



OPEN ENROLLMENT

UNIVERSITY *of* FLORIDA

UF | Human Resources
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2026 Open Enrollment

October 13th | 8:00am EST – October 31st | 6:00pm EST

- Open Enrollment is your opportunity to make benefits enrollment changes for the upcoming 2026 calendar year.
- **All benefit changes will take effect on January 1st, 2026.**
- Updates to **State** benefits elections → **People First**
- Updates to **UF Select** benefits elections → **Self-Service** in **myUFL**

There is no action on your part if after reviewing your current benefit elections you feel they continue to meet your (and your family's) needs.

All benefits will rollover to the 2026 calendar year.

MAKE SURE YOU...

- ▶ **Review your current benefit elections to ensure they continue to meet your (and your family's) needs.**

- ▶ **Review your mailing address in [ONE.UF](#) & [People First](#).**

Please navigate to ONE.UF and the People First Portal to update your information.

*This is important for any Medical ID Cards and communication with Health & Retirement providers.

- ▶ **Review your beneficiaries! Both for Life Insurance & Retirement**

A toolkit for UF products is available [here](#). Resources regarding State beneficiaries are available through the People First portal.





What IS NOT changing in 2026?




What is **NOT** changing in 2026?

▶ **No Employee Increase** to:

- ▶ State medical plans
- ▶ Three State dental plans – Sun Life Prepaid, Humana Prepaid, Humana Indemnity
- ▶ Most State supplemental plans (i.e. cancer, hospitalization, etc.)
- ▶ GatorCare medical plans
- ▶ UFSelect Eagles Dental, Humana Vision and The Standard Life & Disability plans

▶ **No Change** to:

- ▶ Plan designs for medical, dental, and vision plans (***except the High Deductible Health Plan deductible will increase to \$1700 single/\$3400 family – IRS minimum amount***)



What IS changing in 2026?



WHAT IS CHANGING IN 2026?

UFSelect Voluntary Life & Disability – The Standard

- ▶ Employees are eligible for \$300,000 guaranteed-issue life insurance with no medical questions (even if previously declined)
- ▶ Spouses are eligible for \$50,000 guaranteed-issue life insurance with no medical questions (even if previously declined)
- ▶ Any life insurance amounts over the guaranteed issue will require medical questions
- ▶ **AD&D is included in The Standard Life Insurance plans**
- ▶ **No longer offering smoker rates – all employees will pay the non-smoker rates**
- ▶ Employees may enroll in STD or LTD with no medical questions (even if previously declined)
- ▶ More information [here](#).

UFSelect Legal Services

- ▶ **2026 Premium:** \$13.95/month
- ▶ **New/Increased Benefits:**
 - ▶ Will preparation for parents and adult children of employees
 - ▶ Assistance with end-of-life planning
 - ▶ Online notary services
 - ▶ Improved formal credit repair services

WHAT IS CHANGING IN 2026?

State of Florida Life Insurance Provider

- ▶ **MetLife will replace Securian Financial 1/1/26**
 - ▶ Employer-paid basic term life for eligible employees
 - ▶ Employee-paid optional term life
 - ▶ Employee-paid spouse and child life
- ▶ **Current Securian elections and beneficiaries will transfer to MetLife**
- ▶ Age-based rate reduction
- ▶ Employees may increase their coverage by one times earnings to a maximum of \$500,000 without medical underwriting. Medical underwriting is required for all new enrollees.
- ▶ **AD&D will not be included in the MetLife plans**
- ▶ **View MetLife information [here](#)**



WHAT IS CHANGING IN 2026?

Saving and Spending Accounts with Chard Snyder

Health Savings Account (HSA)

- ▶ **2026 Contribution Limits:**
 - ▶ Individual: \$4,400 (\$100 increase)
 - ▶ Family: \$8,750 (\$200 increase)
 - ▶ Includes state contribution to the HSA
 - ▶ Only eligible for those enrolled into a High Deductible Health Plan (HDHP)

Dependent Care Flexible Spending Account

- ▶ **2026 Contribution Limits:**
 - ▶ Dependent Care FSA: **\$7,500** limit for family coverage (**\$2,500** increase)

Healthcare Flexible Spending Account

- ▶ **2026 Contribution Limits:**
 - ▶ Healthcare FSA: **\$3,300** limit for individual coverage (**\$100** increase)

WHAT IS CHANGING IN 2026?

State Dental Plans

2026 Premium Changes: All dental plan monthly premiums **increased (11 out of 14)**, except:

- ▶ Sun Life Prepaid
- ▶ Humana Prepaid
- ▶ Humana Schedule B

State Vision Plans

- ▶ 2026 Premium Changes: **Increased** by 3% for 2026.

Hospital Supplemental Insurance (Cigna Plan)

- ▶ Monthly Premium Decreased for the 2026 plan year.

WHAT IS CHANGING IN 2026?

Weight Management Program & Diabetes Management Program

- ▶ Must have been enrolled in the State PPO or HMO plan during 2025 and continue enrollment in 2026
- ▶ Limited to the first **2800** applicants for [Weight Management Program](#) and first **2000** for Diabetes Management Program
- ▶ Signed [medical provider referral](#) is required with [application](#)
- ▶ Application Period: **November 3-17, 2025**
- ▶ ***Late applications will not be accepted***

2026

Clinical Faculty Benefits



Clinical Faculty Benefits Overview



Health Insurance

- UF offers [GatorCare Premium](#) for Clinical Faculty, premiums paid for by the College of Medicine.
- The State of Florida / People First also offers [HMO, PPO & High Deductible Health Plans](#) for Medical Coverage in replace of GatorCare (these premiums are paid by employee).



Dental Insurance

- The [State](#) offers numerous dental insurance plans, and UF offers the [Eagles Dental Reimbursement plan](#).



Vision Insurance

- Both the [State](#) and [UF](#) offer vision insurance through Humana.



Life and Disability Insurance

- Faculty are automatically enrolled in Life, Disability, and Accidental Death and Dismemberment through [The Standard](#). These enrollments are effective on the date of hire and there **are no premiums deducted**.
- Additionally, UF & State of Florida offer optional term life & disability insurance plans. These plans would require the employee to pay the monthly cost of these plans through [The Standard](#) and [MetLife](#).



Supplemental Insurances

- The State of Florida offers [Accident, Cancer, Short-Term Disability, Hospitalization, and Hospital Intensive Care](#) insurance benefits.



Legal Plan

- UF offers the [Preferred Legal Plan](#), which covers different types of legal services and representation.

Voluntary Retirement Options

UF Voluntary 403(b)

- Administered through Fidelity Investments
- [Pre-tax and After-tax Roth options](#)
- Enroll on the Fidelity Net Benefits [website](#)

State of Florida 457 Deferred Compensation Plan

- Administered through the State of Florida
- [Pre-tax and After-tax Roth options](#)
- Several investment vendor options
- Enroll of the State of Florida deferred compensation [website](#)

Eligibility & Contribution Limits

- All employees are eligible for enrollment
- Can start and stop contributions throughout the year
- 2026 limits- 24,500 under age 50, \$30,500 for 50 and over
- [Contribution limits](#)



Human Resources

Changes to University benefits



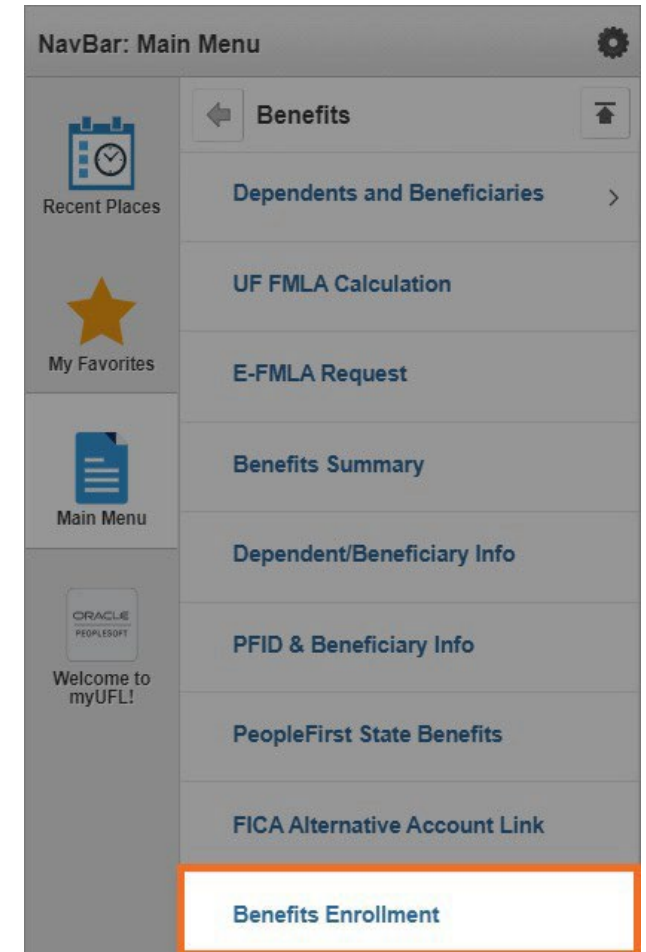
UPDATE UF SELECT & GATORCARE BENEFIT ELECTIONS

UFSelect and GatorCare plan elections must be made through my.ufl.edu.

- ▶ UFSelect benefits include GatorCare, Eagles Dental, UF Vision, UF Optional Term Life, Legal, and Disability (30 or 90 day) Benefits

Main Menu > My Self Service > Benefits > Benefits Enrollment

[Enrollment Guide](#)



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Human Resources

Changes to state benefits



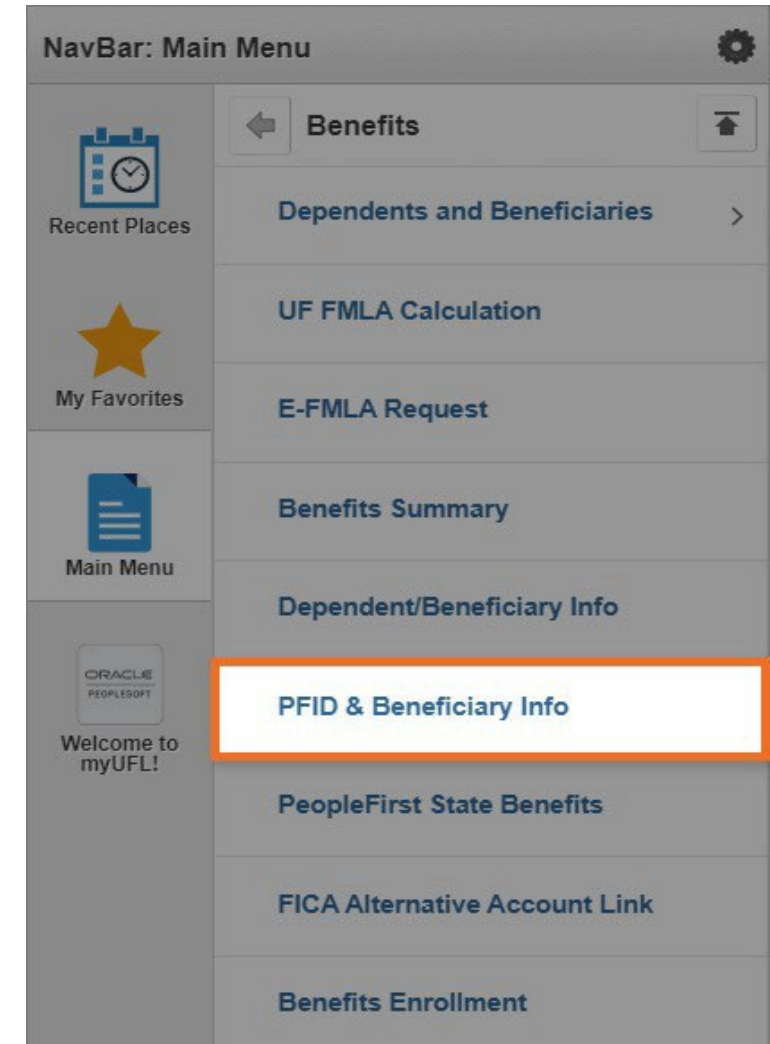
UPDATE STATE BENEFIT ELECTIONS

The **People First portal** is accessed [here](#)

- Your People First ID Number can be found on most PF communication and in myUFL.

Main Menu > My Self Service > Benefits > PFID & Beneficiary Info

- If the 'Forgot Password' link does not work, contact the UFHR-Benefits Team for assistance. We may need to help update your PF profile.
- Make changes over the phone by contacting the **People First Service Center at 866-663-4735.**
- [Enrollment Guide](#)



Changes AFTER Open Enrollment

Employees will only be allowed to make changes after Open Enrollment if it is involving a [qualifying status change](#).

- ▶ This includes: marriage, birth/adoption of a child, dependent eligibility changes, divorce, death, time away from work, retirement, transferring or leaving state employment.
- ▶ All qualifying status events must be reported and benefit changes completed **within 60 calendar days** of the event.
 - ▶ For State of Florida Plans documentation must be submitted through the People First portal.
 - ▶ UF Select Plans documentation can be sent to ufcomjaxbenefits@jax.ufl.edu

2026 Retiree Information!

- ▶ If you plan to retire in 2026 and wish to enroll in [State Retiree Insurance](#), now is the time to transition from GatorCare Premium to State Medical Insurance.
- ▶ In order to be eligible for State Retiree Coverage at retirement, you must be enrolled in a State Medical Plan.
- ▶ For additional questions or concerns please reach out to ufcomjaxbenefits@jax.ufl.edu for more information.

More Information!

[UFHR Benefits Website](#)

[COM-J Benefits Website](#)

[State of Florida Open Enrollment Website](#)

Rate Changes:

- ▶ State Benefits (excluding FSA/ HSA): 12/12 paycheck
- ▶ UFSelect Benefits and FSA/HSA: 1/9 paycheck

Benefits and Wellness Fair:

Monday, October 13th from 9:30am to 3pm

LRC Atrium

We are here to help!



Email us:

ufcomjaxbenefits@jax.ufl.edu



Book an in-person or video consult:

ufcomjaxbenefits@jax.ufl.edu



Call us:

904-244-3471