

2025



UNIVERSITY OF FLORIDA  
COLLEGE OF MEDICINE-JACKSONVILLE

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# Clinical Faculty Benefits Guide

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

# Welcome!

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 (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!

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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 **NOT** 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/adoption of a child, marriage, divorce, etc., please email [ufcomjaxbenefits@jax.ufl.edu](mailto:ufcomjaxbenefits@jax.ufl.edu) for assistance.

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

More information can be found [here](#).



QR Codes  
(Scan with your  
smartphone  
camera)

## 2025 Employee Benefits Overview- Clinical Faculty

Benefit	Provider/Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire)	Page #
Health Insurance	GatorCare Premium (0.5-1.0FTE) employee & eligible dependents	Date of hire	UF COM	UFSELECT	Pg. 7
UF Life Insurance	The Standard \$500,000 (0.75-1.0FTE) \$100,000 (0.5-0.74FTE)	Date of hire	UF COM	Automatically Enrolled	Pg. 9
UF Accidental Death & Dismemberment	The Standard \$150,000 (0.75-1.0FTE) \$50,000 (0.5-0.74FTE)	Date of hire	UF COM	Automatically Enrolled	Pg. 9
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. 10
Dental Insurance(s)	Eagles Reimbursement Dental OR	Date of hire	Employee	UFSELECT OR	Pg. 12
	Ameritas, Cigna, Humana, MetLife, and Sun Life Financial	1st of month following enrollment		People First (State Plan)	Pg. 19
Vision Insurance(s)	Humana OR	Date of hire	Employee	UFSELECT OR	Pg. 13
	Humana	1st of month following enrollment		People First (State Plan)	Pg. 20
UF Legal Plan	Preferred Legal	Date of hire	Employee	UFSELECT	Pg. 14
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. 21
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. 22

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

## 2025 Retirement Options - Clinical Faculty

Program	Effective Date	Employer Contribution	Employee Contribution	Page #
403(b) Optional Retirement Plan (ORP)- <b>Select vendor within 90 days of hire</b>	Date of hire	5.14% (on 1st \$26K of salary)	3% (pre-tax) (up to 5.14% voluntary)	Pg. 4
403(b) Academic Enrichment Fund (AEF) Fidelity Investments	Date of hire	5.14% (on remaining salary)	3% (pre-tax)	Pg. 4
403(b) Plans & 457 Deferred Compensation Plans	Upon enrollment (begin/end anytime during the year)	NONE	Voluntary employee contribution up to IRS limit	Pg. 5

\*2025 IRS Plan Limits can be found [here](#).

# Mandatory Retirement Plans

As part of the College of Medicine you have **two** retirement plans. Both plans have employee and employer contributions.

2025 IRS Plan Limits can be found [here](#).

## State University System Optional Retirement Program

For the portion of your salary funded from the State of Florida (usually \$26K for full-time faculty), you will need to select one of the following companies to administer your Optional Retirement Program (ORP) account.

**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.**

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 **within 90 days of your effective hire date.**

**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](mailto:benefits@ufl.edu) without your SSN) **within 90 calendar days from hire date.**



Liz Livingston  
904-244-8160

[liz.livingston@corebridgefinancial.com](mailto:liz.livingston@corebridgefinancial.com)



EQUITABLE

Stephen Harrison  
904-240-3916

[stephen.harrison@equitable.com](mailto:stephen.harrison@equitable.com)



Barbara Vaught  
813-632-5153

[bvaught@tiaa.org](mailto:bvaught@tiaa.org)



Deborah James  
352-538-0106

[djames@gaborfs.com](mailto:djames@gaborfs.com)



## Academic Enrichment Fund (AEF)

For the portion of your salary funded from the Academic Enrichment Fund (AEF), you will work with Fidelity Investments to administer your AEF account.



**Employer: 5.14% of biweekly earnings**  
**Mandatory employee: 3% of biweekly earnings**

*\*Automatically withdrawn from your salary\**

**Voluntary employee contributions are not permitted to this plan.**



For the portion of your salary funded from the Academic Enrichment Fund, an account will **automatically open with Fidelity Investments to administer your AEF account.**

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

**Schedule appointment [here](#).**

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

# Voluntary Retirement Plans

## 403(b) Plans & 457 Deferred Compensation Plans

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](#) 



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

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

### 457 Deferred Compensation Plan(s)

Pre-Tax and Roth Contributions

Enrollment [here](#) 

*charles* SCHWAB  
888-393-7272  
(enrollment by request)

**N** Nationwide®  
Kim Sparks  
803-260-5117  
SparK22@Nationwide.com

**VOYA** FINANCIAL™  
Jake Barrera  
904-371-3672  
Jake@PoppellFinancial.com

**corebridge** financial  
Bradley Easom  
352-359-4434  
Bradley.Easom@CorebridgeFinancial.com

All contributions are subject to IRS guidelines for the 2025 limit:  
Under age 50: \$23,500 (pre-tax) | Age 50 and older: \$31,000 (pre-tax)



# **UNIVERSITY OF FLORIDA BENEFITS**

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

**Lets start with the University of Florida!**

# UFSelect Health Insurance

## GatorCare Premium



The Premium plan offers you 3 network tier options.

**Tier 1:** Benefits are services you receive from the GatorCare Network, which includes hospitals, physicians and providers in Jacksonville and Gainesville. Tier 1 benefits offer the best value, with lower deductibles and out-of-pocket costs.

**Tier 2:** Benefits apply when you receive services from Florida Blue’s Network BlueOptions providers, which typically result in higher out-of-pocket costs. When using Tiers 1 and 2 for wellness and preventive care, annual physicals and labs are offered with no out-of-pocket expense to you.

**Tier 3:** Benefits apply when you receive services from an out-of-network provider; you still have coverage, but may be billed for the difference between the provider’s charge and the allowed amount.

For additional information, review the plan documents [here](#).

Jacksonville Providers by tier [here](#).

**Dedicated GatorCare Representative**  
 Latricia Hartsfield  
 GatorcareCSR@bcbsfl.com  
 904-244-9130

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

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



Prescriptions are managed through [Prime Therapeutics](#)  
 More information [here](#).



GatorCare Members age 18+ are eligible to receive FREE and UNLIMITED online counseling and psychiatry services. Members ages 13+ are eligible for free, unlimited counseling services.

### **Psychiatry**

Live Sessions Only

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

### **Counseling**

Live Sessions & Messaging

Message your Talkspace therapist whenever you have a counseling concern you would like to address. Also, gain access to free and unlimited online video therapy sessions with your choice of licensed providers.

### 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](#).

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



# Clinical Faculty UF Life Insurance

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## The Standard

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



As a clinical faculty member of the College of Medicine, you are provided with a group term life insurance policy **at no cost to you and automatically enrolled effective first day of employment.**

### **The coverage consists of:**

- **\$500,000 Life Insurance benefit**
- **\$150,000 Accidental Death & Dismemberment benefit**

**\*Based on a 0.75FTE or higher**

This benefit reduces to 65% at age 70 and then 50% at age 75.

It is also portable, in which new rates and billing fees will apply, upon termination.

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## **UF Voluntary Life Insurance**

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.

# Clinical Faculty UF Disability Insurance

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## The Standard

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



As a 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:

- **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 [here](#).

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## UF Voluntary Disability Insurance

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You also have the option to purchase additional disability insurance for you through the UF Select 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 pre-disability 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.

# Expanded Benefits with Group Life Insurance

## The Standard

### Life Services Toolkit



### Travel Assistance

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

1. Help employees plan for the future
2. Help beneficiaries, including employees dealing with a loss, to move forward
3. Helping employees feel secure and supported can help you achieve better value results from your benefits.

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

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

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

Life Services Toolkit - English form [here](#).

Life Services Toolkit - Spanish form [here](#).



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

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

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

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

## 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 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 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

#### 2025 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)

COVERAGE	Participating Provider	Non-Participating 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**

- 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.

<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.

Coverage Level:	Monthly Premium
Employee	\$5.81
Employee & Spouse/Domestic Partner	\$11.63
Employee & Children	\$11.05
Employee & Family	\$17.36



### 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.

# 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

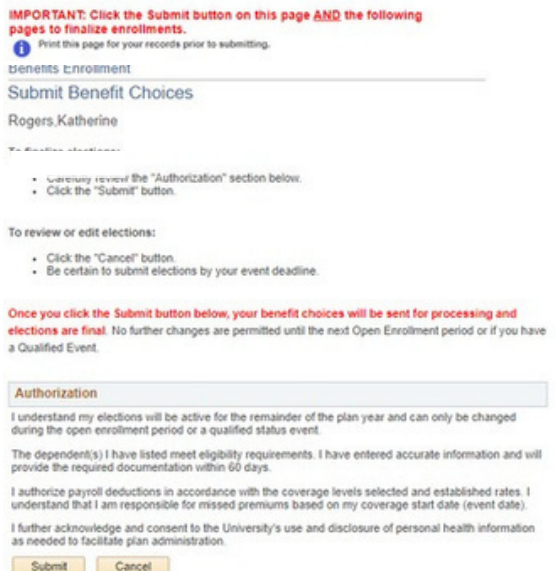
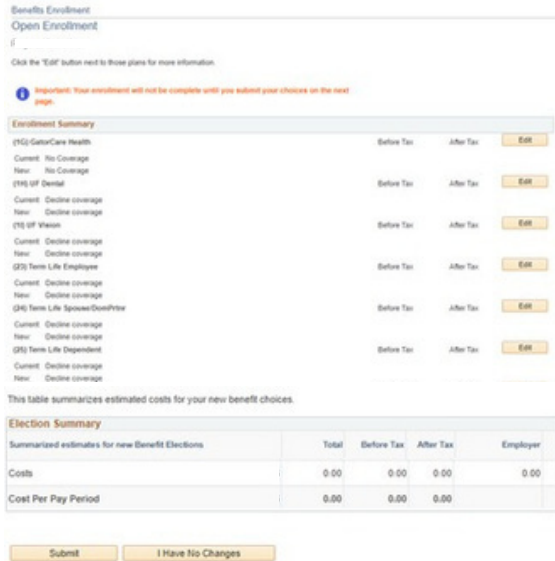
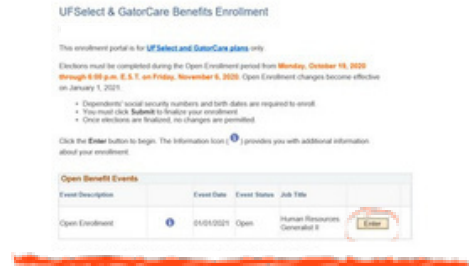
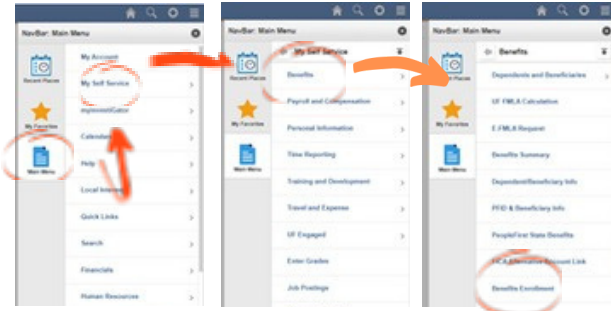
After adding dependents, follow the hyperlinks on each page to return to your Enrollment Session. From the Dependent/Beneficiary list, you **MUST** select each person in order to enroll them in coverage or assign them as a beneficiary. Click the **'Update Elections' button** to store your selections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

## Step 6: Submit Your Enrollment Selections

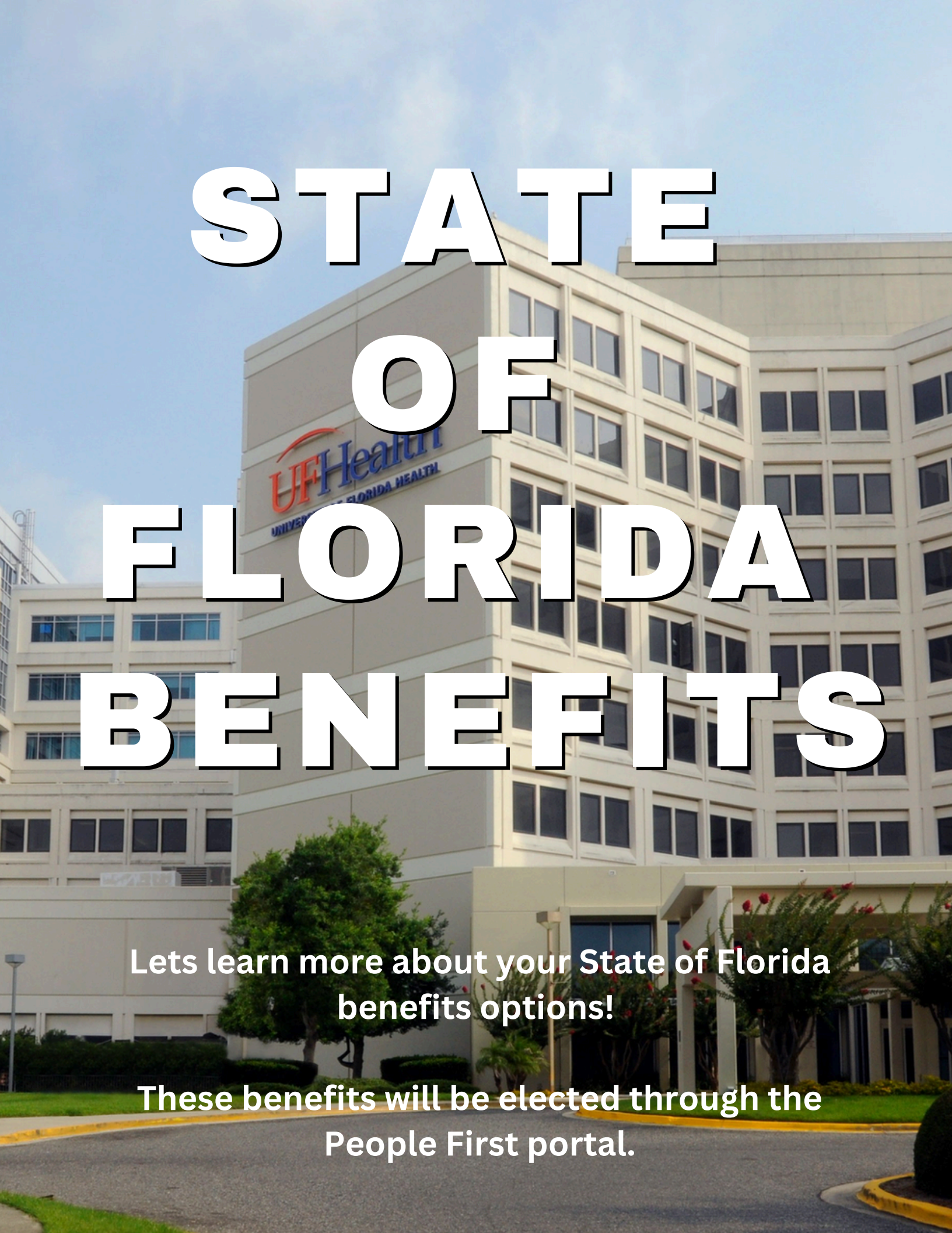
Verify that your benefit selections are complete and accurate. Finalize your enrollment by clicking the Submit button. Coverage is assigned to begin on your event date (See Step 2).

**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.**



[Enrollment Guide Here](#)



# **STATE OF FLORIDA BENEFITS**

**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

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## Securian Financial



Securian Financial  
1-888-826-2756  
Forms and Documents [here](#)

### 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 in lieu of GatorCare Premium.

These plans do come with a monthly premium associated found [here](#).

How the Options Generally Work	Your State Options
<p><b>PPO Options:</b></p> <ul style="list-style-type: none"> <li>You may receive care from any doctor or healthcare provider.</li> <li>Your cost for care is lower when you use PPO in-network providers.</li> <li>You have a deductible to meet before the plan pays towards the cost of your healthcare services, except for most preventive care services.</li> <li><a href="#">Health Plans in Your Area</a></li> </ul>	<p><b>Standard PPO (Florida Blue):</b></p> <ul style="list-style-type: none"> <li>Lower deductible (in-network: \$250 per person, \$500 per family).</li> <li>Higher contributions (payroll deductions) for coverage.</li> <li>Healthcare FSA. Copayments and coinsurance.</li> <li><a href="#">View Plan Brochure</a></li> </ul> <p><b>High Deductible PPO</b></p> <ul style="list-style-type: none"> <li>Higher deductible.</li> <li>You meet the deductible, and then pay coinsurance for services you receive.</li> <li>Lower monthly contributions (payroll deductions) for coverage. Health Savings Account (HSA) with contributions from the state plus Limited Purpose FSA for dental and vision.</li> <li>Coinsurance only.</li> <li>For more information on the high deductible plan, view this video.</li> </ul>
<p><b>HMO Options:</b></p> <ul style="list-style-type: none"> <li>You pay the entire cost if you receive care from a non-network provider, except in certain health emergencies</li> <li><a href="#">Health Plans in Your Area</a></li> </ul>	<p><b>Standard HMO (United Healthcare):</b></p> <ul style="list-style-type: none"> <li>No deductible.</li> <li>You pay a copayment when you receive care from network providers.</li> <li>Higher contributions for coverage.</li> <li>Healthcare FSA.</li> <li><a href="#">View Plan Brochure</a></li> </ul> <p><b>High Deductible HMO</b></p> <ul style="list-style-type: none"> <li>Higher deductible.</li> <li>You meet the deductible, and then pay coinsurance for services you receive.</li> <li>Lower monthly contributions (payroll deductions) for coverage.</li> <li>Health Savings Account (HSA) and Limited Purpose FSA for dental and vision.</li> </ul>

# 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
<b>Prepaid Dental Plan</b> <ul style="list-style-type: none"> <li>• Pays benefits only when you use network providers.</li> <li>• No deductible or annual maximum.</li> <li>• Most preventive care at no charge. You pay a fixed copayment for dental procedures listed on the copayment schedule.</li> <li>• Orthodontia: Covered for adults and children.</li> </ul>	4034	<a href="#">Cigna Prepaid Dental</a>	\$22.81	\$44.94	\$53.59	\$68.46
	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> <ul style="list-style-type: none"> <li>• Receive care from any dentist.</li> <li>• Your cost is lower when you use a network dentist.</li> <li>• 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.</li> <li>• Orthodontia: Covered for adults and children (excluding Preventive PPO).</li> </ul>	4023	<a href="#">Ameritas Preventive</a>	\$21.64	\$40.92	\$43.80	\$64.16
	4094	<a href="#">Humana Preventive</a>	\$20.52	\$37.98	\$42.44	\$61.60
	4033	<a href="#">Metlife Preventive</a>	\$18.32	\$33.86	\$37.84	\$54.94
	4022	<a href="#">Ameritas Standard</a>	\$31.64	\$59.24	\$66.32	\$96.56
	4092	<a href="#">Humana Standard</a>	\$30.64	\$56.70	\$63.36	\$91.98
	4032	<a href="#">Metlife Standard</a>	\$36.24	\$67.04	\$74.90	\$108.76
<b>Indemnity with PPO Dental Plan</b> <ul style="list-style-type: none"> <li>• Receive care from any dentist.</li> <li>• Your cost is lower when you use a network dentist.</li> <li>• 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 services you receive.</li> <li>• Orthodontia: Children only orthodontia covered by Sun Life.</li> </ul>	4074	<a href="#">Sun Life Indemnity</a>	\$43.55	\$83.61	\$98.83	\$130.35
	4021	<a href="#">Ameritas Indemnity</a>	\$47.24	\$87.64	\$99.80	\$144.08
	4090	<a href="#">Humana Indemnity</a>	\$45.76	\$84.66	\$94.60	\$137.34
	4031	<a href="#">Metlife Indemnity</a>	\$46.16	\$85.38	\$95.42	\$138.52
<b>Indemnity Dental Plan</b> <ul style="list-style-type: none"> <li>• Receive care from any dentist.</li> <li>• You have a deductible to meet, and then you pay part of the cost for the services you receive.</li> </ul>	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!**

Comparison Chart of Plans found [here](#).



# State of Florida Vision Insurance

## Humana Vision (pre-tax)

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

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

### Monthly member rates (People First Benefit 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 [website](#)



# State of Florida Supplemental Insurance

PeopleFirst Service Center  
1-866-663-4735  
MONDAY – FRIDAY  
8:00 A.M. - 6:00 P.M. ET



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

## Accident

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

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

  
Colonial Insurance Company  
888-756-6701

## Cancer

Depending on the plan you choose, supplemental benefits for:

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

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

  
Colonial Insurance Company  
888-756-6701

## Disability

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

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

  
Colonial Insurance Company  
888-756-6701

## Hospitalization

Daily cash payments when you are hospitalized

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

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

## Hospital Intensive Care

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

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

# State of Florida Savings & Spending Accounts



## Chard Snyder



Chard Snyder Service Center  
1-855-824-9284

### Flexible Spending Accounts (FSA)

#### Healthcare

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

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

**Employee Contribution Limits for 2025:**  
**\$60 minimum/year**  
**\$3,200 maximum/year**

**If any funds are remaining at the end of the plan year, up to \$640 will be carried over into the following plan year. Amounts over \$640 will be forfeited.**

#### Limited Purpose

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

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

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

#### Dependent Care

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

Use the Benefit Card to pay for eligible dependent care services;

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

**Employee Contribution Limits for 2025:**  
**\$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. 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).
- \$1000 additional amount for 55+
- Pay for eligible expenses from this savings account at time of service or purchase
- Pay your provider directly from your account online; or Pay out of pocket for eligible expenses; then reimburse yourself from the account.

### Health Reimbursement Account (HRA)

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

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

# 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).

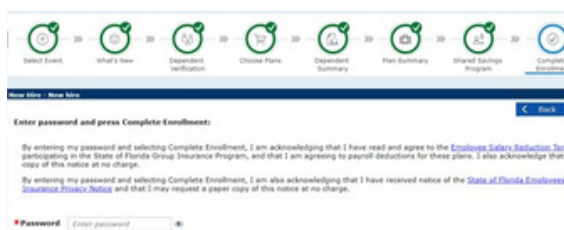
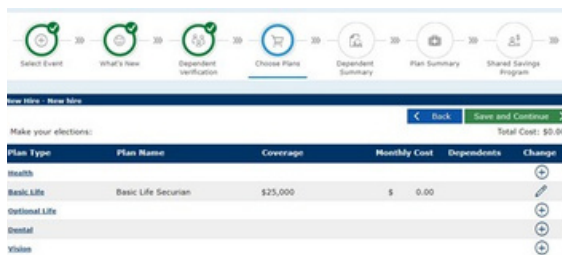
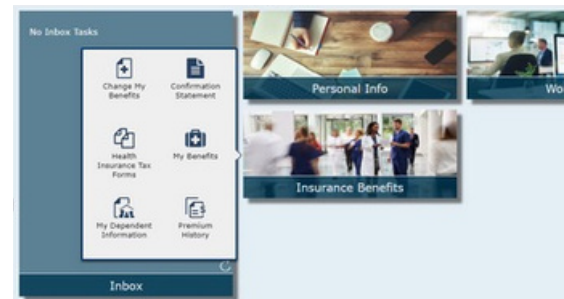
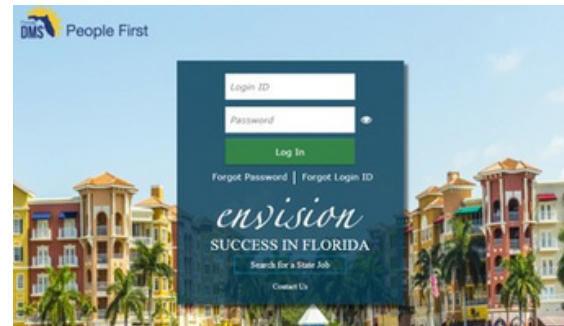
## Step 7: Click Add to select a plan or Cancel to remove a plan. Select dependents for each plan if applicable.

**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.



[Enrollment Guide Here](#)

# 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.



Full-time faculty members accrue 4 hours biweekly (roughly 13 days/year) of sick leave. There is no limit on total hours accrued. Sick leave must be earned before being taken.

There is no cash-out option for sick leave.

UF's Sick Leave Pool is a way for employees to combine a portion of their individually accrued sick leave for collective use. Enrollment into the Sick Leave Pool occurs each October. More information [here](#).



Full-time faculty members on 12 month appointments accrue annual leave at the rate of 6.769 hours biweekly (roughly 22 days/year).

Upon resignation or retirement, an employee may have a lifetime cash out up to 200 hours of annual vacation leave. More information can be found [here](#).



Full-time faculty members are eligible for 11 paid holidays each year.

All full-time leave-accruing Academic Personnel, TEAMS, and USPS employees earn 8 hours of holiday pay as long as they are in pay status for a reasonable portion of their last regularly scheduled workday before the holiday.

The 2025 holiday schedule is available [here](#).



Full-time faculty members earn 4 additional days of leave which are credited to their account in December of each year. These days are typically used between December 26th - 31st. However, due to department staffing needs, these days will be available for use until the end of the current fiscal year (June 30th).



The University of Florida values its employees and recognizes the challenges employees can face when it comes to balancing work and personal responsibilities, particularly when those responsibilities are related to the employee's own health and the health of loved ones.

The Family and Medical Leave Act (FMLA) entitles eligible employees to take unpaid, job-protected leave for specified family and medical reasons. **To be eligible for FMLA, you must have at least 12 months of employment with UF, worked at least 1,250 hours for UF during the 12 months prior to starting FMLA leave, and not exhausted your current entitlement.**



UF Paid Family Leave provides up to **8 weeks of paid family leave in a rolling 24-month period** for full-time faculty and staff, as a mechanism to provide for work-life integration and protection against income loss in times of major life events.

These 8 weeks count towards your FMLA entitlement. Employees can use this time in one of two ways:

1. **Parental:** to cover absences related to parental leave (birth, adoption, fostering)
2. **Medical:** a personal illness/injury, or an immediate family member's illness/injury

*Employees are not required to exhaust their accrued leave in order to use this benefit.*

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



# Additional Benefits & Resources

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## 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.

# Clinical Faculty Onboarding Checklist

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**Update and confirm mailing address in MyUFL.**

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

**Update and confirm emergency contact in MyUFL.**

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

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

**UFSelect Plan Options**

Health \_\_\_\_\_  
Life \_\_\_\_\_  
Disability \_\_\_\_\_  
Dental \_\_\_\_\_  
Vision \_\_\_\_\_  
Legal \_\_\_\_\_

**State of Florida Plan Options**

Life \_\_\_\_\_  
Disability \_\_\_\_\_  
Dental \_\_\_\_\_  
Vision \_\_\_\_\_  
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 [here](#)

**Submit dependent verification documents to [Benefits@ufl.edu](mailto: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](mailto:ufcomjaxbenefits@jax.ufl.edu)**