

# 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 \$3,000/month (benefits would be taxable)

## EMPLOYEE PAID



### INDIVIDUAL LIFE INSURANCE:

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



### 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



### DENTAL INSURANCE:

- 3 options: Two PPO plans or an HMO plan are available



### VISION INSURANCE:

- Covers eye exams, eyeglasses, contacts, etc.



SCAN FOR  
FULL DETAILS



### Additional questions?



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