



Human Resources

Open Enrollment 2026

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Agenda:

- Key dates
- What is NOT changing in 2026?
- What IS changing in 2026?
- Benefits options
- Changing State or UFSelect benefits
- Reminders & Resources



2026 Open Enrollment

October 13, 8 a.m. ET – October 31, 6 p.m. ET

- Open Enrollment is your opportunity to make benefits changes for 2026
- Passive Open Enrollment
- Change **State Benefits** via **People First**
- Change **UFSelect Benefits** via **myUFL**
- State of Florida and UFHR Benefits & Wellness Fair:
 - Tuesday, October 14, 10 a.m.–2 p.m.
 - Evans Champion Club at Ben Hill Griffin Stadium

What is NOT changing in 2026?



What is NOT changing in 2026?

- No Employee Increase to:
 - State medical plans
 - Three State dental plans – Sun Life Prepaid, Humana Prepaid, Humana Indemnity
 - Most State supplemental plans (i.e. cancer, hospitalization, etc.)
 - GatorCare medical plans
 - UFSelect Eagles Dental, Humana Vision and The Standard Life & Disability plans
- No Change to plan designs for Standard PPO/HMO medical, dental, and vision plans (*except HDHP deductible will increase to \$1700 single/\$3400 family – IRS minimum amount*)

2026 State Health Insurance Premiums

State Employees' Group Health Self-Insurance Trust Fund

Health Premiums



Rate change for all participants effective December 2025 for January 2026 coverage

Subscriber Category/Contribution Cycle		Coverage Types	HMO/PPO Standard			HMO/PPO HDHP		
			Employer	Enrollee	Total	Employer ⁴	Enrollee	Total
Career Service/OPS	Monthly Full-Time Employees ¹	Single	\$925.35	\$50.00	\$975.35	\$925.35	\$15.00	\$940.35
		Family	\$2,015.48	\$180.00	\$2,195.48	\$2,015.48	\$64.30	\$2,079.78
		Spouse	\$2,165.48	\$30.00	\$2,195.48	\$2,039.40	\$30.00	\$2,069.40
	Bi-Weekly Full-Time Employees ¹	Single	\$462.68	\$25.00	\$487.68	\$462.68	\$7.50	\$470.18
		Family	\$1,007.74	\$90.00	\$1,097.74	\$1,007.74	\$32.15	\$1,039.89
		Spouse	\$1,082.74	\$15.00	\$1,097.74	\$1,019.70	\$15.00	\$1,034.70
SES/SMS	Monthly Full-Time Employees ^{1,2}	Single	\$967.01	\$8.34	\$975.35	\$928.86	\$8.34	\$937.20
		Family	\$2,165.48	\$30.00	\$2,195.48	\$2,039.37	\$30.00	\$2,069.37
	Bi-Weekly Full-Time Employees ^{1,2}	Single	\$483.51	\$4.17	\$487.68	\$464.43	\$4.17	\$468.60
		Family	\$1,082.74	\$15.00	\$1,097.74	\$1,019.69	\$15.00	\$1,034.69
COBRA (Non-Medicare)	Monthly ³	Single	\$0	\$994.86	\$994.86	\$0	\$916.66	\$916.66
		Family	\$0	\$2,239.39	\$2,239.39	\$0	\$2,036.38	\$2,036.38
Early Retirees/Eligible Former Employees/ Surviving Spouse	Monthly	Single	\$0	\$813.46	\$813.46	\$0	\$736.80	\$736.80
		Family	\$0	\$1,831.08	\$1,831.08	\$0	\$1,632.05	\$1,632.05
Over-age Dependents		Single	\$0	\$813.46	\$813.46	\$0	\$736.80	\$736.80

What IS changing in 2026?



What IS changing in 2026?

State of Florida Life Insurance Provider

- MetLife will replace Securian 1/1/26
 - Employer-paid basic term life for eligible employees
 - Employee-paid optional term life
 - Employee-paid spouse and child life
- Current Securian elections and beneficiaries will transfer to MetLife
- Age-based rate reduction
- Employees may increase their coverage by one times earnings to a maximum of \$500,000 without medical underwriting. Medical underwriting is required for all new enrollees.
- AD&D will not be included in the MetLife plans



What IS changing in 2026?

Premium Increases

- 11 out of 14 State dental plans – 2-5%
- State Humana Vision – 3% increase
- UFSelect Preferred Legal Plan - \$2 / pay period increase

Premium Decreases

- Cigna Hospital Supplemental Plan

What IS changing in 2026?

Health Savings Accounts

- Contribution increase
 - \$4,400 limit for individual coverage (\$100 increase)
 - \$8,750 limit for family coverage (\$200 increase)
 - Includes state contribution to the HSA
- Only those enrolled in a state HDHP are eligible
- Provider: Chard Snyder

What IS changing in 2026?

Dependent Care FSA & Healthcare FSA

- Contribution increase
 - Dependent Care FSA: \$7,500 limit for family coverage (\$2,500 increase)
 - Healthcare FSA: \$3,300 limit for individual coverage (\$100 increase)
- Provider: Chard Snyder

What IS changing in 2026?

Weight Management Program & Diabetes Management Program

- Must have been enrolled in the State PPO or HMO plan during 2025 and continue enrollment in 2026
- Limited to the first **2800** applicants for Weight Management Program and first **2000** for Diabetes Management Program
- Signed medical provider referral is required with application
- Application Period: November 3-17, 2025
- *Late applications will not be accepted*

What IS changing in 2026?

UFSelect Voluntary Life & Disability – The Standard

- Employees are eligible for \$300,000 guaranteed-issue life insurance with no medical questions (even if previously declined)
- Spouses are eligible for \$50,000 guaranteed-issue life insurance with no medical questions (even if previously declined)
- Any life insurance amounts over the guaranteed issue will require medical questions
- AD&D is included in The Standard Life Insurance plans
- No longer offering smoker rates – all employees will pay the non-smoker rates
- Employees may enroll in STD or LTD with no medical questions (even if previously declined)

Benefits Options





Health Insurance

- State of Florida

Standard-deductible and high-deductible HMO and PPO plans

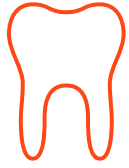
- University of Florida

GatorCare is available for postdoctoral associates, clinical faculty in the College of Medicine, residents, and faculty and staff who have domestic partners

Medical Plan Highlights

	Standard PPO	Standard HMO	HDHP PPO	HDHP HMO
Provider Access	In or out of network	In network only	In or out of network	In network only
Annual Deductible (In-Network)	Single: \$250 Family: \$500	None	Single: \$1700 Family: \$3400	Single: \$1700 Family: \$3400
Preventative Care	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Flexible Spending Account	\$3300 / year	\$3300 / year	Limited Purpose	Limited Purpose
Health Savings Account	No	No	ER Contribution: \$500 / \$1000 EE Contribution: \$3900 / \$7750	ER Contribution: \$500 / \$1000 EE Contribution: \$3900 / \$7750
Network Provider	Florida Blue (BCBS)	Aetna or UHC	Florida Blue (BCBS)	Aetna or UHC
Rx Provider	Optum Rx	Optum Rx	Optum Rx	Optum Rx
EE Monthly Cost	\$50	\$50	\$15	\$15
Family Monthly Cost	\$180	\$180	\$64.30	\$64.30

All medical plans are administered through the State of Florida / People First



Dental Insurance

- State of Florida
 - Fourteen dental insurance options
 - [Dental Insurance Plans](#)
- University of Florida
 - UFSelect Eagles Reimbursement Plan
 - [UFSelect Eagles Dental Brochure](#)
 - Monthly Rates
 - Employee Only: \$40.60
 - Employee + Spouse/DP: \$81.00
 - Employee + Child(ren): \$122.00
 - Family: \$160.00

2026 Dental Plans	Prepaid Dental Plans (DHMO)			Preferred Provider Organization (PPO) Plans		Indemnity with PPO Plans		Indemnity Plans
	Cigna Prepaid Dental (4034)	Sun Life Prepaid Dental (4025)	Humana HD 205 Prepaid Dental (4044)	Ameritas, Humana, MetLife Preventive PPO (4023, 4094, 4033)	Ameritas, Humana, MetLife Standard PPO (4022, 4092, 4032)	Ameritas, Humana, MetLife Indemnity w/PPO (4021, 4090, 4031)	Sun Life Indemnity w/ PPO (4074)	Humana Indemnity (4084)
Type I: Preventative Services (Routine cleanings, X-rays, etc.)	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	100% in-network 80% out of network	100% in-network 80% out of network	100% in or out of network	100% in or out of network	See benefit schedule: Reimbursement amounts
Type II: Basic Services (Fillings, root canals, etc.)	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	80% in-network 50% out of network	80% in-network 50% out of network	80% in or out of network	80% in or out of network	See benefit schedule: Reimbursement amounts
Type III: Major Services (Crown, bridges, etc.)	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	See benefit schedule: Fixed copayments	No coverage	50% in-network 30% out of network	50% in or out of network	50% in or out of network	See benefit schedule: Reimbursement amounts
Annual Deductible	No Deductible	No Deductible	No Deductible	Type I: No deductible Type II only: Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	Type I: No deductible Type II & III: Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	Type I: No deductible Type II & III: Individual: \$50 EE + Spouse: \$100 EE + Children: \$100 Family: \$150	Type I: No deductible Type II & III: Individual: \$50 Family: \$100	No Deductible
Annual Maximum	None	None	None	\$1,000	\$1,500	\$2,000	\$2,000 in-network \$1,500 out of network	\$1,000
Orthodontia	Yes, no age limit	Yes, no age limit	No age limit: Eligible for 25% discount at provider's discretion	No coverage	Yes, no age limit	Yes, no age limit	Yes, only dependents under 19	No Coverage
Waiting Period for Orthodontic Services	None	None	None	No Coverage	12 month waiting period (may be satisfied w/ prior creditable coverage)	None	None	No Coverage
Orthodontia Maximum	None	None	None	No Coverage	\$2,000 in-network; \$1,500 out of network	\$2,500 in or out of network	\$1,500	No Coverage

DENTAL PLAN MONTHLY PREMIUMS

Type of Dental Plan	Plan Code	Plan Name	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Prepaid Dental Plan <ul style="list-style-type: none"> 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. 	4034	<u>Cigna Prepaid Dental</u>	\$23.49	\$46.29	\$55.20	\$70.51
	4025	<u>Sun Life Prepaid Dental</u>	\$14.93	\$25.17	\$33.26	\$43.54
	4044	<u>Humana HD205 Prepaid Dental</u>	\$12.64	\$21.20	\$23.00	\$32.98
PPO Dental Plan <ul style="list-style-type: none"> Receive care from any dentist. Your cost is lower when you use network dentists. You 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) 	4023	<u>Ameritas Preventive</u>	\$22.04	\$41.68	\$44.62	\$65.36
	4094	<u>Humana Preventive</u>	\$21.54	\$39.88	\$44.56	\$64.68
	4033	<u>Metlife Preventive</u>	\$19.24	\$35.56	\$39.74	\$57.70
	4022	<u>Ameritas Standard</u>	\$32.22	\$60.34	\$67.56	\$98.36
	4092	<u>Humana Standard</u>	\$32.16	\$59.54	\$66.52	\$96.58
	4032	<u>Metlife Standard</u>	\$38.06	\$70.40	\$78.66	\$114.20
Indemnity with PPO Dental Plan <ul style="list-style-type: none"> Receive care from any dentist. Your cost is lower when you use network dentists. You 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: Covered for adults and children (SunLife – children only). 	4074	<u>Sun Life Indemnity</u>	\$47.68	\$91.54	\$108.22	\$142.74
	4021	<u>Ameritas Indemnity</u>	\$48.12	\$89.28	\$101.66	\$146.76
	4090	<u>Humana Indemnity</u>	\$48.04	\$88.88	\$99.32	\$144.20
	4031	<u>Metlife Indemnity</u>	\$48.48	\$89.66	\$100.20	\$145.46
Indemnity Dental Plan <ul style="list-style-type: none"> Receive care from any dentist. You have a deductible to meet and then pay part of the cost for the services you receive. 	4084	<u>Humana Schedule B</u>	\$14.74	\$21.96	\$23.30	\$37.10



Supplemental Benefits

- **Life and Disability Insurance**

State of Florida: Life and Short-term Disability

UFSelect: Life and Long-term Disability

- **Supplemental Insurances**

State of Florida: Accident, Cancer, Hospitalization and Hospital Intensive Care

- **Savings Accounts**

State of Florida: Healthcare Flexible Spending Account, Dependent Care Flexible Spending Account, Health Savings Account

- **Legal Plan**

UFSelect Preferred Legal Plan

Changing State Benefits



People First

Find your People First ID in
myUFL

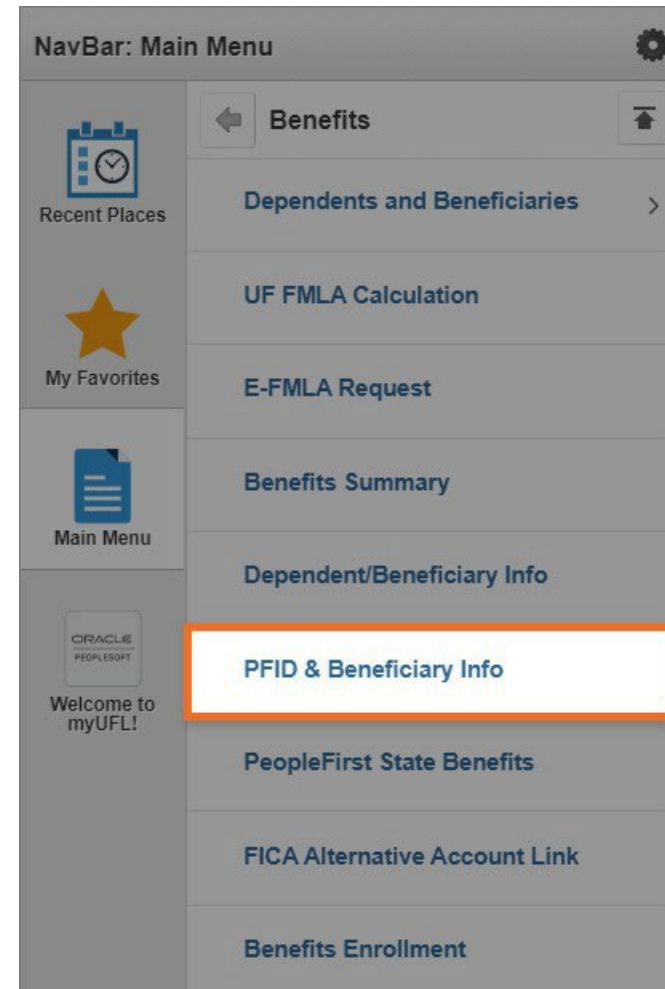
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PFID & Beneficiary Info



People First

Log in to [People First website](#)

- Contact UFHR Benefits team for assistance with login issues
- Make plan changes over the phone:
 - People First Service Center: 866-663-4735
- [Enrollment Guide](#)



Changing UFSelect Benefits

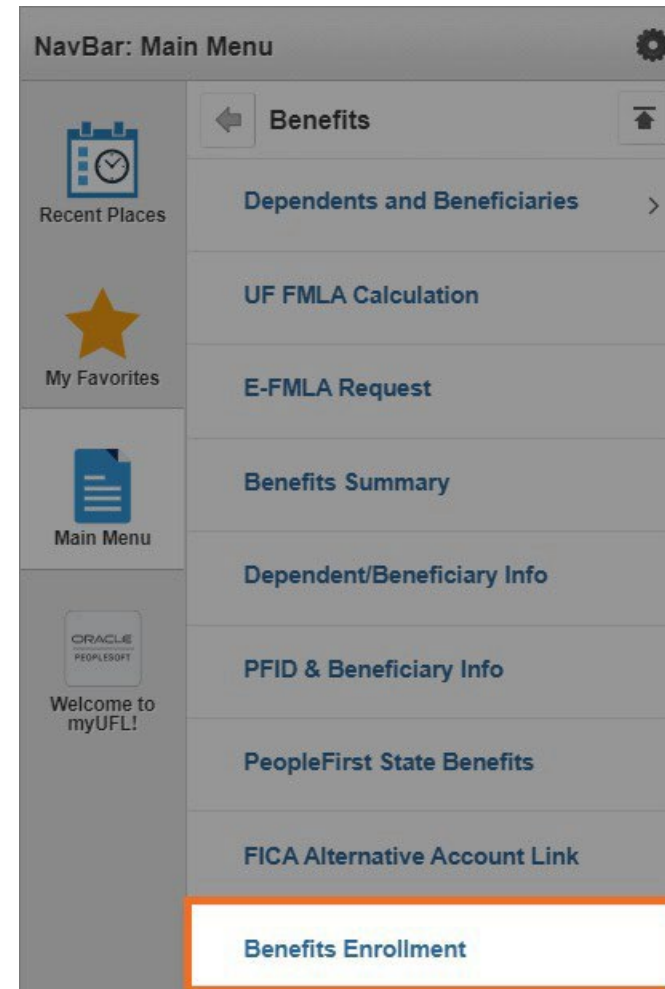


UFSelect and GatorCare

[myUFL Benefits Portal](#)

UFSelect benefits include:

GatorCare, Eagles Dental, Humana Vision, Optional Term Life, and Long-term Disability



Reminders and Resources



Make sure you review:



Your current benefit elections

- Review your State of Florida Benefits Summary
- Beneficiaries
- Considerations
 - Did you get married or have a child?
 - Do you need to change your life insurance?
 - Does your child need orthodontia coverage?

Make sure you review:



Your mailing address
in myUFL

Visit the [ONE.UF directory](#) to update your personal mailing address.



Instructions available at [UF Benefits–Life Events](#)

More Information

- [UFHR Benefits Website](#)
- [State of Florida Open Enrollment Website](#)
- **Rate Changes:**
 - State Benefits (excluding FSA/ HSA): 12/12 paycheck
 - UFSelect Benefits and FSA/HSA: 1/9 paycheck
- **Benefits and Wellness Fair**
 - Tuesday, October 14 from 10 a.m. to 2 p.m.
 - Evans Champions Club at Ben Hill Griffin Stadium

We are here to help!



Email us:
benefits@ufl.edu



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



Call us:
(352) 392-2477 Option 2

