



2023

---

# Postdoctoral Associate Benefits Guide

# Welcome!

Welcome to the College of Medicine at the University of Florida!

This guide has been designed to assist our Postdoctoral Associates with understanding the rich benefit programs that the State of Florida, University of Florida, and College of Medicine (COM) has to offer. If you have any questions at any point in your career with UF COM, please contact our UF COM Human Resources Team. We are here to assist you!



**Kayla Reul**  
Benefits Specialist III  
352-273-9918  
HR@comfs.ufl.edu



**Ashleigh Jennings**  
Regional Programs Business Partner  
& Benefits Specialist  
352-273-9905  
HR@comfs.ufl.edu



**Johnathan Thomas**  
Benefits Specialist III  
352-273-9919  
HR@comfs.ufl.edu

**Key:**

Throughout the guide, look for the following helpful icons:



UFSelect Plans



State of Florida/PeopleFirst Plans



QR Code - Additional information available online

Postdoctoral Associates are eligible to participate in the benefit programs offered by both the University of Florida and the State of Florida. Enrollment in insurance programs is not automatic; you must enroll within 60 days of your 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). 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 HR@comfs.ufl.edu for assistance.

### 2023 Employee Benefits Overview – Postdoctoral Associate

Benefit	Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire)	Page #
Health Insurance	GatorCare Options <i>or</i>	Date of Hire	UF/Employee	UFSelect <i>or</i>	3
	PPO (FloridaBlue) or HMO (depends on county) (0.75 – 1.0 FTE)	1 <sup>st</sup> of Month following enrollment	Employee	PeopleFirst (State plan)	4
Life Insurance	Securian Financial	1 <sup>st</sup> of Month following enrollment	Employee	PeopleFirst (State plan)	5
	The Standard	Date of hire		UFSelect	6
Dental Insurance	Eagles Dental <i>or</i>	Date of Hire	Employee	UFSelect <i>or</i>	7
	Ameritas, Cigna, Humana, MetLife, & Sun Life Financial	1 <sup>st</sup> of month following enrollment		PeopleFirst (State plans)	8
Vision	Humana <i>or</i>	Date of Hire	Employee	UFSelect <i>or</i>	9
	Humana	1 <sup>st</sup> of month following enrollment		PeopleFirst (State plan)	10
Legal Plan	Preferred Legal	Date of Hire	Employee	UFSelect	11
Disability Insurance	The Standard	Date of hire	Employee	UFSelect	12
Supplemental Plans - Accident, Cancer, Disability, Hospitalization & Hospital Intensive Care Plans	Aflac, Cigna, Colonial Life, New Era	1 <sup>st</sup> of month following enrollment	Employee	PeopleFirst (State plans)	13
Savings & Spending Accounts	Chard Snyder - Flexible Spending Accounts, Health Savings Account & Health Reimbursement Account	1 <sup>st</sup> of month following enrollment	Employee	PeopleFirst (State plans)	14

NOTE: If you have a qualifying status change (QSC) such as birth of a child, marriage, divorce, etc., please contact [HR@comfs.ufl.edu](mailto:HR@comfs.ufl.edu) for assistance.

### 2023 Retirement Options – Postdoctoral Associate

Program	Effective Date	UF Contribution	Employee Contribution	Page #
FICA Alternative Plan Fidelity Investments	Date of Hire	None	7.50%	17
403(b) Plans & 457 Deferred Compensation Plan	Upon enrollment (begin/end anytime during the year)	None	Voluntary employee contribution up to IRS limit	18



# GatorCare Options



**Dedicated GatorCare Representative**

352-733-9200

GatorCareCSR@bcbsfl.com

<https://gatorcare.org/>



- The Options plan offers you two network tier options.
- Tier 1 benefits are services you receive from the GatorCare Network, which includes hospitals, physicians and providers in Gainesville and Jacksonville. Tier 1 benefits offer the best value, with lower deductibles and out-of-pocket costs.
- Tier 2 benefits apply when you receive services from Florida Blue’s Network BlueOptions providers, which typically result in higher out-of-pocket costs. When using Tiers 1 and 2 for wellness and preventive care, annual physicals and labs are offered with no out-of-pocket expense to you.

For additional information, review the plan documents at <https://gatorcare.org/options/>

	GatorCare Network Tier 1	Florida Blue BlueOptions <sup>1</sup> Tier 2	Out-of-Network <sup>2</sup> Tier 3
<b>Calendar Year Deductible (CYD)</b> The CYD met for Tier 2 will also accumulate to Tier 1.			
Individual Deductible	\$250	\$400	N/A
Family Deductible	\$500	\$800	N/A
<b>Out-of-Pocket Maximum (OOP)</b> Includes Medical CYD, Coinsurance, Copays, Per-Visit Deductibles, Per-Admission Deductibles, and Pharmacy CYD & Coinsurance/Copays. The OOP Maximum values cross accumulate between all tiers.			
Individual Maximum	\$2,700	\$3,850	N/A
Family Maximum	\$5,400	\$7,700	N/A

## Monthly Premiums

Employee Only  
\$0.00

Employee & Spouse /  
Domestic Partner  
\$180.00

Employee & Children  
\$180.00

Employee & Family  
\$180.00



Prescriptions are managed through  
Magellan Rx Management.  
<https://magellanrx.com/member/login>





# PPO & HMO Options



PeopleFirst Service Center

866-663-4735

M-F 8:00am-6:00pm ET



<https://www.mybenefits.myflorida.com/health>

Comparison Chart: State Health Plans

	State PPO* (standard)	State HMO (standard)	State Health Investor	
			PPO	HMO
Coverage Area	Entire U.S./ Worldwide	HMO Service Area	Entire U.S./ Worldwide	HMO Service Area
Provider	Any	In-network Only	Any	In-network Only
Pre-existing Condition Provision	No	No	No	No
Cost ** (SP/Ind/Fam)	\$15 spouse program \$50 individual \$180 family		Not available \$15 individual \$64.30 family	
Calendar Year Deductible (Ind/Fam)	\$250/\$500	\$0	\$1,400/\$2,800	\$1,400/\$2,800
Office Visits (Gen/Spec)	\$15/\$25	\$20/\$40	20% after CYD	20% after CYD
Prescriptions	\$7 generic \$30 preferred brand \$50 non-preferred brand		30% generic*** 30% preferred brand*** 50% non-preferred brand***	

\* Comparison of Network Services only. (Non-Network available for the PPO Plan, however it is more costly.)

\*\* Cost per month based on a full-time, 1.0 FTE employee.

\*\*\* Only after CYD

### For OPS employees working fewer than 0.75 FTE:

OPS/variable hour employees who work less than 30 hours per week on average over the defined measurement period are not eligible for coverage.

### 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 UFSelect & GatorCare plans. Contact the COM-HR team for enrollment assistance.

### HMO Provider:

The HMO health plan provider varies by region throughout the State of Florida. Based on the county in which you work and/or live will determine which provider you will receive if you enroll in the HMO health plan.

### 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 the COM-HR team for enrollment assistance.



# Securian Financial



**Securian Financial**

888-826-2756

<https://web1.lifebenefits.com/content/lifebenefits/florida/en.html>



### **Basic Term Life Insurance Coverage**

A **basic group term life insurance benefit of \$25,000** is available to all full-time OPS employees. The employee would pay the entire monthly premium, if enrolled.

### **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.



# The Standard



**Christine D'Angelo**

National Accounts Consultant

813-878-0283

[Christine.Dangelo@standard.com](mailto:Christine.Dangelo@standard.com)

<https://www.standard.com/>



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: [https://benefits.hr.ufl.edu/wp-content/uploads/sites/3/2018/05/standard\\_life.pdf](https://benefits.hr.ufl.edu/wp-content/uploads/sites/3/2018/05/standard_life.pdf)



# Eagles Direct Reimbursement Dental Plan



**Eagles, Benefits by Design, Inc.**  
1-800-726-5603  
<http://eaglesbenefits.com/>



The Eagles Direct Reimbursement Dental plan is one of the dental plan options thru UFSelect.

Your dental plan is based on a calendar year. That means your benefits run from January 1st to December 31st each year.

Eagles Direct Reimbursement 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 assignment to the dentist or reimburse you directly.
- A discount card may be requested.

Claims should be submitted to:

Eagles, Benefits By Design, Inc.  
2336 SE Ocean Blvd., Ste. 301  
Stuart, FL 34996

Claims Fax Number: 1-772-334-7059

Claim forms available at: [www.eaglesbenefits.com](http://www.eaglesbenefits.com). Claim forms are generally provided and filed by the provider at the time of service.

## Monthly Premiums

Employee Only \$40.60	Employee & Spouse / Domestic Partner \$81.00	Employee & Children \$122.00	Employee & Family \$160.00
--------------------------	--	---------------------------------	-------------------------------





# State of Florida Dental Insurance

As an employee of the University of Florida, you are also eligible for dental insurance plans through the State of Florida. The State has many dental plans to choose from including several PPO options, Indemnity and Prepaid plans below.



800-780-3100  
<https://rb.gy/yuyygo>



844-222-9104  
<https://rb.gy/dqxbyy>



800-277-2300  
<https://rb.gy/ajzqja>



866-879-3630  
<https://rb.gy/hyuuui>



*fulfilling life*  
 877-721-2224  
<https://rb.gy/twrk9k>

## 2023 Dental Plans

	Prepaid Dental Plans (DHMO)			Preferred Provider Organization (PPO) Plans		Indemnity with PPO Plans		Indemnity Plans
	Cigna Prepaid Dental (4034)	Sun Life Prepaid Dental (4025)	Humana HD205 Prepaid Dental (4044)	Ameritas, Humana & MetLife Preventive PPO (4023, 4094, 4033)	Ameritas, Humana & MetLife Standard PPO (4022, 4092, 4032)	Ameritas, Humana & MetLife Indemnity w/ PPO (4021, 4090, 4031)	Sun Life Indemnity w/ PPO (4074)	Humana Indemnity w/ PPO (4084)
<b>Type I: Preventative Services</b> <i>(Routine cleanings, X-rays, etc.)</i>	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	100% in-network; 80% out of network	100% in-network; 80% out of network	100% in or out of network	100% in or out of network	See benefit schedule: Reimbursement amounts
<b>Type II: Basic Services</b> <i>(Fillings, root canals, etc.)</i>	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	80% in-network; 50% out of network	80% in-network; 50% out of network	80% in or out of network	80% in or out of network	See benefit schedule: Reimbursement amounts
<b>Type III: Major Services</b> <i>(Crown, bridges, etc.)</i>	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	No coverage	50% in-network; 30% out of network	50% in or out of network	50% in or out of network	See benefit schedule: Reimbursement amounts
<b>Annual Deductible</b>	No Deductible	No Deductible	No Deductible	<b>Type I:</b> No Deductible <b>Type II only:</b> Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	<b>Type I:</b> No Deductible <b>Type II &amp; III:</b> Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	<b>Type I:</b> No Deductible <b>Type II &amp; III:</b> Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	<b>Type I:</b> No Deductible <b>Type II &amp; III:</b> Individual: \$50 Family: \$100	No Deductible
<b>Annual Maximum</b>	None	None	None	\$1,000	\$1,500	\$2,000	\$2,000 in network, \$1,500 out of network	\$1,000
<b>Orthodontia</b>	Yes, No age limit	Yes, No age limit	No age limit: Eligible for 25% discount at provider's discretion	No coverage	Yes, No age limit	Yes, No age limit	Yes, only dependents under 19	No coverage
<b>Waiting Period for Orthodontic Services</b>	None	None	None	No coverage	12 month waiting period (may be satisfied w/ prior creditable coverage)	None	None	No coverage
<b>Orthodontia Maximum</b>	None	None	None	No coverage	\$2,000 in network, \$1,500 out of network	\$2,500 in or out of network	\$1,500	No coverage





# Humana

**Humana**®

Customer Care  
1-877-398-2980



Vision care services	If you use an IN-NETWORK provider (Member cost)	If you use an OUT-OF-NETWORK provider (Reimbursement)
Exam with dilation as necessary • Retinal imaging <sup>1</sup>	\$10 Up to \$39	Up to \$30 Not covered
Contact lens exam options <sup>2</sup> • Standard contact lens fit and follow-up • Premium contact lens fit and follow-up	Up to \$55 10% off retail	Not covered Not covered
Frames <sup>3</sup>	\$150 allowance 20% off balance over \$150	\$65 allowance
Standard plastic lenses <sup>4</sup> • Single vision • Bifocal • Trifocal • Lenticular	\$15 \$15 \$15 \$15	Up to \$25 Up to \$40 Up to \$60 Up to \$100
Covered lens options <sup>4</sup> • UV coating • Tint (solid and gradient) • Standard scratch-resistance • Standard polycarbonate - adults • Standard polycarbonate - children <19 • Standard anti-reflective coating • Premium anti-reflective coating  - Tier 1 - Tier 2 - Tier 3 • Standard progressive (add-on to bifocal) • Premium progressive - Tier 1 - Tier 2 - Tier 3 - Tier 4 • Photochromatic / plastic transitions • Polarized	\$15 \$15 \$15 \$40 \$0 \$45 Premium anti-reflective coatings as follows:  \$57 \$68 80% of charge \$15 Premium progressives as follows: \$110 \$120 \$135 \$90 copay, 80% of charge less \$120 allowance \$75 20% off retail	Not covered Not covered Not covered Not covered Not covered Not covered Premium anti-reflective coatings as follows: Not covered Not covered Not covered Up to \$40 Premium progressives as follows: Not covered Not covered Not covered Not covered Not covered Not covered
Contact lenses <sup>5</sup> (applies to materials only) • Conventional  • Disposable • Medically necessary	\$150 allowance, 15% off balance over \$150  \$150 allowance \$0	\$104 allowance  \$104 allowance \$200 allowance

## Monthly Premiums

Employee Only  
\$6.54

Employee & Spouse /  
Domestic Partner  
\$13.08

Employee & Children  
\$12.44

Employee & Family  
\$19.54



# Humana



### Customer Care

1-800-939-5369  
 7:30a.m. - 11:00p.m. ET  
 Monday - Saturday  
 11:00a.m. - 8:00p.m. ET  
 Sunday



#### Vision Care Plan (including exam and materials)

	See a participating provider	See a nonparticipating provider
Exam with dilation as necessary <sup>1</sup>	100% after \$10 copay	\$40 allowance
<b>Lenses</b>		
Single	100% after \$10 copay	\$40 allowance
Bifocal	100% after \$10 copay	\$60 allowance
Trifocal	100% after \$10 copay	\$80 allowance
<b>Frames</b>	\$125 wholesale allowance	\$100 retail allowance
<b>Contact lenses<sup>2</sup></b>		
Elective (conventional and disposable) <sup>3</sup>	\$150 allowance	\$75 allowance
Medically necessary (limit one pair) <sup>4</sup>	100%	\$100 allowance
<b>Frequency (based on date of service)</b>		
Examination		Once every 12 months
Lenses or contact lenses		Once every 12 months
Frame		Once every 24 months

#### Affordable frames

Benefits include a wholesale frame allowance. If the wholesale cost exceeds the frame allowance, employees pay twice the wholesale difference. They never pay full retail.

Retail price*	Wholesale price	Wholesale allowance	Member cost	Savings
\$150-\$225	\$75	\$75	\$0	\$150-\$225
\$200-\$300	\$100	\$75	\$50 (\$100-\$75=\$25x2=\$50)	\$150-\$250



#### Monthly Premiums

Employee Only \$5.92	Employee & Spouse \$11.68	Employee & Children \$11.56	Employee & Family \$18.16
-------------------------	------------------------------	--------------------------------	------------------------------



# Preferred Legal Plan



Preferred Legal Plan

1-888-577-3476

[www.preferredlegal.com](http://www.preferredlegal.com)



### 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

### Monthly Premiums

Employee  
\$9.96



# The Standard



**Christine D'Angelo**

National Accounts Consultant

813-878-0283

[Christine.Dangelo@standard.com](mailto:Christine.Dangelo@standard.com)

<https://www.standard.com/>



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.

Plan rates are available here: [https://benefits.hr.ufl.edu/wp-content/uploads/sites/3/2018/05/standard\\_disability.pdf](https://benefits.hr.ufl.edu/wp-content/uploads/sites/3/2018/05/standard_disability.pdf)



# 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 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 (through Capital Insurance Agency)**

800-780-3100



**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 Insurance Company**

888-756-6701

## Hospitalization

Daily cash payments when you are hospitalized



**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 (through Capital Insurance Agency)**

800-780-3100



# 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 2023:  
\$60 minimum/year  
\$2,850 maximum/year

If any funds are remaining at the end of the plan year, up to \$570 will be carried over into the following plan year. Amounts over \$570 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 2023:  
\$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. You may also deposit pretax money into the account. Enroll in an HDHP online in People First, which automatically opens your HSA Advantage™ account.

- The state contributes \$41.66/month for single coverage (up to \$500/yr) and \$83.33/month for family coverage (up to \$1,000/yr).
- 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.



# UFSelect Enrollment Instructions

## UF College of Medicine

### 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 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.

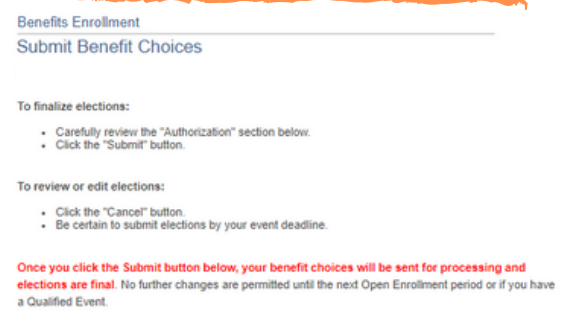
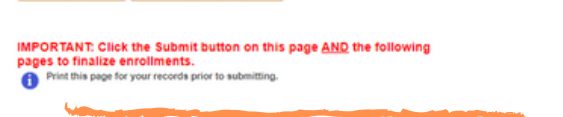
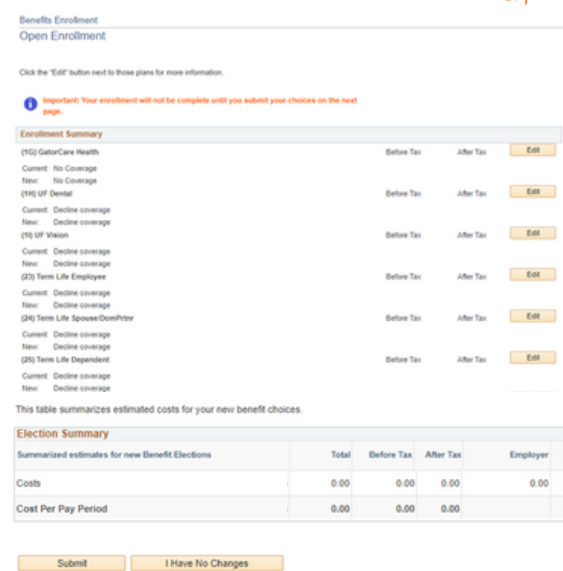
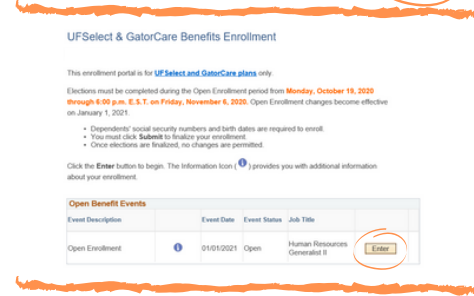
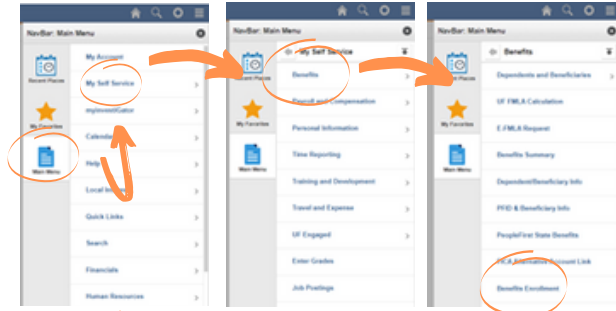
### Step 5: Select Dependent Coverage / Assign Beneficiaries

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.







# State of Florida Enrollment Instructions

## PeopleFirst Service Center

1-866-663-4735

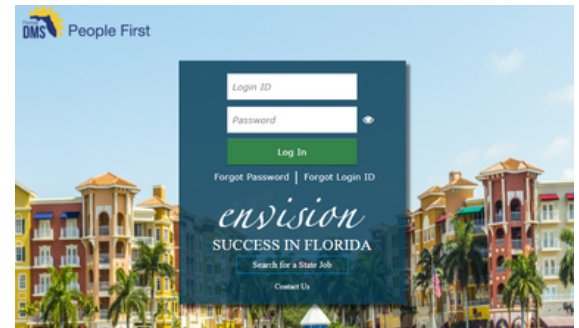
**Step 1:** Log on to <https://peoplefirst.myflorida.com>.

*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.

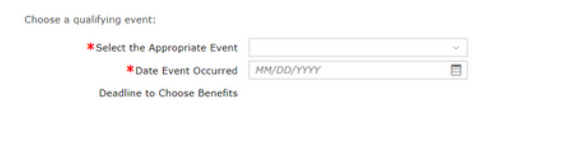


**Step 4:** Select Change My Benefits link to begin your enrollment. You may view your benefits summary, premium history, dependent information, etc. by accessing the links on this page any time during the year.

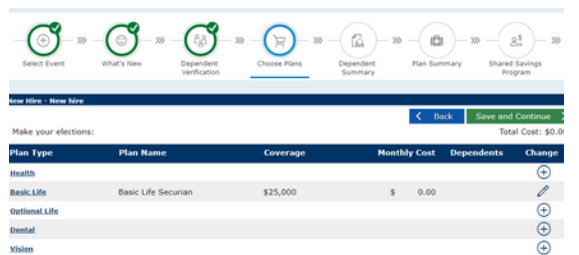
**Step 5:** Select your qualifying event. This screen displays your event (hire, open enrollment, etc.) and your deadline to enroll in benefits.



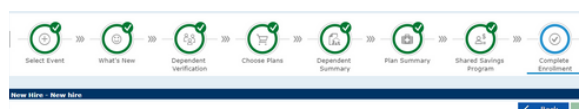
**Step 6:** The next few screens allow you to register/validate eligible dependents if applicable. Name, birth date, social security number, etc. are required for each entry. This list is used later to attach dependents onto your plans. Detailed instructions can be found in the [People First—Dependent 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.*



## Mandatory Retirement Plan

# FICA Alternative Plan

Below are the mandatory contributions by you as the employee for your retirement plan as an University of Florida College of Medicine OPS employee.



**JT Carpenter**  
352-547-6600  
jt.carpenter@fmr.com

**Gene Varela**  
407-335-0834  
Gene.Varela@fmr.com



The FICA Alternative Plan is a defined contribution plan authorized under Section 401(a) of the Internal Revenue Code. Employees in certain temporary positions are mandated to participate in lieu of earning credit for Social Security. Participants contribute 7.50% of their wages and decide how to allocate the money in their account among the available investment funds. The benefit depends on the amount of money contributed and its growth over time.

### **Mandatory Employee: 7.50% of biweekly earnings**

Voluntary Employee contributions are not permitted to this plan.

All OPS employees must designate a future rollover plan to take the funds with you upon termination.





# 403(b) Plans & 457 Deferred Compensation Plan

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

<https://www.myfloridacfo.com/DeferredComp/>

**charles SCHWAB**  
*Own your tomorrow.*  
**888-393-7272**

**Nationwide**  
is on your side  
**800-949-4457**

**AIG**  
**352-367-2409**

**VOYA**  
FINANCIAL  
**352-538-0106**

**All contributions are subject to IRS guidelines for the 2023 limit:**  
Under age 50: \$22,500 (pre-tax) | Age 50 and older: \$30,000 (pre-tax)



## UF Postdoctoral Associate Leave Plan UF College of Medicine

---

Postdoctoral Associate Leave may be used for vacation, sickness, or injury. The accrual rate is 5 hours bi-weekly, and is pro-rated based on FTE (full-time equivalent).

The maximum accrual is 352 hours. Post-Doctoral Associates should coordinate and request leave through their supervisor. Post-Doctoral Leave has no cash value and is not transferrable to other positions at UF.

Postdoctoral Associate are also eligible for the December Leave Personal Days as well as all holidays with pay. December Personal Leave 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 2023 holidays include:

- New Year's Day – (observed) Monday, January 2
- Martin Luther King, Jr's Birthday – Monday, January 16 Memorial Day – Monday, May 29
- Juneteenth — Monday, June 19
- Independence Day – Tuesday, July 4 Labor Day – Monday, September 4
- Veterans Day – Friday, November 10
- Thanksgiving – Thursday, November 23 & Friday, November 24 Homecoming (observed) – TBD
- Christmas – Monday, December 25

Postdoctoral Associates are eligible for up to 12 work weeks of FMLA leave, once the employee has worked at least 12 months (need not be consecutive), and also has worked at least 1,250 hours during the 12 months prior to the start of the FMLA leave. Breaks in employment do not affect this total. It is a cumulative total of the number of months the employee has been employed by the University. More FMLA information is available here: <https://benefits.hr.ufl.edu/time-away/fmla/>

**For questions regarding leave, please contact UFHR Central Leave team at [central-leave@ufl.edu](mailto:central-leave@ufl.edu) or (352) 392-2477.**



## Additional Benefits

### GatorCare **NOW**

SAME-DAY CARE FOR ALL UF AND SHANDS EMPLOYEES

Internal Medicine at Medical Plaza  
Monday – Friday  
8am - noon

To make a same-day appointment, please call  
**352-265-1NOW(1669)**

Care **WHEN** and **WHERE**  
you need it.



<https://babygator.ufl.edu/>  
352-294-2243

For children 6 weeks to 5 years old.

## UF | Wellness College of Medicine



<https://wellness.med.ufl.edu/>  
<http://gatorcare.org/wellness/>



## COMPSYCH<sup>®</sup>

— The GuidanceResources Company<sup>®</sup> —

Your UF Employee Assistance Program offers someone to talk to and resources to consult whenever and wherever you and your eligible dependents need them - 24 hours a day, 7 days a week.

Phone: 800-697-0353

Website: [guidanceresources.com](http://guidanceresources.com)

Mobile Phone App: GuidanceNow<sup>SM</sup>

Web ID: UFEAP

<https://www.eap.ufl.edu/>



## 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.



<https://benefits.hr.ufl.edu/gatorperks/aid-a-gator/>



All employees receive GATORPERKS for exclusive discounts!

<https://benefits.hr.ufl.edu/gatorperks/>

# 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

Health \_\_\_\_\_  
Life \_\_\_\_\_  
Disability \_\_\_\_\_  
Dental \_\_\_\_\_  
Vision \_\_\_\_\_  
Legal \_\_\_\_\_

### State of Florida Plan Options

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

**Add a beneficiary for your life insurance coverage.**  
*State of Florida Plans:* [https://www.mybenefits.myflorida.com/content/download/131251/817503/83345-8\\_08-2016\\_Beneficiary\\_Designation\\_Form.pdf](https://www.mybenefits.myflorida.com/content/download/131251/817503/83345-8_08-2016_Beneficiary_Designation_Form.pdf)

*UFSelect Plans:* MyUFL.edu > Main Menu > My Self Service > Benefits > Dependent/Beneficiary Info

**Submit dependent verification documents to [Benefits@ufl.edu](mailto:Benefits@ufl.edu) and/or PeopleFirst.**  
*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 COM Benefits Specialist at [HR@comfs.ufl.edu](mailto:HR@comfs.ufl.edu), or visit our COM HR homepage to submit a general inquiry form.**

<https://hr.med.ufl.edu/>

