

2024 OPEN ENROLLMENT

UNIVERSITY OF FLORIDA – COLLEGE OF MEDICINE

Frequently Asked Questions – Benefits Open Enrollment

October 13 – November 3

1. Q: When is open enrollment?

A: 10/16/2023-11/3/2023

2. Q: When is our plan year?

A: Plan Year begins 1/1/2024

3. Q: If I make changes during Open Enrollment, when will the changes or enrollments be effective?

A: January 1, 2024

4. Q: When am I eligible to enroll?

A: You can enroll as a new hire within 60 days of the hire date, open enrollment, or within 60 days of a valid Qualified Status Change (QSC.) Please follow the link to learn more about QSC: to review: <https://benefits.hr.ufl.edu/life-events/qsc/>

5. Q: What types of employee benefits am I eligible for?

A: Explore my benefits: <https://benefits.hr.ufl.edu/my-benefits/explore/>

6. Q: How can I know what kind of employee benefits I need?

A: We encourage you to explore your benefit options first, and if you still have questions, you may schedule an appointment with a benefits specialist to review.

<https://benefits.hr.ufl.edu/my-benefits/explore/>

7. Q: How do I enroll in benefits?

A: Follow this link to learn how to enroll: <https://benefits.hr.ufl.edu/my-benefits/enrollment/>

8. Q: Can I add family members to my benefits? —If so, how?

A: Follow this link to learn how to enroll your family members:
<https://benefits.hr.ufl.edu/my-benefits/eligible-dependents/>

9. Q: Am I required to sign up for health insurance?

A: You can waive health insurance without penalty.

10. Q: What happens if I do not make changes during open enrollment?

A: You will have to wait for a valid QSC to make changes or wait for the next annual open enrollment window.

11. Q: Will I get penalized for not having health insurance?

A: No

12. Q: Can I have other health coverage?

A: We do not recommend enrolling in multiple health insurance plans, but if that happens, we encourage you to work with your health insurance provider regarding coordination of benefits.

13. Q: How and when can I make changes to my employee benefit selections?

A: Qualifying life event (e.g. marriage, birth, etc.) or Open Enrollment:
<https://benefits.hr.ufl.edu/life-events/qsc/>

14. Q: There are so many dental plan options, how do I choose?

A: We recommend contacting a local dentist you are interested in going to and asking what dental insurance plans they accept. From their response, you can compare the plans they accept with the state plans. State dental plan details can be found here: [Dental Insurance Plans / Health | MyBenefits / Department of Management Services \(myflorida.com\)](#)

15. Q: How much does health care/benefits cost?

A: Premiums: <https://benefits.hr.ufl.edu/health/premiums/>

16. Q: How much does my employer contribute to insurance/benefits costs?

A: Premium: <https://benefits.hr.ufl.edu/health/premiums/>

17. Q: If I get new benefits, do I have to switch health care providers?

A: Depending on the plan change you may have to change providers. Please discuss with your healthcare provider.

18. Q: How are benefits paid?

A: Benefits are paid a month in advance if you are enrolled in state coverage. i.e., In September we pay for October. UF Select benefits are paid within current month.

19. Q: What happens to my coverage if I leave UF?

A:

- GatorCare coverage is effective through your last day of the month (i.e. if your termination date is 3/15, then you will have coverage through 3/31).
- Any UF Select Plan coverage is effective through your last day of the month (i.e. if your termination date is 3/15, then you will have coverage through 3/31).
- State Sponsored Plan coverage is effective through the last day of the following month (i.e. if your termination date is 3/15, then you will have coverage through 4/30).

20. Q: If I work less than full time, can I still get benefits through my employer(s)?

A:

- UF Select and GatorCare benefits are available to employees who work 20 hours per week or more (0.50 FTE).
- For State of Florida/PeopleFirst benefits, if you work less than 0.75 FTE, you would pay a prorated share of the health insurance employer premium based on the FTE, plus the employee share. [Premium Rates / Health | MyBenefits / Department of Management Services \(myflorida.com\)](#)

Additional Resources:

- State of Florida/PeopleFirst [Health | MyBenefits / Department of Management Services \(myflorida.com\)](#)
- GatorCare [GatorCare](#)