

# College of Medicine

## Housestaff Benefits Eligibility

Benefits eligibility for College of Medicine housestaff members is determined by employment classification and Full-Time Equivalency (FTE).

### Employment Classification

Benefit-eligible employment classifications include Residents and Adjunct Clinical Post-Doctoral Associates (commonly known as “fellows”).

### Full-Time Equivalency (FTE)

Benefit-eligible housestaff members must also be appointed at certain FTE levels in order to participate in certain plans. The chart below details the respective FTE requirements.

<b>Housestaff</b>		
0.75 FTE and higher	0.50 - 0.74 FTE	Less than 0.50 FTE
GatorCare Health Insurance COM Life Insurance (\$50K) COM AD&D (\$10K) COM Long-Term Disability	GatorCare Health Insurance COM Life Insurance (\$50K) COM AD&D (\$10K)	
UF Select Supplemental Plans*	UF Select Supplemental Plans*	
State Health Insurance** State \$25K Life Insurance** State Supplemental Plans**	State Health Insurance** State Supplemental Plans**	Not Eligible for Benefits

\* UF Select Benefit Plan details may be obtained at <http://hr.ufl.edu/benefits/>

\*\* State Benefit Plan details may be obtained at <http://mybenefits.myflorida.com/>

Eligible Dependents

Eligible Dependents for the College of Medicine and University of Florida UF Select insurance programs include a spouse (same-sex or opposite) or domestic partner (same-sex or opposite), and children. Children are defined as natural-born, step-children, adopted and foster children, of the employee or their domestic partner, up to age 26. Children who turn 26 in a given year will be covered until December 31<sup>st</sup> of that year. The State of Florida plans allow for coverage of spouses (same-sex or opposite) and children, but domestic partners are not eligible for coverage on those respective plans.

Effective Date of Coverage

The effective date of coverage, depending on the respective insurance plan, will either be on the date of hire, the first day of the month following the enrollment (and collection of full-month’s premium), or the first day of the second month following the enrollment (and collection of full-month’s premium). Please see chart below for a more detailed example, showing which insurance plans fall into each of these respective categories. Payroll deductions begin in connection with the effective date of coverage. College of Medicine plans, including GatorCare Health, Life/AD&D and Long-Term Disability insurance are employer-paid.

Date of Hire	First Day of Month Following Enrollment (and Collection of Full-month’s premium)	First Day of 2nd Month Following Enrollment (and Collection of Full-month’s premium)
July 15, 2016 (for example)	August 1, 2016	September 1, 2016
GatorCare Health Insurance  COM Life Insurance COM AD&D  COM Long-Term Disability  UF Select Supplemental Plans	State Health Insurance  State \$25K Life Insurance	State Supplemental Plans