



College of Medicine Housestaff Fringe Benefit Programs January 1, 2016 – December 31, 2016

The University of Florida College of Medicine provides a broad and comprehensive fringe benefit program to eligible housestaff members. The insurance programs are designed to protect against the economic effects of total disability, medical expense and death from accidental or natural causes.

Eligibility

All residents and clinical post-doctoral associates appointed at a 0.5 FTE and higher through a department in the College of Medicine are eligible to receive the College-sponsored fringe benefit program. **Benefit costs are employer-paid. Coverage for eligible employees begins on the first day of employment and ends on the last day of employment. (Health insurance ends at the end of the month of the last day of employment).**

Insurance Plans

Health Insurance – Welcome to GatorCare. 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. You may choose between two plan options: **Prime Plus or Premium**. Each plan offers comprehensive provider networks within Florida and across the U.S. and have extensive experience with the processing of both medical and pharmacy claims for payment. For plan details and the schedule of benefits visit the GatorCare website: http://gatorcare.org/2015/options_a.asp

GatorCare Prime Plus – This plan offers the lowest cost for Tier 1 benefits. The plan design offers two tiers of network providers. You receive the highest level of benefits when you receive services within the GatorCare Network (UFHealth). The GatorCare Network includes UFHealth hospitals, physicians and providers in Gainesville and Jacksonville. Providers in both locations are available to you. You also have access to Florida Blue's (nationwide) NetworkBlue participating providers for Tier 2. Higher deductibles, out-of-pocket costs and coinsurance typically apply for Tier 2 benefits.

GatorCare Premium – If you are looking for the most flexibility, this plan may be an option for you. 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 (nationwide) NetworkBlue. You will pay higher deductibles, out-of-pocket costs and coinsurance amounts when using Tier 2 providers. Tier 3 benefits provide access to services from out-of-network providers; you may be billed for the difference between the provider's charge and the allowed amount in these cases.

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.



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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 www.floridablue.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.

Life Insurance – Level term group life insurance underwritten by The Standard Insurance Company provides \$50,000 of life insurance for all eligible employees with an additional \$10,000 in the event of accidental death and dismemberment. You will find the life insurance policy on the Administrative Affairs/Fringe Benefits website at <http://adminaffairs.med.ufl.edu/files/2013/01/Standard-Life-Policy.pdf>.

Long Term Disability Insurance – All active College of Medicine housestaff members working at least 30 hours a week are provided group Long Term Disability insurance. The policy is underwritten by The Standard Insurance Company. The monthly benefit is equal to 60% of the first \$4167 of monthly salary to a maximum monthly benefit of \$2,500 reduced by benefit offsets. The benefits as set forth under this policy will begin after the insured's sixth month of total disability. The maximum benefit period is determined by your age when disability begins. In order to make sure income replacement is maximized in the unfortunate event of a disability, the College of Medicine will **gross-up** the disability benefit of all residents. **Grossing-up** is a common method of income maximization used by employers to help their employees. The premium cost of the disability insurance is added to an employee's earnings so that the employee pays taxes on this premium every paycheck. Paying taxes on the premium assures a tax-free disability benefit. You will find the disability policy on the Administrative Affairs/Fringe Benefits website at <http://adminaffairs.med.ufl.edu/files/2012/05/Faculty-Group-Long-Term-Disability-Policy.pdf>

Voluntary Benefits Program – The University of Florida offers supplemental insurance plans through a program called UFSelect (<http://hr.ufl.edu/benefits>). Additionally, the State of Florida offers supplemental plans through a company called PeopleFirst (<http://peoplefirst.myflorida.com>). These offerings do not replace your College of Medicine benefit plans. Instead, these programs offer additional financial protection with premiums payable by the employee through the convenience of payroll deduction. Because these plans are voluntary, you can customize your coverage by choosing from a range of plans that offer a combination of benefits and features that can help meet your personal and family insurance needs. Voluntary Benefits offered through these programs include Dental Insurance, Accident Insurance, Vision Insurance, Life Insurance, Pet Insurance and Legal Insurance, as well as additional supplemental plans. **You must sign up for these benefits during the first 60 calendar days of your employment at UF.**

Gator Dental Care – The UF College of Dentistry can also provide all of your oral health services through the UF Resident Priority Program. Contact: priority@dental.ufl.edu. Please include your name and the



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best number for daytime contact. They will respond within one business day. Initial screening appointments are scheduled within two weeks. Emergency appointments are scheduled within 24 hours. Extended hours are available in some clinics for convenient scheduling. Professional discounts available in the Faculty Practice and some graduate clinics. This program is also available for spouse and dependents. Services: cleanings and preventive care, fillings, braces and Invisalign, crowns, dentures, bridges, whitening and aesthetic care, children's care, implant dentistry, root canals and extractions.

Retirement

FICA Alternative Program – Housestaff members will contribute 7.5% (pre-tax) of their wages into an investment account in their name. These required contributions are in substitute of Social Security taxes. The plan is mandatory for eligible employees and employees will be automatically enrolled or un-enrolled based on their salary plan status during the affected pay period. There is no minimum age or service requirement. Once a contribution has been made to the plan, the employee will receive an introduction letter from Valic, the plan Administrator. You may access your account online at <http://www.valic.com/uf>. Click on *FICA Alternative Plan*, then select the *Log In* box and follow the prompts to create your personalized User ID and password. You can direct how your contributions are invested among the available funds. If an employee does not direct the investments of their funds, they will automatically be placed into a target date fund based on their date of birth. For more information, please go to the Valic website at <http://www.valic.com/uf> or you may contact our local Valic representatives at (352) 367-2409.

Professional Liability

Pursuant to Section 768.28 of the 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, 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 provides 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 at (352) 273-7006 or visit their website at <http://www.flbog.sip.ufl.edu/>.

Vacation and Leave

Members of the housestaff shall be entitled to leave with pay for the purpose of annual and sick leave depending upon the length of appointment during the training period July 1 through June 30, as described in this section. Leave will be granted and charged in one-day increments for each workday of leave requested and approved. If specialty board regulations for annual and sick leave accrual and usage differ from that outlined in this rule, written notification of the board policy shall be completed by the program director and submitted to the Dean for approval. The total maximum time a housestaff member can be away from a program in any given year or for the duration of the residency program shall be determined by the requirements of the specialty board involved. All absences must be approved by the program



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director. For additional information, please refer to Graduate Medical Education website at <http://adminaffairs.med.ufl.edu/files/2012/06/Leave-Policy.pdf>

Leave of Absence – If a leave of absence or unpaid leave is taken during the residency, insurance benefits will be covered by the department for up to two months; after two months, the resident will be responsible for payment of insurance premiums. For the specific guidelines concerning: Military Leave, FMLA and Medical Leave please review the specific documentation requirements, permission and eligibility for such leave. Such leave includes Military Leave, Extended Medical Leave, FMLA and Medical Leave of Absence.

Baby Gator Child Care

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. 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.

Resident Assistance Program (RAP) is designed to help residents and their families with concerns or problems that may be troubling them. The mission of the program is to develop and maintain a positive and productive work environment. The program helps by providing a system of short-term, confidential, professional counseling and referral services to residents and their families. Counselors from the program teach residents how to manage their problems when their job is affected. The RAP addresses Stress, Adjustment to life changes, Marital or relationship difficulties, Parenting issues, Family illness, Job burnout, Anger, Depression, Anxiety, Gambling, Alcohol or chemical Dependency. If any of the above or other concerns have adversely affected your job performance or personal life, you may consider assistance from the RAP to help you identify and resolve the problem. Benefits-eligible residents, interns, and fellows and their legal spouses, and other eligible dependents all qualify for RAP benefits. There are two different ways to obtain help from your RAP:

1. Self-Referral – This is a completely confidential method for getting help for yourself by simply calling the RAP 24-hour, Shands Vista number (352) 265-5493 or toll free (866) 643-9375.
2. Employer Referral – if your problems visibly affect your job performance, your training director, faculty advisor or GME dean may recommend that you access the RAP for an evaluation. Your supervisor will not have access to your records. Participation in the RAP is not included in your personnel files. The UF College of Medicine pays for the basic services of the RAP and regards the program as a fringe benefit. Up to the first three visits to a provider are free. If more services are needed, the counselor will coordinate continued care with your health benefits plan. All discussions with RAP counselors, records of treatment or



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assistance, and all follow-up care are strictly confidential. Counselors follow professional standards and a strict code of ethics, which includes a firm commitment to protect and uphold privacy and confidentiality. To arrange an appointment, please call (352) 265-5493 or toll free (866) 643-9375, 24 hours a day, seven days a week. Simply state that you need an RAP appointment. RAP has flexible hours and a convenient location to accommodate the needs of you and your family.

Needlestick Hotline – (866) 477-6824. The Needlestick hotline will ensure that all UF employees with an exposure have immediate access to a medical provider in a timely manner. **During regular work hours**, an operator from the Occupational Medicine clinic at the Student Health Care Center will answer the line and put the caller in contact with a skilled and knowledgeable provider. **After hours and on weekends**, the injured employee calls the hotline at (866) 477-6824 and an operator will take necessary demographic data. The employee will be directed to the Needlestick website where thorough instructions are given to obtain source testing. The employee will be contacted the following business day to finish any necessary testing or follow up. Whether during normal working hours or after hours, the provider will collect the exposure and source history, arrange for laboratory work to be drawn, decide on post exposure treatment if necessary, and recommend follow-up as appropriate. All follow-up laboratory work and counseling will continue to be conducted at the SHCC at Shands – (352) 392-0627, Room D2-52. Immediately after you have been evaluated/treated, contact the University of Florida Workers' Compensation Office (UFWC) at (352) 392-4940 to report your injury. **Failure to contact UFWC is a violation of university policy.**

Job-related Employee Injuries – Job-related employee injuries are also covered under the Occupational Medicine Program. The University must provide medical attention for employees injured in the line of duty. Primary cost recovery is obtained from the state Worker's Compensation Program. Contact the University of Florida Workers' Compensation Office (UFWC) at (352) 392-4940 to report your injury. **Failure to contact UFWC is a violation of university policy.**

Fringe Benefit Offices

Gainesville – (352) 273-5077

Jacksonville – (904) 244-8531