WELCOME TO USF!

This is an exciting time to be a BULL!

As we embark on our journey as a Preeminent State Research University, we are pleased to share with you some of the great benefits that the University of South Florida has to offer to our Staff and Administration employees. USF has a comprehensive benefit package that includes health, wellness, educational and financial resources. This Benefits Summary is a high-level overview of these benefits. Our knowledgeable Benefits team is available to assist you with any questions you may have including providing additional resources about other benefits available to you.

The Benefits Team
Division of Human Resources
University of South Florida

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Benefits Questions?
Please contact the Benefits Team by
· Visiting USF HR in SVC 2172
· Phone 813-974-2970
· Email benefits@usf.edu

To review a complete detailed listing of State of Florida Benefits, please visit the MyBenefits website:
http://www.mybenefits.myflorida.com
HEALTH INSURANCE

ELIGIBILITY

Health insurance is available to Faculty, Administration and Staff. Temporary employees that work an average of at least 30 hours per week (0.75 FTE) at the point of hire or over a defined measurement period are eligible for benefits.

ENROLLMENT

New employees have 60 calendar days from the date of hire to enroll in a health insurance plan. Premiums are collected a month in advance. Eligible employees can enroll and make changes to their plan each year during Open Enrollment. Changes made during Open Enrollment are effective January 1. Employees may also make changes to their elections during certain qualifying status change events (QSC). New hire enrollment and QSC election changes are completed through People First.

EFFECTIVE DATE

Health insurance and Prescription coverage may be effective as soon as the first day of the month following the month of enrollment.

HEALTH PLAN OPTIONS

The available health plan options are Florida Blue (Standard or High Deductible PPO) and AvMed, Aetna, Capital Health Plan or UnitedHealthcare (Standard or High Deductible HMO).

PPO Option: Covered members may receive care from any doctor or healthcare provider. The cost is lower when using a PPO in-network provider. The deductible must be met before the plan pays towards the cost of healthcare services, except for most preventative care services.

HMO Option: Covered members must use a designated network of providers and facilities. If using a non-network provider, the entire cost for care received is the member's responsibility. As HMO provider companies differ by region, employees may have a choice in HMO selection.

PRESCRIPTION DRUG PLAN

CVS Caremark administers prescription drug benefits for all health insurance enrollees. Standard PPO and HMO Options: Covered member’s responsibility is subject to established copays for a 30-day and 90-day supply. High Deductible PPO and HMO Options: Covered member’s responsibility is subject to coinsurance.

HEALTH PLAN SUMMARY COMPARISON CHART

<table>
<thead>
<tr>
<th>Your Costs:</th>
<th>HMO</th>
<th>Standard</th>
<th>PPO</th>
<th>High Deductible (Pairs with HSA)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>HMO Only</td>
<td>Network</td>
<td>Out of Network</td>
<td>HMO and PPO</td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>None</td>
<td>$250</td>
<td>$500</td>
<td>Single</td>
</tr>
<tr>
<td>Global In-Network Annual Out-of Pocket Maximum</td>
<td>$8,550</td>
<td>$17,100</td>
<td>per individual</td>
<td>per family</td>
</tr>
<tr>
<td>Preventive Care</td>
<td>Free</td>
<td>Free; no deductible</td>
<td>Amount between charge and out-of-network allowance; no deductible</td>
<td>Free; no deductible</td>
</tr>
<tr>
<td>Primary Care</td>
<td>$20 copayment</td>
<td>$15 copayment</td>
<td>40% of out-of-network allowance plus the amount between the charge and the out-of-network allowance</td>
<td>Deductible then 20% of network allowed amount</td>
</tr>
<tr>
<td>Specialist</td>
<td>$40 copayment</td>
<td>$25 copayment</td>
<td>N/A</td>
<td>Deductible then 20% of out-of-network allowance</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$25 copayment</td>
<td>No charge</td>
<td>N/A</td>
<td>Deductible then 20% of out-of-network allowance</td>
</tr>
<tr>
<td>Emergency Room</td>
<td>$100 copayment</td>
<td>No charge</td>
<td>N/A</td>
<td>Deductible then 20% of out-of-network allowance</td>
</tr>
<tr>
<td>Hospital Stay</td>
<td>$250 copayment</td>
<td>No charge</td>
<td>N/A</td>
<td>Deductible then 20% of network allowed amount</td>
</tr>
<tr>
<td>Prescriptions</td>
<td>Generic Drugs</td>
<td>Preferred Brand</td>
<td>Non-Preferred Brand</td>
<td>Generic Drugs</td>
</tr>
<tr>
<td>Mail Order or Participating 30-day Retail (up to 90-day supply)</td>
<td>$7</td>
<td>$30</td>
<td>$50</td>
<td>Network Retail (up to 30-day supply)</td>
</tr>
<tr>
<td>Monthly Premiums:</td>
<td>Career Service/ OPS</td>
<td>We Deduct Your Premium a Month in Advance (e.g., December 2019 for January 1, 2020, coverage)</td>
<td></td>
<td>Over-age Dependents</td>
</tr>
<tr>
<td>Career Service/ OPS</td>
<td>$50.00 Single</td>
<td>$180.00 Family</td>
<td>$15.00 Single</td>
<td>$64.30 Family</td>
</tr>
</tbody>
</table>
SPOUSE PROGRAM
The spouse program is available to an employee and married spouse when both individuals work for a state of Florida agency in state health insurance eligible positions. Cost for family coverage is $15 per employee. A Spouse Program Election Form must be completed and submitted to People First.

DOMESTIC PARTNER HEALTH STIPEND
The domestic partner health insurance stipend is available to eligible USF employees to assist in defraying the cost of purchasing individual health insurance for a domestic partner who is not eligible for coverage through his or her employer. Employees must submit documentation to Human Resources. Approved employees will receive a monthly reimbursement up to the approved maximum. Quarterly verification is required for continuation in the program.

TAX-FAVORED FLEXIBLE SPENDING ACCOUNTS
The state offers three IRS tax-favored reimbursement accounts (also called flexible spending accounts or FSAs). The plan year runs January 1 through December 31. A pre-paid Chard Snyder Benefit card will be issued to participants of the plan. Individual enrollment is necessary. Enrollment and election changes are made through People First.

VISION INSURANCE
Affordable vision coverage is available to eligible employees through Humana Vision. The plan includes network and non-network coverage with allowance towards glasses or contacts every twelve months. Coverage is effective on the first day of the month following one full month's premium deduction and is fully funded by the employee. Enrollment and election changes are completed by the employee through People First.

EMPLOYEE ASSISTANCE PROGRAM (EAP)
The Employee Assistance Program is a free and confidential service provided by Magellan Health Services to assist employees with personal, family, or workplace concerns and issues.

Employees have access to online resources, telephonic consultants, referrals and licensed behavioral health professionals. Assistance is offered for a variety of topics including work and life balance, alcohol and drug use, working through grief, and financial and legal services.
DENTAL INSURANCE

The State of Florida offers comprehensive dental coverage through several provider plans. Coverage is effective on the first day of the month following one full month’s premium deduction and is fully funded by the employee. Enrollment and election changes are completed by the employee through People First.

DENTAL PLAN SUMMARY COMPARISON CHART

<table>
<thead>
<tr>
<th>Type of Dental Plan</th>
<th>Plan Code</th>
<th>Plan Name</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Employee Only</td>
</tr>
<tr>
<td>Prepaid Dental Plans</td>
<td>4034</td>
<td>CIGNA Prepaid Dental</td>
<td>$24.01</td>
</tr>
<tr>
<td></td>
<td>4025</td>
<td>Sun Life Prepaid Dental</td>
<td>$14.93</td>
</tr>
<tr>
<td></td>
<td>4044</td>
<td>Humana HD20S</td>
<td>$12.64</td>
</tr>
<tr>
<td>PPO Dental Plans</td>
<td>4023</td>
<td>Ameritas Preventive</td>
<td>$26.16</td>
</tr>
<tr>
<td></td>
<td>4033</td>
<td>MetLife Preventive</td>
<td>$23.88</td>
</tr>
<tr>
<td></td>
<td>4022</td>
<td>Ameritas Standard</td>
<td>$36.06</td>
</tr>
<tr>
<td></td>
<td>4032</td>
<td>MetLife Standard</td>
<td>$34.86</td>
</tr>
<tr>
<td>Indemnity w/PPO Dental Plans</td>
<td>4021</td>
<td>Ameritas Indemnity</td>
<td>$43.46</td>
</tr>
<tr>
<td></td>
<td>4031</td>
<td>MetLife Indemnity</td>
<td>$49.44</td>
</tr>
<tr>
<td></td>
<td>4074</td>
<td>Sun Life Indemnity PPO</td>
<td>$43.55</td>
</tr>
<tr>
<td>Indemnity Dental Plan</td>
<td>4084</td>
<td>Humana Schedule B</td>
<td>$14.74</td>
</tr>
</tbody>
</table>

LIFE INSURANCE OFFERED BY SECURIAN FINANCIAL

BASIC LIFE INSURANCE

USF covers the cost of a group term life insurance policy through Securian Financial valued at $25,000. Coverage is effective on the first day following one month’s premium deduction. The employee is automatically enrolled in People First upon employment.

OPTIONAL LIFE INSURANCE

Optional Life insurance coverage tiers are available from 1 to 7 times the employee’s salary. If the 6th or 7th coverage tier is chosen, the employee must complete medical underwriting. The Optional Life coverage payout maximum is $1 million, regardless of income. There are allowable one-step increases per year not subject to additional underwriting.

The monthly cost of coverage per thousand is based on the employee’s age and amount elected. Coverage is effective on the first day of the month following one full month’s premium deduction. This benefit is fully funded by the employee. Individual enrollment is necessary. Enrollment and election changes are completed by the employee through People First.

DEPENDENT SPOUSE TERM LIFE INSURANCE

Eligible employees may enroll their spouse in either a $15,000 or $20,000 dependent spouse coverage benefit. Coverage is guaranteed issue if elected when the spouse first become eligible. Medical underwriting may be required after the initial eligibility period. Coverage is effective on the first day of the month following one full month’s premium deduction. Individual enrollment is necessary. This benefit is fully funded by the employee. Enrollment and election changes are completed by the employee through People First.

DEPENDENT CHILD LIFE INSURANCE

Eligible employees may enroll all eligible dependent children in dependent child coverage. The eligible child (ren) will be enrolled in a $10,000 benefit. Coverage is guaranteed issue. This benefit is fully funded by the employee. Individual enrollment is necessary. Enrollment and election changes are completed by the employee through People First.
SUPPLEMENTAL PLANS AVAILABLE THROUGH THE GABOR AGENCY

These supplemental benefit plans are fully funded by the employee. Costs vary by plan and coverage level. Coverage is effective on the first day of the month following one full month’s premium deduction. Individual enrollment is necessary.

**ACCIDENT PLANS**
Coverage available through Colonial offers worldwide coverage 24/7 and pays a lump-sum benefit to cover some of the expenses that may result from an accident or injury.

**CANCER PLANS**
Coverage available through AFLAC (via Capital) and Colonial to help offset some of the direct and indirect expenses not covered by your health insurance for cancer diagnosis and treatment.

**HOSPITAL INTENSIVE CARE PLANS**
Coverage available through AFLAC (via Capital) to help offset some of the out-of-pocket expenses for stays in a hospital intensive care unit.

**PERSONAL ACCIDENT**
Personal accident insurance offers protection for employees and their dependents against accidents which result in a permanent disability, on or off the job. Coverage is available through Mynatt Insurance Agency.

**LONG TERM CARE**
Long Term Care insurance provides your loved ones with the means to care for you when you are unable to care for yourself. Coverage includes custodial care, medical support, and more while helping to protect your retirement assets and allowing you to maintain independence. Policies are underwritten by UNUM Insurance Company of America. Employees may enroll within their first 60 days of employment without medical underwriting. Employees may cover certain family members, with evidence of insurability.

**LONG TERM DISABILITY**
Long term disability insurance is available through the Gabor Agency. This policy replaces 60% of the employee’s income, tax-free, to a maximum of $15,000 per month. Disabilities lasting more than twelve months receive an 11% contribution toward an annuity contract. Policy options include a 30-day or 90-day elimination period at the time of enrollment. No medical underwriting if enrolling within the first 90 days of employment.

**DISABILITY PLANS**
Coverage available through Colonial designed to replace income if you are unable to work as a result of a covered accident or illness. Depending on the monthly benefit selected, there can be guaranteed coverage at 66 2/3 percent of your income. Please note Executive Service Employees are automatically enrolled in Executive Service Disability Income Insurance.

**HOSPITALIZATION PLANS**
Coverage available through CIGNA Health and Life Insurance Company (via Capital) and New Era Insurance to help pay for some of the hospital expenses not covered by your health insurance. These charges may include the hospital deductible, non-covered room and board charges, copayments, and outpatient surgical center charges. You may buy more than one hospitalization plan, but be sure you are fully informed before choosing multiple plans of the same insurance type.

SUPPLEMENTAL PLANS AVAILABLE THROUGH PEOPLE FIRST

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**LIFE INSURANCE OPTIONS**

**OPTIONAL GROUP TERM LIFE INSURANCE**
Optional group term life insurance coverage available up to four times annual salary, with a maximum of $200,000. No medical exam is required if enrolled during the first 60 days of employment or during applicable open enrollment periods. Employees may elect up to $50,000 in coverage on a spouse, if set up through payroll deduction. The policy is portable and underwritten by Standard Insurance Company.

**LEVEL TERM LIFE INSURANCE**
Level term life insurance coverage is available and underwritten by Symetra Life Insurance Company. Employees may choose a term of 10, 15, 20, or 30 years. The policy includes advanced access if diagnosed with a terminal illness, is portable with no increase in rates, and can be paid through payroll deduction.

**WHOLE LIFE INSURANCE**
Whole life insurance coverage is available from Mass Mutual. This policy comes with a guaranteed death benefit, guaranteed level premium, and guaranteed cash value increases. Policy values can be elected up to $250,000 for the employee, $25,000 or $50,000 for the spouse, and $25,000 for dependents. The policy is portable and the rates will not increase.
LEAVE AND HOLIDAYS

USF offers generous leave benefits to our benefit-eligible Faculty, Administration, and Staff employees. Eligible employees begin to accrue Annual and Sick Leave hours upon employment. Leave accrued is credited at the end of the pay period or the last day an employee is on the payroll, due to separation prior to the end of the pay period. Accrual for part-time employees is based on the number of hours in paid status during the pay period. Additional information about USF Attendance and Leave policies and procedures can be found in the Attendance and Leave Guide for Employees.

ANNUAL LEAVE

Eligible full-time employees, except for 9-month Faculty, Hospital Physicians (Hospitalist) and Postdoctoral Scholars accrue Annual Leave on a biweekly basis.

- Administration and 12-month Faculty: 6.769 hours
- Staff (based upon years of USF service):
  - Up to 5 years: 4 hours
  - 5 to 10 years: 5 hours
  - Over 10 years: 6 hours

SICK LEAVE

Sick Leave is accrued by eligible employees and can be used for personal and family medical reasons. Full-time Administration, Faculty, and Staff employees earn Sick Leave at a rate of four (4) hours biweekly. There is no maximum number of hours that can be accrued for this leave type.

SICK LEAVE POOL

The USF Sick Leave Pool (SLP) program allows members to contribute hours from their accrued Sick Leave to a central pool that members can draw upon to remain in a paid status for a specified period of time due to serious, short-term medical condition once they have exhausted their own leave. Eligible full and part-time employees may join the SLP during its annual open enrollment period each April.

HOLIDAY SCHEDULE

Eligible employees enjoy 9 paid holidays. Additionally, the President may approve floating holidays each calendar year that are announced at a later date.

PERSONAL HOLIDAY (STAFF EMPLOYEES ONLY)

Regular staff employees who have successfully completed the probationary period are eligible for one personal holiday each year.

ADMINISTRATIVE LEAVE

Administrative Leave may be granted to Faculty, Administration, and Staff to cover absences from work for specific events such as: death of a family member, legal matters, military situations, natural disaster, emergency closing, and any other closing as authorized by the University President. With absences for these specific purposes, an employee is not required to use any type of accrued or earned leave to cover his/her absence, unless he/she is already on approved leave of absence with or without pay when the event occurs.

PAID TIME OFF (PTO)

Paid Time Off (PTO) is granted to Postdoctoral Scholars and Salaried Hospital Physicians. It may be used for vacation, sick, or personal time off at the discretion of the employee and with supervisor approval. PTO is not carried over from year to year and any unused PTO at the end of the calendar year will be forfeited and is not eligible for payout upon separation from employment. Postdoctoral Scholars receive sixteen (16) days of PTO per calendar year. It may be used in four (4) and eight (8) hour increments only. Salaried Hospital Physicians hired prior to August 1, 2016 with a FTE of 1.0 are eligible to receive a maximum of 280 hours per calendar year. Salaried Hospital Physicians hired on or after August 1, 2016 with a FTE of 1.0 receive up to 120 hours per calendar year and those appointed at .50 FTE will receive a prorated allocation.

FAMILY AND MEDICAL LEAVE ACT (FMLA)

FMLA is a Federal law requiring employers to provide up to 12 weeks (480 work hours) of job-protected unpaid leave within a 12-month period for certain family and medical reasons. Employees may use accrued and unused leave such as Annual, Sick, Personal Holiday, Sick Leave Pool (if eligible), Faculty Paid Parental Leave, or other compensatory leave, to provide continuation of pay during FMLA-designated leave.

Employees must have been employed by the university at least 12 months and have worked at least 1,250 hours preceding the first day of the leave. FMLA may be taken on a continuous or intermittent basis. Medical certification and documentation must be submitted to Central Human Resources in order to determine eligibility.
ADDITIONAL BENEFITS

HR LEARNING & TALENT DEVELOPMENT

Employees are encouraged to take advantage of various training opportunities available through HR Learning & Talent Development. Types of offerings include computer and business systems training, professional development, team development, and organization development.

ADOPTION BENEFITS

Employees of the State of Florida and other applicants may be eligible for adoption benefits through the Department of Children and Families, Office of Child Welfare.

PARKING

Parking permits are required to park on campus 24/7. Permits are issued to a specific individual and may not be transferred to another person. There are various permit types to provide equitable access to specific parking areas. Each permit is restricted to the parking location that matches the letter on the permit as assigned. Employees must register their vehicle(s) by going online or visiting the Parking & Transportation Services (PATS) office. Employees may contact PATS by telephone at 813-974-3990 for additional assistance.

PAYROLL

Payroll deposits are made biweekly on Fridays. Employees must sign up for direct deposit through GEMS Self-Service. It is the employee’s responsibility to ensure contact information and banking information is accurate before submission.
EMPLOYER SPONSORED RETIREMENT PLANS

All Faculty, Administration, and Staff employees participate in the State of Florida retirement program. The Employer Sponsored Retirement plans are primarily employer-funded accounts with employees making a mandatory 3% contribution regardless of the plan chosen. Faculty and Administration employees will elect to participate in one of the three Florida Retirement System (FRS) retirement plans: the FRS Pension Plan, the FRS Investment Plan, or the State University System Optional Retirement Plan (SUSORP). Faculty in the College of Medicine are mandatory SUSORP participants. Staff employees will elect to participate in either the FRS Pension Plan or the FRS Investment Plan.

FLORIDA RETIREMENT SYSTEM (FRS) PENSION PLAN

The FRS Pension Plan is a defined benefit plan sponsored by the State of Florida. Upon completion of 8 years of creditable service, you are vested in the plan and are eligible to receive a lifetime monthly benefit at retirement. The lifetime benefit is based on your age at retirement, years of creditable service, the value of each year of service, and your highest 8 year average final compensation.

FLORIDA RETIREMENT SYSTEM (FRS) INVESTMENT PLAN

The FRS Investment Plan is a defined contribution plan sponsored by the State of Florida. The employee decides how to allocate the contributions among various investment funds offered. Upon completion of 1 year of creditable service, you are vested in the plan. The amount of the retirement benefit is determined by the employer and employee contributions and the performance of the investment fund choices. Employer contributions are based on the employee’s salary and FRS membership class (Regular Class: 3.30% and Special Risk Class: 11.00%).

STATE UNIVERSITY SYSTEM OPTIONAL RETIREMENT PROGRAM (SUSORP)

The SUSORP is a defined contribution plan in which the employee is able to choose one or more approved SUSORP provider companies to invest their funds. Currently, the approved SUSORP provider companies available are VOYA, MetLife, TIAA, AIG (formerly VALIC), and Equitable (formerly AXA). The amount of the retirement benefit is determined by the employer and employee contributions and the performance of the investment fund choices. Employees receive an employer contribution of 5.14% of the employee’s annual base salary. Additionally, the employee may contribute up to an additional 5.14% voluntarily to this retirement plan. Additional voluntary employee contributions are deposited into a 403(b) account and are subject to IRS contribution limits.

TEMPORARY EMPLOYEE RETIREMENT PLAN (TERP)

Eligible Temporary employees who are not exempt from Social Security taxes participate in the Temporary Employee Retirement Plan (TERP) through AIG Retirement Services (formerly VALIC). Employees are automatically enrolled and un-enrolled based on their salary plan status.

Participants contribute 7.5% of their wages into a 401(a) investment account instead of paying social security payroll taxes. The account is portable upon separation from the university or enters into a position covered by the State of Florida Retirement program.

VOLUNTARY RETIREMENT PLANS

The University of South Florida offers all eligible employees the opportunity to participate in tax-deferred voluntary retirement programs through the 403(B) Savings and 457(B) Deferred Compensation plans. These programs offer employees the opportunity to save money for retirement up to the IRS limits for each plan type. Current income tax liability is reduced while participating as taxes on contributions are deferred until they are distributed as income. Participation is voluntary and deposits are made through payroll deduction. Employees may enroll and make changes to contributions at any time.

VOLUNTARY 403(B) SAVINGS PLAN

Employees may enroll and/or make changes to their Voluntary 403(b) Savings Plan at any time. Employees may contribute pre-tax or Roth (after-tax) contributions, or a combination, up to the annual IRS limits. Enrollment is completed through one of the approved provider companies.

FLORIDA DEFERRED COMPENSATION 457 PLAN

Employees may enroll and make changes to their Deferred Compensation 457 Plan at any time. Enrollment is completed through one of the approved Florida Deferred Compensation 457 provider companies or through the Florida Deferred Compensation Office.

Footnotes: (1) Pre-tax benefit: Premium deduction is not subject to federal taxes. (2) Post-tax benefit: Premium deduction is subject to federal taxes. (3) Employees enrolled prior to July 1, 2011, have a six year vesting period and the final compensation average is based on the five highest years of income during participation. Employees enrolled on or after July 1, 2011, have an eight year vesting period and the final compensation average is based on the eight highest years of income during participation.