



# OPEN ENROLLMENT

UNIVERSITY *of* FLORIDA

**UF** | Human Resources  
UNIVERSITY *of* FLORIDA

# 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 1<sup>st</sup>, 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/or 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?

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# 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?

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# 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**

# **Housestaff Benefits**



# Housestaff Benefits Overview



## Health Insurance

- UF offers [GatorCare Premium](#) for Housestaff, 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

- Housestaff 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.



## Savings & Spending Accounts

- The State of Florida offers [Flexible Spending Accounts, Health Savings Accounts, and Health Reimbursement Accounts](#) through Chard Snyder.

# 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](#)

# Changes to University benefits



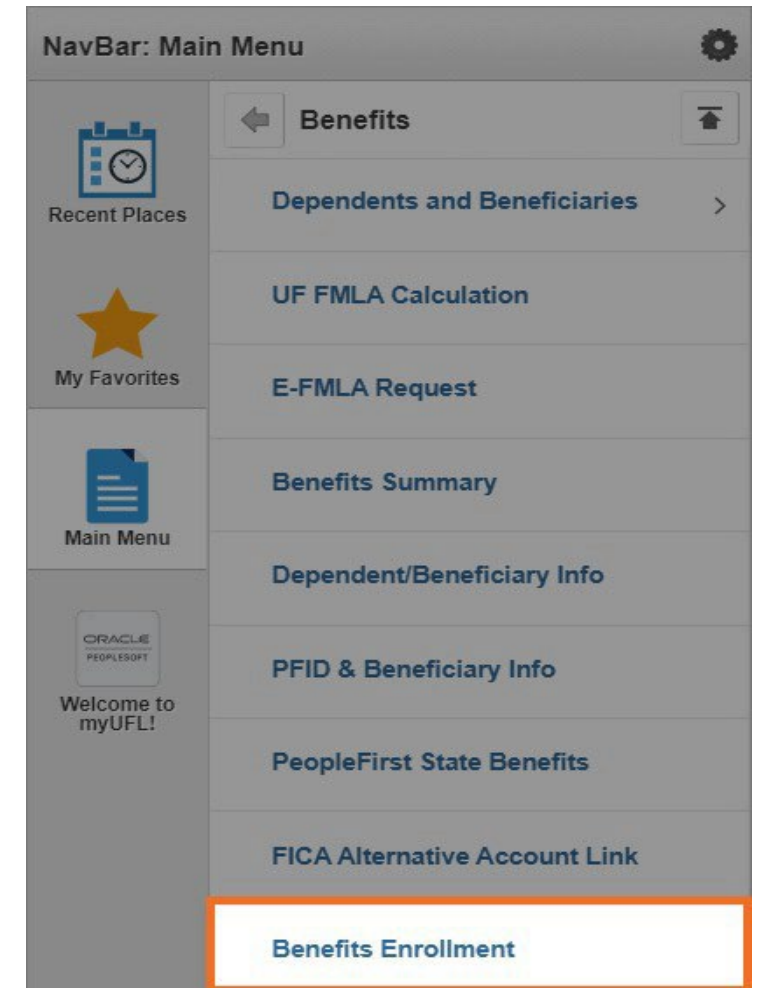
# UPDATE UF SELECT & GATORCARE BENEFIT ELECTIONS

UFSelect and GatorCare plan elections must be made through [my.ufl.edu](https://my.ufl.edu).

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

**Main Menu > My Self Service > Benefits > Benefits Enrollment**

[Enrollment Guide](#)



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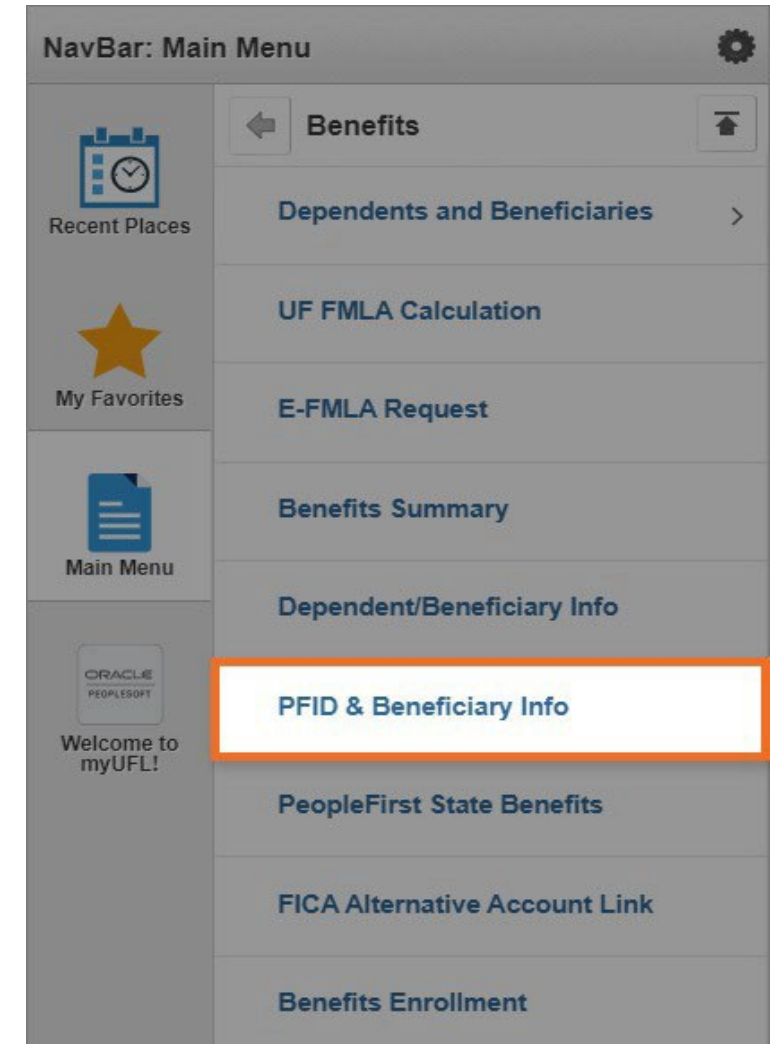
# Changes to state benefits



# 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](mailto:ufcomjaxbenefits@jax.ufl.edu)

# 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
- UFSelectBenefits 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](mailto:ufcomjaxbenefits@jax.ufl.edu)



**Book an in-person or video consult:**

[ufcomjaxbenefits@jax.ufl.edu](mailto:ufcomjaxbenefits@jax.ufl.edu)



**Call us:**

**904-244-3471**