

2026



UNIVERSITY OF FLORIDA
COLLEGE OF MEDICINE-JACKSONVILLE

TEAMS Benefits Guide

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

Welcome

This guide has been designed to assist our TEAMS 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!

TEAMS 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 **within 60 calendar days of the event**. The effective date of the plan change depends on the benefits package and plan.

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



QR Codes
(Scan with your
smartphone
camera)

2026 Employee Benefits Overview-TEAMS

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	MetLife \$25,000 (0.75-1.0FTE)	Date of hire	UF COM	Automatically Enrolled	Pg. 10
UF Life Insurance	The Standard	Date of hire	Employee	UFSELECT	Pg. 20
Dental Insurance(s)	Eagles Reimbursement Dental OR	Date of hire	Employee	UFSELECT OR	Pg. 17
	Ameritas, Cigna, Humana, MetLife, and Sun Life Financial	1st of month following enrollment		People First (State Plan)	Pg. 11
Vision Insurance(s)	Humana OR	Date of hire	Employee	UFSELECT OR	Pg. 18
	Humana	1st of month following enrollment		People First (State Plan)	Pg. 12
Legal Plan	Preferred Legal	Date of hire	Employee	UFSELECT	Pg. 19
UF LTD Insurance	The Standard	Date of hire	Employee	UFSELECT	Pg. 21
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. 13
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. 14

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

2026 Retirement Options- TEAMS

Program	Effective Date	Employer Contribution	Employee Contribution	Page #
FRS Investment Plan (Default Plan)	Date of Hire	8.30%	3%	Pg. 4
TEAMS-NE are only eligible for Investment or Pension.  FRS Pension Plan	Date of Hire	7.26%	3%	Pg. 4
SUSORP 403(b) <i>*must only select 1 of the 3 retirement plans*</i>	Date of Hire	5.14%	3% (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. 6

*2026 IRS Plan Limits can be found [here](#).

TEAMS

Mandatory Retirement Plan

As part of our Florida State Retirement (FRS), there are 3 different options to choose from for your retirement contributions.

TEAMS-NE are only eligible to elect between the Investment and Pension Plan.

- FRS Investment Plan (default plan)
- FRS Pension Plan
- State University System Optional Retirement Program (SUSORP) *TEAMS-NE not eligible

You have 90 days to enroll in 1 of the 3 retirement plans of your choice or you will be automatically enrolled into the FRS Investment Plan (default plan).

Comparing the Plans

	SUSORP	Investment Plan	Pension Plan
Who Is Eligible?	Faculty, Administrative and Professional (A&P), University President, and Executive Service employees.	Faculty, Administrative and Professional (A&P), University President, Executive Service, and employees in the University Support Personnel System (USPS).	Faculty, Administrative and Professional (A&P), University President, Executive Service, and employees in the University Support Personnel System (USPS).
Plan Type	A defined contribution retirement plan designed for a more mobile workforce (qualified under IRC Section 403[b]).	A defined contribution retirement plan designed for a more mobile workforce.	A traditional defined benefit retirement plan designed to pay you a set amount for your lifetime, after you have met minimum vesting and retirement requirements.
Contributions ¹	Employer: An amount equal to 5.14% of your gross salary. You: A mandatory 3% pretax contribution deducted from your gross paycheck. Additional voluntary pretax contributions of up to 5.14% deducted from your gross paycheck.	Employer: An amount equal to 8.3%* of your gross salary. You: A mandatory 3% pretax contribution deducted from your gross paycheck. <i>* For Regular Class employees; rate varies by membership class.</i>	Employer: A fixed percentage of your gross salary as determined by the Florida Legislature. You: A mandatory 3% pretax contribution deducted from your gross paycheck.
Vesting	You qualify for a benefit immediately upon enrolling and executing an investment contract with an approved SUSORP provider that you select.	You qualify for a benefit after one year of service. ²	You qualify for a benefit after eight years ^{2,3} of service.
Your Benefit	In both defined contribution plans, your benefit depends on the amount of money contributed to your account and its growth over time. You decide how to allocate the money in your account among the available investment funds.		Pays a guaranteed lifetime monthly benefit using a formula based on your service and salary while you are working for an FRS employer.

Comparison chart can be found [here](#)

*Please note the SUSORP is NOT administered by the FRS.
The SUSORP will be administered by your selected investment provider.

Changing your election:

- If you enroll in the SUSORP, you cannot change to a different plan later. You will remain in the SUSORP for as long as you remain employed in a SUSORP-eligible position.
- If you enroll in an FRS plan (the Investment Plan or the Pension Plan), you will have a one-time second opportunity during your FRS career (your 2nd Election) to change to the other FRS retirement plan. The SUSORP is not an available 2nd Election option.

Retirement Enrollment Instructions

SUSORP (State University Optional Retirement Plan)

1. Select an ORP Provider, please see listing information [here](#).
2. Establish an ORP contract with that provider (***must select a vendor prior to 90 days***).
3. Complete the [ORP Enroll](#) form.
4. Fax your [ORP Enroll](#) form and email benefits@ufl.edu or fax it to 352-392-5166 (leave off SS#).

The enrollment form must be completed within the first 90 days of your SUSORP-eligible employment.
You must also complete contract paperwork with your chosen SUSORP provider company.

Changes to Voluntary SUSORP Contributions:

- Complete a [SUSORP Change Form](#) (ORP-CHANGE) and email it to benefits@ufl.edu or fax it to 352-392-5166

FRS Pension Plan

1. Complete the [ORP Enroll](#) form and email benefits@ufl.edu or fax it to 352-392-5166
2. (leave off SS#).
3. Complete the [ELE-Form](#) and fax to the FRS Plan Choice Admin at 1-888-310-5559.

If you have previous FRS time, please contact the FRS Plan Choice Admin to verify if the ELE is necessary. You can reach the FRS [here](#).

FRS Investment Plan

If you do nothing to enroll into any of the Retirement plans, the Florida Investment Plan is the Default Plan [after 8 months after your hire date](#).

1. Complete the [ORP Enroll](#) form and email benefits@ufl.edu or fax it to 352-392-5166
2. (leave off SS#).
3. Complete the [ELE-Form](#) and fax to the FRS Plan Choice Admin at 1-888-310-5559.

If you have previous FRS time, please contact the FRS Plan Choice Admin to verify if the ELE is necessary. You can reach the FRS [here](#).

Need help enrolling into Pension or Investment plan?
Call the FRS at 1-866-446-9377

Don't Miss Your Chance to Choose 

You have until 4:00 p.m. ET on the last business day of the 8th month after your month of hire to submit your choice.

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)



Nationwide®

Kim Sparks
803-260-5117
SparkK22@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 2026 limit:
Under age 50: \$24,500 (pre-tax) | Age 50 and older: \$32,500 (pre-tax)

A large, multi-story, light-colored building with many windows, identified by a sign as the University of Florida Health building. The building is the background for the text.

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

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
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. View Plan Brochure High 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. View Plan Brochure High 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.

Domestic Partnership Coverage:

If you are not married, but in a committed relationship of longer than 6 months with a domestic partner, you are eligible to enroll in UF Select & GatorCare plans. Contact the ufcomjaxbenefits@jax.ufl.edu for enrollment assistance.

Spouse Program:

If you and your spouse work for a State of Florida agency, you may be eligible to participate in the State's Spouse Program. Contact People First for enrollment assistance. **pg. 8 of 26**

State of Florida Prescriptions



If you are part of the State of Florida's PPO or HMO plans, you will receive your pharmacy benefit separately from your health insurance. The pharmacy benefits manager, OptumRx, will send you a card, and you can sign in to your account by going to [OptumRx.com](https://www.optumrx.com).

Drug tiers are a way for insurance providers to determine medicine costs. The higher the tier, the higher the cost of the medicine for the member. The table below compares the costs of prescription benefit by tier.

Your pharmacy benefit at-a-glance:

Benefit	Standard PPO and HMO ¹		High Deductible PPO and HMO ²	
	Retail (30-day supply)	Mail or Retail (90-day supply)	Retail (30-day supply)	Mail or Retail (90-day supply)
Tier 1: Lower-cost generics and some brand names	\$7	\$14	30%	30%
Tier 2: Mid-range cost preferred brand names	\$30	\$60	30%	30%
Tier 3: Higher-cost brand names and some generics	\$50	\$100	50%	50%

Optum RX Contact: 800-547-9767

[Drug Pricing Search](#)

[Find a Pharmacy Locator](#)

[Optum RX Website](#)



State of Florida Life Insurance



MetLife

MetLife
1-844-222-9104
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.

Coverage options: MetLife Optional Term Life Insurance

Specific details regarding these provisions can be found in the booklet certificate.

All Full-time Active Employees	MetLife Optional Term Life Insurance: Specific details regarding these provisions can be found in the booklet certificate. 1 to 7 times your annual earnings, rounded to the next higher \$1,000, up to a maximum of \$1,000,000	New Hires: During your initial eligibility (60 Days), you can elect up to the lesser of 5 times your annual earnings or \$500,000 on a guaranteed issue basis. During Open Enrollment or after a Qualified Status Change. Increase your current optional coverage by 1 times your annual earnings to the lesser of 5 times your annual earnings or \$500,000 without answering any health questions. OPS/Variable Hour Employees are not eligible
Spouse	\$15,000 or \$20,000	During initial eligibility, you can elect either benefit option on a guaranteed issue basis.
Dependent Child(ren)	\$10,000	No health questions are required. Child(ren)'s eligibility is from live birth to the end of the year the child attains age 26.



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 - Pays benefits only when you use network providers. - No deductible or annual maximum. - Most preventive care at no charge. - You pay a fixed copayment for dental procedures listed on the copayment schedule. - Orthodontia: Covered for adults and children.	4034	Cigna Prepaid Dental	\$23.49	\$46.29	\$55.20	\$70.51
	4025	Sun Life Prepaid Dental	\$14.93	\$25.17	\$33.26	\$43.54
	4044	Humana HD205 Prepaid Dental	\$12.64	\$21.20	\$23.00	\$32.98
PPO Dental Plan - Receive care from any dentist. - Your cost is lower when you use network dentists. - You have an annual deductible to meet before the plan starts paying benefits and then you pay part of the cost for the services you receive. - Orthodontia: Covered for adults and children (excluding Preventive PPO)	4023	Ameritas Preventive	\$22.04	\$41.68	\$44.62	\$65.36
	4094	Humana Preventive	\$21.54	\$39.88	\$44.56	\$64.68
	4033	Metlife Preventive	\$19.24	\$35.56	\$39.74	\$57.70
	4022	Ameritas Standard	\$32.22	\$60.34	\$67.56	\$98.36
	4092	Humana Standard	\$32.16	\$59.54	\$66.52	\$96.58
	4032	Metlife Standard	\$38.06	\$70.40	\$78.66	\$114.20
Indemnity with PPO Dental Plan - Receive care from any dentist. - Your cost is lower when you use network dentists. - You 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. - Orthodontia: Covered for adults and children (SunLife – children only).	4074	Sun Life Indemnity	\$47.68	\$91.54	\$108.22	\$142.74
	4021	Ameritas Indemnity	\$48.12	\$89.28	\$101.66	\$146.76
	4090	Humana Indemnity	\$48.04	\$88.88	\$99.32	\$144.20
	4031	Metlife Indemnity	\$48.48	\$89.66	\$100.20	\$145.46
Indemnity Dental Plan - Receive care from any dentist. - You have a deductible to meet and then pay part of the cost for the services you receive.	4084	Humana Schedule B	\$14.74	\$21.96	\$23.30	\$37.10

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

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 ¹	100% after \$10 copay	\$40 allowance
Lenses		
Single	100% after \$10 copay	\$40 allowance
Bifocal	100% after \$10 copay	\$60 allowance
Trifocal	100% after \$10 copay	\$80 allowance
Frames	\$125 wholesale allowance	\$100 retail allowance
Contact lenses²		
Elective (conventional and disposable) ³	\$150 allowance	\$75 allowance
Medically necessary (limit one pair) ⁴	100%	\$100 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

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 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 accident.
- Copays and deductibles.

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

Colonial Life
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 Life
Colonial Insurance Company
888-756-6701

Hospitalization

Daily cash payments when you are hospitalized

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

State of Florida Savings & Spending Accounts

Chard Snyder



Chard Snyder Service Center
1-855-824-9284
MONDAY – FRIDAY
8:00 A.M. TO 8:00 P.M. ET



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 2026:
\$60 minimum/year
\$3,300 maximum/year

If any funds are remaining at the end of the plan year, up to \$660 will be carried over into the following plan year. Amounts over \$660 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 2026:
\$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.

- State contributes \$41.66/month for single coverage and \$83.33/month for family coverage.
- \$4,400/year for single coverage \$8,750/year for family coverage
- \$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>.

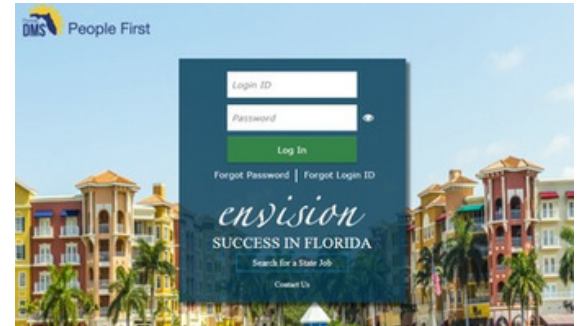
Note: Certain web browsers are not supported on this site. Disable the pop up blocker on your browser before you begin.

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:

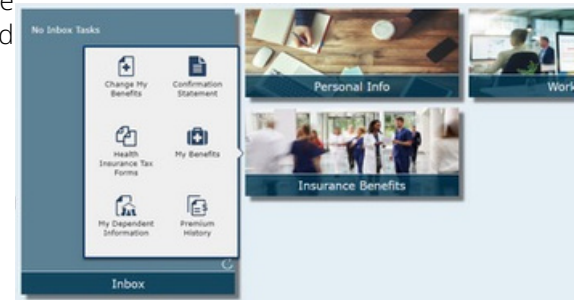
The letters "Pf" and your date of birth (MMDDYY)

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.

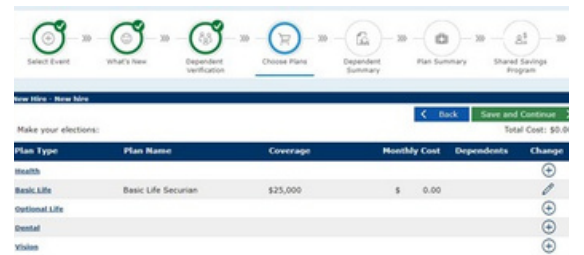


Step 6: The next few screens allow you to register/validate eligible dependents if applicable.

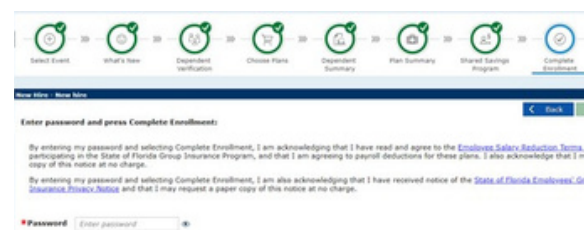
Name, birth date, social security number, etc. are required for each entry. This list is used later to attach dependents onto your plans. Detailed instructions can be found in the People First— [Dependent Certification Process guide](#). (If enrolling in individual coverage skip this section and go to 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.

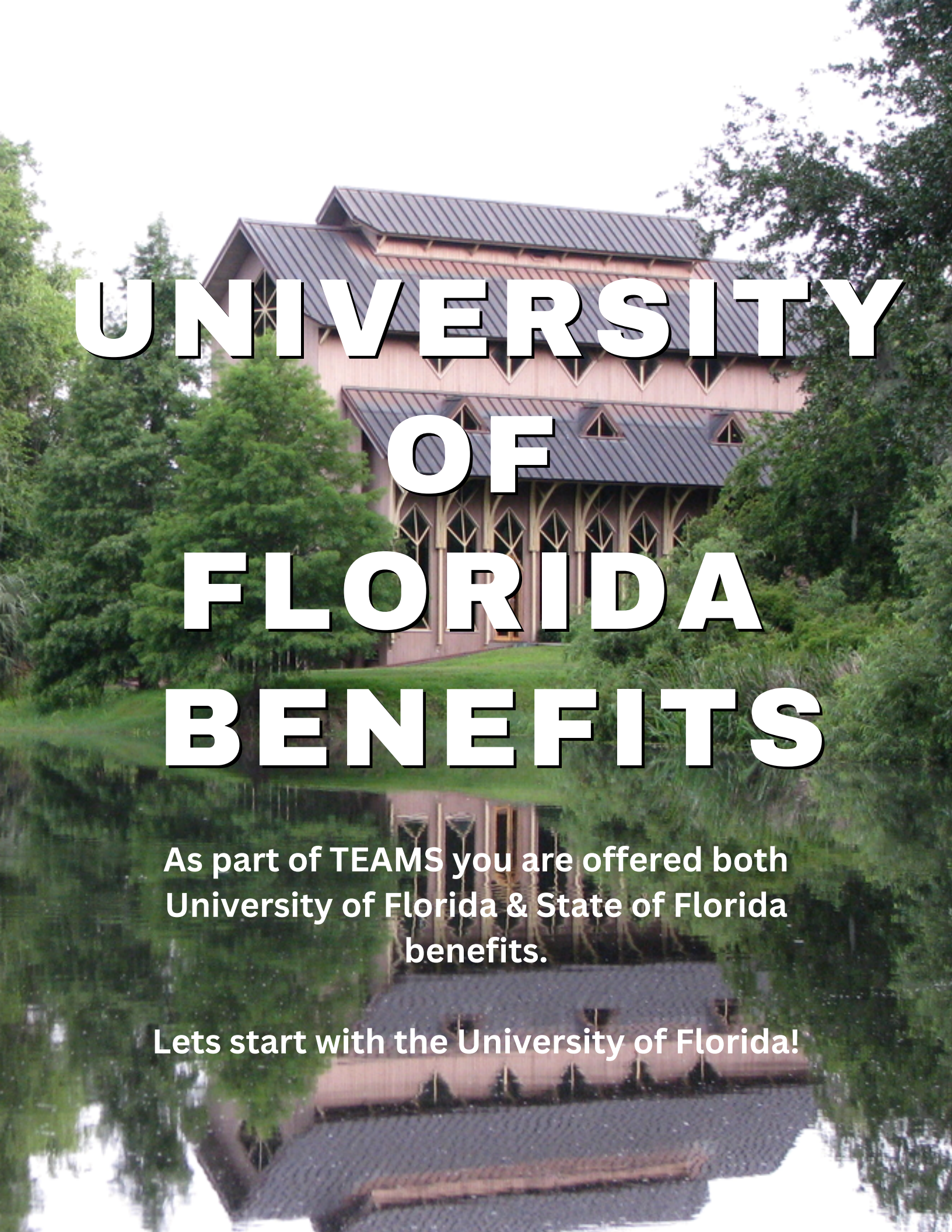


Step 9: Enter your password and click the Complete Enrollment button to finalize your elections.

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](#)

A large, multi-story building with a dark, gabled roof and light-colored wooden siding is situated on a grassy hill. The building features several triangular windows and a prominent entrance. It is surrounded by lush green trees and foliage. The entire scene is reflected in a body of water in the foreground, creating a symmetrical image.

UNIVERSITY OF FLORIDA BENEFITS

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

Lets start with the University of Florida!

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

2026 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 • 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 allowance
Contact lenses ¹ • 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 12 months Once every 12 months 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.		
¹If a member prefers contact lenses, the plan provides an allowance for contacts in lieu of all other benefits (including frames). ²The 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

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.

2026 Preferred Legal Rates

16 Deductions*	24 Deductions*
\$10.46	\$6.98

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



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 Voluntary Disability Insurance

The Standard



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

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.

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

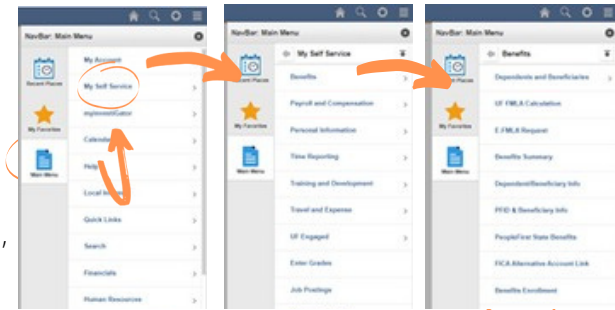
After adding dependents, follow the hyperlinks on each page to return to your Enrollment Session. From the Dependent/Beneficiary list, you MUST select each person in order to enroll them in coverage or assign them as a beneficiary.

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.



UFSelect & GatorCare Benefits Enrollment

K3

This enrollment portal is for UFSelect and GatorCare plans only.

Elections must be completed during the Open Enrollment period from **Monday, October 18, 2021 through 6:00 p.m. E.S.T. on Friday, November 6, 2021**. Open Enrollment changes become effective on January 1, 2022.

- Dependents' social security numbers and birth dates are required to enroll.
- You must click **Submit** to finalize your enrollment.
- Once elections are finalized, no changes are permitted.

Click the **Enter** button to begin. The Information icon ⓘ provides you with additional information about your enrollment.

Event Description	Event Date	Event Status	Job Title	
Open Enrollment	10/18/2021	Open	Human Resources Generalist	Enter

Benefits Enrollment

Open Enrollment

Reg

Click the "Edit" button next to those plans for more information.

Important: Your enrollment will not be complete until you submit your choices on the next page.

Enrollment Summary

(03) GatorCare Health	Before Tax	After Tax	Edit
Current: No Coverage			
New: No Coverage			Edit
(14) UF Dental	Before Tax	After Tax	Edit
Current: Decline coverage			
New: Decline coverage			Edit
(15) UF Vision	Before Tax	After Tax	Edit
Current: Decline coverage			
New: Decline coverage			Edit
(23) Term Life Employees	Before Tax	After Tax	Edit
Current: Decline coverage			
New: Decline coverage			Edit
(24) Term Life Spouse/Dependent	Before Tax	After Tax	Edit
Current: Decline coverage			
New: Decline coverage			Edit
(25) Term Life Dependent	Before Tax	After Tax	Edit
Current: Decline coverage			
New: Decline coverage			Edit

This table summarizes estimated costs for your new benefit choices.

Election Summary

Summarized estimates for new Benefit Elections	Total	Before Tax	After Tax	Employer
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 Enrollment

Submit Benefit Choices

Rogers,Katherine

To finalize elections:

- 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 Enrollment 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**

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 TEAMS 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 TEAMS on 12 month appointments accrue annual leave at the rate of **6.769 hours biweekly (roughly 22 days/year) of vacation leave**.

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 TEAMS 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 2026 holiday schedule is available [here](#).



Full-time TEAMS 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.

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.

Employee Education Program EEP

The Employee Education Program, or EEP, is an opportunity funded by university resources that enables full-time faculty employees who have been employed in good standing for at least six months to receive tuition assistance for up to **six credit hours of instruction per semester at the state university closest to their work location.**

Employees who work outside Alachua county may request EEP at the *University of Florida or the public state of Florida institution closest to their work location.

More information can be found on the [EEP website](#)

Higher Education Opportunty HEO

HEO program provides children of full-time staff and *out-of-unit faculty employees with the opportunity of tuition assistance for undergraduate education at the University of Florida.

For each selected child, the university will pay the in-state matriculation fees, for a **maximum of 132 credit hours toward an undergraduate degree at the University of Florida or a Florida public college** (i.e., SF College or equivalent), in the event the child is not admitted to the University of Florida.

More information can be found on the [HEO website](#)

TEAMS

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**).

UFSelect Plan Options

Life _____
Disability _____
Dental _____
Vision _____
Legal _____

State of Florida Plan Options

Health _____
Life _____
Disability _____
Dental _____
Vision _____
Accident _____
Cancer _____
Hospitalization _____
Hospital Intensive Care _____
Savings & Spending Accounts _____

Select a retirement plan and complete enrollment (**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 Life Insurance document be found [here](#)

Submit dependent verification documents in the People First portal.

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