



UNIVERSITY OF FLORIDA
LIFE INSURANCE PLANS COMPARISON

| | STATE BASIC LIFE | STATE OPTIONAL LIFE* | UFSELECT TERM LIFE |
|--|---|--|---|
| Coverage amount available at hire guarantee issue | \$25,000 maximum | 1 to 7(X) salary up to \$1 million \$500,000 up to \$1 million or choosing six or seven times salary—a medical application is required | Employee \$300,000 Spouse/partner \$50,000 Child(ren) \$25,000 max Higher amounts available by medical application |
| Guarantee issue during annual Open Enrollment | N/A | Can increase by 1(X) salary without a medical application if already enrolled and if coverage does not exceed \$500,000 Higher amounts available by medical application | Employee \$10,000 Spouse/partner \$5,000 Child(ren) \$5,000 to max Higher amounts available by medical application |
| Employer paid | Yes; 100% paid for full-time employee; part-time pay based on FTE; OPS pay full time rate | No | No |
| Pre-tax | Yes | No | No |
| Dependent spouse coverage | \$15,000/\$20,000 Guaranteed issue for initial eligibility period, new hire or marriage QSC event. Underwriting required if outside initial eligibility or increase benefit from \$15,000 to \$20,000. Not guaranteed issue during open enrollment | No | Yes |
| Dependent child coverage | \$10,000 Guarantee issue during Open Enrollment | No | Yes |
| Cash value | No | No | No |
| Accidental death and dismemberment | Yes | Yes | Yes |
| Coverage rider | No | No | No |
| Online enrollment portal | People First | People First | myUFL |

Monthly premiums - each varies based on the amount of coverage selected, with some plans factoring age, salary or tobacco status, etc. See plan brochures on how to calculate your premiums.

* **Note:** not available for OPS employees. See eligibility chart on page 9 for details for which plans different employee groups qualify.