

UNIVERSITY OF FLORIDA
COLLEGE OF MEDICINE-JACKSONVILLE

# Non-Clinical Faculty Benefits Guide

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

### Welcome!

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-JAX 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 **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 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)



#### 2025 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.

#### 2025 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

<sup>\*2025</sup> IRS Plan Limits can be found here.

### **Mandatory Retirement Plan**

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 <u>Enrollment Form</u> 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



904-240-3916







# 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





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





### State of Florida Life Insurance

### 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.

These plans do come with a monthly premium associated found <a href="here.">here.</a>

How the Options Generally Work	Your State Options
<ul> <li>PPO Options:</li> <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>Health Plans in Your Area</li> </ul>	<ul> <li>Standard PPO:</li> <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>View Plan Brochure</li> <li>High Deductible PPO</li> <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>
<ul> <li>HMO Options:</li> <li>You pay the entire cost if you receive care from a non-network provider, except in certain health emergencies</li> <li>Health Plans in Your Area</li> </ul>	<ul> <li>Standard HMO</li> <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>View Plan Brochure</li> <li>High Deductible HMO</li> <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
Prepaid Dental Plan	4034	Cigna Prepaid Dental	\$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
<ul> <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>	4044	Humana HD205 Prepaid Dental	\$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	<u>Humana Preventive</u>	\$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
<ul> <li>Orthodontia: Covered for adults and children (excluding Preventive PPO).</li> </ul>	4092	<u>Humana Standard</u>	\$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
<ul> <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</li> </ul>	4090	Humana Indemnity	\$45.76	\$84.66	\$94.60	\$137.34
services you receive.  Orthodontia: Children only orthodontia covered by Sun Life.	4031	Metlife Indemnity	\$46.16	\$85.38	\$95.42	\$138.52
<ul> <li>Indemnity Dental Plan</li> <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	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!

**Comparison Chart of Plans found here.** 



### State of Florida Vision Insurance

### **Humana Vision**

(pre-tax)

	See a participati	ng provider	See a nonparticipating provider
Exam with dilation as necessary <sup>1</sup>	100% after \$10 c	copay	\$40 allowance
Lenses			
Single	100% after \$10 c	copay	\$40 allowance
Bifocal	100% after \$10 c	copay	\$60 allowance
Trifocal	100% after \$10 c	copay	\$80 allowance
Frames	\$125 wholesale	allowance	\$100 retail allowance
Contact lenses <sup>2</sup>			
Elective (conventional and disposable) <sup>3</sup>	\$150 allowance		\$75 allowance
Medically necessary (limit one pair) <sup>4</sup>	100%		\$100 allowance
Frequency (based on date of service)			
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 Bene	fit Plan Code: 3004)	)	
Employee only		\$5.92	
Employee and spouse		\$11.68	
Employee and child(ren)		\$11.56	
Employee and family		\$18.16	
,		7.0.20	

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 <u>here</u>

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



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
- Copays and deductibles.

### lancer

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.





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.





800-277-2300

### Hospital Intensive Care

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



# 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 \$4,300 limit for individual coverage includes State contribution amount of \$500/year/
- \$500/year/

   \$8,550 limit for family coverage includes State contribution of \$1000/year
- \$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, 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.

#### <u>If you have not established a password before use:</u>

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— <u>Dependent</u> <u>Certification Process guide</u>. (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.

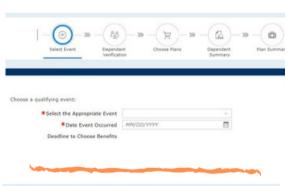
No other changes are permitted until the next open enrollment period or if you have a qualified event. Print the confirmation sheet for your records.

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

**Enrollment Guide Here** 











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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 here.

### **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 **here** 



# 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 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 Rate	s*	
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     Single     Bifocal     Trifocal	100% after \$15 copay 100% after \$15 copay 100% after \$15 copay	\$25 allowance \$40 allowance \$60 allowance
Frames	\$50 wholesale frame allowance	\$45 retail allow- ance
Contact lenses¹  Elective (conventional and disposable) 2,3  Medically necessary	\$150 allowance 100%	\$150 allowance \$210 allowance
Frequency (based on date of service)  Examination  Lenses or contact lenses  Frame	Once every 1: Once every 1: Once every 2:	2 months

#### Additional plan discounts

- Members receive additional fixed copayments on lens options including: antireflective, 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.

3Contact 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

### **UFSelect Legal Services**



### 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 Leg	al 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.

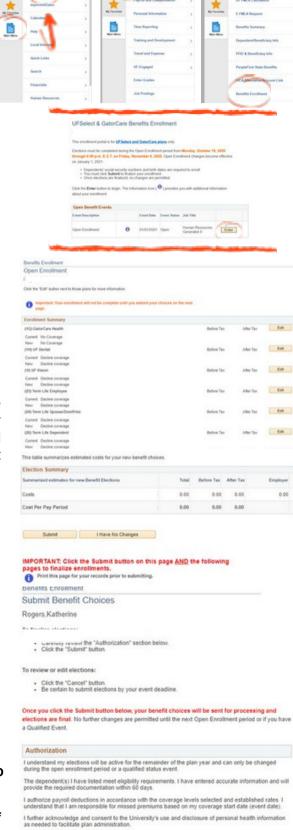
#### **Step 6: Submit Your Enrollment Selections**

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



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.



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 <a href="https://example.com/here">here</a>.



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 <a href="https://example.com/here.">here.</a>



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, jobprotected 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 or (352) 392-2477.

### **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

Enroll in benefits (within the first 60 days).	State of Florida Plan Options Medical
UFSelect Plan Options	Life Disability
fe	Dental
isability ental	Vision
ision	Accident Cancer
egal	Hospitalization
	Hospital Intensive Care
Select a retirement vendor and open ORP ac	Savings & Spending Accounts
Add a beneficiary for your life insurance cover	Savings & Spending Accounts count (within the first 90 days). erage.
Add a beneficiary for your life insurance coverage UFSelect Plans: MyUFL.edu > Main Menu > My Self	Savings & Spending Accounts count (within the first 90 days). erage.
Add a beneficiary for your life insurance cover	Savings & Spending Accounts count (within the first 90 days). erage.
Add a beneficiary for your life insurance coverage UFSelect Plans: MyUFL.edu > Main Menu > My Self	Savings & Spending Accounts count (within the first 90 days).  Perage.  Service > Benefits > Dependent/Beneficiary Info

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