs for your new benefit elections.

Election Summary

Summary/Description for new Benefit Elections	Total	Before Tax	After Tax	Employee
Credits	12.00	0.00	12.00	0.00
Cost/Per Pay Period	12.00	0.00	12.00	

*Once hitting "Submit" you cannot go back and edit. Your elections will be **FINAL**



STATE OF FLORIDA BENEFITS

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

These benefits will be elected through the People First portal

PEOPLE FIRST

UF participates in the State of Florida group Insurance program.

People First is the administrator for State of Florida insurance plans. The State of Florida has their own policies and procedures when it pertains to benefits.

State of Florida plans start the 1st of the following month after enrollment.

USER ID

You will receive your People First ID in the mail. However, if you wish to enroll/access your account prior to receiving in the mail, you may call People first directly.

Insurance Effective Dates

Employees have 60 days from their hire date to enroll into insurance. Employees may elect health insurance **only** to begin the month after they are hired (if eligible). Insurance premiums are paid one month in advance. Therefore if you elect early health insurance you will have a double deduction in premiums.

For Dental, Vision, and Supplemental Plans these are not eligible for early election and will start 1st of the following month after enrollment.

Rehire/Transfer Employees

You are not considered a new employee in terms of benefits through People First if you are rehired or transferring from another state agency or University within 26 weeks due to a no break in service.

Changes or cancellations of your benefits can only be done in the event of a Qualifying Status Change or during Open Enrollment.

Domestic Partner?

If you're wanting to add your Domestic Partner to insurance coverage of the same or the opposite sex, please contact your Benefits admin for more information.

State Eligible Dependents

- Your Spouse
- Your Child
- Your Stepchild
- Your Fosterchild
- Legal Guardianship
- Your over-age dependent (and with disability)
- Newborn child of a covered dependent
- Children of law enforcement, probation, or correctional officers
- Surviving spouse and dependents

[For More information on eligible dependents, please navigate here](#)

PEOPLE FIRST

Insurance cards are mailed after the insurance effective date. If you need to use your coverage before you received your insurance cards, visit the health insurance provider's website to request an electronic card.

Qualifying Status Change:

If you're enrolled into State Benefits.

Please notify People First within 60 days of a qualifying status change

Submitting QSC documentation:

Online:

peoplefirst.myflorida.com

- Login with username & Password
- "Submit" (top right corner)
- Select type of documentation
- Upload Documentation
- "Submit"

Please call People First to verify they received documentation 866-663-4735



Using People First To Enroll

Online:

peoplefirst.myflorida.com

- User ID and password required

Default password:

Pf + birth date (PfMMDDYY)

Once you have made your selections, a confirmation statement will be generated for your records.

After you submit your elections you will not be able to go back and make edits*

Enrollment

TIPS

1. Watch for your benefit statement in the mail. It will show all of your options and costs, and explain possible effective dates of coverage.
2. Enroll within 60 days of your new hire/qualifying status change event. If you miss your enrollment deadline, you must wait until the next open enrollment, unless you have another qualifying status change event during the year that allows you to make a change.
3. Have correct Social Security numbers, birth dates, and required documentation to enroll your eligible dependents.
4. Choose your options carefully. Once you make an election during open enrollment or within the 60-day QSC event window, you cannot cancel or change to another plan (e.g., switch health insurance plans).

ENROLL INTO STATE BENEFITS



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



②
Employee Landing Page – Choose
Benefits Now (Inbox)



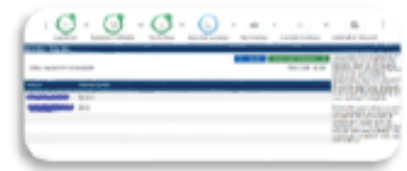
③
Click New Hire – Save and Continue



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
Monday-Friday
8 a.m. to 6 p.m. EST
1-866-663-4735

STATE MEDICAL

STANDARD PLANS		
	PPO	HMO
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 pre-tax contribution
- No state contributions
- \$550 max rollover
- Can't take with you when you leave state employment

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.

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	HMO
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	Percentage of cost after deductible	
Preventive Care	You must meet the deductible (\$1,400 for individual, \$2,800 for family) before anything, but certain preventive care services are covered	
Annual Out-of-Pocket Maximum	Higher	Higher

HSA:

- Personal pre-tax contribution
- State contributions
- Rolls over every year
- Can take it when you leave state employment

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

State Medical insurances are in replace of GatorCare. You cannot be dual enrolled into both Medical plans.

Monthly Premiums are associated with State Plans

STATE DENTAL

			Monthly Premiums			
Type of Dental Plan	Plan Code	Plan Name	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Prepaid Dental Plan ✓ 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	CIGNA Prepaid Dental	\$24.01	\$47.31	\$56.41	\$72.06
	4025	Sun Life Prepaid Dental	\$14.93	\$25.17	\$33.26	\$43.54
	4044	Humana HD205 Prepaid Dental	\$12.64	\$21.20	\$23.00	\$32.98
PPO Dental Plan ✓ 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	Ameritas Preventive	\$21.64	\$40.92	\$43.80	\$64.16
	4094	Humana Preventive	\$20.52	\$37.98	\$42.44	\$61.60
	4033	Metlife Preventive	\$18.32	\$33.86	\$37.84	\$54.94
	4022	Ameritas Standard	\$31.64	\$59.24	\$66.32	\$96.56
	4092	Humana Standard	\$30.64	\$56.70	\$63.36	\$91.98
	4032	Metlife Standard	\$36.24	\$67.04	\$74.90	\$108.76
Indemnity with PPO Dental Plan ✓ 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	Ameritas Indemnity	\$47.24	\$87.64	\$99.80	\$144.08
	4090	Humana Indemnity	\$45.76	\$84.66	\$94.60	\$137.34
	4031	Metlife Indemnity	\$46.16	\$85.38	\$95.42	\$138.52
	4074	Sun Life Indemnity PPO	\$43.55	\$83.61	\$98.83	\$130.35
Indemnity Dental Plan ✓ Receive care from any dentist ✓ You have a deductible to meet and then pay part of the cost for the services you receive.	4084	Humana Schedule B	\$14.74	\$21.96	\$23.30	\$37.10

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

STATE VISION

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 ¹
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
Lenses¹		
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 Lenses²		
Elective ³	\$150 allowance	\$75 allowance
Medically Necessary ⁴	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	

STATE SUPPLEMENTAL



UNIVERSITY OF FLORIDA OTHER SUPPLEMENTAL PLANS COMPARISON

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
Accident	<p>Helps you pay the following types of expenses when injured during a covered accident:</p> <ul style="list-style-type: none"> • 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	<p>Depending on the plan you choose, supplemental benefits for:</p> <ul style="list-style-type: none"> • Cancer diagnosis and treatment, including certain screening tests • Procedures and treatments you may require to care for your cancer. 	Colonial Insurance Company (888) 756-6701
Disability	<p>Helps supplement your income during short-term disability to help you pay the following expenses:</p> <ul style="list-style-type: none"> • 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	<p>Cigna Health and Life Insurance Company (CHLIC), through Capital Insurance Agency (800) 780-3100</p> <p>New Era (800) 277-2300</p>
Hospital Intensive Care	Daily benefit for confinement in a hospital intensive care or a sub-acute intensive care unit.	<p>Aflac (through Capital Insurance Agency) (800) 780-3100</p> <p>Colonial Insurance Company (888) 756-6701</p>

STATE SAVING & SPENDING

2023 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"> • 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 medical expenses, then submit claims to be reimbursed. 	<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"> • 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. 	<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"> • Use the Benefit Card to pay for eligible dependent care services; • Pay your provider directly from you account online; or • Pay out of pocket for eligible dependent care expenses, then submit claims to be reimbursed. 	<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"> • 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. <p>Once you have turned age 65, you may no longer make HSA contributions through payroll and will no longer be eligible for employer contributions.</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"> • 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. <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 \$1,500 and Family deductible is \$3,000.</p>
Who is Eligible				
Active employees, who are benefits eligible.	Active employees, who are benefits eligible.	Active employees, who are benefits eligible.	Active employees, who are enrolled in an HDHP.	All State Group Insurance Program health plan enrollees are eligible. If you enroll in an HDHP, you are only eligible for the Post-Deductible HRA. Your HRA becomes active once your first reward has been credited to the account.
Employee Contribution Limit				
Yes. \$60 minimum/year. \$2,850 maximum/year	Yes. \$60 minimum/year. \$2,850 maximum/year.	Yes. \$60 minimum/year. \$5,000 maximum/year/ household.	Yes. No minimum contribution. \$3,850/year for single coverage \$7,750/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.

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.

472 maximum will be converted to Sick Leave for 2023 ONLY

Upon resignation or retirement, an employee may have a lifetime cash-out up to 200hours.

Sick Leave

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

There is no cash-out option for sick leave.

PARENTAL

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

Apply for FMLA [HERE](#)

MEDICAL

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 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)

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.

*Department Discretion

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

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.

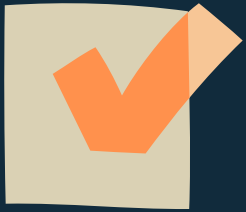
WELLNESS

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

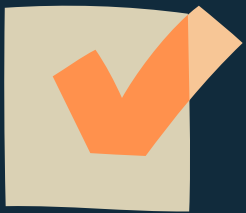
CLINICAL FACULTY BENEFIT CHECKLIST



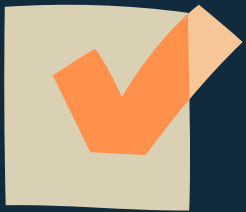
Update and confirm mailing address & emergency contacts



Enroll in benefits within 60 days



Add a beneficiary to your life insurance coverage
my.ufl.edu>main menu>my self service>benefits> dependent/beneficiary info



Submit dependent verification documents to benefits@ufl.edu and/or People First



Regularly check your bi-weekly paystub for accuracy.
my.ufl.edu>main menu>my self service>payroll & compensation>view paycheck



Sign up to receive your W2 electronically
my.ufl.edu>main menu>my self service> payroll & compensation>W2/W2C Consent form>Submit