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

This guide has been designed to assist our Basic Science Faculty with understanding the rich benefit program 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!

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Basic Science Faculty 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.

Key:
Throughout the guide, look for the following helpful icons:
## 2023 Employee Benefits Overview – Basic Science Faculty

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Provider/Coverage</th>
<th>Effective Date</th>
<th>Who Pays Premiums</th>
<th>Enrollment (within 60 days of hire)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Insurance</td>
<td>PPO (Florida Blue) or HMO (depends on county)</td>
<td>1st of Month following enrollment</td>
<td>Employee</td>
<td>PeopleFirst (State plan)</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Securian Financial $25,000 (0.75 – 1.0 FTE)</td>
<td>Date of Hire</td>
<td>UF</td>
<td>Automatically enrolled</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>The Standard</td>
<td>Date of Hire</td>
<td>Employee</td>
<td>UF Select</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>Eagles Dental or Ameritas, Cigna, Humana, MetLife, &amp; Sun Life Financial</td>
<td>Date of Hire</td>
<td>Employee</td>
<td>PeopleFirst (State plan)</td>
</tr>
<tr>
<td>Vision</td>
<td>Humana or</td>
<td>Date of Hire</td>
<td>Employee</td>
<td>PeopleFirst (State plan)</td>
</tr>
<tr>
<td>Disability Insurance</td>
<td>The Standard 60% of monthly salary-max of $15,000 (0.75 – 1.0 FTE)</td>
<td>Date of hire</td>
<td>UF COM</td>
<td>Automatically enrolled</td>
</tr>
<tr>
<td>Legal Plan</td>
<td>Preferred Legal</td>
<td>Date of Hire</td>
<td>Employee</td>
<td>UF Select</td>
</tr>
<tr>
<td>Supplemental Plans – Accident, Cancer, Disability, Hospitalization &amp; Hospital Intensive Care Plans</td>
<td>Aflac, Cigna, Colonial Life, New Era</td>
<td>1st of month following enrollment</td>
<td>Employee</td>
<td>PeopleFirst (State plans)</td>
</tr>
<tr>
<td>Savings &amp; Spending Accounts</td>
<td>Chard Snyder - Flexible Spending Accounts, Health Savings Account &amp; Health Reimbursement Account</td>
<td>1st of month following enrollment</td>
<td>Employee</td>
<td>PeopleFirst (State plans)</td>
</tr>
</tbody>
</table>

**NOTES:**
1. Positions working fewer than 0.75 FTE: Employees in these positions are eligible to participate in all plans offered but pay a prorated share of the health and life insurance employer premium based on the FTE, plus their employee share.
2. If you have a qualifying status change (QSC) such as a birth of a child, marriage, divorce, etc., please contact HR@comfs.ufl.edu for assistance.

## 2023 Retirement Options – Basic Science Faculty

<table>
<thead>
<tr>
<th>Program</th>
<th>Effective Date</th>
<th>UF Contribution</th>
<th>Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>SUS ORP 403(b)</td>
<td>Date of Hire</td>
<td>5.14%</td>
<td>3%</td>
</tr>
<tr>
<td>403(b) Plans &amp; 457 Deferred Compensation Plan</td>
<td>Upon enrollment (begin/end anytime during the year)</td>
<td>None</td>
<td>Voluntary employee contribution up to IRS limit</td>
</tr>
</tbody>
</table>
PPO & HMO Options

PeopleFirst Service Center
866-663-4735
M-F 8:00am-6:00pm ET

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

For salaried employees working fewer than 0.75 FTE:
You are eligible to participate in all plans offered under the State of Florida/PeopleFirst upon hire but pay a prorated share of the health and life insurance employer premium based on the FTE, plus the employee share. Contact the COM-HR team for assistance with calculating the monthly premiums.

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.

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.

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.

Comparison Chart: State Health Plans

<table>
<thead>
<tr>
<th>Coverage Area</th>
<th>State PPO* (standard)</th>
<th>State HMO (standard)</th>
<th>State Health Investor</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Entire U.S./Worldwide</td>
<td>HMO Service Area</td>
<td>Entire U.S./Worldwide</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Provider</th>
<th>Any</th>
<th>In-network Only</th>
<th>Any</th>
<th>In-network Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-existing Condition Provision</td>
<td>No</td>
<td>No</td>
<td>No</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Cost ** (SP/Ind/Fam)</th>
<th>$15 spouse program</th>
<th>$50 individual</th>
<th>$180 family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible (Ind/Fam)</td>
<td>$250/$500</td>
<td>$0</td>
<td>$1,400/$2,800</td>
</tr>
</tbody>
</table>

| Office Visits (Gen/Spec) | $15/$25 | $20/$40 | 20% after CYD | 20% after CYD |

<table>
<thead>
<tr>
<th>Prescriptions</th>
<th>$7 generic</th>
<th>$30 preferred brand</th>
<th>$50 non-preferred brand</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>30% generic***</td>
<td>30% preferred brand***</td>
<td>50% non-preferred brand***</td>
</tr>
</tbody>
</table>

* 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
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.

Optional Term Life Insurance Coverage

Salaried employees enrolled in basic life insurance coverage can also elect additional term life insurance. Benefit amounts between 1 and 7 times base annual earnings, up to a maximum of $1,000,000 are available. Medical underwriting may be required.

Your optional life insurance premium will increase the month before (for coverage for the month of) your birthday when you change age bands. Your optional life insurance premium will change as the result of a change in annual salary on the effective date of the change in salary.

Guaranteed issue coverage gives you the option to purchase life insurance without providing evidence of insurability (EOI). This means, you won’t be turned down for medical reasons. Guaranteed issue coverage may be available during annual open enrollment periods, qualified family status changes and when first eligible to enroll in your life insurance plan. If you apply for coverage above the guaranteed amount and are declined due to health reasons, you will still receive the guaranteed amount.

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.
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.

Eagles Direct Reimbursement Dental Plan

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. Claim forms are generally provided and filed by the provider at the time of service.

**Monthly Premiums**

<table>
<thead>
<tr>
<th>Plan Description</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$40.60</td>
</tr>
<tr>
<td>Employee &amp; Spouse / Domestic Partner</td>
<td>$81.00</td>
</tr>
<tr>
<td>Employee &amp; Children</td>
<td>$122.00</td>
</tr>
<tr>
<td>Employee &amp; Family</td>
<td>$160.00</td>
</tr>
</tbody>
</table>
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.

### State of Florida Dental Insurance

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Prepaid Dental Plans (DHMO)</th>
<th>Preferred Provider Organization (PPO) Plans</th>
<th>Indemnity with PPO Plans</th>
<th>Indemnity Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cigna</td>
<td>Cigna Prepaid Dental (4034)</td>
<td>Cigna Prepaid Dental (4025)</td>
<td>Cigna Indemnity w/ PPO (4074)</td>
<td>Cigna Indemnity w/ PPO (4088)</td>
</tr>
<tr>
<td>Sun Life</td>
<td>Sun Life Prepaid Dental (4025)</td>
<td>Sun Life Prepaid Dental (4044)</td>
<td>Indemnity w/ PPO (4022, 4052 4012)</td>
<td>Indemnity w/ PPO (4031)</td>
</tr>
<tr>
<td>Humana</td>
<td>Humana HD205 Prepaid Dental (4046)</td>
<td>Humana Indemnity w/ PPO (4074)</td>
<td>Humana Indemnity w/ PPO (4013)</td>
<td>Humana Indemnity w/ PPO (4013)</td>
</tr>
<tr>
<td>Ameritas</td>
<td>Ameritas, Humana &amp; MetLife Preventive PPO (4023, 4034, 4033)</td>
<td>Ameritas, Humana &amp; MetLife Standard PPO (4022, 4052 4012)</td>
<td>Ameritas, Humana &amp; MetLife Indemnity w/ PPO (4021, 4090, 4031)</td>
<td>Ameritas, Humana &amp; MetLife Indemnity w/ PPO (4021, 4090, 4031)</td>
</tr>
<tr>
<td>MetLife</td>
<td>MetLife Standard PPO (4022, 4052 4012)</td>
<td>MetLife Standard PPO (4022, 4052 4012)</td>
<td>MetLife Indemnity w/ PPO (4074)</td>
<td>MetLife Indemnity w/ PPO (4074)</td>
</tr>
</tbody>
</table>

**2023 Dental Plans**

<table>
<thead>
<tr>
<th>Type I: Preventative Services</th>
<th>Type II: Basic Services</th>
<th>Type III: Major Services</th>
<th>Annual Deductible</th>
<th>Annual Maximum</th>
<th>Orthodontia</th>
<th>Waiting Period for Orthodontic Services</th>
<th>Orthodontic Maximan</th>
</tr>
</thead>
<tbody>
<tr>
<td>See benefit schedule: Fixed copayments</td>
<td>See benefit schedule: Fixed copayments</td>
<td>See benefit schedule: Fixed copayments</td>
<td>No Deductible</td>
<td>None</td>
<td>Yes, No age limit</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>100% in-network; 80% out of network</td>
<td>80% in-network; 50% out of network</td>
<td>No coverage</td>
<td>$1,000</td>
<td>$1,000</td>
<td>Yes, No age limit</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>160% in-network; 80% out of network</td>
<td>80% in-network; 50% out of network</td>
<td>12-month waiting period (may be satisfied w/ prior creditable coverage)</td>
<td>$2,000 in network</td>
<td>$1,500</td>
<td>Yes, No age limit</td>
<td>None</td>
<td>None</td>
</tr>
<tr>
<td>100% in or out of network</td>
<td>100% in or out of network</td>
<td>See benefit schedule: Reimbursement amounts</td>
<td>$2,000 in network</td>
<td>$1,500</td>
<td>Yes, only dependents under 19</td>
<td>None</td>
<td>None</td>
</tr>
</tbody>
</table>

**Contact Information:**

## Vision care services

<table>
<thead>
<tr>
<th>Service</th>
<th>If you use an IN-NETWORK provider (Member cost)</th>
<th>If you use an OUT-OF-NETWORK provider (Reimbursement)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam with dilation as necessary</td>
<td>$10</td>
<td>Up to $30</td>
</tr>
<tr>
<td>• Retinal imaging¹</td>
<td></td>
<td>Not covered</td>
</tr>
<tr>
<td>Contact lens exam options²</td>
<td>Up to $55</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Standard contact lens fit and follow-up</td>
<td>10% off retail</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Premium contact lens fit and follow-up</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>$150 allowance</td>
<td>$65 allowance</td>
</tr>
<tr>
<td></td>
<td>20% off balance over $150</td>
<td></td>
</tr>
<tr>
<td>Standard plastic lenses³</td>
<td>$15</td>
<td>Up to $25</td>
</tr>
<tr>
<td>• Single vision</td>
<td>$15</td>
<td>Up to $40</td>
</tr>
<tr>
<td>• Bifocal</td>
<td>$15</td>
<td>Up to $60</td>
</tr>
<tr>
<td>• Trifocal</td>
<td>$15</td>
<td>Up to $100</td>
</tr>
<tr>
<td>• Lenticular</td>
<td>$15</td>
<td></td>
</tr>
<tr>
<td>Covered lens options⁴</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>• UV coating</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Tint (solid and gradient)</td>
<td>$15</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Standard scratch-resistance</td>
<td>$40</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Standard polycarbonate - adults</td>
<td>$0</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Standard polycarbonate - children &lt;19</td>
<td>$45</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Standard anti-reflective coating</td>
<td>Premium anti-reflective coatings as follows:</td>
<td>Not covered</td>
</tr>
<tr>
<td>• Premium anti-reflective coating</td>
<td>$57</td>
<td>Premium anti-reflective coatings as follows:</td>
</tr>
<tr>
<td></td>
<td>$68</td>
<td></td>
</tr>
<tr>
<td></td>
<td>80% of charge</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$15</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Premium progressives as follows:</td>
<td></td>
</tr>
<tr>
<td>• Tier 1</td>
<td>$110</td>
<td></td>
</tr>
<tr>
<td>• Tier 2</td>
<td>$120</td>
<td></td>
</tr>
<tr>
<td>• Tier 3</td>
<td>$135</td>
<td></td>
</tr>
<tr>
<td>• Tier 4</td>
<td>$90 copay, 80% of charge less $120 allowance</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$75</td>
<td></td>
</tr>
<tr>
<td>• Photochromatic / plastic transitions</td>
<td>20% off retail</td>
<td></td>
</tr>
<tr>
<td>• Polarized</td>
<td>$150 allowance</td>
<td></td>
</tr>
</tbody>
</table>

## Monthly Premiums

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Only</th>
<th>Employee &amp; Spouse / Domestic Partner</th>
<th>Employee &amp; Children</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$6.54</td>
<td>$13.08</td>
<td>$12.44</td>
<td>$19.54</td>
</tr>
</tbody>
</table>

¹ Retinal imaging: A test used to examine the retina and optic nerve of the eye for diseases.
² Contact lens exam options: These services include examining the fit of contact lenses and making adjustments as necessary.
³ Standard plastic lenses: Include single vision, bifocal, trifocal, and lenticular lenses.
⁴ Covered lens options: Include UV coating, tint, standard scratch-resistance, standard polycarbonate for adults and children, standard anti-reflective coating, and premium anti-reflective coating.
⁵ Contact lenses: Include conventional, disposable, and medically necessary lenses.
### Vision Care Plan (including exam and materials)

<table>
<thead>
<tr>
<th>Service</th>
<th>See a participating provider</th>
<th>See a nonparticipating provider</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam with dilation as necessary¹</td>
<td>100% after $10 copay</td>
<td>$40 allowance</td>
</tr>
<tr>
<td>Lenses</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single</td>
<td>100% after $10 copay</td>
<td>$40 allowance</td>
</tr>
<tr>
<td>Bifocal</td>
<td>100% after $10 copay</td>
<td>$60 allowance</td>
</tr>
<tr>
<td>Trifocal</td>
<td>100% after $10 copay</td>
<td>$80 allowance</td>
</tr>
<tr>
<td>Frames</td>
<td>$125 wholesale allowance</td>
<td>$100 retail allowance</td>
</tr>
<tr>
<td>Contact lenses²</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Elective (conventional and disposable)³</td>
<td>$150 allowance</td>
<td>$75 allowance</td>
</tr>
<tr>
<td>Medically necessary (limit one pair)⁴</td>
<td>100%</td>
<td>$100 allowance</td>
</tr>
<tr>
<td>Frequency (based on date of service)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Examination</td>
<td>Once every 12 months</td>
<td></td>
</tr>
<tr>
<td>Lenses or contact lenses</td>
<td>Once every 12 months</td>
<td></td>
</tr>
<tr>
<td>Frame</td>
<td>Once every 24 months</td>
<td></td>
</tr>
</tbody>
</table>

### 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.

<table>
<thead>
<tr>
<th>Retail price*</th>
<th>Wholesale price</th>
<th>Wholesale allowance</th>
<th>Member cost</th>
<th>Savings</th>
</tr>
</thead>
<tbody>
<tr>
<td>$150–$225</td>
<td>$75</td>
<td>$75</td>
<td>$0</td>
<td>$150–$225</td>
</tr>
<tr>
<td>$200–$300</td>
<td>$100</td>
<td>$75</td>
<td>$50 ($100–$75=25x2=$50)</td>
<td>$150–$250</td>
</tr>
</tbody>
</table>

### Monthly Premiums

- **Employee Only**: $5.92
- **Employee & Spouse**: $11.68
- **Employee & Children**: $11.56
- **Employee & Family**: $18.16
As a Basic Science Faculty member of the College of Medicine, you are provided with a long term disability insurance policy at no cost to you. The coverage provides a monthly income benefit of 60% of your basic monthly earnings (tax-free) up to a maximum of $15,000 per month and is effective the first day of employment. There is a 180 day elimination period. This is a specialty own occupation policy.

*Limitations and Exclusions apply as stated in the booklet Certificate and Master Contract.
*Detailed information and policy documents available at: https://financeadmin.med.ufl.edu/policy-documents-for-com-benefit-plans/

COM Basic Science Faculty are automatically enrolled in the long term disability insurance plan.

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.

Preferred Legal Plan

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
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.

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.

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

Hospitalization
Daily cash payments when you are hospitalized

Hospital Intensive Care
Daily benefit for confinement in a hospital intensive care or a sub-acute intensive care unit.
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 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 AdvantageTM 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.

Shared Savings Program rewards are credited to your account as they are earned. HRA money is used to pay for eligible medical, dental, vision, preventive 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.
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.
**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.
403(b) SUSORP

State University System Optional Retirement Program

The ORP is a defined contribution plan qualified under section 403(b) of the Internal Revenue Code administered by the Florida Department of Management Services. The department contracts with four Investment Provider Companies to offer a variety of mutual funds and annuities to university personnel. The benefits are determined by performance of the participants investment choices funded by employer contributions and employee contributions.

**Employer contributions in the ORP are at the rate of 5.14% and a mandatory employee contribution of 3% will automatically be withdrawn from your salary.**

Voluntary employee contributions are permitted up to 5.14% of biweekly earnings.

To enroll in your 403(b) State University System Optional Retirement Program, follow these steps.

1. Open an account with an investment provider listed below
2. Fax completed Mandatory Optional Retirement Program Enrollment Form to UF Benefits at (352) 392-5166 (or email to benefits@ufl.edu without your SSN) within 90 calendar days from hire

**Florida Retirement System**
866-446-9377
Monday – Friday
8:00 a.m. to 6:00 p.m. ET
https://www.myfrs.com/

**MyFRS**
Florida Retirement System

**EQUITABLE**
Stephen Harrison
904-240-3916
stephen.harrison@equitable.com

**VOYA**
Deborah James
352-538-0106
djames@gaborfs.com

**AIG**
Sheryl Bennet
352-367-2409
sheryl.bennett@aig.com

**TIAA**
Barbara Vaught
813-632-5153
bvaught@tiaa.org
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/

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)
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.

UF Leave Plan
UF College of Medicine

Full-time faculty members 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.
https://benefits.hr.ufl.edu/time-away/sick-leave/

Full-time faculty members on 12 month appointments accrue annual leave at the rate of 6.769 hours biweekly (roughly 22 days/year). A maximum of 352 hours of annual leave may be accumulated.

Upon resignation or retirement, an employee may have a lifetime cash out up to 200 hours of annual vacation leave.

Full-time faculty members 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 2023 holiday schedule is available at: https://benefits.hr.ufl.edu/time-away/holidays/

Full-time faculty members 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.

For questions regarding leave, please contact UFHR Central Leave team at 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.

ComPsych
The GuidanceResources Company

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
Mobile Phone App: GuidanceNowSM
Web ID: UFEAP

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

Baby Gator
Child Development and Research Center
UNIVERSITY of FLORIDA

https://babygator.ufl.edu/
352-294-2243
For children 6 weeks to 5 years old.

援助蟾蜍计划
UF创建了“援助蟾蜍”计划作为紧急援助基金，为UF教职员工和工作人员提供有限援助（每名员工每年最多1,500美元）。

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

Wellness
UF College of Medicine

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

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
   Life __________________________
   Disability _______________________
   Dental __________________________
   Vision __________________________
   Legal __________________________

☐ Select a retirement plan and complete enrollment (within the first 90 days).
   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
   UFSelect Plans: MyUFL.edu > Main Menu > My Self Service > Benefits > Dependent/Beneficiary Info

☐ Submit dependent verification documents to PeopleFirst.

☐ 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.
   MyUFL.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, or visit our COM HR homepage to submit a general inquiry form.

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