

UWF NEW EMPLOYEE BENEFITS OVERVIEW

University Work Force and 12-Month Faculty Annual Leave Accrual

Full-time University Work Force (UWF) and 12-month faculty employees accrue 7.00 hours annual leave each biweekly pay period. Part-time employees accrue leave proportionate to hours worked. 12 month faculty in-unit bargaining employees accrue 6.77 hours biweekly. Employees may accrue annual leave beyond 352 hours of annual leave in a year; however, on December 31 any hours over the year end maximum of 352 will have all annual leave hours over 352 transferred into their sick leave balance. Upon termination, payment may be paid for up to 352 hours of unused leave.

Sick Leave

9/12 month faculty in-unit accrue 4 hours sick leave each pay period. Sick leave accrual for UWF, in-unit covered by PBA and non-unit 12 month faculty full-time employees shall be as noted below. All employees will have proportionate accrual for less than full-time.

| | |
|-----------------|---------------------------|
| 0-5 Years | 4.00 hours per pay period |
| 5-10 Years | 5.00 hours per pay period |
| 10-20 Years | 6.00 hours per pay period |
| ≥ than 20 Years | 7.00 hours per pay period |

Years of service for purposes of sick leave accrual are limited to service at the University of West Florida. There is no payment for sick leave upon termination until the employee has completed 10 years of service. After 10 years of service, an employee is paid for 1/8 of the balance accrued prior to October 1973, and 1/4 accrued after October 1973, with a maximum payoff of 480 hours of this balance. There is no payment for sick leave for Faculty hired after December 31, 2015.

Sick Leave Pool

Eligible UWF employees with at least one year of employment with the University of West Florida and 64 hours of accrued sick leave are eligible to join the Sick Leave Pool. Membership in the Pool requires an initial contribution of 16 hours (prorated for part time employees) of accrued sick leave. Members of the Sick Leave Pool may donate hours to a specific member of the Pool. Donated hours are subject to the provisions of the Sick Leave Pool Procedures, as governed by the Sick Leave Pool Committee Charter. All unused donated hours will remain in the general Pool. Procedures for other donations to the Pool are set forth in the Sick Leave Pool Procedures. All Sick Leave Pool donations are non-refundable.

Employee Assistance Program (EAP)

The University of West Florida has contracted Aetna Resources for Living for separate and confidential counseling services for employees and their dependents. For more information visit their website at: www.mylifevalues.com (use Login: UWF and Password: UWF). For direct assistance, call 1.800.272.7252.

Employee Tuition Waiver

Full-time UWF employees who are not covered by a bargaining unit and to those employees who are covered by a bargaining unit that negotiated this benefit with the university are permitted up to six (6) credit hours of course work at UWF per term (fall, spring, summer) without payment of tuition or mandatory fees. An employee may assign all or part of his/her six (6) credit hours to his/her dependents; however, the total for the employee and his/her family cannot exceed six (6) credit hours per semester. Employees may enroll in courses at the undergraduate or graduate level. Dependents may enroll in undergraduate and graduate courses; however, dependents may not receive waiver for more than three (3) credit hours per semester in graduate courses. Courses such as directed studies, practicum, internships, music and theatre performance, continuing education, and one-on-one course situations such as theses and dissertations are not authorized.

UWF NEW EMPLOYEE 2020 BENEFITS OVERVIEW – INSURANCE

- All benefit eligible employees will be assigned a **60 day window for enrollment**. After the 60 day period, employees must wait to enroll in pre-tax plans at Open Enrollment or when a Qualifying Status Change occurs. **Some benefits are only available within the first 60 days of employment.**
- People First is the benefits administrator for all pre-tax state plans. The People First customer service number is: 866-663-4735.
- Members are asked to submit supporting documentation of dependent eligibility. **Please turn in marriage/birth certificates, court orders, etc. at the time of enrollment to Human Resources.** These can be faxed to 857-6030. **Employees must also submit documentation per the instructions of the State of Florida (People First and Division of State Group Insurance).**
- UWF Human Resources **must be notified of any changes** in enrollment in order for premiums to be paid appropriately and to avoid gaps in coverage. Premiums are deducted and transmitted in the month prior to the coverage month.
- OPS (Other Personal Services) employees **may** be offered plans as indicated with an asterisk (*) below. Plans without an asterisk are only available to University Work Force, Faculty, and Executive Service employees.

*Health Insurance

| PPO: Florida Blue | HMO (i.e. Aetna for Escambia County) (Providers based on county of work & residence) | <u>Monthly Premiums</u> |
|--|---|--|
| <input type="checkbox"/> Standard PPO | <input type="checkbox"/> Standard HMO | Single \$50.00/month - Family \$180.00/month |
| <input type="checkbox"/> High Deductible PPO | <input type="checkbox"/> High Deductible HMO | Single \$15.00/month - Family \$64.30/month |

High Deductible Plans are eligible for HSA participation; UWF contributes \$500/yr for individual coverage or \$1000/yr for family coverage; Employee may contribute up to \$3500/yr for individual or \$7000/yr for family (limit includes UWF's contribution)

- If you wish to have an earlier effective date for medical coverage, please contact Adrian Rowley at 474-2604 or Elsie Rivera at 474-2921.

Life Insurance ("Basic Life" coverage provided at no cost to staff/faculty in established "line" positions)

- Employee State Life Insurance – Securian** Term Life Insurance; *Basic Life (\$25,000), staff/faculty other than OPS can request additional coverage at employee expense. Coverage may also be purchased for dependent children (\$10,000) and spouse (\$15,000 or \$20,000) (AVAILABLE at Open Enrollment –requires evidence of insurability)
- The Gabor Agency** Additional Supplemental Life: group term, whole, or universal life (NOT AVAILABLE at Open Enrollment; contact Samantha Wells at 850-291-5379)

*Dental Insurance – 2020 Plan Year Rates

| | Plan Name | Plan Code | Employee | Employee / Spouse | Employee / Child(ren) | Family |
|--|-----------------------------|-----------|----------|-------------------|-----------------------|----------|
| Dental Prepaid (HMO) | | | | | | |
| <input type="checkbox"/> | Sun Life Prepaid 225 | 4025 | \$14.93 | \$25.17 | \$33.26 | \$43.54 |
| <input type="checkbox"/> | CIGNA Dental | 4034 | \$24.01 | \$47.31 | \$56.41 | \$72.06 |
| <input type="checkbox"/> | Humana HD205 | 4044 | \$12.64 | \$21.20 | \$23.00 | \$32.98 |
| Dental PPO or Dental Indemnity with PPO | | | | | | |
| <input type="checkbox"/> | Ameritas Indemnity with PPO | 4021 | \$40.62 | \$75.32 | \$85.76 | \$123.86 |
| <input type="checkbox"/> | Ameritas Standard PPO | 4022 | \$33.72 | \$63.16 | \$70.72 | \$102.96 |
| <input type="checkbox"/> | Ameritas Preventive PPO | 4023 | \$24.44 | \$46.24 | \$49.48 | \$72.50 |
| <input type="checkbox"/> | MetLife Indemnity with PPO | 4031 | \$47.32 | \$87.54 | \$97.80 | \$141.98 |
| <input type="checkbox"/> | MetLife Standard PPO | 4032 | \$33.36 | \$61.72 | \$68.96 | \$100.12 |
| <input type="checkbox"/> | MetLife Preventive PPO | 4033 | \$22.86 | \$42.28 | \$47.24 | \$68.58 |
| <input type="checkbox"/> | Sun Life Indemnity PPO | 4074 | \$43.55 | \$83.61 | \$98.83 | \$130.35 |
| Dental Indemnity | | | | | | |
| <input type="checkbox"/> | Humana Schedule B | 4084 | \$14.74 | \$21.96 | \$23.30 | \$37.10 |

**Contact insurance companies directly for a list of dentists in our area; visit web page for benefit details*

*Flexible Spending Accounts (FSA)

- Health Care FSA** (maximum \$2700)
- Dependent Care FSA** (\$5000 household maximum)
- Limited Purpose FSA** (maximum \$2700 – coordination with **Health Investor Plan** – only to be used for dental, vision and preventative care not covered by your high-deductible plan)

Disability Insurance

- Gabor Agency (The Standard)** (NOT AVAILABLE at Open Enrollment; contact Samantha Wells at 850-291-5379)
 - 30-day elimination period
 - 90-day elimination period
- *Colonial Short-Term Disability** (To discuss premiums, contact Margie Black at 205-712-0406)
 - 0, 7, 14, 30-day elimination period (length of coverage varies)

Supplemental Insurance

- *Humana Vision** (\$6.96 – 21.36/month)
- *New Era Hospitalization**
- *AFLAC Cancer/Intensive Care** – Nikki Boutwell – 850-450-3755
- *Cigna Hospitalization** – Nikki Boutwell – 850-450-3755
- *Colonial Cancer/Intensive Care/Accident** – Margie Black – 205-712-0406
- John Hancock Long-term Care** – NOT offered during open enrollment – Samantha Wells 850-291-5379

NOTE: Some benefits are only available within the first 60 days of employment.

UWF NEW EMPLOYEE BENEFITS OVERVIEW – RETIREMENT

Human Resources offers free retirement planning seminars each fall and spring. Check <https://nautical.uwf.edu/comm/desk/calendar.cfm> for dates and times of upcoming sessions. Employees may enroll in and make changes to Tax Sheltered Annuity Plans at any time. General information on these plans may be found at <http://uwf.edu/offices/human-resources/i-am-a/employee/retirement/403b/> and www.myfloriddeferredcomp.com.

Retirement Plans/Florida Retirement System

All benefit-eligible employees will be enrolled in one of the following plans. Elections must take place within the first 90 days of employment or employees will default into the FRS Pension Plan. For advice and individualized plan discussion, contact the MyFRS Financial Guidance Line: 1-866-446-9377.

- Florida Retirement System Pension – 8 years to be vested – defined benefit plan, employee contributions at 3%
- Florida Retirement System Investment – 1 year to be vested – employer contributions at 3.3%, employee at 3%
Eligibility for Pension or Investment – University Work Force, Faculty, and Executive Service
- State University System Optional Retirement Plan (SUSORP) – Immediately Vested – Employer contributions at 5.14% - Employee can contribute up to 5.14%. Mandatory 3% contributions are separate from voluntary contributions. Decisions must be made within 90 days of hire date – Signed contract must be completed with one or more annuity plan agent(s).

Eligibility for Optional Retirement Plan – Coordinator level or above

Tax Sheltered Annuity Plan – 403 (b)

Employees must sign a contract in order to participate and may enroll or change allocations at any time.

- *VOYA (ING) – Agent: Samantha Wells 850-291-5379 AXA – Agent: Weston Cramer 850-470-2424
 - *AIG Retirement (Formerly VALIC) – Agent: Tom St Clair 850-479-3177 TIAA – Agent: Howard Reiff 877-267-4510
 - *MetLife – Agent: Lori Brabham 850-207-8636 Lincoln – Agent: Samantha Wells 850-291-5379
- * These local agents also offer a Roth 403(b) plan

Tax Sheltered Annuity Plan – 457 (Deferred Compensation)

Employees may enroll at any time and/or change allocations at any time

- VOYA (ING) Financial Services – www.voyaretirementplans.com/custom/fl457 – Samantha Wells 850-291-5379
- Nationwide Retirement Solutions – www.nrsflorida.com – Chris Whitlock 850-512-0085
- Charles Schwab – Self-Directed Brokerage Accounts – www.schwab.com – 888-393-7272 (Enrollment through Nationwide)
- AIG Retirement (formerly VALIC) - www.valic.com/floridadcp - 888-568-2542 – Tom St Clair 850-479-3177