University Benefits

ELEVATE

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.
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).
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 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.
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 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/](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://benefits.hr.ufl.edu/retirement/voluntary/voluntary-457-deferred-compensation-plan/)
- [https://www.myfloridacfo.com/DeferredComp/](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.
  - 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

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