



# College of Medicine

## Housestaff Fringe Benefit Programs

### July 1, 2010 – June 30, 2011

**Eligibility** - All full-time residents and clinical post-doctoral associates appointed through a department in the College of Medicine are eligible to receive the College-sponsored fringe benefit program. Benefit costs are employer-paid.

**Leave of Absence:** If any 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.

**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](http://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 25<sup>th</sup> 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 either 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.

**Life Insurance** - Level term group life insurance underwritten by ReliaStar/ING provides \$50,000 of life insurance for all eligible employees with an additional \$10,000 in the event of accidental death and dismemberment.

**Long Term Disability Insurance** - All active full-time College of Medicine housestaff members working at least 30 hours a week are provided Long Term Disability insurance. The policy is underwritten by ReliaStar/ING. The monthly benefit is equal to 60% of the first \$4167 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 due to sickness and accident is to age 65. A specially designed individual Disability Policy is available at any time during your residency. A guaranteed policy is available upon conclusion of your residency. This policy is underwritten by Principal Financial and many features oriented towards the medical community are available. For information pertaining to this special feature, please contact Holloway Financial, Inc. (352) 377-2078 or 800-330-4628. You may also view the website information at <http://www.med.ufl.edu/benefits/DesignDisability.pdf>

**FICA Alternative Program** - Employees will contribute 7.5% of their wages into an investment account in their name. Medicare contributions at 1.45% will continue to be withheld and matched by the employer. 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 Enrollment/Designation of Beneficiary form and an introduction letter from Bencor, the plan Administrator. They will also be available on the BENCOR web site. These forms will allow the employee to choose between a Guaranteed Pooled Fund (an interest bearing account) and a variable investment option. As a participant in the plan, you will have the option of investing in a mutual fund plan or a fixed account and will also be asked to identify a beneficiary. If an employee does not direct the investments of your funds, they will automatically be placed into the Guaranteed Pool fund. For information pertaining to enrollment please visit the website at [www.bencor.com](http://www.bencor.com) or contact BENCOR at (386) 755-9192 or WATS: 888-258-3422.

**Professional Liability**-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.

**Vacation and Leave (<http://housestaff.medinfo.ufl.edu/policy/benefits.shtml>)**

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 director. For additional information, please refer to Graduate Medical Education website at <http://housestaff.medinfo.ufl.edu/policy/benefits.shtml>

**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. A monthly tuition subsidy of \$250.00 per child is paid **directly to Baby Gator** by the College of Medicine. Questions or comments about Baby Gator should be directed to [babygator@admin.ufl.edu](mailto: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](http://www.babygator.ufl.edu). There is a \$40.00 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 .

**Housestaff Urgent Care Walk-In Clinic, 2<sup>nd</sup> Floor Dental Wing, Room D-249. Mon-Fri, 8am-5pm, Phone: 392-0627.** The clinic is located in the Health Science Center and is convenient to everyday activities. Illnesses such as flu symptoms, pink eye, GI disorders and allergies are treated. Immunizations and renewal prescriptions are provided. All interns, residents and fellows in the Colleges of Medicine and Dentistry are eligible. This program does not extend to spouses or children. No appointment is necessary. No fees are charged. Housestaff members should be prepared to show their Humana group health insurance ID card when seen in the clinic. (9/20/2010)

**Gator Dental Care** - The UF College of Dentistry can provide all your oral health services. UF Resident's Priority Program. Contact: [priority@dental.ufl.edu](mailto:priority@dental.ufl.edu). Please include your name and the best number for daytime contact. We'll respond within one business day. Initial screening appointments scheduled within two weeks. Emergency appointments 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 & preventive care, fillings, braces & Invisalign, crowns, dentures, bridges, whitening & aesthetic care, children's care, implant dentistry, root canals and , extractions.

**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 of 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 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 a 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 (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 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 392-4940 to report your injury. **Failure to contact UFWC is a violation of university policy.**

**Fringe Benefits**  
**Gainesville - 352-273-5077**  
**Jacksonville - 904-244-8531**  
**9/20/2010**