

Employee Benefits Overview – Clinical Faculty

Benefit	Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire)
Health Insurance – GatorCare	Premium or Prime Plus (0.5 – 1.0 FTE) (employee + dependents)	Date of hire	UF COM	UF Select
Life Insurance – The Standard	\$500,000 (0.75 – 1.0 FTE) \$100,000 (0.5 - 0.74 FTE)	Date of hire	UF COM	Automatically enrolled
Disability Insurance – The Standard	60 % of monthly salary-max of \$15,000 (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled
Accidental Death & Dismemberment	\$150,000 (0.75 – 1.0 FTE) \$50,000 (0.5 - 0.74 FTE)	Date of hire	UF COM	Automatically enrolled
Dental Insurance	Eagles Dental <i>or</i>	Date of Hire	Employee	UF Select <i>or</i>
	State Plans (variety)	1 st of month following enrollment		People First (State plans)
Vision	Humana <i>or</i>	Date of Hire	Employee	UF Select <i>or</i>
	Humana	1 st of month following enrollment		People First (State plans)
Legal Plan	UF Select	1 st of month following enrollment	Employee	UF Select
Supplemental Plans (optional additional coverages)	Accident plan, cancer plans, disability plans, hospital intensive care plan, & hospitalization plans (variety)	1 st of month following enrollment	Employee	People First (State plans)
Flexible Spending Accounts (FSA)	Voluntary pre-tax contributions to an account to pay for out-of-pocket medical & dependent care expenses (variety)	1 st of month following enrollment	Employee	People First (State plans)

NOTE: If you have a qualifying status change (QSC) such as birth of a child, marriage, divorce, etc., please contact our office for assistance in changing your benefits.

Retirement Options – Clinical Faculty

Program	Effective Date	UF Contribution	Employee Contribution
403(b) Optional Retirement Plan (ORP)	Select vendor within 90 days of hire	5.14% (on 1 st \$26k of salary)	3% (pre-tax)
403(b) Academic Enrichment Fund (AEF) <i>(failure to select a vendor will result in UF holding account funds)</i>	Select vendor within 90 days of hire	5.14% (on remaining salary)	3% (pre-tax)
457 Deferred Compensation Plan & 403(b) Plans	Upon enrollment (begin/end anytime during the year)	None	Voluntary employee contribution (pre-tax)

Optional Employee Contributions – max for 2020:

- Under 50 years old – up to \$19,500 (Pre- or Post-Tax)
- 50+ years old – up to \$26,000 (Pre- or Post-Tax)

For questions or additional information please contact COM-J Admin Affairs at ufcomjaxbenefits@jax.ufl.edu.