

USF and the Gabor Agency are pleased to announce special open enrollment dates for the University's **Group Disability Insurance AND Group Whole Life Insurance**.

These Special Open Enrollments are being offered from **October 5<sup>th</sup> to December 4<sup>th</sup>, 2020** and are independent from the State of Florida's annual benefits open enrollment.

The COVID-19 Pandemic has affected most of us in one way or another and has certainly made us all aware of the overall importance of financial wellness and planning ahead. **It is essential now, more than ever, to plan for your family's well-being.**

#### ❖ **USF's Group Disability Insurance:**

This valuable coverage offered by the Gabor Agency, in partnership with the Standard Insurance Company, provides an inexpensive way to protect your annual income due to an unexpected illness or injury. To learn more about the Disability Insurance offering and plan details [Click Here](#).

All eligible\* USF employees are invited to enroll in the benefits plan with **No Medical Questions or Exams**.

*If you are currently a participant, no action is necessary.*

#### ❖ **USF's Group Whole Life Insurance:**

This valuable coverage is offered by the Gabor Agency, in partnership with the MassMutual Life Insurance Company offers permanent protection with premiums that never increase, and allows you to provide for your family even when you can't be there for them.

All eligible\* USF employees have the opportunity to purchase **up to \$100,000 of Guaranteed Issue\*\* Life Insurance with No Medical Questions or Exams**. To learn more about the Group Whole Life Insurance offering [Click Here](#).

The coverage also includes a New Chronic Care Living Benefit, **at no additional cost**. [Click here to learn more](#).

### **Next Steps and How to Enroll**

#### **1. Contact Your Gabor Representative:**

- Casey Caldwell; (727) 744-5080; [ccaldwell@gaboragency.com](mailto:ccaldwell@gaboragency.com)
- Shane Isaac; (850) 701-1449; [sisaac@gaboragency.com](mailto:sisaac@gaboragency.com)
- Bill Cooper; (813) 334-2580; [wcooper@gaboragency.com](mailto:wcooper@gaboragency.com)

#### **2. Enroll Online:**

- By visiting <http://www.gaboragency.com/open-enrollment>

#### **3. Contact Gabor's Main Office:**

- By phone: 850-894-9611 or 1-800-330-6115
- By email: [info@gaboragency.com](mailto:info@gaboragency.com)

*\*Eligibility for both Group Disability and Group Whole Life applies to any faculty and full-time staff in a benefit eligible position or part time employees with .50 FTE in a benefit eligible position\**

*\*If you have previously been declined group insurance by Standard Insurance Co. you are not eligible for this plan during this open enrollment period\**

*\*\*Any amount of Guaranteed Issue Group Whole Life Insurance previously issued to you by Mass Mutual is deducted from the amount for which you are eligible under this program\*\**