

UNIVERSITY OF FLORIDA COLLEGE OF MEDICINE-JACKSONVILLE

Non-Clinical Faculty Benefits Guide

2024

Welcome!

Welcome to the University of Florida, College of Medicine-Jacksonville!

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

Non-Clinical Faculty are eligible to participate in the benefit programs offered by both the University of Florida and the State of Florida.

Enrollment into insurance programs is <u>NOT</u> automatic; you must enroll within **60 days of your effective hire date** to be covered.

If you currently hold a position which is benefits eligible, you may be unable to make any adjustments until the annual open enrollment period (typically occurs in the fall of each year). Please reach out to your benefit liaison for more information.

Details about benefits may be obtained by scheduling an appointment with our team. If you have a qualifying status change (QSC) such as birth of a child, marriage, divorce, etc., please **email ufcomjaxbenefits@jax.ufl.edu** for assistance.

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

More information can be found here.



QR Codes (Scan with your smartphone camera)

UF College of Medicine – Jacksonville UNIVERSITY of FLORIDA

2024 Employee Benefits Overview- Non-Clinical Faculty

Benefit	Provider/Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire date)	Page #
Health Insurance	PPO (FloridaBlue) OR HMO (depends on county)	1st of month following enrollment	Employee	People First (State Plan)	Pg. 8
State Life Insurance	Securian Financial \$25,000 (0.75-1.0FTE)	Date of hire	UF COM	Automatically Enrolled	Pg. 7
UF Life Insurance	The Standard	Date of hire	Employee	UFSELECT	Pg. 16
Dental	Eagles Reimbursement Dental OR	Date of hire		UFSELECT OR	Pg. 17
Insurance(s)	Ameritas, Cigna, Humana, MetLife, and Sun Life Financial	1st of month following enrollment	Employee	People First (State Plan)	Pg. 9
Vision	Humana OR	Date of hire		UFSELECT OR	Pg. 18
Insurance(s)	Humana	1st of month following enrollment	Employee	People First (State Plan)	Pg. 10
UF Long-Term Disability Insurance	The Standard 60% of monthly salary max of \$15,000 pre-tax (0.75-1.0FTE)	Date of hire	UF COM	Automatically Enrolled	Pg. 15
UF Legal Plan	Preferred Legal	Date of hire	Employee	UFSELECT	Pg. 19
Supplemental Plans- Accident, Cancer, Short-Term Disability, Hospitalization & Intensive Care	Aflac, Cigna, Colonial Life, New Era	1st of month following enrollment	Employee	People First (State Plan)	Pg. 11
Savings & Spending Accounts	Chard Snyder- Flexible Spending Account, Dependent Care Account, Health Savings Account	1st of month following enrollment	Employee	People First (State Plan)	Pg. 12

Note: For qualifying status changes such as birth/adoption, marriage, divorce, etc., please reach out to ufcomjaxbenefits@jax.ufl.edu for assistance.

2024 Retirement Options - Non-Clinical Faculty

Program	Effective Date	Employer Contribution	Employee Contribution	Page #
403(b) Optional Retirement Plan (ORP)- Select vendor within 90 days of hire	Date of hire	5.14%	3% (pre-tax) (up to 5.14% voluntary)	Pg. 4
403(b) Plans & 457 Deferred Compensation Plan	Upon enrollment (begin/end anytime during the year)	NONE	Voluntary employee contribution up to IRS limit	Pg. 5

*2024 IRS Plan Limits can be found here.

2024 IRS Plan Limits can be found here.

State University System Optional Retirement Program

Employer: 5.14% of biweekly earnings Mandatory employee: 3% of biweekly earnings *Automatically withdrawn from your salary* Voluntary employee contributions are permitted up to 5.14% of biweekly earnings.

You ARE REQUIRED to elect one of the companies to administer your ORP account within 90 days of your effective hire date.

The ORP is a defined contribution plan qualified under section 403(b) of the Internal Revenue Code administered by the Florida Department of Management Services. The department contracts with four Investment Provider Companies to offer a variety of mutual funds and annuities to university personnel. The benefits are determined by performance of the participants investment choices funded by employer contributions and employee contributions.

To enroll in your 403(b) State University System Optional Retirement Program, follow these steps:

1.Open an account with an investment provider listed below. 2.Fax completed Mandatory Optional Retirement Program Enrollment Form to UF Benefits at (352) 392-5166 (or email to benefits@ufl.edu without your SSN) within 90 calendar days from hire.



Liz Livingston 904-244-8160 liz.livingston@corebridgefinancial.com stephen.harrison@equitable.com



EOUITABLE **Stephen Harrison** 904-240-3916

Barbara Vaught 813-632-5153 bvaught@tiaa.org





403(b) Plans & 457 Deferred Compensation Plan

As an employee at UF, can participate in voluntary savings plans via payroll deductions. Employees may contribute to both a 403(b) plan and the 457 Deferred Compensation plan.

The employer does not contribute to these plans. Please contact the providers below at any time for additional information and to open an account.

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

Enrollment here



All contributions are subject to IRS guidelines for the 2024 limit: Under age 50: \$23,000 (pre-tax) | Age 50 and older: \$30,500 (pre-tax)

Lets learn more about your State of Florida benefits options!

These benefits will be elected through the People First portal.

State of Florida Life Insurance

Securian Financial



Securian Financial 1-888-826-2756 Forms and Documents <u>here</u>

Basic Term Life Insurance Coverage

A free, basic group term life insurance benefit of \$25,000 is available to all full-time employees. Eligible part-time employees pay prorated premiums based on their FTE. This coverage is provided at no cost to full-time employees and all full-time employees are automatically enrolled upon their hire date. This coverage is portable by the employee paying the full cost once you have terminated.

Optional Term Life Insurance Coverage

Salaried employees enrolled in basic life insurance coverage can also elect additional term life insurance. Benefit amounts **between 1 and 7 times base annual earnings**, up to a maximum of \$1,000,000 are available. Medical underwriting may be required.

Your optional life insurance premium will increase the month before (for coverage for the month of) your birthday when you change age bands. Your optional life insurance premium will change as the result of a change in annual salary on the effective date of the change in salary.

Guaranteed issue coverage gives you the option to purchase life insurance without providing evidence of insurability (EOI). This means, you won't be turned down for medical reasons. Guaranteed issue coverage may be available during annual open enrollment periods, qualified family status changes and when first eligible to enroll in your life insurance plan. If you apply for coverage above the guaranteed amount and are declined due to health reasons, you will still receive the guaranteed amount.

Optional Dependent Spouse Term Life Insurance Coverage

All employees enrolled in basic term life insurance may elect and pay for dependent spouse coverage. Spouses may be enrolled in either a \$15,000 or \$20,000 benefit. Dependent spouse coverage is guaranteed issue if elected when the spouse first becomes eligible.

Optional Dependent Child Term Life Insurance Coverage

All employees enrolled in basic term life insurance may elect and pay for dependent child coverage. The benefit for this coverage option is \$10,000. The premium for dependent child coverage is \$0.85 per month for all eligible children.

Coverage is guaranteed issue.



State of Florida Medical Insurance



As an employee of the University of Florida, you are eligible for Medical plans through the State of Florida.

These plans do come with a monthly premium associated found here.

How the Options Generally Work	Your State Options
 PPO Options: You may receive care from any doctor or healthcare provider. Your cost for care is lower when you use PPO in-network providers. You have a deductible to meet before the plan pays towards the cost of your healthcare services, except for most preventive care services. Health Plans in Your Area 	 Standard PPO: Lower deductible (in-network: \$250 per person, \$500 per family). Higher contributions (payroll deductions) for coverage. Healthcare FSA.Copayments and coinsurance. Higher deductible PPO Higher deductible. 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. For more information on the high deductible plan, view this video.
 HMO Options: You pay the entire cost if you receive care from a non-network provider, except in certain health emergencies Health Plans in Your Area 	 Standard HMO No deductible. You pay a copayment when you receive care from network providers. Higher contributions for coverage. Healthcare FSA. Higher deductible HMO Higher deductible. 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.

State of Florida Dental Insurance

As an employee of the University of Florida, you are eligible for dental insurance plans through the State of Florida in lieu of Eagles Dental.

The State has many dental plans to choose from including several PPO options, Indemnity and Prepaid plans below.

Type of Dental Plan	Plan Code	Plan Name	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Prepaid Dental Plan	4034	<u>Cigna Prepaid Dental</u>	\$22.81	\$44.94	\$53.59	\$68.46
 Pays benefits only when you use network providers. No deductible or annual maximum. 	4025	Sun Life Prepaid Dental	\$14.93	\$25.17	\$33.26	\$43.54
 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. 	4044	<u>Humana HD205</u> <u>Prepaid Dental</u>	\$12.64	\$21.20	\$23.00	\$32.98
PPO Dental Plan	4023	Ameritas Preventive	\$21.64	\$40.92	\$43.80	\$64.16
 Receive care from any dentist. Your cost is lower when you use a network dentist.	4094	Humana Preventive	\$20.52	\$37.98	\$42.44	\$61.60
 You generally have an annual deductible to meet before the plan starts paying benefits, 	4033	Metlife Preventive	\$18.32	\$33.86	\$37.84	\$54.94
and then you pay part of the cost for the services you receive.	4022	Ameritas Standard	\$31.64	\$59.24	\$66.32	\$96.56
 Orthodontia: Covered for adults and children (excluding Preventive PPO). 	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	4074	Sun Life Indemnity	\$43.55	\$83.61	\$98.83	\$130.35
 Receive care from any dentist. Your cost is lower when you use a network dentist. 	4021	Ameritas Indemnity	\$47.24	\$87.64	\$99.80	\$144.08
 You generally have an annual deductible to meet before the plan starts paying benefits, and 	4090	Humana Indemnity	\$45.76	\$84.66	\$94.60	\$137.34
then you pay a percentage of the cost for the services you receive.Orthodontia: Children only orthodontia covered by Sun Life.	4031	Metlife Indemnity	\$46.16	\$85.38	\$95.42	\$138.52
 Indemnity Dental Plan Receive care from any dentist. You have a deductible to meet, and then you pay part of the cost for the services you receive. 	4084	<u>Humana Schedule B</u>	\$14.74	\$21.96	\$23.30	\$37.10

Please check with your primary dental provider to see what plan is right for you!

Comparison Chart of Plans found here.



Humana Vision (pre-tax)

Vision Care Plan (including exam and mate	erials)		
	See a participat	ing provider	See a nonparticipating provider
Exam with dilation as necessary ¹	100% after \$10 a	copay	\$40 allowance
Lenses			
Single	100% after \$10 a	copay	\$40 allowance
Bifocal	100% after \$10 a	copay	\$60 allowance
Trifocal	100% after \$10 a	copay	\$80 allowance
Frames	\$125 wholesale allowance		\$100 retail allowance
Contact lenses ²			
Elective (conventional and disposable) ³	\$150 allowance		\$75 allowance
Medically necessary (limit one pair) ⁴	100%		\$100 allowance
Frequency (based on date of service)			1
Examination		Once e	very 12 months
Lenses or contact lenses		Once e	very 12 months
Frame		Once e	very 24 months
Monthly member rates (People First Benef	it Plan Code: 3004)	
Employee only		\$5.92	
Employee and spouse		\$11.68	
Employee and child(ren)		\$11.56	
Employee and family		\$18.16	

Retail price *	Wholesale price	Wholesale allowance	Member cost	Savings
\$150 - \$225	\$125	\$125	\$0	\$150 - \$225
\$200 - \$300	\$150	\$125	\$50 (\$150 - \$125=\$25x2=\$50)	\$150 - \$250

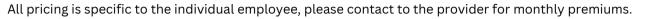
Humana Provider Search available here

State of Florida Humana Vision website



State of Florida Supplemental Insurance

PeopleFirst Service Center 1-866-663-4735 Monday – Friday 8:00 a.m. - 6:00 p.m. ET



Accident

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

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

Cancer

Depending on the plan you choose, supplemental benefits for:

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



Colonial Insurance Company 888-756-6701

800-780-3100

888-756-6701

Aflac (through Capital Insurance Agency)

Disability

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

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

Hospitalization

Daily cash payments when you are hospitalized.



Colonial Insurance Company

Colonial

Cigna (through Capital Insurance Agency) 800-780-3100



New Era (through State Securities Corp.) 800-277-2300

Hospital Intensive Care

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



Aflac (through Capital Insurance Agency) 800-780-3100

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State of Florida Savings & Spending Accounts

Chard Snyder



Chard Snyder Service Center 1-855-824-9284



Flexible Spending Accounts (FSA)

Healthcare Limited Purpose

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

• Using the Benefit Card to pay for eligible services and items;

 Pay your provider directly from your account online; or

• Pay out of pocket for eligible medical expenses; then submit claims to be reimbursed

Employee Contribution Limits for 2024:

\$60 minimum/year \$3,050 maximum/year

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

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

plan.

If you are enrolled in a high deductible health plan (HDHP), you can choose a Limited Purpose FSA. You cannot choose a Healthcare FSA if you are enrolled in an HDHP and eligible for the HSA.

Use the Benefit Card to pay for eligible services and items;

- Pay your provider directly from your account online; or
- Pay out of pocket for certain eligible expenses; then submit claims to be reimbursed.

Dependent Care

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

• Pay your provider directly from your account online; or

• Pay out of pocket for eligible dependent care expenses; then submit claims to be reimbursed.

Employee Contribution Limits for 2024:

\$60 minimum/year \$5,000 maximum/year

Health Savings Account (HSA)

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

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

Health Reimbursement Account (HRA)

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

• Use the Benefit Card to pay for eligible services and items;

• Pay your provider directly from your account online; or

• Pay out of pocket for eligible expenses; then submit claims to be reimbursed.

State of Florida Enrollment Instructions

PeopleFirst Service Center

1-866-663-4735

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

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

Step 2: Enter your ID & password.

Upon hire, People First will mail you an ID number once you are in the UF payroll system. Current employees should use the ID issued.

If you have not established a password before use:

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

Step 3: Change your password & complete three security questions.

Click the "Save and Logon" button to proceed with enrollment. Click on the People First Password Guidelines link and review. Passwords must follow the delineated criteria to be approved.

Step 4: Select Change My Benefits link to begin your enrollment.

You may view your benefits summary, premium history, dependent information, etc. by accessing the links on this page any time during the year.

Step 5: Select your qualifying event.

This screen displays your event (hire, open enrollment, etc.) and your deadline to enroll in benefits

Step 6: The next few screens allow you to register/validate eligible dependents if applicable.

Name, birth date, social security number, etc. are required for each entry. This list is used later to attach dependents onto your plans.

Detailed instructions can be found in the People First— **Dependent Certification Process guide**. (If enrolling in individual coverage skip this section and go to the next step).

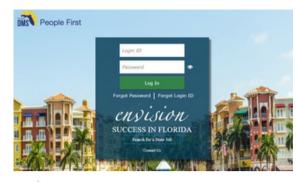
Step 7: Click Add to select a plan or Cancel to remove a plan. Select dependents for each plan if applicable.

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

Step 9: Enter your password and click the Complete Enrollment button to finalize your elections.

No other changes are permitted until the next open enrollment period or if you have a qualified event. Print the confirmation sheet for your records.

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







Choose a qualifying	event:			
* Selec	t the Appropriate Event		v]	
	*Date Event Occurred	MM/DD/YYYY		
Dea	dline to Choose Benefits			
-				
Sect found to the	3 New Dependent Verhausen	Choose Plans Day	Andret Real Summary	81 - 3 Shared Savings Program
Hire - New New			€ Dack Sim	ve and Continue Total Cost: \$0
	Plan Name	Coverage	Honthly Cost Depende	
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BENEFIS

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

Now lets go over the University of Florida benefits!

Non-Clinical Faculty UF Disability Insurance



The Standard

Christine D'Angelo Christine.D'Angelo@standard.com Phone 813.878.0283

As a Non-Clinical Faculty member of the College of Medicine, you are provided with a **long term disability insurance policy at no cost to you. and automatically enrolled effective first day of employment.**

The coverage provides a monthly income benefit of:

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

*Based on a 0.75FTE or higher

*Limitations and Exclusions apply as stated in the booklet Certificate and Master Contract. *Detailed information and policy documents available at <u>here</u>

UF Voluntary Disability Insurance

You also have the option to purchase additional disability insurance for you through the UFSelect Plan. Voluntary disability insurance from Standard Insurance Company (The Standard) is designed to pay a benefit to you in the event you can't work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you to meet your financial commitments in a time of need.

Under this plan you may choose one of two options:

- The **30-day plan** begins paying benefits after 30 days. The first 60 days of benefits are paid on a weekly basis. Following 60 days of benefits, beginning on day 90, benefits are paid on a monthly basis.
- The **90-day plan** begins paying benefits on a monthly basis after 90 days.

The disability benefit is based on your earnings from your employer.

The benefit under this plan is determined as follows:

66 2/3% of the first \$22,500 of your monthly predisability earnings, reduced by deductible income.

- The maximum monthly benefit is \$15,000.
- The minimum monthly benefit is the greater of \$100, or 10% of your LTD benefit before reduction by deductible income.
- Benefits pay from the end of the elimination period until Social Security Normal Retirement Age (SSNRA), as long as you meet the definition of disability as specified in the policy.

UF Term Life Insurance



The Standard

Christine D'Angelo Christine.D'Angelo@standard.com Phone 813.878.0283

You may elect Voluntary Term Life and AD&D insurance for yourself as well as for your spouse/domestic partner and dependent children.

Employees may elect from \$10,000 to \$800,000 in Voluntary Term Life and AD&D insurance in increments of \$10,000.

- The new hire Guarantee Issue amount (amount without evidence of insurability) is \$300,000.
- During each open enrollment period, employees may increase coverage without evidence of insurability by \$10,000, up to the plan maximum of \$800,000, as long as the employee has not been previously declined for a Life Insurance increase by The Standard.

For a spouse/domestic partner:

An employee may elect from \$5,000 to \$400,000 in Voluntary Term Life and AD&D insurance in increments of \$5,000.

For an eligible child:

An employee may elect from \$5,000 to \$25,000 in Voluntary Term Life and AD&D insurance in increments of \$5,000.

*When an employee turns 76, Employee coverage reduces to \$10,000 on the January 1 coinciding with or next following their 76th birthday. Spouse and child coverage if applicable will also reduce to \$10,000 at that time, as it cannot exceed 100% of the employee amount.

Plan rates are available <u>here</u>



UFSelect Dental Insurance

Eagles Direct Reimbursement Dental Plan



Eagles Dollar Based Dental

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

Eagles Dollar Based 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 <u>not</u> 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 the dentist directly or reimburse you.

Claims should be submitted to the following:

Eagles, Benefits By Design, Inc. 913 Gulf Breeze Pkwy Ste 34 Gulf Breeze, FL 32561 Claims email: Dental@CPS125.com

Your Rates Per Pay Period

2024 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.

UFSelect Vision Insurance (post-tax)

Humana Vision 130

FLORIDA

University of Florida

Vision care services	If you use anIf you use an IN-NETWORK providerO (Reimbursement)		rovider (Member cost)
Exam with dilation as necessary Retinal imaging	\$10		Up to \$30
Retifiat inlaging	Up to \$39		Not covered
Contact lens exam options	0010407		Notcovered
Standard contact lens fit and follow-up	Up to \$55		Not covered
Premium contact lens fit and follow-up			
	10% off retail		Not covered
rames	\$150 allowance		\$65 allowance
	20% off balance over \$15	0	
Standard plastic lenses			
•Single vision	\$15		Up to \$25
• Bifocal	\$15		Up to \$40
Trifocal	\$15		Up to \$60
• Lenticular	\$15		Up to \$100
Covered lens options	\$15		Not covered
•UV coating	\$15		Not covered
•Tint (solid and gradient)	\$15		Not covered
•Standard scratch-resistance	\$40		Not covered
•Standard polycarbonate - adults	\$0		Not covered
•Standard polycarbonate - children <19	\$45		Not covered
•Standard anti-reflective coating	Premium anti-reflective co	patings as follows: F	Premium anti-reflective coating
 Premium anti-reflective coating 		ć	as follows:
- Tier 1	\$57	1	Not covered
- Tier 2	\$68	1	Not covered
- Tier 3	80% of charge	1	Not covered
 Standard progressive (add-on to bifocal) 	\$15		Jp to \$40
•Premium progressive	r remum progressives as	follows: F	Premium progressives as follow
- Tier 1	\$110		Not covered
- Tier 2	\$120		Not covered
- Tier 3	\$135		Not covered
- Tier 4	\$90 copay, 80% of charge	e less \$120 allowanc	
Photochromatic / plastic transitions	\$75		Not covered
Polarized	20% off retail		Not covered
Contact longers (applies to			
Contact lenses5 (applies to	\$150 allowance,		\$104 allowance
materials only)	15% off balance over \$15 \$150 allowance	0	\$104 allowance
Conventional	\$0		\$200 allowance
Disposable Medically necessary	Monthly rates(12 de	eductions per ye	ar)
	Employee	\$6.54	
	Employee + spouse:	\$13.08	
	Employee + child(ren):	\$12.43	
	Family:	\$19.53	



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.

UFSelect Enrollment Instructions

Step 1: Log in to the myUFL System

Visit the myUFL system at my.ufl.edu. Enter your Gatorlink username and password. After you log into the portal, use the following navigation:

Main Menu > My Self Service > Benefits > Benefits Enrollment

Step 2: Access Your Open Event

Click the **'Select' button** next to the open event (i.e. new hire, marriage, birth, etc.). Elections must be completed within 60 days from your event date which is displayed on the page.

In the fall, an event for Open Enrollment will also be made available. Elections made during Open Enrollment are effective January 1.

Step 3: Select Your Benefits

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

Step 4: Add Dependent/Beneficiary Information

Select a plan to add or remove dependent information.

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

Step 5: Select Dependent Coverage / Assign Beneficiaries

After adding dependents, follow the hyperlinks on each page to return to your Enrollment Session. From the Dependent/Beneficiary list, you MUST select each person in order to enroll them in coverage or assign them as a beneficiary.

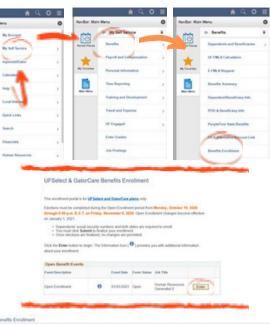
Click the Update Elections button to store your selections and return to the Enrollment Summary page to review other plan options.

Step 6: Submit Your Enrollment Selections

Verify that your benefit selections are complete and accurate. Finalize your enrollment by clicking the Submit button. Coverage is assigned to begin on your event date (See Step 2).

Once you click Submit, your elections are final and no other changes can be made.

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



Benefits Enrolment

Party and West in Area and in Areas share for more information.

O important	Your encolment will	I not be complete un	All you submit you	r choices on the

Enrolment Summary			
(1C)-GatorCare Health	Before Tax	After Tax	Edit
Current: No Coverage New: No Coverage (19) UP Devial	Betwee Tax	After Tax	Edit
Current: Cercline coverage New Decline coverage (15) UF Vision	Before Tax	After Tax	Eat
Current: Geoline coverage New: Geoline coverage (20) Torm Life Employee	Before Tax	After Tax	Edit
Current, Geoline coverage New Cooline coverage (24) Term Life Spouse/Domityter	Before Tax	After Tax	Edit
Current: Decline coverage treu: Decline coverage (35) Term Life Dependent	Before Tax	After Tax	East
Current: Decline coverage New: Decline coverage			
his table summarizes estimated costs for your new benefit of	hoices.		
Jection Summary			
ummarized estimates for new Benefit Elections	Total Before Tax AR	er Tax	Employer

Second Second Second Second Second Second	- Contraction	Dentry Las	Person Law	rubultu
Costs	0.00	0.00	0.00	0.00
Cost Per Pay Period	0.00	0.00	0.00	

Submit I Have No Changes

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

Print this page for your records prior to submitting.

Benefits Enrolment Submit Benefit Choices

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

To review or edit elections:

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

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

Authorization

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

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

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

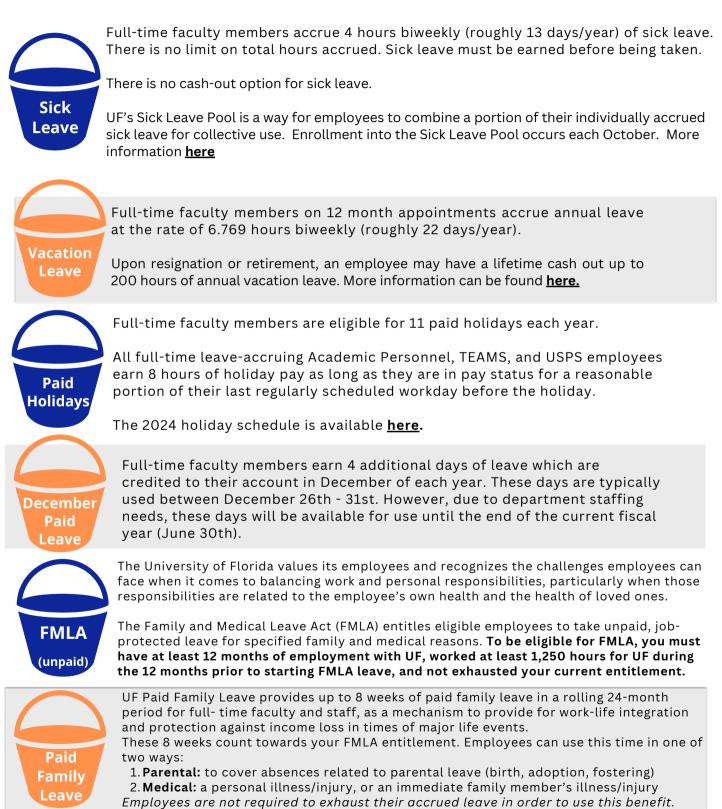
I further acknowledge and consent to the University's use and disclosure of personal health information as needed to facilitate plan administration.

Submit Cancel

UF Leave Plan

UF College of Medicine-Jacksonville

As an employee at UF, you are entitled to the following leave options. Leave accruals are prorated based on an employee's FTE. Rates below are for 1.0 FTE, 12 month employees. Please speak with your supervisor regarding departmental leave policies and tracking processes.



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

Additional Benefits & Resources

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 retailers.

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.

CHAMP Center for healthy minds and practice

- Unlimited psychological support for personal, family or workplace concerns.
- Counseling, coaching, assessment, referral and client advocacy
- Conflict resolution
- Brief, solution-oriented counseling
- Case management covering issues such as addiction, alcohol or drug-related concerns and family concerns.
- Critical incident debriefing
- Guidance on working effectively with troubled employees
- Telehealth

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.

Employee Assistance (EAP)

The UF EAP program offers someone to talk to and resources to consult whenever and wherever you need them.

- No-cost, confidential counseling and legal support.
- Financial information and personalized work-life resources.
- Help with life's challenges for you and your dependents.

Non-Clinical Faculty Onboarding Checklist

Update and confirm mailing address in MyUFL.

MyUFL.edu > Main Menu > My Account > Update My Directory Profile

Update and confirm emergency contact in MyUFL.

MyUFL.edu > Main Menu > My Account > Update Emergency Contact

Enroll in benefits (within the first 60 days).

State of Florida Plan Options

UFSelect Plan Options

_ite	
Disability	
Dental	
Vision	
_egal	

Medical
_ife
Disability
Dental
/ision
Accident
Cancer
Hospitalization
Hospital Intensive Care
Savings & Spending Accounts

Select a retirement vendor and open ORP account (within the first 90 days).

Add a beneficiary for your life insurance coverage.

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

State of Florida Plans can be found <u>here</u>

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

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

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

For benefits assistance, please contact your UF COM-JAX Benefits Specialist at ufcomjaxbenefits@jax.ufl.edu