The College of Medicine provides a broad and comprehensive fringe benefit program to eligible faculty members of the University of Florida. The insurance programs are designed to protect against the economic effects of total disability, medical expense and death from accidental or natural causes. The retirement programs are planned to provide maximum financial security during retirement years.

**Eligibility**

Eligible participants for the **Group Health, Life and Accidental Death and Dismemberment** programs include the following employees who must be appointed at 0.50 FTE or above: Clinical M.D. and Clinical Ph.D. faculty, ranked Lecturer and above and Associate and Assistant Deans and Vice Presidents as designated by the Fringe Benefit Committee, the Executive Committee, and the Dean of the College of Medicine, Visiting clinical M.D. or Ph.D. faculty, ranked Instructor/Lecturer and above, appointed for one year or more, and receiving other than OPS salary.

Eligible participants for the **Group Disability** program include the following employees who must be appointed at 0.75 FTE or above: M.D. or Ph.D. faculty ranked Lecturer and above, appointed in a clinical or basic science department, Visiting M.D. or Ph.D. faculty ranked Lecturer and above appointed for one year or more, in a clinical or basic science department and receiving other than OPS salary.

**Leave of Absence**

Clinical faculty who have been employed by the College of Medicine for one year or more may continue all fringe benefit programs during an approved Leave of Absence, not to exceed one year during an aggregate seven year period. Approved leave of absences include partial disability, FMLA leave, Extension of FMLA leave, Educational Venture or Fellowship, with the recommendation and approval of the Chairman of the Department and signed by the Dean. A recommendation letter must be filed with the Office of the Dean. Upon approval, you will be covered for up to 12 months following the date your approved leave of absence begins. You may be covered for an additional six months of approved leave of absence, subject to the approval of the Dean of the College of Medicine and the insurance provider. Premiums will be paid by the Department. If you are on any other leave of absence, and if premium is paid, you will be covered through the end of the month that immediately follows the month in which you have used all of your accrued leave and vacation time. If you are on a temporary layoff, and if the premium is paid, you will be covered through the end of the month that immediately follows the month in which your temporary layoff begins.

Regardless of your term of employment, if you are on a Leave of Absence due to a claim of total or partial disability you are eligible to continue your coverage for Health, Life and Disability until the disability claim is approved* or declined by the insurer. Premiums will be paid by the department for a period not to exceed six months.
**Reduced FTE Eligibility** – Faculty appointed at no less than 0.75 FTE (30 hours) can retain health insurance, life insurance and long term disability. Faculty appointed at 0.74 FTE, and no less than 0.50 FTE, are eligible for the health program; the life insurance program with a reduced benefit of $100,000; the accidental death & dismemberment with a reduced benefit of $50,000. The employee is not eligible for long term disability.

If less than 0.75 FTE occurs due to partial disability, all benefits can be retained for a period of 24 months with costs incurred by the department, pending certification of the disability by the insurer. After the 24 months have occurred, the partially disabled employee will be eligible for the health plan; the life insurance benefit of $100,000; and the accidental death benefit of $50,000. When an employee returns to 1.00 FTE, full benefits will be restored.

In the case of total disability, benefits will be as follows: The disability insurance will continue through the payment of benefits (waiver of premium after the elimination period of 180 days). The life insurance will be continued by waiver of premium, if approved, **in the full benefit amount. Health insurance may be continued through the annual/sick leave, a Leave of Absence and COBRA. An employee may choose to expend all leave balances and then request a Leave of Absence for one year. At the end of the Leave of Absence, under COBRA they will have the opportunity to continue health insurance for a maximum of 29 months. Health insurance will terminate at the end of annual/sick leave, a Leave of Absence or COBRA. If an employee has completed ten or more years of continuous service with the College of Medicine immediately before becoming disabled and was insured as an active employee, he or she may continue major medical insurance upon full time disability under the Post-Retirement Health Plan. The policy will be the same as that provided for active employment. When a participant who is disabled becomes eligible for Medicare, the College group health plan will pay only as secondary carrier. The covered participant must pay the entire cost of the insurance. (**"If approved" means that a disabled employee will be approved for a waiver of premium if he meets the requirements of disability for life insurance, (to meet the requirement an employee may not be capable of working in any occupation).

**Life Insurance** – Level term group life insurance underwritten by The Standard Insurance Company provides $500,000 of life insurance for all covered employees with an additional $150,000 in the event of accidental death and dismemberment. A copy of your Plan Booklet is located on the Fringe Benefit website at [http://adminaffairs.med.ufl.edu/fringe-benefits/certificate-booklets/](http://adminaffairs.med.ufl.edu/fringe-benefits/certificate-booklets/).

Where discrepancies exist, the Master contract will apply. Coverage begins on the first day of employment. Life insurance premium paid by your employer for coverage over $50,000 is ordinary income to you. The cost of the group term life insurance coverage of more than $50,000 will be included in your income.
Disability Insurance – This policy is underwritten by The Standard Insurance Company and is designed to offset the economic impact brought about by total or partial long-term disability. Where discrepancies exist, the Master contract will apply. The benefits as set forth under this policy will begin after the insured's sixth month of total or partial disability. The maximum benefit period due to sickness is based on your age at the time of disability. The monthly income benefit is equal to 60% of the monthly salary to a maximum of $15,000 per month. There is no offset until benefits from The Standard, Social Security, Worker’s Compensation, the Teacher’s Retirement System or any other group disability compensation exceed 70% of the monthly salary, in which case The Standard Insurance Company benefit is reduced to a level equal to 70% of the monthly salary. Cost of Living Adjustment rider is included. A copy of your Plan Booklet is located on the Fringe Benefit website at http://adminaffairs.med.ufl.edu/fringe-benefits/certificate-booklets/.

Group Health Insurance – Welcome to GatorCare. We are pleased to introduce GatorCare, a new health insurance plan created with your health and wellness needs in mind. Designed to promote improved health care access, quality of care and employee health, GatorCare is a consolidated group health insurance plan available to eligible employee groups associated with the University of Florida and its affiliates. GatorCare is a self-insured health plan. Both Florida Blue (formerly Blue Cross Blue Shield) and Magellan Pharmacy Solutions have partnered with UF to manage the plan’s administration. Each offer comprehensive provider networks within Florida and across the U.S. and has extensive experience with the processing of both medical and pharmacy claims for payment. You may choose between two plan options: Prime Plus or Premium. For plan details and the schedule of benefits visit the GatorCare website: http://gatorcare.org/2015/options_a.asp

GatorCare Prime Plus – The plan design offers two tiers. You receive the highest level of benefits when you receive services within the GatorCare Network. The GatorCare Network includes hospitals, physicians and providers in Gainesville and Jacksonville. Providers in both locations are available to you. You also have access to Florida Blue’s NetworkBlue participating providers for Tier 2. Higher deductibles, out of- pocket costs and coinsurance typically apply for Tier 2 benefits.

GatorCare Premium – This plan offers you three network tier options. Tier 1 is the GatorCare Network and offers the best value with low deductibles, out-of-pocket and coinsurance amounts that you would pay. The GatorCare Network includes hospitals, physicians and providers in Gainesville and Jacksonville. Providers in both locations are available to you. Tier 2 applies when you receive services from physicians and providers in Florida Blue’s NetworkBlue. You will pay higher deductibles, out-of-pocket costs and coinsurance amounts when using Tier 2 providers. You can access services from an out-of-network provider and still have coverage; Tier 3 benefits would apply and you may be billed for the difference between the provider’s charge and the allowed amount.
Magellan Pharmacy Solutions – GatorCare has partnered with Magellan Pharmacy Solutions to provide the highest-quality prescription drug benefit program with safety and cost savings in mind. This program provides efficient electronic claims processing, as well as retail and mail order prescription drug services at a reduced rate through a national pharmacy network. You may speak with a customer service representative at 800-651-8921.

FloridaBlue.com is the Online Resource for GatorCare participants. Florida Blue’s member website is your online resource to know more about your health plan. You can view benefits, check claims information, access monthly statements, research general health information and more. To create an online account, go to florida.blue.com, click on Login and then Register. You will need your member number (located on your ID card) and a valid email address.

In all Plan Options, Pre-Certification is required for Inpatient Admissions. Prescriptions written by an insured for self or any family members will not be eligible for reimbursement through the prescription drug program or the health insurance plan. It is your responsibility to notify the Fringe Benefit office of any changes in your family status.

C.O.B.R.A. If a covered employee or dependents' medical insurance terminates due to a Qualifying event (employment termination, work hours reduction, divorce/legal separation, Medicare entitlement, and maximum age for child), medical insurance may be continued under the Consolidated Omnibus Budget Reconciliation Act (C.O.B.R.A.). For additional information, contact Fringe Benefits/Gainesville at 352-273-5077 or Fringe Benefits/Jacksonville at 904-244-8531. The employee pays premiums. It is the member’s responsibility to contact the Fringe Benefits Office for change of family status and change of address.

STATE UNIVERSITY SYSTEM OPTIONAL RETIREMENT PLAN - Participation in the ORP is compulsory for all faculty members employed at the Health Science Center. The SUSORP is a defined contribution plan, in which UF will contribute 5.14% of an employee’s biweekly earnings to a 403(b) Tax Sheltered Annuity Program. Enrollment is complete when a contract has been issued by a Provider Company, and when the proper enrollment forms have been submitted to the Division of Retirement. Enrollees are immediately vested. Participants may also choose to make voluntary tax sheltered annuity contributions up to the maximum allowed by current IRS guidelines.

ANNUAL LEAVE – provided for twelve-month faculty. This leave should be taken when it is necessary for a faculty member to be absent from assigned duties and responsibilities for reasons other than for illness. Full time faculty members on twelve-month appointments accrue annual leave at the rate of 6.769 hours biweekly. Part time faculty on twelve-month appointments accrue leave at a rate directly proportional to the percent of time employed. A maximum (352 hours) of annual leave may be accumulated. All requests for annual leave should be submitted to the chair or supervisor as far in advance as possible. Additional information may be obtained from your department’s business manager or administrative assistant.
**SICK LEAVE** – Full time faculty members earn four hours of sick leave for each biweekly pay period. Part time faculty accrue leave at a rate directly proportional to the percent of time employed. There is no limitation on total hours to be accrued. Sick leave must be earned before being taken. Additional information may be obtained from your department’s business manager or administrative.

**PROFESSIONAL LIABILITY INSURANCE** – Pursuant to Section 768.28, Florida Statutes, the University of Florida Board of Trustees is exclusively responsible for any civil claims or actions arising from the acts of its employees and agents. The UF BOT is protected for such liabilities by the J. Hillis Miller Health Center Self-Insurance Program (UF SIP), a self-insurance program managed by a governing council created by the Florida Board of Governors that is chaired by the Sr. Vice President for Health Affairs. As an employee of the University of Florida (UF), you are personally immune from civil liabilities which may arise from acts or omissions committed by you in the course of your employment. UF SIP affords you personal professional liability protection while you act as a Good Samaritan, while you are involved in community service work, which has been pre-approved by your college, or if you are on a job assignment outside of Florida. UF SIP also provides defense costs for certain licensure investigations by the Department of Health. If you have questions regarding professional liability, please contact the UF SIP Director at 352-273-7006 or visit their website at [http://www.flbog.sip.ufl.edu/](http://www.flbog.sip.ufl.edu/).

**Baby Gator Child Development Center at Newell Drive** was established as a partnership with the Colleges of Medicine and Public Health and Health Professions. Faculty and Housestaff Members whose children are between the ages of 6 weeks and 5 years are eligible for enrollment at reduced tuition rates. Questions or comments about Baby Gator should be directed to babygator@admin.ufl.edu Phone: (352) 273-8000, Fax: (352) 273-8747. Baby Gator maintains a waiting list for all age groups. Please apply to the waiting list by visiting the website at [www.babygator.ufl.edu](http://www.babygator.ufl.edu). There is a $100.00 application fee that must be paid by either check or money order, after you have completed the application. Once the application and payment have been received, the enrollment coordinator will contact you with information regarding the enrollment process.

**Fringe Benefits**
Gainesville – 352-273-5077
Jacksonville – 904-244-8531

12/14/15