

USF GME INSURANCE BENEFITS

EMPLOYER PAID

HEALTH INSURANCE:

- **Cost:** Employee: free, Spouse Only: \$75/month, Full Family: \$100/month
- Coverage depends on which Tier you go to for care:
 - Tier 1:** USF affiliated entities (TGH, Moffitt, ACH, and USF Faculty Physicians) – lowest cost to you (free unless a non-tier 1 party is involved)
 - Tier 2:** Any other provider in UHC network – minimal co-pays and low out of pocket costs
 - Tier 3:** Providers outside of the UHC network – highest cost to you
- Pharmacy Benefits included



GROUP LIFE INSURANCE:

- \$50,000 regular life insurance, \$50,000 of accidental death and dismemberment (AD&D)



GROUP DISABILITY INSURANCE:

- 60% of monthly income to cap of \$4,000/month (benefits would be taxable)



EMPLOYEE PAID

INDIVIDUAL DISABILITY INSURANCE:

- Own occupation coverage that can be used to supplement group policy during training (benefits tax-free)
- Can be taken with you when you leave regardless of where you work after
- Significant permanent discounts if you sign up while a resident or fellow



INDIVIDUAL LIFE INSURANCE:

- Customized individual life policies that can be taken with you on guaranteed, fixed rates



OTHER SUPPLEMENTAL INSURANCE OPTIONS:

- Please contact the USF GME Office for additional information.



SCAN FOR FULL DETAILS



Additional questions?



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