New Employee Benefits Guide

Pre-tax Insurance
Post-tax Insurance
Retirement
Other Benefits

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Welcome to UCF!

The University is extremely proud to present this benefits package to you. You have an impressive selection of benefits to choose from, so please attend New Employee Orientation and carefully consider your personal benefit needs. Your benefits are a valuable part of your employee compensation.

The New Employee Benefits Guide should be used in conjunction with New Employee Orientation, where you will learn about the available plans, how to enroll and other important information. As a new employee, it is extremely important to attend New Employee Orientation to gain a full understanding of all insurance/retirement plans and the pertinent information, as this guide is only a condensed overview. For your convenience, the New Employee Orientation Presentation can also be found on our website under the Benefits section of the New Employee Information page.

The UCF Benefits department offers a bi-weekly insurance and retirement enrollment lab to assist employees in completing their insurance and retirement enrollments. During these one-on-one sessions, key features of the benefits plans can be compared and issues can be addressed, which need to be considered when making election decisions. The enrollment lab will be held every other Tuesday from 2:00 p.m. to 4:30 p.m. in the Human Resources Training Room. The sessions are available by appointment only. To make an appointment, please call or email the UCF Benefits department.

Refer to the Human Resources website (www.hr.ucf.edu) for information and links that may help answer many of your questions.

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Enrollment Deadlines

What is your date of hire? ______________________

- **Hire Date + 59 calendar Days = _______________**
  *You have until this day to enroll in Health Insurance via People First.*

- **Hire Date + 89 calendar Days = _______________**
  *A&P/Faculty Employees: You have until this day to enroll in the State University System Optional Retirement Program (SUSORP).*

- **Last business day of the 5th month after your month of hire = _______________**
  *You have until this day to enroll in the FRS Pension or FRS Investment Retirement Plan.*
Who is People First?

- People First is the State of Florida’s Insurance Administrator. Their responsibilities include, but are not limited to:
  - Processing Insurance Enrollments
  - Processing Qualifying Status Changes (QSC)
  - Verification of Dependent Eligibility
  - Administering COBRA Benefits
  - Annual Open Enrollment
  - Special Determinations/Appeals

Using People First to Enroll

- **People First Website:** [https://peoplefirst.myflorida.com/](https://peoplefirst.myflorida.com/)
  - Secure website that can be accessed 24 hours-a-day/7 days-a-week
  - User ID and Password Required
  - Contains your current benefit summary, provider information, downloadable brochures and enrollment forms
  - Once you have made your selections, an instant confirmation will be generated for your records
  - Will receive a benefits confirmation in a separate pop up window showing your benefits selections, so be sure that your pop up blocker is turned off
  - For step-by-step instructions on how to enroll via the People First website, please reference this tutorial: [http://hr.ucf.edu/files/PeopleFirstOnlineReview.pdf](http://hr.ucf.edu/files/PeopleFirstOnlineReview.pdf).

- **People First Service Center:** 1-866-663-4735
  - Available Monday-Friday 8:00am to 6:00pm ET
  - User ID Required
  - Representatives will assist you in making your selections, in addition to giving information about the different insurance plans, mailing out brochures or enrollment forms and answering questions related to your insurance needs
  - Will receive a benefits confirmation in the mail showing your benefits selections

User ID and Password

- You will receive your People First ID in the mail. However, if you wish to enroll/access your account prior to receiving this, you may call People First directly.
- Default Password: Pf + Birth Date (PfMMDDYY)
- If your User ID is lost or you need to reset your password, contact the People First Service Center for assistance.
Insurance Enrollment Information

Enrollment Opportunities

There are three opportunities to make benefit elections:
1. When you are hired as a new employee (within 60 days)
2. When you have a Qualified Status Change (QSC) event, OR
3. During Open Enrollment

Option 1: Hired as a New Employee

- You have 60 days from the date you begin employment to enroll in state insurance benefit plans.
- If you do not enroll within 60 days from the date your employment began, you cannot enroll until the next Open Enrollment period unless you experience a Qualified Status Change (QSC) event.

Option 2: Qualified Status Change Event

- You typically have 60 days from the date of the QSC to make any changes to your benefits (like enrolling, increasing coverage or changing family status).
- Please refer to the QSC Matrix on the People First website for a complete list of QSC events: http://mybenefits.myflorida.com/content/download/106209/600370/QSC_Matrix_Revisions_Effective_03-01-2015_REV_04-07-2015.pdf.

Option 3: Open Enrollment

- Open Enrollment is usually held in the fall.
- You are given an opportunity to review benefit plan options and make changes for the following plan year.
- All benefits chosen during this time take effect on January 1 of the following calendar year.
- We encourage you to take full advantage of this once-a-year opportunity to review your benefit plans and select the options that best meet the needs of you and your family.

All insurance enrollments are completed through People First. To complete your enrollment, please contact the People First Service Center at 866-663-4735 or via the web at https://peoplefirst.myflorida.com.
New Employee Benefits Checklist

The purpose of the checklist is to be a helpful guide to assist you in making your enrollment selections. This does not take the place of enrollment; it is for your use only - do not submit to Human Resources.

Health Insurance

http://mybenefits.myflorida.com/health/health_insurance_plans

- **First available effective date:** First day of the month following enrollment.
  Example: If you elect coverage in the month of September, your health insurance will begin October 1. Note: OPS employees cannot elect the ‘early effective date’ – their insurance would be effective the first day of the second month following their hire date.

- **PPO**
  - Florida Blue

- **HMO (In-Network only)**
  - AvMed: Orange, Osceola, Lake & Seminole Counties
  - Aetna: Brevard County
  - Florida Health Care Plans: Volusia County

*Other carrier options may be assigned to counties not listed above

- **Coverage Option Levels & Premiums**

  - **Standard Option**
    - Individual (Employee)
      - $50 monthly, $25 biweekly
    - Family (Employee + Dependent(s))
      - $180 monthly, $90.00 biweekly
    - Spouse Program
      - $15 monthly, $7.50 biweekly

  - **High Deductible Health Plan Option (HDHP)**
    - Individual (Employee)
      - $15.00 monthly, $7.50 biweekly
    - Family (Employee + Dependent(s))
      - $64.30 monthly, $32.15 biweekly
    - Spouse Program
      - $15 monthly, $7.50 biweekly

*Spouse Program: If you and your spouse are state employees, you can participate in the Spouse Program and pay less for health insurance at a reduced premium. To enroll in the Spouse Program, you must complete and sign the Spouse Program Election Form (http://mybenefits.myflorida.com/content/download/113217/627949/2015_SpouseProgramElectionForm.pdf) within 60 days of becoming eligible.
Health Savings Account

http://mybenefits.myflorida.com/health/tax_favored_accounts/health_savings_account

- Elected annual amount will be divided among remaining pay checks over the calendar year
- Available with HDHP Option only, unused amounts roll to the next calendar year
- Automatic employer contribution, option for employee contribution
  - UCF will contribute $500/year for individual and $1,000/year for family
  - Employees may contribute up to $2,850/year for individual and $5,750/year for family

- HSA Individual (Employee) Annual Employee Contribution
  Limit $2,850/Employer $500

- HSA Family (Employee + dependent(s)) Annual Employee Contribution
  Limit $5,750/Employer $1,000

Spending Accounts

http://mybenefits.myflorida.com/health/tax_favored_accounts

- Elected annual amount will be divided among remaining pay checks over the calendar year
- Use it or Lose it Rule applies

- Health Care FSA Annual Contribution Limit $2,550

- Dependent Care FSA Annual Contribution Limit $5,000

- Limited Purpose FSA Annual Contribution Limit $2,550
  *Limited Purpose available with High Deductible Health Plan (HDHP) only
Dental Insurance

http://mybenefits.myflorida.com/health/supplemental_insurance_plans/dental_plans

- **DHMO/Pre-Paid (In-Network only)**
  - Humana (CompBenefits) Network Plus 4004
  - United Healthcare Solstice 4014
  - Assurant Heritage Plus 4025
  - Humana (CompBenefits) Select 15 4044
  - Cigna 4034

- **DPPO**
  - Humana (CompBenefits) Preferred Plus 4054

- **DENTAL INDEMNITY + PPO**
  - Ameritas 4064
  - Assurant Freedom Advance 4074

- **DENTAL INDEMNITY**
  - Humana (CompBenefits) Schedule B 4084

Vision Insurance

http://mybenefits.myflorida.com/health/supplemental_insurance_plans/vision_plan

- Humana Vision Exam + Materials

Life Insurance

http://mybenefits.myflorida.com/health/life_insurance_plans

- **Basic Life Insurance** $25,000 value
  *Automatic Enrollment & no cost to full time regular employees
  *Complete paper beneficiary designation form
  (http://mybenefits.myflorida.com/content/download/106129/600125/LifeBeneficiaryDesignationForm_EY.pdf) and send to Minnesota Life. After the initial paper form is completed and received by Minnesota Life, ongoing beneficiary updates can be made on their website (www.lifebenefits.com/florida).

- **Optional Life Insurance**
  *Value: 1 - 7x annual salary in addition to Basic Life, up to a maximum benefit of $1,000,000
Dependent Spouse Life Insurance
* Value: $15,000 or $20,000

Dependent Child Life Insurance
* Value: $10,000

Other Supplemental Plans
http://mybenefits.myflorida.com/health/supplemental_insurance_plans/other_supplemental_plans

- Accident
- Cancer
- Disability
- Hospitalization
- Hospital Intensive Care

*After People First enrollment, you must contact an agent to complete an application for your enrollment to be complete.

The Gabor Agency
*This is the only insurance that you do not enroll through People First. You will need to contact a Gabor representative to enroll: 800-330-6115 Ext. 5.

http://www.gaboragency.com/schools/university-central-florida

- Life Insurance
- Disability Insurance
- Long Term Care Insurance
Mandatory Retirement Plans  
http://hr.ucf.edu/current-employees/retirement/

☐ Florida Retirement System Pension Plan (FRS)  
Eligible: USPS, A&P, Faculty  
☞ Enrollment Deadline: Last business day of the 5th month after your month of hire  
☞ How to Enroll:  
   USPS Employees:  
      o Not required to complete an enrollment form  
   A&P & Faculty Employees:  
      o Complete ORP-ENROLL form (https://www.rol.frs.state.fl.us/forms/orp-enroll.pdf)  
      o Return ORP-ENROLL form to HR Benefits Section via fax (407-823-1095) or password protected email attachment (benefits@ucf.edu).  
      o Complete EZ Retirement Plan Enrollment form (https://www.myfrs.com/pdf/forms/ele-1-ez.pdf)  
      o Fax or mail EZ Retirement Plan Enrollment form to FRS Plan Choice Administrator indicated on the form

☐ Florida Retirement System Investment Plan (FRS)  
Eligible: USPS, A&P, Faculty  
☞ Enrollment Deadline: Last business day of the 5th month after your month of hire  
☞ How to Enroll:  
   USPS Employees:  
      o Complete EZ Retirement Plan Enrollment form (https://www.myfrs.com/pdf/forms/ele-1-ez.pdf)  
      o Fax or mail to FRS Plan Choice Administrator indicated on the form  
   A&P & Faculty Employees:  
      o Complete ORP-ENROLL form (https://www.rol.frs.state.fl.us/forms/orp-enroll.pdf)  
      o Return ORP-ENROLL form to HR Benefits Section.  
      o Complete EZ Retirement Plan Enrollment form (https://www.myfrs.com/pdf/forms/ele-1-ez.pdf)  
      o Fax or mail EZ Retirement Plan Enrollment form to FRS Plan Choice Administrator indicated on the form

☐ State University System Optional Retirement Program (SUSORP)  
Eligible: A&P and Faculty  
☞ Enrollment Deadline: 90 days from hire date  
☞ College of Medicine Faculty = Mandatory  
☞ How to Enroll:  
   o Open SUSORP account with one of the five SUSORP companies:  
      ☐ AXA  
      ☐ Metlife  
      ☐ TIAA-CREF
*SUSORP Company Contact Information can be found here: [http://hr.ucf.edu/current-employees/retirement/#retire1b1](http://hr.ucf.edu/current-employees/retirement/#retire1b1)

- Complete Enrollment form: [https://www.rol.frs.state.fl.us/forms/orp-enroll.pdf](https://www.rol.frs.state.fl.us/forms/orp-enroll.pdf) (Note: College of Medicine Faculty members should complete the ORP-MANDATORY form: [https://www.rol.frs.state.fl.us/forms/orp-mand.pdf](https://www.rol.frs.state.fl.us/forms/orp-mand.pdf))
- Return ORP-ENROLL form and confirmation of SUSORP account to HR Benefits Section via fax (407-823-1095) or password protected email attachment (benefits@ucf.edu).

**FICA Alternative Plan (FAPLAN)**
- Mandatory/Automatic Enrollment for: OPS Non-Student, Medical Residents, Post-Doctorial Associates, Adjunct Faculty
- Under the UCF 401(a) FICA Alternative Plan participants contribute 7.5% of their compensation to an account in their name with TIAA-CREF
- Employees moving from a mandatory FAPLAN position to a regular full time position (A&P, Faculty, USPS) may roll plan balances over to the UCF 403(b) plan. No IRS penalty applies to these transfers. Information may be found at: [http://hr.ucf.edu/current-employees/retirement/#fica](http://hr.ucf.edu/current-employees/retirement/#fica).
Voluntary Retirement Plans

Employees who wish to make voluntary contributions may do so at any time through the following options:

☐ **403(b)**

Eligible: All Employees

❖ How to Enroll:
  o Open voluntary retirement account with one of the eight voluntary 403(b) companies:
    □ Metlife
    □ TIAA-CREF
    □ VALIC (ROTH Option Available)
    □ Vanguard
    □ VOYA (ROTH Option Available)
    □ ING Reliastar
    □ T Rowe Price
    □ Fidelity (ROTH Option Available)

*Company Contact Information can be found here:

http://hr.ucf.edu/current-employees/retirement/#retire1d1

☐ **457**

Eligible: All Employees

❖ How to Enroll:
  o Contact the State Office of Deferred Compensation to open an account: 877.299.8002 or visit their website:

New Employee Benefits Timeline

60 Days From Date of Hire

- Enroll in Insurance via People First
  *If electing early effective date (first of the month following hire date), mail personal check or money order to:
    D.S.G.I
    P.O. Box 863477
    Orlando, FL
    32866-3477

- Enroll in Gabor Supplemental coverage
  *Guarantee Issue for Life Insurance and Long Term Disability Insurance if enrolled within first 60 days.

90 Days From Date of Hire

- A&P/Faculty Employees: Final Deadline for SUSORP Retirement Plan Enrollment
  *Even though you are automatically enrolled in the SUSORP, you must open a SUSORP account with one of the five SUSORP companies and complete the ORP-ENROLL form during your first 90 days of employment or you will default to the Pension Plan.

Last Day of 5th Month Following Date of Hire

- A&P/Faculty/USPS Employees: Final Deadline for FRS Investment & FRS Pension Retirement Plan Enrollment
  *If you do not elect a plan within 3 months (90 days) and you default into the Pension Plan, you can either remain in the Pension Plan or elect the Investment Plan by the end of the 5th month after your month of hire.
**Other UCF Benefits**

**Sick Leave Pool**
Employees who have been employed for more than one year with the State and who have at least 64 hours of sick leave may voluntarily join the Sick Leave Pool. If a member of the Sick Leave Pool is out of work for an extended period due to personal illness and has exhausted all his/her sick, annual, and compensatory leave, he/she may borrow sick leave hours from the Sick Leave Pool.

The Faculty/A&P Sick Leave Pool and the USPS Sick Leave Pool hold open enrollment periods in March and September of each year.


**Employee Tuition Waiver Program**
Full-time employees serving in established positions may receive up to six credit hours of University instruction per term without payment of the registration fee. Tuition Waiver application is available on the UCF Human Resources website ([http://hr.ucf.edu/current-employees/tuition-waiver-program/](http://hr.ucf.edu/current-employees/tuition-waiver-program/)). For questions/additional information, please contact UCF Student Accounts at 407-823-2433.

**Employee Assistance Program**
The University recognizes that at times personal problems away from the workplace may interfere with an employee's work performance, so the University has established an (EAP) Employee Assistance Program for regular employees and their immediate family members who live in their household (as defined by the State Health Insurance Program). EAP services are not provided to OPS employees. This program gives employees an opportunity to resolve any personal problem(s) which may jeopardize either personal well-being or work performance.

The University has contracted with an independent professional firm, Aetna Resources for Living, which specializes in confidential consultations to provide these services at no charge to eligible employees and their family members. Through EAP, employees are provided an opportunity to meet with experienced, professional counselors who can help with virtually all types of personal problems, such as financial, alcohol/drug abuse, psychological, job...
burnout, stress, child concerns, as well as marital issues. UCF makes this service available to eligible employees and their family members so that they can take action to resolve problems before they get out of hand. Total confidentiality and anonymity is provided to those who contact the EAP. Employees are encouraged to learn more about the EAP and make use of this program if they or an immediate family member of their household would like professional help in dealing with a personal problem. Aetna Resources for Living may be reached at (407) 788-8822 or (800) 272-7252. Additional information can be found on the UCF Human Resources website (https://hr.ucf.edu/current-employees/employee-assistance-programs/).

Health & Wellness Resources
UCF provides several resources to its faculty and staff to promote health and wellness. For more information on these resources, please reference the human resources website.

Payroll Deduction for Florida Prepaid Tuition Plan
If you are in the Florida Prepaid Tuition Plan and would like to have a monthly payment deducted from your paycheck, an authorization form is available on the UCF Human Resources website. If you have any questions regarding the administration of the Florida Prepaid Tuition Plan, please contact a program representative at 1-800-552-GRAD. Additional information can be found on the UCF Human Resources website (http://hr.ucf.edu/current-employees/florida-pre-paid-college-plan/).

UCF Employee Discount Program – “Pegasus Perks”
The “Pegasus Perks” discount program is administered by Abenity. To register for discounts, please visit the UCF Human Resources website and enroll by using your work email address. Additional information can be found on the UCF Human Resources website (https://hr.ucf.edu/contentblock/employee-discount-programs/).

Expectant Mother Parking
Faculty, staff and student permit holders in their third trimester of pregnancy may elect to reserve an expectant mother space in their permitted lot. Please contact the UCF Center of Success of Women Faculty department for information on how to apply for this benefit: http://womenfaculty.afia.ucf.edu/
Helpful Links

UCF Human Resources
- http://hr.ucf.edu/

Insurance
- Information on plans, premiums, brochures, dependent information and how to enroll through the People First system: http://hr.ucf.edu/current-employees/insurance/
- People First Page: https://peoplefirst.myflorida.com/
- Insurance Carrier Contact Information: http://mybenefits.myflorida.com/health/contact_information

Retirement
- Information on how to enroll, plan comparisons, provider contact information and miscellaneous links for Medicare and Social Security: http://hr.ucf.edu/current-employees/retirement/

Other
- Insurance & Retirement New Employee Orientation Presentation: https://hr.ucf.edu/files/NEOBenefitsSection.pptx