Welcome!

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

This guide has been designed to assist our OPS employees with understanding the rich benefits 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!

OPS employees are eligible to participate in the benefit programs offered by 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:

UFSelect Plans
State of Florida/PeopleFirst Plans
QR Code - Additional information available online

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

Johnathan Thomas
Benefits Specialist III
352-273-9919
HR@comfs.ufl.edu
### 2023 Employee Benefits Overview – OPS (.75-1.0 FTE)

<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>
<th>Page Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Heath Insurance</td>
<td>PPO (FloridaBlue) or HMO (depends on county)</td>
<td>1st of Month following enrollment</td>
<td>Employee</td>
<td>PeopleFirst (State plan)</td>
<td>3</td>
</tr>
<tr>
<td>Life Insurance</td>
<td>Securian Financial</td>
<td>1st of Month following enrollment</td>
<td>Employee</td>
<td>PeopleFirst (State plan)</td>
<td>4</td>
</tr>
<tr>
<td>Dental Insurance</td>
<td>Ameritas, Cigna, Humana, MetLife, &amp; Sun Life Financial</td>
<td>1st of month following enrollment</td>
<td>Employee</td>
<td>PeopleFirst (State plans)</td>
<td>5</td>
</tr>
<tr>
<td>Vision</td>
<td>Humana</td>
<td>1st of month following enrollment</td>
<td>Employee</td>
<td>PeopleFirst (State plan)</td>
<td>6</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>
<td>7</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>
<td>8</td>
</tr>
</tbody>
</table>

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

### 2023 Retirement Options – OPS (.75-1.0 FTE)

<table>
<thead>
<tr>
<th>Program</th>
<th>Effective Date</th>
<th>UF Contribution</th>
<th>Employee Contribution</th>
<th>Page Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>FICA Alternative Plan Fidelity Investments</td>
<td>Date of Hire</td>
<td>None</td>
<td>7.50%</td>
<td>10</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>
<td>11</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 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.

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.

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.
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.
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.

### 2023 Dental Plans

<table>
<thead>
<tr>
<th></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></td>
<td>Cigna Prepaid Dental (4034)</td>
<td>Sun Life Prepaid Dental (4G25)</td>
<td>Ameritas, Humana &amp; MetLife Preventive PPO (4023, 4034, 4031)</td>
<td>Ameritas, Humana &amp; MetLife Standard PPO (4022, 4052, 4032)</td>
</tr>
<tr>
<td></td>
<td>Sun Life Prepaid Dental (4G25)</td>
<td>Humana HD205 Prepaid Dental (4044)</td>
<td>Ameritas, Humana &amp; MetLife Standard PPO (4022, 4052, 4032)</td>
<td>Sun Life Indemnity w/ PPO (4074)</td>
</tr>
<tr>
<td></td>
<td>Ameritas, Humana &amp; MetLife Standard PPO (4022, 4052, 4032)</td>
<td>Sun Life Indemnity w/ PPO (4074)</td>
<td>Sun Life Indemnity w/ PPO (4074)</td>
<td>Sun Life Indemnity w/ PPO (4074)</td>
</tr>
</tbody>
</table>

| Type I: Preventative Services (Routine cleanings, x-rays, etc.) | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments |
| Type II: Basic Services (Fillings, root canals, etc.) | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments |
| Type III: Major Services (Crowns, bridges, etc.) | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments | See benefit schedule: Fixed copayments |

|                     | Type I: No Deductible | Type I: No Deductible | Type I: No Deductible | Type I: No Deductible |
| Annual Deductible   | $0                     | $0                     | $0                     | $0                     |
| Annual Maximum      | $1,000                 | $1,000                 | $2,000                 | $2,000                 |
| Orthodontia         | Yes, No age limit     | Yes, No age limit     | Yes, No age limit     | Yes, No age limit |
| Waiting Period for Orthodontic Services | None | None | None | None |
| Orthodontia Maximan | None | None | None | $2,000 in network |

*Note: Benefits and plans may vary by carrier and location.*
## Vision Care Plan (including exam and materials)

<table>
<thead>
<tr>
<th></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>$60 allowance</td>
</tr>
<tr>
<td><strong>Lenses</strong></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><strong>Frames</strong></td>
<td>$125 wholesale allowance</td>
<td>$100 retail allowance</td>
</tr>
<tr>
<td><strong>Contact lenses</strong>²</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><strong>Frequency (based on date of service)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Examination</td>
<td></td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Lenses or contact lenses</td>
<td></td>
<td>Once every 12 months</td>
</tr>
<tr>
<td>Frame</td>
<td></td>
<td>Once every 24 months</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

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

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

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; or
- Pay your provider directly from your account online; or
- Pay out of pocket for certain eligible expenses; then submit claims to be reimbursed.

Employee Contribution Limits for 2023:
$60 minimum/year
$2,850 maximum/year

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

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.
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.
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.

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.

Employees hired on F, J, M, and Q type visas may be exempt from participating in the FICA Alternative Retirement Plan. For inquiries, please contact UF Payroll & Tax Services at 352-392-1231 or payroll-services@ufl.edu.
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)
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: GuidanceNow℠
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.

**UF Wellness College of Medicine**

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

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

☐ Add a beneficiary for your life insurance coverage.
   UFSelect Plans: MyUFL.edu > Main Menu > My Self Service > Benefits > Dependent/Beneficiary Info
   State of Florida Plans: https://www.mybenefits.myflorida.com/content/download/131251/817503/83345-8_08-2016_Beneficiary_Designation_Form.pdf

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

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