

2021 Employee Benefits Overview – Postdoctoral Associate

| Benefit | Coverage | Effective Date | Who Pays Premiums | Enrollment (within 60 days of hire) |
|--|--|---|-------------------|-------------------------------------|
| Health Insurance | GatorCare Options <i>or</i> | Date of Hire | UF/Employee | UFSelect <i>or</i> |
| | PPO (FloridaBlue) or HMO (depends on county) (0.75 – 1.0 FTE) | 1 st of Month following enrollment | Employee | PeopleFirst (State plan) |
| Life Insurance | Securian Financial | 1 st of Month following enrollment | Employee | PeopleFirst (State plan) |
| | The Standard | Date of hire | | UFSelect |
| 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 plan) |
| Legal Plan | Preferred Legal | Date of Hire | Employee | UFSelect |
| Disability Insurance | The Standard | 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 of a child, marriage, divorce, etc., please contact HR@comfs.ufl.edu for assistance.

2021 Retirement Options – Postdoctoral Associate

| Program | Effective Date | UF Contribution | Employee Contribution |
|---|---|-----------------|---------------------------------|
| FICA Alternative Plan Fidelity Investments | Date of Hire | None | 7.50% |
| 403(b) Plans & 457 Deferred Compensation Plan | Upon enrollment (begin/end anytime during the year) | None | Voluntary employee contribution |

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)