New Employee Orientation
Benefits, Retirement, and Leave
Agenda:

• Benefits Landscape
• Retirement Landscape
• Leave Landscape
• Reminders
• Contact Information
Benefits Landscape
## Medical Plan Highlights

<table>
<thead>
<tr>
<th></th>
<th>Standard PPO</th>
<th>Standard HMO</th>
<th>HDHP PPO</th>
<th>HDHP HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provider Access</td>
<td>In or out of network</td>
<td>In network only</td>
<td>In or out of network</td>
<td>In network only</td>
</tr>
<tr>
<td>(In-Network)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventative Care</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
<td>Covered at 100%</td>
</tr>
<tr>
<td>Flexible Spending</td>
<td>$3050 / year</td>
<td>$3050 / year</td>
<td>Limited Purpose</td>
<td>Limited Purpose</td>
</tr>
<tr>
<td>Account</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Health Savings</td>
<td>No</td>
<td>No</td>
<td>ER Contribution: $500 / $1000</td>
<td>ER Contribution: $500 / $1000</td>
</tr>
<tr>
<td>Account</td>
<td></td>
<td></td>
<td>EE Contribution: $4150 / $8300</td>
<td>EE Contribution: $4150 / $8300</td>
</tr>
<tr>
<td>Network Provider</td>
<td>Florida Blue (BCBS)</td>
<td>Aetna or UHC</td>
<td>Florida Blue (BCBS)</td>
<td>Aetna or UHC</td>
</tr>
<tr>
<td>Rx Provider</td>
<td>Optum Rx</td>
<td>Optum Rx</td>
<td>Optum Rx</td>
<td>Optum Rx</td>
</tr>
<tr>
<td>EE Monthly Cost</td>
<td>$50</td>
<td>$50</td>
<td>$15</td>
<td>$15</td>
</tr>
<tr>
<td>Family Monthly Cost</td>
<td>$180</td>
<td>$180</td>
<td>$64.30</td>
<td>$64.30</td>
</tr>
</tbody>
</table>

All medical plans are administered through the State of Florida / People First
# Health Insurance – State of Florida

## Health Insurance Plan Comparison

<table>
<thead>
<tr>
<th>Your Costs:</th>
<th>Standard HMO</th>
<th>Standard PPO</th>
<th>High Deductible (Pair with Health Savings Account) HMO and PPO</th>
<th>High Deductible (Pair with Health Savings Account) PPO Only</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Deductible</td>
<td>None</td>
<td>$250</td>
<td>$250</td>
<td>$1,600</td>
</tr>
<tr>
<td>(You pay this amount first before the plan pays anything, except for preventive care.)</td>
<td>Single</td>
<td>$500</td>
<td>Family</td>
<td>$3,200</td>
</tr>
<tr>
<td>Global in-Network Annual Out-of-Pocket Maximum</td>
<td>$9,450</td>
<td>$18,900</td>
<td>N/A</td>
<td>$4,600</td>
</tr>
<tr>
<td>per indiv.</td>
<td>per family</td>
<td>(combined pharmacy and medical)</td>
<td>$5,000</td>
<td>(HMO)</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
<td>No charge</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$20 copayment</td>
<td>$15 copayment</td>
<td>Amount between charge and out-of-network allowance; no deductible</td>
<td>Amount between charge and out-of-network allowance; no deductible</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40 copayment</td>
<td>$15 copayment</td>
<td>40% of out-of-network allowance plus the amount between the charge and the out-of-network allowance</td>
<td>Deductible then 40% of out-of-network allowance plus amount between charge and out-of-network allowance</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$25 copayment</td>
<td>$25 copayment</td>
<td>$25 copayment</td>
<td>Deductible then 20% of out-of-network allowance</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copayment</td>
<td>$100 copayment</td>
<td>$100 copayment</td>
<td>Deductible, $1,000 copay, then 40% of out-of-network allowance plus the amount between charge and out-of-network allowance</td>
</tr>
<tr>
<td>Hospital Stay</td>
<td>$250 copayment</td>
<td>20% after $250 copayment</td>
<td>40% after $500 copayment plus the amount between charge and out-of-network allowance</td>
<td>Deductible then 20% of out-of-network allowance</td>
</tr>
<tr>
<td>Generic Drugs</td>
<td>$7</td>
<td>$10</td>
<td>$14</td>
<td>Pay in full; file claim for reimbursement</td>
</tr>
<tr>
<td>Preferred Brand</td>
<td>$30</td>
<td>$50</td>
<td>$60</td>
<td>After paying deductible, 30%</td>
</tr>
<tr>
<td>Non-Preferred Brand</td>
<td>Network Retail (up to 30-day supply)</td>
<td>Pay in full; file claim for reimbursement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mail Order or Participating 90-Day Retail (up to 90-day supply)</td>
<td>After paying deductible, 30%</td>
<td>30%</td>
<td>30%</td>
<td>30%</td>
</tr>
<tr>
<td>Monthly Premiums</td>
<td>Pay in full; file claim for reimbursement</td>
<td>Pay in full; file claim for reimbursement</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Career Service/CPAs</td>
<td>$50.00 Single</td>
<td>$180.00 Family</td>
<td>$15.00 Single</td>
<td>$64.30 Family</td>
</tr>
<tr>
<td>Select Exempt Service/ Staff Management Service</td>
<td>$8.34 Single</td>
<td>$30.00 Single</td>
<td>$8.34 Single</td>
<td>$30.00 Family</td>
</tr>
<tr>
<td>Spouse Program</td>
<td>$30.00 ($15 each employee)</td>
<td>$30.00 ($15 each employee)</td>
<td>$1,857.70 Family</td>
<td>$751.54 Single</td>
</tr>
<tr>
<td>Over-age Dependents (age 26-30)</td>
<td>$813.46 Each</td>
<td>$736.80 Each</td>
<td>$1,664.69 Family</td>
<td>$1,664.69 Family</td>
</tr>
<tr>
<td>COBRA</td>
<td>$819.73 Single</td>
<td>$1,857.70 Family</td>
<td>$751.54 Single</td>
<td>$1,664.69 Family</td>
</tr>
</tbody>
</table>

### Monthly Premiums:
- We Deduct Your Premium a Month in Advance (e.g., December 2020 for January 1, 2021 coverage).
2024 HMO Regions

County Shifts by Region

- **Region 1** UHC
  - Previously Aetna
  - Previously United Health Care
  - Previously Capital Health Plan
  - Not Affected
  - Santa Rosa

- **Region 2** CHP
  - Previously Aetna
  - Previously United Health Care
  - Not Affected
  - Franklin
  - Liberty
  - Wakulla

- **Region 3** Aetna
  - Previously Aetna
  - Previously United Health Care
  - Not Affected
  - Bradford
  - Columbia
  - Lafayette
  - Liberty
  - Wakulla

- **Region 4** UHC
  - Previously Aetna
  - Previously AvMed
  - Previously United Health Care
  - Not Affected
  - Bay
  - Liberty
  - Wakulla

- **Region 5** UHC
  - Previously Aetna
  - Not Affected
  - Brevard
  - Indian River
  - Orange
  - Seminole

- **Region 6** UHC
  - Previously Aetna
  - Not Affected
  - Clay

- **Region 7** UHC
  - Previously AvMed
  - Not Affected
  - Clay

- **Region 8** UHC
  - Previously United Health Care
  - Not Affected
  - Charlotte
  - Collier
  - Glades
  - Lee

- **Region 9** Aetna
  - Previously AvMed
  - Previously United Health Care
  - Not Affected
  - Collier
  - Glades
  - Lee
  - Orange

Rule 60P-1,003, F.A.C.
Health Insurance – GatorCare

- **University of Florida**
  - GatorCare is available for postdoctoral associates, clinical faculty in the College of Medicine, residents, and faculty and staff who have domestic partners
- PPO medical plans
- Florida Blue is the network of providers
- Explore Your Benefits → GatorCare
Dental Insurance

• State of Florida
  • Many dental insurance options
  • Traditional dental plans with a network of providers, deductibles and annual maximums
  • Some plans offer orthodontia coverage
  • Waiting period may apply for some services

• University of Florida – Eagles Dental Plan
  • Dental reimbursement program – not insurance
  • $1500 annual maximum
  • May go to any dentist
  • Costs not pre-negotiated but discounts possible
  • Eagles-dental.pdf (ufl.edu)
<table>
<thead>
<tr>
<th>2024 Dental Plans</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>See benefit schedule: Fixed copayments</td>
<td>100% in-network: 80% out of network</td>
<td>See benefit schedule: Reimbursement amounts</td>
</tr>
<tr>
<td></td>
<td>Sun Life Prepaid Dental (4025)</td>
<td>See benefit schedule: Fixed copayments</td>
<td>100% in-network: 80% out of network</td>
<td>100% in or out of network</td>
</tr>
<tr>
<td></td>
<td>Humana HD 205 Prepaid Dental (4044)</td>
<td>See benefit schedule: Fixed copayments</td>
<td>100% in-network: 80% out of network</td>
<td>100% in or out of network</td>
</tr>
<tr>
<td></td>
<td>Ameritas, Humana, Metlife Preventive PPO (4023, 4094, 4033)</td>
<td>See benefit schedule: Fixed copayments</td>
<td>60% in-network: 50% out of network</td>
<td>80% in or out of network</td>
</tr>
<tr>
<td></td>
<td>Ameritas, Humana, Metlife Standard PPO (4022, 4092, 4032)</td>
<td>See benefit schedule: Fixed copayments</td>
<td>60% in-network: 50% out of network</td>
<td>80% in or out of network</td>
</tr>
<tr>
<td></td>
<td>Ameritas, Humana, Metlife Indemnity w/PPO (4021, 4090, 4031)</td>
<td>See benefit schedule: Fixed copayments</td>
<td>50% in or out of network</td>
<td>50% in or out of network</td>
</tr>
<tr>
<td></td>
<td>Sun Life Indemnity w/ PPO (4074)</td>
<td>See benefit schedule: Fixed copayments</td>
<td>No coverage</td>
<td>See benefit schedule: Reimbursement amounts</td>
</tr>
<tr>
<td></td>
<td>Humana Indemnity (4084)</td>
<td>See benefit schedule: Fixed copayments</td>
<td>No coverage</td>
<td>No Deductible</td>
</tr>
<tr>
<td>Type I: Preventive Services (Routine cleanings, X-rays, etc.)</td>
<td>No Deductible</td>
<td>No Deductible</td>
<td>Type I: No deductible</td>
<td>Type I: No deductible</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>Type II: Only Individual: $50</td>
<td>Type II: Only Individual: $50</td>
</tr>
<tr>
<td></td>
<td>Annual Deductible</td>
<td>Annual Deductible</td>
<td>EE + Spouse: $100</td>
<td>EE + Spouse: $100</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>EE + Children: $100</td>
<td>EE + Children: $100</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>Family: $150</td>
<td>Family: $150</td>
</tr>
<tr>
<td>Type II: Basic Services (Fillings, root canals, etc.)</td>
<td>None</td>
<td>None</td>
<td>Type I: No deductible Type II &amp; III: Individual: $50</td>
<td>Type II &amp; III: Individual: $50</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>EE + Spouse: $100</td>
<td>EE + Spouse: $100</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>EE + Children: $100</td>
<td>EE + Children: $100</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>Family: $150</td>
<td>Family: $150</td>
</tr>
<tr>
<td>Type III: Major Services (Crowns, bridges, etc.)</td>
<td>None</td>
<td>None</td>
<td>Type I: No deductible Type II &amp; III: Individual: $50</td>
<td>No Deductible</td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>EE + Spouse: $100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>EE + Children: $100</td>
<td></td>
</tr>
<tr>
<td></td>
<td>None</td>
<td>None</td>
<td>Family: $150</td>
<td></td>
</tr>
<tr>
<td>Annual Maximum</td>
<td>None</td>
<td>None</td>
<td>$1,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Orthodontia</td>
<td>None</td>
<td>None</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Waiting period for Orthodontic Services</td>
<td>None</td>
<td>None</td>
<td>$2,000</td>
<td>$2,000</td>
</tr>
<tr>
<td>Orthodontia Maximum</td>
<td>None</td>
<td>None</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>Type of Dental Plan</td>
<td>Plan Code</td>
<td>Plan Name</td>
<td>Employee Only</td>
<td>Employee + Spouse</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>-----------</td>
<td>--------------------------</td>
<td>---------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Prepaid Dental Plan</td>
<td>4034</td>
<td>Cigna Prepaid Dental</td>
<td>$22.81</td>
<td>$44.94</td>
</tr>
<tr>
<td></td>
<td>4025</td>
<td>Sun Life Prepaid Dental</td>
<td>$14.93</td>
<td>$25.17</td>
</tr>
<tr>
<td></td>
<td>4044</td>
<td>Humana HD205 Prepaid Dental</td>
<td>$12.64</td>
<td>$21.20</td>
</tr>
<tr>
<td>PPO Dental Plan</td>
<td>4023</td>
<td>Ameritas Preventive</td>
<td>$21.64</td>
<td>$40.92</td>
</tr>
<tr>
<td></td>
<td>4094</td>
<td>Humana Preventive</td>
<td>$20.52</td>
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<tr>
<td></td>
<td>4033</td>
<td>Metlife Preventive</td>
<td>$18.32</td>
<td>$33.86</td>
</tr>
<tr>
<td></td>
<td>4022</td>
<td>Ameritas Standard</td>
<td>$31.64</td>
<td>$59.24</td>
</tr>
<tr>
<td></td>
<td>4092</td>
<td>Humana Standard</td>
<td>$30.64</td>
<td>$56.70</td>
</tr>
<tr>
<td></td>
<td>4032</td>
<td>Metlife Standard</td>
<td>$36.24</td>
<td>$67.04</td>
</tr>
<tr>
<td>Indemnity with PPO Dental Plan</td>
<td>4074</td>
<td>Sun Life Indemnity</td>
<td>$43.55</td>
<td>$83.61</td>
</tr>
<tr>
<td></td>
<td>4021</td>
<td>Ameritas Indemnity</td>
<td>$47.24</td>
<td>$87.64</td>
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<tr>
<td></td>
<td>4090</td>
<td>Humana Indemnity</td>
<td>$45.76</td>
<td>$84.66</td>
</tr>
<tr>
<td></td>
<td>4031</td>
<td>Metlife Indemnity</td>
<td>$46.16</td>
<td>$85.38</td>
</tr>
<tr>
<td>Indemnity Dental Plan</td>
<td>4084</td>
<td>Humana Schedule B</td>
<td>$14.74</td>
<td>$21.96</td>
</tr>
</tbody>
</table>

- **Prepaid Dental Plan**: Pays benefits only when you use network providers. No deductible or annual maximum. Most preventive care at no charge. You pay a fixed copayment for dental procedures listed on the copayment schedule. Orthodontia: Covered for adults and children.

- **PPO Dental Plan**: Receive care from any dentist. Your cost is lower when you use a network dentist. You generally have an annual deductible to meet before the plan starts paying benefits, and then you pay part of the cost for the services you receive. Orthodontia: Covered for adults and children (excluding Preventive PPO).

- **Indemnity with PPO Dental Plan**: Receive care from any dentist. Your cost is lower when you use a network dentist. You generally have an annual deductible to meet before the plan starts paying benefits, and then you pay a percentage of the cost for the services you receive. Orthodontia: Children only orthodontia covered by Sun Life.

- **Indemnity Dental Plan**: Receive care from any dentist. You have a deductible to meet, and then you pay part of the cost for the services you receive.
**Vision Insurance**

**State of Florida**
- Humana (Pre-Tax)
- In-Network Benefits:
  - $10 copay for eye exams
  - $10 copay for lenses and/or frames
  - Lenses: 100% after copay
  - Frames: $125 wholesale
  - Contacts: $150 allowance
- Monthly Rates:
  - Employee Only: $5.92
  - EE + Spouse: $11.68
  - EE + Child(ren): $11.56
  - Family: $18.16

**University of Florida**
- Humana (Post-Tax)
- In-Network Benefits:
  - $10 copay for eye exams
  - $15 copay for lenses and/or frames
  - Lenses: 100% after copay
  - Frames: $150 allowance
  - Contacts: $150 allowance
- Monthly Rates:
  - Employee Only: $5.81
  - EE + Spouse: $11.63
  - EE + Child(ren): $11.05
  - Family: $17.36

**COMPLETE ENROLLMENT WITHIN 60-DAY NEW HIRE EVENT WINDOW!**
Supplemental Benefits – Disability

• Provides income replacement in the event you become disabled from work
• Benefit is a percentage of salary (i.e. 66 2/3% of base salary)
• Monthly premiums are salary-based
• Guaranteed issue during new hire enrollment window

• Two Options:
  • State Short-Term Disability
    • Carrier: Colonial
    • Offers 7-day to 90-day elimination period options
  • UF Select Long-Term Disability
    • Carrier: The Standard
    • Offers 30 day and 90-day elimination period options
Supplemental Benefits – Life Insurance

**Basic Life Coverage:**
Employer-paid group term life insurance benefit of $25k  
Carrier: Securian

**State-Sponsored Optional Life:**
Coverage based on salary multiples (1x, 2x, etc.) up to $1 million. Up to $500k is guaranteed upon new hire.  
Spouse and Child Life available  
Carrier: Securian

**UF-Select Term Life Insurance:**
Available in $10k increments up to $800k. Up to $300k is guaranteed upon new hire.  
Spouse and Child Life Available  
Carrier: The Standard
Supplemental Benefits

• **State of Florida Supplemental Programs**
  - Accident, Cancer, Hospitalization and Hospital Intensive Care
  - These plans pay directly to the member

• **State of Florida FSA or HSA**
  - Pre-tax funds set aside for predictable expenses
  - HSA is only available to those enrolled in high deductible health plans

• **UF Preferred Legal Plan**
  - Offers comprehensive legal assistance, advice and formal representation on many types of legal services
  - Coverage includes spouse, domestic partner, dependents and anyone living in the household
  - Low pay period costs - $4.98 for 24 pay periods
Coverage Effective Date

**State of Florida / People First Benefits**

- Coverage begins on the first day of the month after the month in which a full month’s premium is paid.
  
  Example:
  - August - Elections made
  - October 1 - Effective date (default)
  - Earlier effective date may be possible for medical insurance only.

- Premiums are collected 30 days in advance. There will be a doubling of premiums if the employee selects an early effective date.

**UFSelect / GatorCare Benefits**

- Coverage is retroactive to your start date.
- Premiums collected in the month of coverage.
- There may be a doubling of premiums if an employee waits to enroll.

COMPLETE ENROLLMENT WITHIN 60-DAY NEW HIRE EVENT WINDOW!
Enrollment Processes

State of Florida / People First Benefits

PeopleFirst.MyFlorida.com
Login ID is in myUFL at:
Main Menu > My Self Service > Benefits > PFID & Beneficiary Info
Password: Pf + 6-digit date of birth (example: Pf103189)

Only shows State-Sponsored Plans
NOT GatorCare / UFSelect Plans

University of Florida Benefits

my.ufl.edu
Main Menu > My Self Service > Benefits > Benefits Enrollment
Enrollment is final once submitted

Only shows GatorCare / UFSelect plans
NOT State-Sponsored Plans

For All Plans: Adding Dependents

• Spouse / Child Enrollment: Must provide date(s) of birth and Social Security numbers
• Dependent Eligibility Verification: People First / UF will request documents to confirm dependent(s) are eligible for insurance coverage, such as a birth certificate or tax return. Follow Dependent Eligibility Verification instructions provided on the letter or email.

ENROLLMENT GUIDES FOUND AT https://hr.ufl.edu/benefits/enrollment-management/
After 60-Day Enrollment Window

Open Enrollment
- October/November
- Changes effective January 1

Qualifying Status Change
- These are major “life or work events” that allow you to make specific benefit changes outside of new hire/open enrollment. Supporting documentation may be required. Changes permitted are based on the type of event.
  - Marriage/Divorce
  - Birth/Adoption
  - Change of Dependents
  - Employment Changes
  - Loss of Coverage
- 60-day enrollment window from date of event
- Provide supporting documentation to UF and/or People First within 60 days of event.
Employee Communications

Make sure you receive Benefit/Retirement Eligibility Details, Insurance ID cards, and Open Enrollment Information.

- Receive via the Division of State Group Insurance (DSGI)/ People First mailing address on file
- Receive via your UF email address

Confirm that your **MAILING ADDRESS** is correct:

- Go to [https://one.ufl.edu/directoryprofile/](https://one.ufl.edu/directoryprofile/)
- Sign in with GatorLink username and password
- Under the “Personal Addresses” section, click EDIT for "MAILING ADDRESS"
- Review then click "Submit" at the bottom of the dialog box
Retirement Landscape
State Retirement Plans

Participation and 3% employee contribution are mandated by the State of Florida.

• All TEAMS staff may participate in the Florida Retirement System (FRS) Investment Plan or Pension Plan.

• Faculty and salaried TEAMS staff are also eligible to participate in the State University System Optional Retirement Program (SUSORP). Certain faculty positions in the College of Medicine and Health Science Center are mandated to participate in the SUSORP.

• An FRS enrollment packet will be sent to the mailing address on file.
Retirement Plan Highlights

**SUSORP**
- Defined Contribution Plan
- Vesting - Immediate
- 5.14% employer contribution
- Benefit based on contributions and investment performance
- You could outlive your benefit
- You will choose an investment provider and fund lineup
- You may contribute up to an additional 5.14% of pay – same contribution limit as voluntary 403(b)

**FRS Investment Plan**
- Defined Contribution Plan
- Vesting - 1 year of service
- 8.3% employer contribution
- Benefit based on contributions and investment performance
- You could outlive your benefit
- 2nd election to Pension Plan is available but could be costly
- Disability retirement benefit is available
- May qualify for a health insurance subsidy

**FRS Pension Plan**
- Defined Benefit Plan
- Vesting - 8 years of service
- Benefits paid monthly based on a formula
- Guaranteed benefit for life
- 2nd election to Investment Plan is available
- Disability retirement benefit is available
- May qualify for a health insurance subsidy

NOTE: For those employees eligible for the SUSORP, you have 90 days to enroll. If you do not make an active election into the Pension Plan within 8 months, you will be automatically enrolled in the Investment Plan.
1. Complete the ORP-ENROLL form and send to UFHR Benefits via fax at (352) 392-5166 or by email at benefits@ufl.edu (without SSN) within 90 days of employment.
2. Contact at least one Investment Provider Company and execute a contract to establish a SUSORP account.
   - Provider Contacts: Investment Providers List – HR Benefits and Retirement (ufl.edu)

If you do not enroll in the SUSORP within the first 90 days of your employment, you can still enroll in the Investment Plan or Pension Plan.
State Retirement Plans – Investment or Pension

1. Submit the Online Enrollment Form (ELE-1 Online) indicating FRS Investment Plan or FRS Pension Plan. No pin or account login is required.

2. If you are in a SUSORP-eligible class, you must also submit the ORP-ENROLL form to UFHR Benefits via fax at (352) 392-5166 or by email at benefits@ufl.edu (without SSN) indicating that you want to be an FRS Member (complete Sections I, II & IV).

If you do not make an election by the last business day of the eighth month following your month of hire, you will automatically default into the Investment Plan.
Voluntary Retirements Savings Plans

In addition to your State Retirement Plan, you may contribute to one or both of the Voluntary Savings Plan. These accounts are completely funded by the employee — the employer does not contribute.

<table>
<thead>
<tr>
<th>State of Florida 457 Deferred Comp Plan</th>
<th>University of Florida 403(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Several Investment Providers</td>
<td>• Investment Provider: Fidelity Investments</td>
</tr>
<tr>
<td>• Tax-Deferred and After-Tax Roth options</td>
<td>• Tax-Deferred and After-Tax Roth options</td>
</tr>
<tr>
<td>• Enrollment and contribution changes are managed directly through the state website. Contributions can be started, stopped or changed throughout the year.</td>
<td>• Enrollment and contribution changes are managed directly through Fidelity’s website. Contributions can be started, stopped or changed throughout the year.</td>
</tr>
<tr>
<td>• Enrollment site: <a href="https://www.myfloridacfo.com/DeferredComp">https://www.myfloridacfo.com/DeferredComp</a></td>
<td>• Enrollment site: Netbenefits.com/UFL</td>
</tr>
<tr>
<td>• Separate contribution limit from the 403(b)</td>
<td>• Separate contribution limit from the 457</td>
</tr>
<tr>
<td></td>
<td>• Same limit as voluntary SUSORP contributions</td>
</tr>
</tbody>
</table>

2024 limits are $23,000/plan type ($30,500 for age 50+)
Notify UFHR Benefits if you contributed to either type of plan with another employer in the same calendar year so we can factor those contributions into your current deductions to prevent tax penalties.
Leave Landscape
Take the time to recharge and care for yourself and loved ones through the best and worst times and everything in between!
## Time Away

<table>
<thead>
<tr>
<th>Vacation Leave</th>
<th>Sick Leave</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.769 hours/pay period (22 days accrued/year)</td>
<td>4 hours/pay period (13 days accrued/year)</td>
</tr>
<tr>
<td>Ability to cash out lifetime maximum of 200 hours upon termination</td>
<td>No maximum annual balance</td>
</tr>
<tr>
<td>Used for absences related to:</td>
<td>Used for absences related to:</td>
</tr>
<tr>
<td>• Travel</td>
<td>• Planned medical appointments</td>
</tr>
<tr>
<td>• Leisure</td>
<td>• Appointments for a family member</td>
</tr>
<tr>
<td>• Errands</td>
<td>• Personal or family illness/injury</td>
</tr>
</tbody>
</table>

Leave accruals based on 40-hour workweek
Vacation leave available for 12-month faculty
**Time Away**

- **University Holidays:** 11 paid holidays each year  
  New Year’s Day, Martin Luther King Jr.’s Birthday, Memorial Day, Juneteenth, Independence Day,  
  Labor Day, UF Homecoming, Veterans Day, Thanksgiving Day, Day After Thanksgiving, Christmas Day
- **Personal Leave Days:**  
  4 days for use during annual closing period 12/26 – 12/31
- **Bereavement Leave:**  
  2 days for the passing of a family member
- **Paid Family Leave:** Up to 8 weeks full pay (24-month period)  
  Paid Parental Leave – For family bonding after childbirth, fostering or adoption  
  Paid Medical Leave – A serious medical condition or one affecting an immediate family member

Leave benefits are based on the employee’s salary plan
Make sure you enroll:

60 Days for Health Benefits &
90 Days for Retirement Plans

Visit the Benefits website for walkthrough guides on how to enroll:

https://hr.ufl.edu/benefits/enrollment-management/
Make sure you review:

Your **mailing address** in ONE.UF / myUFL

Visit ONE.UF to update your contact information:

https://one.uf.edu/directoryprofile/

*Fun Fact!*
Addresses in the ONE.UF directory and myUFL’s “Update My Directory Profile” are the same!

*Instructions available on UF Benefits – Life Events*
Make sure you add:

Your beneficiaries

- Beneficiaries for state life insurance are added on the Securian website, which can be accessed through your People First account at peoplefirst.myflorida.com

- A toolkit for adding beneficiaries to UF products is available at https://hr.ufl.edu/benefits/enrollment-management/
Email us: benefits@ufl.edu

Book an in-person or video consult: https://hr.ufl.edu/benefits/support/

Call us: (352) 392-2477