

# BENEFITS SUMMARY



DIVISION OF  
HUMAN RESOURCES



LIVE



WORK

## HEALTH INSURANCE

[www.usf.edu/hr](http://www.usf.edu/hr)

The [available health plan options](#)<sup>1</sup> are [Florida Blue Standard or High Deductible PPO](#) and [AvMed Standard or High Deductible HMO](#).

### ELIGIBILITY

Health insurance is available to Faculty, Administration, Staff, and Temporary employees must work an average of at least 30 hours per week at the point of hire or over a defined measurement period to be 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. Coverage is effective the first day of the month after a full month's premium has been collected. Employees are able to elect the early health enrollment option with premiums being paid by the employee.

Employees can enroll and make changes to their plan during open enrollment. Those changes are effective January 1.

Employees may also make changes to their election during certain qualifying mid-year events.

Enrollment and election changes are completed by the employee through [People First](#).

### HEALTH PLAN OPTIONS

**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.

### PRESCRIPTION DRUG PLAN

**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.

### SPOUSE PROGRAM

The [spouse program](#)<sup>1</sup> 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](#)<sup>2</sup> 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.

### HEALTH SAVINGS ACCOUNTS

A [Health Savings Account \(HSA\)](#)<sup>1</sup> is associated with the high deductible HMO and PPO plans. This plan allows employees to use pretax dollars to pay for the patient responsibility portion claims not covered by the insurance company. Any unused funds carry forward to the next year and belong to the employee. The State contributes up to \$500 per year with individual health coverage and up to \$1,000 for per year with family coverage. Employees may contribute up to \$2,900 per year with individual health coverage and up \$5,750 per year with family coverage. Enrollment and election changes are completed by the employee through [People First](#).

# LEARN



## DENTAL PLANS

The State of Florida offers comprehensive dental coverage<sup>1</sup> through several provider plans. The plans are divided into four categories: PPO, Indemnity, Indemnity with PPO, and Prepaid. Enrollment and election changes are made by the employee through [People First](#).

### \* PPO Dental Plan

[Humana Preferred Plus \(4054\)](#) allows employees to receive care from any dentist with lower cost when using network providers. Employees generally have an annual deductible before the plan starts to pay a benefit. Cost responsibility is subject to a deductible and coinsurance on covered services. Orthodontia services are available for adults and children.

### \* Indemnity Dental Plan

[Humana Schedule B \(4084\)](#) allows employees to receive care from any dentist with lower cost when using network providers. Cost responsibility is subject to a deductible and maximum reimbursements on covered services.

### \* Indemnity with PPO Dental Plan

Plans are available through [Assurant Freedom Advance \(4074\)](#) and [Ameritas Preventive Plus \(4064\)](#). Employees may receive care from any dentist with lower cost when using network providers. Employees generally have an annual deductible before the plan starts to pay a benefit. Cost responsibility is subject to a deductible and coinsurance on covered services. Child only orthodontia benefits are available through Assurant.

### \* Prepaid Dental Plan

Plans are available through [Humana Network Plus \(4004\)](#), [United Healthcare Solstice S700 \(4014\)](#), [CIGNA Dental \(4034\)](#), [Assurant Prepaid 225](#), and [Humana Select 15 \(4044\)](#). Employees must use network providers. There are no deductibles or annual maximum limits. Covered services have fixed copayments. Orthodontia services are available for adults and children.

## VISION PLAN

Affordable vision coverage<sup>1</sup> 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. Enrollment and election changes are completed by the employee through [People First](#).

## TAX-FAVORED SPENDING ACCOUNTS

The state offers three IRS tax-favored reimbursement accounts<sup>1</sup> (also called flexible spending accounts or FSAs). The plan year runs January 1 through December 31. A [Benny-prepaid benefits card](#) will be issued to participants of the plan. This is a use it or lose it plan. The grace period to use funds ends March 15 and claims must be submitted by April 15 of the next plan year; otherwise, unused funds are forfeited. Enrollment and election changes are made by the employee through [People First](#).

### \* Healthcare Flexible Spending Account

A [Health FSA](#) is an account employees (excluding temporary) can use to pay for eligible medical expenses not paid by insurance. Enrollment in a health insurance plan through USF is not a prerequisite to enroll in a Health FSA. Employees can set aside \$60 to \$2,600 each plan year to cover eligible expenses incurred during that year.

### \* Limited Purpose Flexible Spending Account

A [Limited Purpose FSA](#) is a type of spending account that allows employees (excluding temporary) to pay for dental, vision, and preventive care expenses not covered by the high deductible health plan. Employees can set aside \$60 to \$2,600 annually to cover eligible expenses incurred during that year.

### \* Dependent Care Flexible Spending Account

A [Dependent Care FSA](#) is an account employees can use to pay for child care or dependent adult care expenses (not health care related). Employees can set aside \$60 to \$5,000 annually to cover eligible expenses incurred during that year.

# State Employees' Standard and Health Investor PPO Plans Comparison Chart

Administered by Florida Blue

Covers care received in or out of network	Standard PPO Plan		Health Investor PPO Plan (High Deductible Health Plan)	
	Network	Non-Network	Network	Non-Network
<b>ANNUAL DEDUCTIBLE</b>				
Individual	\$250	\$750	\$1,300 <sup>3,4</sup>	\$2,500 <sup>3,4</sup>
Family	\$500	\$1,500	\$2,600 <sup>3,4</sup>	\$5,000 <sup>3,4</sup>
<b>ANNUAL OUT-OF-POCKET MAXIMUM</b> (combined pharmacy and medical)				
Individual	\$7,150	(see Network OOP max)	\$4,300	(see Network OOP max)
Family	\$14,300	(see Network OOP max)	\$8,600	(see Network OOP max)
<b>COSTS FOR CARE</b>				
Doctor office visits	\$15 per visit for PCP  \$25 per visit for specialists	40% of non-network allowance plus the amount between the charge and allowance	20% of network allowed amount	After meeting deductible, 40% of out-of-network allowance plus the difference between the charge and the allowance
Hospital stay	\$250 per admission deductible then 20% of network allowed amount	\$500/per admission deductible then 40% of non-network allowance plus the amount between the charge and allowance	20% of network allowed amount	After meeting deductible, 40% after \$1,000 copayment plus the difference between the charge and the allowance
<b>PRESCRIPTION DRUGS</b>				
Generic	\$7/retail-30 day; \$14/mail/ retail-90 day	Pay in full and file a claim	30%	Pay in full and file a claim
Preferred Brand	\$30/retail-30 day; \$60/mail/ retail-90 day	Pay in full and file a claim	30%	Pay in full and file a claim
Non-Preferred Brand	\$50/retail-30 day; \$100/mail retail-90 day	Pay in full and file a claim	50%	Pay in full and file a claim
<b>PREVENTIVE CARE</b> (coverage based on age and gender):				
Preventive Care (coverage based on age and gender): Certain routine physical exams, health screenings, mammograms, and immunizations	100% of allowed amount; no deductible	100% of non-network allowance; you pay amount between charge and allowance; no deductible	100% of allowed amount; no deductible	100% of non-network allowance; you pay amount between charge and allowance; no deductible
Qualifies for an HSA	No		Yes, after you open an HSA account through People First, the state contributes up to \$500 for individual coverage or up to \$1,000 for family coverage each year	
Qualifies for Medical FSA	Yes, Medical Flexible Spending Account		Yes, Limited Purpose Flexible Spending Account	

Detailed [Benefits Guide](http://www.mybenefits.myflorida.com) can be found online at: [www.mybenefits.myflorida.com](http://www.mybenefits.myflorida.com)

**Standard and Health Investor HMO Plans Comparison Chart**  
 Administered by AvMed

Covers care received only in the network	Standard HMO	Health Investor Health Plan HMO (High Deductible Health Plan)
<b>ANNUAL DEDUCTIBLE</b> (you pay before anything but preventive care is covered)		
Individual	No deductible	\$1,300 <sup>3</sup>
Family	No deductible	\$2,600 <sup>3</sup>
<b>ANNUAL OUT-OF-POCKET MAXIMUM</b> (combined pharmacy and medical: IN-NETWORK ONLY)		
Individual	\$7,150	\$4,300
Family	\$14,300	\$8,600
<b>COSTS FOR CARE</b>		
Doctor office visits	\$20 per visit for PCP \$40 per visit for specialists	20% 20%
Hospital stay	\$250	20%
<b>PRESCRIPTION DRUGS:</b> Up to 30-day retail or up to 90-day mail order/retail prescription		
Generic	\$7/retail; \$14/mail order	30%
Preferred Brand	\$30/retail; \$60/mail order	30%
Non-Preferred Brand	\$50/retail; \$100/mail order	50%
<b>PREVENTIVE CARE</b> (coverage based on age and gender):		
Certain routine physical exams, health screenings, and immunizations	See the HMO's Summary Plan Description (SPD) or Certificate of Coverage (COC)	Same as standard HMOs; no deductible required
Qualifies for HSA	No	Yes, after you open an HSA account through People First, the state contributes up to \$500 for individual coverage or up to \$1,000 for family coverage each year
Qualifies for Medical FSA	Yes – Medical Flexible Spending Account	Yes—Limited Purpose Flexible Spending Account

Detailed [Benefits Guide](http://www.mybenefits.myflorida.com) can be found online at: [www.mybenefits.myflorida.com](http://www.mybenefits.myflorida.com)



## STATE OF FLORIDA HEALTH BENEFITS PROGRAM

### MONTHLY PREMIUMS FOR JANUARY 1, 2017 - DECEMBER 31, 2017

Subscriber Category	Coverage Type	PPO/HMO Standard			PPO/HMO HIHP		
		Employer	Enrollee	Total	Employer <sup>8</sup>	Enrollee	Total
Career Service / OPS <sup>5</sup>	Single	642.84	50.00	692.84	642.84	15.00	657.84
	Family	1,379.60	180.00	1,559.60	1,379.60	64.30	1,443.90
	Spouse program	1,529.60	30.00	1,559.60	1,413.92	30.00	1,443.92
SES / SMS <sup>5,6</sup>	Single	684.50	8.34	692.84	649.50	8.34	657.84
	Family	1,529.60	30.00	1,559.60	1,413.90	30.00	1,443.90
COBRA <sup>7</sup>	Single	0.00	706.70	706.70	0.00	628.50	628.50
	Family	0.00	1,590.79	1,590.79	0.00	1,387.78	1,387.78
Overage Dependents	Single	0.00	692.84	692.84	0.00	616.18	616.18

## STATE OF FLORIDA DENTAL AND VISION BENEFITS PROGRAM

### MONTHLY PREMIUMS FOR JANUARY 1, 2017 - DECEMBER 31, 2017

Dental Rates				
Plan Name	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Humana Network Plus (4004)	\$24.06	\$47.42	\$56.54	\$72.22
United Solstice S700 (4014)	\$10.91	\$23.95	\$29.90	\$41.98
CIGNA Dental (4034)	\$24.01	\$47.31	\$56.41	\$72.06
Assurant Prepaid 225 (4025)	\$14.93	\$25.17	\$33.26	\$43.54
Humana Select 15 (4044)	\$12.64	\$21.20	\$23.00	\$32.98
Humana Preferred Plus (4054)	\$32.40	\$59.94	\$66.98	\$97.24
Ameritas Indemnity/PPO (4064)	\$10.20	\$20.76	\$27.00	\$37.56
Assurant Freedom Advance (4074)	\$43.55	\$83.61	\$98.83	\$130.35
Humana Schedule 8 (4084)	\$14.74	\$21.96	\$23.30	\$37.10
Vision Rates				
Humana Vision	\$6.32	\$12.48	\$12.34	\$19.38

SUPPLEMENTAL INSURANCE OPTIONS

Enrollment and election changes for supplemental plans are made by the employee through the policy provider for post-tax benefits and through [PeopleFirst](#) for pre-tax benefits. Premiums are paid by the employee with no employer contribution.

**\* Personal Accident**

[Personal accident insurance](#)<sup>2</sup> 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 for Life Insurance Company of North America.

**\* Long Term Care**

Eligible employees may elect [long term care](#)<sup>2</sup> through The Gabor Agency. Policies are underwritten by the John Hancock Life Insurance Company. Employees may enroll in their first 60 days of employment without medical underwriting. Employees may cover certain family members, with evidence of insurability. Long term care is a type of care received at home or in a facility, when someone needs assistance with daily living activities or suffers from severe cognitive impairment.

**\* Long Term Disability**

[Long term disability insurance](#)<sup>2</sup> 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 towards an annuity contract. Policy options include a 30-day or 90-day elimination period at the time of enrollment. No medical underwriting is required if enrolling within the first 90 days of employment.

**\* Accident**

[Accident insurance](#)<sup>1</sup> is available through Colonial Insurance Company. The policy helps pay for expensive medical treatment as well as certain medical equipment required as a result of an accident.

**\* Cancer**

[Cancer insurance](#)<sup>1</sup> is available through Aflac or Colonial Insurance Company. This supplemental policy provides a cash benefit to covered members for direct medical and indirect non-medical expenses related to cancer diagnosis and treatment.

**\* Hospitalization**

[Hospitalization insurance](#)<sup>1</sup> is available through Cigna Health and Life Insurance Company or New Era. The policy provides a cash benefit to covered members due to hospitalization.

**\* Hospital Intensive Care**

[Hospitalization intensive care insurance](#)<sup>1</sup> is available through Aflac. The policy provides a daily cash benefit for confinement in a hospital intensive care or a sub-acute intensive care unit.

**\* Disability**

[Disability insurance](#)<sup>1</sup> is available through Colonial Insurance Company. This policy provides supplemental income during short-term disability to help pay for a variety of everyday living expenses including mortgage or rent, utility bills, food and clothing, travel and lodging for treatment, and health costs not covered under other plans.



## LIFE INSURANCE

### \* State Life Insurance

The university provides a free, basic [group term life insurance](#) benefit of \$25,000 to all full-time employees. Eligible part-time employees pay prorated premiums based on their FTE. Temporary employees pay the full premium.

### \* Optional Term Life Insurance

Eligible salaried employees, excluding Temporary employees, who are enrolled in basic life insurance coverage may elect additional employee paid [term life insurance](#)<sup>1</sup>. Benefit election amounts are available between one and seven times base annual earnings, up to \$1,000,000. Medical underwriting may be required.

### \* Dependent Spouse Term Life Insurance

All employees enrolled in basic group term life insurance may elect employee paid [dependent spouse coverage](#)<sup>1</sup>. Spouses may be enrolled in either a \$15,000 or \$20,000 benefit. Coverage is guaranteed issue if elected when the spouse first becomes eligible. Medical underwriting may be required after the initial eligibility period.

### \* Dependent Spouse Term Life Insurance

All employees enrolled in basic term life insurance may elect employee paid [dependent child coverage](#)<sup>1</sup>. The child(ren) will be enrolled in a \$10,000 benefit. Cover is guaranteed issue.

## ADDITIONAL BENEFITS

### \* Employee Assistance Program

The [Employee Assistance Program](#) is free and confidential service to assist employees with personal, family, or workplace concerns and issues. Services are provided by Magellan Health Services, a national leader in behavioral health care.

Employees have access to online resources, telephonic consultants, referrals and licensed behavioral health professionals. Assistance is offered for a variety of topics including managing stress, handling relationship issues, work and life balance, quitting tobacco, alcohol, or drug use, caring for children or aging parents, career development options, dealing with conflict or violence, working through grief, controlling depression and anxiety, and financial and legal services.

### \* Parking

[Parking permits](#)<sup>1,2</sup> 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.

### \* Optional Group Term Life Insurance

Eligible salaried employees, excluding Temporary employees, may purchase optional group term life insurance<sup>2</sup> up to four times annual salary, with a maximum of \$200,000 through [The Gabor Agency](#). No medical exam is required during the first 60 days of employment or during applicable open enrollment periods. Employees may elect up to \$50,000 on a spouse if done through payroll deduction. The policy is portable and underwritten by Standard Insurance Company.

### \* Level Term Life Insurance

[The Gabor Agency](#) offers level term life insurance<sup>2</sup> 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

[Mass Mutual](#) offers whole life insurance<sup>2</sup> to benefit-eligible employees with a .50 FTE or higher. The 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.

### \* Employee Tuition Program

USF offers the [Employee Tuition Program \(ETP\)](#) to help employees reach their educational goals. The program allows full-time employees (excluding Temporary employees) to waive the cost of the tuition for up to six credit hours per semester (Fall, Spring, and Summer). Staff employees must be off of their six month probationary period. The ETP program only covers eligible credited courses. This program is not available to spouses or dependents of employees.

### \* HR Organizational Development

Employees are encouraged to take advantage of various training opportunities available through [HR Organizational Development](#). Types of offerings include computer and business systems training, professional development, team development, and organization development.

### \* Payroll

[Payroll deposits](#) are made biweekly on Fridays. Employees must sign up for direct deposit using the appropriate form or through GEMS Self-Service. It is the employee's responsibility to ensure contact information and banking information is accurate before submission.



## RETIREMENT

All faculty, administration, and staff participate in the State of Florida retirement program<sup>1</sup> as a benefited employee. Retirement plans are primarily employer-funded accounts with employees making a mandatory 3% contribution regardless of 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). College of Medicine faculty must participate in the SUSORP.

Staff employees will elect to participate in either the [FRS Pension Plan](#) or the [FRS Investment Plan](#).

### \* FRS Pension Plan

The FRS Pension Plan is a defined benefit plan. Enrollment is automatic unless another plan is selected by the employee within the required enrollment period. Once vested, employees are eligible to receive a lifetime monthly benefit when they retire. The benefit value at retirement is based on age, years of creditable service, the value of each year of service, and the average final compensation earned during covered employment.

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.

### \* FRS Investment Plan

The FRS Investment Plan is a defined contribution plan. Employees are vested in the plan after one year of creditable service. Employer contributions are based on the employee's salary and FRS membership class (Regular Class: 3.30%, Special Risk Class: 11.00%, Executive Services: 4.67%). The value of the retirement benefit is determined by contributions and the performance of the investment fund choices.

## VOLUNTARY RETIREMENT

The University of South Florida offers all employees (Faculty, Administration, Staff, and Temporary) the opportunity to participate in tax-deferred programs through 403(B) Tax Sheltered Annuities and 457(B) Deferred Compensation plans<sup>1</sup>. 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 the contributions are deferred until they are distributed as income. Participation is voluntary and deposits into the account can be made through payroll deduction. Employees may enroll at any time by contacting either a [Tax Sheltered Annuity provider](#) or a [Deferred Compensation provider](#).

### \* Tax Sheltered Annuity Providers

VALIC, Horace Mann, VOYA, Jefferson National, Massachusetts Mutual, MetLife, and Prudential.  
*Mutual Fund Companies:* Fidelity Investment, TIAA, T. Rowe Price, Vanguard.

### \* State University System Option Retirement Program (SUSORP)

The Optional Retirement Program is a defined contribution plan. It is available for Faculty and Administration employees.

Participants are vested immediately. The employer contributes 5.14% to the plan. Employees may also voluntarily contribute up to an additional 5.14%. Employee contributions are deposited into a 403(B) account and are subject to IRS limits. The value of the retirement benefit is determined by contributions and the performance of the investment fund choices.

The employee must select an [ORP Provider](#) and work with the appropriate company representative to set up the account, discuss investment options, and complete the enrollment paperwork. [Provider options](#) include: AXA, METLIFE, TIAA, VALIC, and VOYA.

### Enrollment

Faculty and Administration employees must complete the [ORP Eligible Employee Retirement Enrollment Form \(ORP-ENROLL\)](#). If selecting FRS Pension Plan or FRS Investment Plan, they should also complete the [General Plan Retirement Choice form \(ELE-1\)](#) or [\(ELE-1-EZ\)](#).

Staff employees must complete the [General Plan Retirement Choice form \(ELE-1\)](#) or [\(ELE-1-EZ\)](#).

## TEMPORARY EMPLOYEE RETIREMENT PLAN (TERP)

Eligible Temporary employees who are not exempt from Social Security taxes participate in the [Temporary Employee Retirement Plan \(TERP\)](#)<sup>1</sup> through BENCOR. 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. Contributions are pre-taxed. The account is portable upon separation from the university or if the employee enters into a position covered by the State of Florida Retirement program.

### \* Deferred Compensation Providers

VALIC, Charles Schwab, Empower, VOYA, Nationwide Retirement Solutions, T. Rowe Price.

## LEAVE PROGRAMS

USF offers generous [leave benefits](#) to its benefit-eligible employees. Eligible Faculty, Administration, and Staff employees receive annual and sick leave hours at the end of each pay period. Earned hours cannot be used before being earned. Accrual for part-time employees is prorated based on the appointed FTE, and all leave accruals are based on the numbers of hours that the employee is in a pay status during the pay period.

### \* 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
- Executive Service: 9.195 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

Leave accrual and payouts are subject to maximum limits. Any annual leave in excess of these limits are converted to sick leave.

- Administration and 12-month Faculty: 352 hours
- Administration Executive Service: 480 hours
- Staff: 240 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. Full-time Executive Service employees accrue sick leave at a rate of five (5) 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 conditions 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 nine paid [holidays](#). 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 Executive Service, Faculty, Administration, and Staff for: death of a family member, legal matters, military situations, natural disaster, emergency closing, natural disaster, and any other closing as authorized by the University President.

### \* Paid Time off (PTO)

[Paid Time off \(PTO\)](#) is granted to Post Docs 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 not used during the calendar year will be forfeited and is not eligible for payout at the time of separation from employment.

Post Docs receive sixteen (16) days of PTO per calendar year. It may be used in four (4) and eight (8) hour increments only.

Salaried Physicians (Hospitalist) hired prior to August 1, 2106 with a FTE of 1.0 are eligible to receive a maximum of 280 hours per calendar year.

Salaried Physicians (Hospitalist) hired 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 or other compensatory leave, to provide continuation of pay during FMLA-designated leave. If eligible, an employee may use Sick Leave Pool hours to remain in a paid status.

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.

### \* Parental Leave

USF [Parental Leave](#) allows Faculty, Administration, and Staff who experience the birth or adoption of a child up to six months of unpaid leave. This leave must be used within one year of the date of birth or adoption. Employees may use accrued leave balances to help cover the absence and ensure continuation of benefits.

The university provides [paid parental leave](#) to eligible Faculty members who experience the birth or adoption of a child. Instructional Faculty will be eligible for up to 19.5 contiguous weeks, or one semester of paid parental leave. Non-instructional Faculty are eligible for up to three months of contiguous paid parental leave. The Faculty member must have been employed for a minimum of one year with at least a .75 FTE. Hours paid not by the employee's accrued leave must be reimbursed when the Faculty member resigns, retires, or otherwise permanently terminates employment with the university.

### Where can I find more details about USF benefits?

Employees are encouraged to visit our website at [www.usf.edu/hr](http://www.usf.edu/hr) -> HR Services -> Benefits.

### Where can I obtain my PeopleFirst id number?

Employees can email Human Resources at [Benefits@usf.edu](mailto:Benefits@usf.edu), call 813-974-2970, or reach out to their [Service Center](#) representative. Employees may also call PeopleFirst at 1-866-663-4735.

### I am having issues logging into PeopleFirst website, what should I do?

Please contact PeopleFirst at 1-866-663-4735 for login and password assistance.

### I was just hired into a Faculty, Administration, or Staff position from a Temporary (OPS) position. How does this effect my insurance benefits?

If you were eligible for the state insurance options while in the Temporary position, the transition is not considered a qualifying status event. You will either remain in the same insurance plan(s) that you currently have (if applicable) or you will need to wait for a qualifying status event or open enrollment to change your benefits. If you were not eligible for the state insurance options while in the Temporary position, you may enroll within the 60-day enrollment window. The new hire enrollment period is effective from the first date that you become benefit eligible.

### I was just hired into a Faculty, Administration, or Staff position from a Temporary (OPS) position. How does this effect my retirement benefits?

As a Temporary employee you were automatically enrolled in TERP based on eligibility. In a line position, contributions to that account will stop and you must actively enroll in one of the State Retirement Programs according to the applicable enrollment deadlines and based on your classification.

#### 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) Prescriptions are included
- (4) Before anything but preventative care is covered
- (5) Premium contribution for Part-Time Employees (FTE < 0.75) is to be calculated as follows:
  - Step 1. State Contribution x FTE% = Calculated State Contribution
  - Step 2. Total Contribution - Calculated State Contribution = Employee Contribution
- (6) SES/SMS - Includes executive, legislative and judicial branch agencies for employees with enhanced benefits, excluding Spouse Program participants.
- (7) Includes an additional 2% for administrative costs as permitted by federal regulations.
- (8) The employer monthly HSA contribution of \$41.66/single (\$500 annually) and \$83.33/family (\$1,000 annually) is included in the listed employer rates.

