

2021 Employee Benefits Overview – Clinical Faculty

Benefit	Provider/Coverage	Effective Date	Who Pays Premiums	Enrollment (within 60 days of hire)
Health Insurance	GatorCare Premium (0.5 – 1.0 FTE) (employee + dependents)	Date of hire	UF COM	UFSelect
Life Insurance	The Standard \$500,000 (0.75 – 1.0 FTE) \$100,000 (0.5 - 0.74 FTE)	Date of hire	UF COM	Automatically enrolled
Accidental Death & Dismemberment	The Standard \$150,000 (0.75 – 1.0 FTE) \$50,000 (0.5 - 0.74 FTE)	Date of hire	UF COM	Automatically enrolled
Disability Insurance	The Standard 60 % of monthly salary-max of \$15,000 pre-tax (0.75 – 1.0 FTE)	Date of hire	UF COM	Automatically enrolled
Dental Insurance	Eagles Dental <i>or</i>	Date of Hire	Employee	UFSelect <i>or</i>
	Ameritas, Cigna, Humana, MetLife, & Sun Life Financial	1 st of month following enrollment		PeopleFirst (State plans)
Vision	Humana <i>or</i>	Date of Hire	Employee	UFSelect <i>or</i>
	Humana	1 st of month following enrollment		PeopleFirst (State plans)
Legal Plan	Preferred Legal	Date of Hire	Employee	UFSelect
Supplemental Plans - Accident, Cancer, Disability, Hospitalization & Hospital Intensive Care Plans	Aflac, Cigna, Colonial Life, New Era	1 st of month following enrollment	Employee	PeopleFirst (State plans)
Savings & Spending Accounts	Chard Snyder - Flexible Spending Accounts, Health Savings Account & Health Reimbursement Account	1 st of month following enrollment	Employee	PeopleFirst (State plans)

NOTE: If you have a qualifying status change (QSC) such as birth/adoption of a child, marriage, divorce, etc., please contact COM-HR at HR@comfs.ufl.edu for assistance in changing your benefits.

2021 Retirement Options – Clinical Faculty

Program	Effective Date	UF Contribution	Employee Contribution
403(b) Optional Retirement Plan (ORP) - Select vendor within 90 days of hire	Date of hire	5.14% (on 1 st \$26k of salary)	3% (pre-tax)
403(b) Academic Enrichment Fund (AEF) Fidelity Investments	Date of hire	5.14% (on remaining salary)	3% (pre-tax)
403(b) Plans & 457 Deferred Compensation Plan	Upon enrollment (begin/end anytime during the year)	None	Voluntary employee contribution (pre-tax)

Optional Employee Contributions – max for 2021:

- Under 50 years old – up to \$19,500 (Pre- or Post-Tax)
- 50+ years old – up to \$26,000 (Pre- or Post-Tax)