

**College of Medicine
Clinical Faculty
Summary Plan Document**

July 1, 2009

The College of Medicine provides a broad and comprehensive fringe benefit program to eligible faculty members of the University of Florida. The Academic Enrichment Fund finances the program. 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 .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 .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.

Eligible participants for **Academic Enrichment Fund (AEF) Retirement Program** include any full time, part time or visiting faculty member ranked Lecturer and above, who receive salary from the Academic Enrichment Fund. A monthly employer contribution will be made to one or more of the approved annuity programs. The rate of contribution will equal the current Optional Retirement Program rate. The total annual contribution may not exceed the I.R.S. maximum. For employees hired after July 1, 1996, no retirement contributions will be made on annual compensation that exceeds limits established by federal law.

Leave of Absence/Reduced FTE Eligibility - 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 to 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.

Faculty appointed at no less than .75 FTE (30 hours) can retain health insurance, life insurance and long term disability. Faculty appointed at .74 FTE and no less than .50 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.** Premiums will be paid by the department.

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.

If less than .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. 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 ING/ReliaStar Life 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 www.med.ufl.edu/benefits.** 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 ING/ReliaStar Life Insurance Company and is designed to offset the economic impact brought about by total or partial long-term disability. A copy of your Plan Booklet is located on the Fringe Benefit website at www.med.ufl.edu/benefits. 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 ING, 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 ING Life Insurance Company benefit is reduced to a level equal to 70% of the monthly salary. Cost of Living Adjustment rider is included.

Comprehensive Group Health Plan -The following is a brief description of your health plan. **A copy of your Plan Booklet is located on the Fringe Benefit website at www.med.ufl.edu/benefits.** Where discrepancies exist, the Master contract will apply. It is your responsibility to notify the Fringe Benefit office of any changes in your family status. Humana Insurance Company underwrites and insures the College of Medicine group health plan. The plan provides coverage for the employee, the spouse of an eligible employee (unless legally separated or divorced), unmarried children under age 19, unmarried children between ages 19 and to the end of the 25th year, who are dependent upon the insured for support and are either full time or part time students or who reside in the insured's household. Each insured individual is initially covered for a lifetime maximum amount of \$5,000,000. The health program contains varying coverage based on the provider at the point of service. The Custom network consists of services and charges billed by Shands Hospital facilities and the Faculty Practice Clinics in Gainesville and Jacksonville. Eligible expenses incurred inside the custom network are reimbursed by Humana at 100%. The Humana Choicecare Plus Network provides a vast national network wherein you are required to reimburse providers with the deductible, coinsurance or co-pay as required. The third tier provides coverage for non-network providers. The applicable deductible and higher coinsurance requirements as well as charges for non-discounted services are the responsibility of the insured member. Pre-Certification is mandatory for in-patient hospitalization. A prescription drug plan is included in the benefits. Brand name drugs will require a \$40. co-payment, Generic drugs will require a \$20. co-payment. Mail order drugs (90-day supply) will require a \$40. co-payment for brand name drugs and a \$20. co-payment for generic drugs. Prescriptions written by an insured for self or any family members will not be reimbursable through the drug card nor regular plan benefits. A benefits highlight link is provided at the website, as well as, a booklet certificate.

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), they may continue their medical insurance 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 OF FLORIDA OPTIONAL RETIREMENT PLAN - All Clinical Faculties appointed after July 1, 1989 and who receive state salary are participants in the Optional Retirement Program (ORP). Participation in the ORP continues unless the employee's job status changes such that participation in the FRS becomes mandatory. The administrative cost of this plan will be paid entirely by the State through the University, although you may voluntarily contribute up to the same percentage of your earnings that is contributed to the ORP on your behalf. In addition to the annuity program described above, a variety of voluntary 403b annuity investment options are also available through State of Florida payroll deduction.

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. Upon separation from UF, you will be paid for up to 352 hours of any unused vacation leave.

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. If you separate from university employment because of retirement, termination in good standing, or death, after you have completed at least ten years of creditable service, you or your beneficiary will be paid for part of your unused sick leave credits. Unused sick leave credits are paid at the rate of 1/4 of unused credits earned, not to exceed an actual payment of 480 hours.

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.sip.ufl.edu/>.

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