

*University Benefits*

ELEVATED

UNIVERSITY *of* FLORIDA

# POST-DOCTORAL ASSOCIATE BENEFITS OVERVIEW

- ▶ You must enroll in benefits within **60 days** of your date of hire.
- ▶ GatorCare / UF benefits are available for Postdoctoral Associates with an **FTE greater than 0.50**.
- ▶ State benefits are available for Postdoctoral Associates with an **FTE greater than 0.75**.
- ▶ Benefits eligibility can be found on the **UFHR website** at <https://benefits.hr.ufl.edu/my-benefits/explore/eligibility/postdocs/>.

# HEALTH BENEFITS - GATORCARE

- ▶ Upon enrollment, GatorCare coverage will be retroactively effective based on your **hire date**.
- ▶ The GatorCare Options Plan is offered to Postdoctoral Associates at **no employee cost** for individual coverage.
- ▶ You can cover eligible dependents (spouse, child(ren), or qualified domestic partners) for **\$180.00/month**. Premiums are collected on the first two paychecks of the month. Domestic partner benefits are **subject to income tax**.

# HEALTH BENEFITS – PEOPLE FIRST

- ▶ Postdoctoral associates with an FTE of 0.75 and higher are also **eligible** for State health insurance benefits.
- ▶ You will receive a packet in the mail from the State of Florida once your hire is complete. **You do not need to enroll in State health insurance** if enrolling in GatorCare coverage.
- ▶ Standard and high-deductible HMO and PPO plans are available. Coverage ranges from **\$15.00 to \$180.00/month**.
- ▶ Enrollment is completed through PeopleFirst and is effective **the month following enrollment**.

# OTHER AVAILABLE BENEFITS

## ▶ Dental Insurance

- ▶ The State offers numerous dental insurance plans, and UF offers Eagles Reimbursement plan.

## ▶ Vision Insurance

- ▶ Both the State and UF offer vision insurance through Humana.

## ▶ Life and Disability Insurance

- ▶ The State and UF offer life and disability insurance. There are 'Guaranteed Issue' benefits available if elected within your 60-day new hire window.

## ▶ Supplemental Insurances

- ▶ The State offers Accident, Cancer, Hospitalization, and Hospital Intensive Care insurance benefits.

## ▶ Legal Plan

- ▶ UF offers the Preferred Legal Plan, which covers different types of legal services and representation.

# ENROLLMENT PORTALS

- ▶ Enrollment in **GatorCare** and UF-sponsored benefits is completed in **myUFL**: My Self Service > Benefits > Benefits Enrollment.
- ▶ The **People First** portal is accessed at <https://peoplefirst.myflorida.com/peoplefirst>.
  - ▶ Your People First ID Number can be found on most PF communication and in myUFL (Main Menu > My Self Service > Benefits > PFID & Beneficiary Info).
  - ▶ Your initial password is set to Pf + your six-digit DOB (for example, Pf101395).



# OPEN ENROLLMENT

- ▶ Opportunity to make benefits enrollment changes for the upcoming calendar year.
- ▶ Typically begins in Mid-October.
- ▶ Only opportunity to make changes or enroll in benefits outside of the new hire window unless you experience a “Qualified Status Change” such as a change in marital status or birth/adoption of a child.

# RETIREMENT BENEFITS

## ▶ FICA-ALTERNATIVE PLAN

- ▶ Postdoctoral associates participate in the FICA-Alternative 401 (a) Retirement Plan.
- ▶ Participation is mandatory for most Postdoctoral Associates.
- ▶ Participants contribute 7.50% of gross wages.
- ▶ Contributions are made in lieu of Social Security taxes and credits.
- ▶ Prior to 1/2021, AIG/VALIC served as the plan administrator. In mid-1/2021, all accounts transferred to Fidelity Investments.
- ▶ You can manage your investment portfolio by accessing your account at [netbenefits.com/ufl](https://netbenefits.com/ufl) or contacting Fidelity at 800-343-0860.
- ▶ You are immediately vested and can take withdrawals and distributions once you are no longer in a FICA-Alternative eligible position.



# RETIREMENT BENEFITS

## ▶ UF 403(b) Plan

- ▶ Designed to supplement mandatory retirement offerings, you can start, increase, or decrease contributions at any time. Both pre- and post-tax plans are available.
- ▶ Effective 12/31/20, Fidelity Investments serves as the recordkeeper for this plan. If you made prior contributions, balances may or may not have transferred to Fidelity.
- ▶ You can manage your investment portfolio by accessing your account at [netbenefits.com/ufl](https://netbenefits.com/ufl) or contacting Fidelity at 800-343-0860.
- ▶ You can start, stop, increase/decrease contributions at any time.
- ▶ <https://benefits.hr.ufl.edu/retirement/voluntary/voluntary-403b-plans/>

## ▶ State of Florida 457 Deferred Compensation Plan

- ▶ Also a supplemental retirement plan, offered directly through the State of Florida.
- ▶ There are several providers, and you can work with them to manage investments.
- ▶ <https://benefits.hr.ufl.edu/retirement/voluntary/voluntary-457-deferred-compensation-plan/>
- ▶ <https://www.myfloridacfo.com/DeferredComp/>

# LEAVE & TIME AWAY – POSTDOCTORAL ASSOCIATES

- ▶ 5 hours PTO accrued per biweekly pay period, adjusted for FTE.
- ▶ May be used for vacation, sickness, or injury.
- ▶ Must be approved by supervisor.
- ▶ There is a maximum of 352 hours of leave.
- ▶ PTO has no cash value upon termination or transfer into a position with a different salary plan.
- ▶ Eligible for FMLA leaves of absence pending eligibility criteria is met (12 months of UF employment at least 1,250 hours worked in the prior 12 months).

# POST-DOCTORAL FELLOW INSURANCE OVERVIEW

- ▶ If transitioning from a Postdoctoral Associate appointment, you can continue GatorCare coverage for up to 18 months under COBRA.
- ▶ You can purchase coverage through the Student Injury and Sickness Insurance Plan (UnitedHealthcare) through the University.
- ▶ Marketplace plans may also be an option. Contact a licensed broker for additional details.

# WE CAN HELP!

- ▶ We know navigating the full range of benefits UF already has to offer can sometimes be overwhelming, and we want you to know that we're here to help.
  - ▶ By email at [benefits@ufl.edu](mailto:benefits@ufl.edu).
  - ▶ Securely submit a message or book a video or phone consult at <https://benefits.hr.ufl.edu/contact/>.
  - ▶ By phone at (352) 392-2477.

Thank You!

Email Questions and Feedback: [benefits@ufl.edu](mailto:benefits@ufl.edu)

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