

### Employee Benefits Overview – Residents & Housestaff

Benefit	Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire)
Health Insurance – GatorCare	Premium or Prime Plus (employee + dependents)	Date of hire	UF COM	UF Select
Life Insurance – The Standard	\$50,000 (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled
Disability Insurance – The Standard	60 % of monthly salary to a max of \$15,000 (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled
Accidental Death & Dismemberment	\$10,000 (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled
Dental Insurance	Eagles Dental <i>or</i>	Date of hire	Employee	UF Select <i>or</i>
	State plans (variety)	1 <sup>st</sup> of month following enrollment		People First (State plans)
Vision	Humana <i>or</i>	Date of hire	Employee	UF Select <i>or</i>
	Humana (covers eye exam and contacts or lenses)	1 <sup>st</sup> of month following enrollment		People First (State plans)
Legal Plan	UF Select	Date of hire	Employee	UF Select
Supplemental Plans (optional additional coverages)	Accident plan, cancer plans, disability plans, hospital intensive care plan, & hospitalization plans (variety)	1 <sup>st</sup> of month following enrollment	Employee	People First (State plans)
Flexible Spending Accounts (FSA)	Voluntary pre-tax contributions to an account to pay for out-of-pocket medical & dependent care expenses (variety)	1 <sup>st</sup> of month following enrollment	Employee	People First (State plans)

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

### Retirement Options – Residents & Housestaff

Program	Effective Date	UF Contribution	Employee Contribution
FICA Alternative Plan 401(a)	Date of Hire	None	7.50%
457 Deferred Compensation Plan & 403(b) Plans	Upon enrollment (begin/end anytime during the year)	None	Voluntary employee contribution

**Optional Employee Contributions – max for 2020:**

- Under 50 years old – up to \$19,500 (Pre- or Post-Tax)
- 50+ years old – up to \$25,500 (Pre- or Post-Tax)