



# Explore Your Employee Benefits

We believe in protecting what matters

**University of Florida College of Medicine  
Employee Benefit Guide - House Staff**

Standard Insurance Company



# Employee Benefit Guide

## Explore your benefits with University of Florida College of Medicine.

Think of insurance as a financial safety net that can help protect you when life doesn't go as planned. Each benefit that University of Florida College of Medicine offers can play a role in helping you achieve financial security.

Make sure you and your loved ones have the protection you need. Use this guide to explore your group insurance from Standard Insurance Company (The Standard).



Take advantage of the  
benefits your employer  
offers you.



### Your Employer-Paid Benefits

- Basic Life and AD&D insurance
- Short Term Disability insurance
- Long Term Disability insurance



## Protect Your Loved Ones

**Life insurance** helps take care of your family if something happens to you. It can help your loved ones get through a difficult time and pay for important things, like a home or college plans.

**Accidental Death and Dismemberment (AD&D) insurance** helps protect your family's finances if an accident causes death or a severe physical loss. It pays a benefit in addition to any life insurance you have. That can help pay for a funeral or ongoing special care.



## Protect Your Paycheck

Disability insurance can replace part of your paycheck if you can't work because of an illness, injury or pregnancy. The benefit payments can help with bills that continue even when you can't work — like your rent or mortgage.

**Short term disability insurance** can help pay the bills if you become disabled and can't work for a short period of time.

**Long term disability insurance** helps replace part of your paycheck if you experience a disability that lasts for months or even years.



## Questions?

Contact your UF COM Human Resources Team for more information about these benefits.

## BELIEVING IN YOU

Our benefits run deep. They define us, set us apart, and power every aspect of how we serve you.





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<b>Benefits at a Glance for University of Florida College of Medicine</b>
<b>Group Policy # 649343</b> <b>Effective Date December 1, 2012</b>

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## **Group Basic Life and Accidental Death and Dismemberment Insurance**

Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by University of Florida College of Medicine.

### **Eligibility**

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#### **Definition of a Member**

You are a member if you are appointed and regularly working at .50 Full-Time Equivalency (FTE) or above for University of Florida College of Medicine and one of the following:

- Clinical M.D. and Clinical Ph.D. faculty, ranked Lecturer and above and Associate and Assistant Dean and Vice President as designated by the Dean of the College of Medicine;
- Visiting clinical M.D. or Ph.D. faculty, ranked Lecturer and above, appointed for one year or more, and receiving other than OPS salary;
- An Appointment made specifically by the Dean of the College of Medicine including a SBIR grantee;
- A full-time resident and clinical post-doctoral associate appointed through a department in the College of Medicine; or
- College of Medicine faculty working at North Florida/South Georgia Veterans Health System.

You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

#### **Class Definition**

Class 5: College of Medicine and College of Dentistry House Staff

#### **Eligibility Waiting Period**

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.

## Benefits

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### Basic Life Coverage Amount

Your Basic Life coverage amount is as follows:

Class 5: \$50,000

### Basic AD&D Coverage Amount

For a covered accidental loss of life, your Basic AD&D coverage amount is as follows:

Class 5: \$10,000

For other covered losses, a percentage of this benefit will be payable.

### Age Reductions

Basic Life and AD&D insurance coverage amounts reduce by 35 percent at age 70, and by 50 percent at age 75.

## Other Basic Life Features and Services

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- Accelerated Benefit
- Portability of Insurance Provision
- Repatriation Benefit
- Right to Convert Provision
- Life Services Toolkit
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

## Other Basic AD&D Features

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- Air Bag Benefit
- Expanded AD&D Package
- Family Benefits Package
- Seat Belt Benefit
- Occupational Assault
- Public Transportation

*This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by University of Florida College of Medicine. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and University of Florida College of Medicine may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*



# Explore the world with confidence.

Rely on Travel Assistance when you're away from home.



Standard Insurance Company



Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plans. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.<sup>1</sup>

You and your spouse are covered with Travel Assistance — and so are kids through age 25 — with your group insurance from Standard Insurance Company (The Standard).<sup>2</sup>

## Security That Travels with You

Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:



Visa, weather and currency exchange information, health inoculation recommendations, country-specific details and security and travel advisories



Credit card and passport replacement and missing baggage and emergency cash coordination



Help replacing prescription medication or lost corrective lenses and advancing funds for hospital admission



Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains<sup>3</sup>



Connection to medical care providers, interpreter services, local attorneys and assistance in coordinating a bail bond



Return travel companion if travel is disrupted due to emergency transportation services or care of minor children if left unattended due to prolonged hospitalization



Assistance with the return of your personal vehicle if your emergency transportation services leave it stranded



Evacuation arrangements in the event of a natural disaster, political unrest and social instability

## Contact Travel Assistance

**800.872.1414**

United States, Canada, Puerto Rico,  
U.S. Virgin Islands and Bermuda

Everywhere else  
**+1.609.986.1234**

Text:  
**+1.609.334.0807**

Email:  
**medservices@assistamerica.com**

## Get the App

### Get the most out of Travel Assistance with the Assist America Mobile App.

Click one of the links below or scan the QR code to download the app. Enter your reference number and name to set up your account. From there, you can use valuable travel resources including:

- One-touch access to Assist America's Emergency Operations Center
- Worldwide travel alerts
- Mobile ID card
- Embassy locator



**Reference Number:**  
**01-AA-STD-5201**



Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://www.standard.com)

<sup>1</sup> Travel Assistance is provided through an arrangement with Assist America, Inc. and is not affiliated with The Standard. Travel Assistance is subject to the terms and conditions, including exclusions and limitations of the Travel Assistance Program Description. Assist America, Inc. is solely responsible for providing and administering the included service. Travel Assistance is not an insurance product. This service is only available while insured under The Standard's group policy.

<sup>2</sup> Spouses and children traveling on business for their employers are not eligible to access these services during those trips.

<sup>3</sup> Participants are responsible for arranging transportation from the point of injury or illness to the initial point of medical care or assessment and the cost related to this transportation. Any emergency evacuation services provided by Assist America, Inc. must be arranged by Assist America, Inc.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

# The Life Services Toolkit

## Resources and Tools to Support You and Your Beneficiary



Group Life insurance through your employer gives you assurance that your family will receive some financial assistance in the event of a death. But coverage under a group Life policy from Standard Insurance Company (The Standard) does more than help protect your family from financial hardship after a loss. We have partnered with Health Advocate<sup>SM</sup> to offer a lineup of additional services that can make a difference now and in the future.

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group Life insurance policy from The Standard.

### Services to Help You Now

Visit the Life Services Toolkit website at [standard.com/mytoolkit](https://standard.com/mytoolkit) and enter user name “assurance” for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and advance directives.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website for guidance on how to begin, to educate yourself on funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

If you are a recipient of an Accelerated Death Benefit,<sup>1</sup> you may access the services for beneficiaries outlined on the next page.



**continued on reverse**

The Life Services Toolkit is provided through an arrangement with Health Advocate<sup>SM</sup> and is not affiliated with The Standard. Health Advocate is solely responsible for providing and administering the included service. This service is not an insurance product.

<sup>1</sup> An Accelerated Death Benefit or Accelerated Benefit allows a covered individual who becomes terminally ill to receive a portion of the Life insurance proceeds while living, if all other eligibility requirements are met.

Standard Insurance Company | 1100 SW Sixth Avenue, Portland, OR 97204 | [standard.com](https://standard.com)

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## Services for Your Beneficiary

Life insurance beneficiaries<sup>2</sup> can access services for 12 months after the beneficiary receives the Life claim letter from The Standard. Recipients of an Accelerated Death Benefit can access services for 12 months after the date of payment.

These supportive services can help your beneficiary cope after a loss:

- **Grief Support:** Care Managers with advanced training are on call to provide confidential grief sessions by phone or in person. Your beneficiaries are eligible for up to six face-to-face sessions.

Our Care Managers may offer your beneficiaries additional grief support through support kits sent to their home, based on each individual's needs. As part of this program, age-appropriate books can be sent for children and teens.

- **Legal Services:** In addition to online estate planning tools, your beneficiaries can obtain legal assistance from experienced attorneys. They can schedule an initial office visit or a telephone consultation for up to 30 minutes with a network attorney. Beneficiaries who wish to retain a participating attorney after the initial consultation receive a 25% rate reduction from the attorney's normal hourly or fixed-fee rates.
- **Financial Assistance:** Your beneficiaries can schedule up to 30-minute telephone sessions with financial counselors who can help with issues such as budgeting strategies, and credit and debt management.
- **Support Services:** During an emotional time, your beneficiaries can receive help planning a funeral or memorial service. WorkLife advisors can guide them to resources to help manage household repairs and chores, find child care and elder care providers or organize a move or relocation.
- **Online Resources:** Your beneficiaries can easily access additional services and features on the Life Services Toolkit website for beneficiaries, including online resources about funeral costs, find funeral-related services and make decisions about funeral arrangements.



Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit [standard.com/mytoolkit](https://standard.com/mytoolkit) (user name: support) or call the assistance line at 800.378.5742

<sup>2</sup> The Life Services Toolkit is not available to Life insurance beneficiaries who are minors or to non-individual entities such as trusts, estates, charities.



We Believe

# WE'RE AT OUR BEST WHEN YOU NEED US THE MOST

The heart of our business is helping you navigate life's challenges. Whether you have lost a loved one, are recovering from a disabling event or are planning for the future, we're there for you with exceptional customer service and support. We consistently step up to meet your needs — focusing our time, energy and expertise — to make work and life a little bit easier for you.





## GROUP SHORT TERM DISABILITY INSURANCE

Group Short Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a weekly benefit in the event of a covered disability.

The cost of this insurance is paid by University of Florida College of Medicine.

### Eligibility

#### Definition of a Member

You are a Member if you are a citizen or resident of the United States who is a full-time resident or clinical post-doctoral associate appointed through a department in the College of Medicine and Actively At Work at least .75 Full-Time Equivalency (FTE) or above each week.

You are not a Member if you are a full time member of the armed forces of any country, College of Medicine Faculty, College of Dentistry Faculty or College of Public Health & Health Professions Faculty.

#### Eligibility Waiting Period

If you are a Member on the Group Policy Effective Date, you are eligible on that date. If you become a Member after the Group Policy Effective Date, you are eligible on the date you become a Member.

### Benefits

#### Weekly Benefit

60% of the first \$4,167 of your Predisability Earnings, before reduction by Deductible Income.

#### Maximum Weekly Benefit

\$2,500



## Benefits Continued

<b>Minimum Weekly Benefit</b>	\$15
<b>Benefit Waiting Period</b>	Your weekly benefit becomes payable after you have been continuously disabled for 14 days for disability caused by accidental injury and 14 days for disability caused by physical disease, pregnancy or mental disorder.
<b>Definition of Disability</b>	<p>For the benefit waiting period and while the Short Term Disability benefits are payable, you are considered disabled if as a result of physical disease, injury, pregnancy or mental disorder:</p> <ul style="list-style-type: none"> <li>• You are unable to perform with reasonable continuity the material duties of your own occupation; or</li> <li>• You are unable to earn Partial Disability income which is 60 percent of your predisability earnings when you work for your employer.</li> </ul>
<b>Maximum Benefit Period</b>	180 days

## Other Features and Services

- Return to Work Incentive
- Temporary Recovery Provision

This information is only a brief description of the group Short Term Disability insurance policy sponsored by University of Florida College of Medicine. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and University of Florida College of Medicine may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.



Standard Insurance Company  
1100 SW Sixth Avenue  
Portland OR 97204

[standard.com](http://standard.com)

SI 20420

649343  
(2/21)



When you're sick or injured, your main focus should be on your health – not untangling medical bills, scheduling appointments and coordinating your care with specialists and other providers.



## Help is Only a Phone Call Away

Fortunately, you don't have to take on the healthcare system by yourself. While you're out on a short term disability claim, you can connect with a Personal Health Advocate who'll help you navigate the complexities of the healthcare system. Simply take advantage of Health Advocacy Select, a service that's included with your group Short Term Disability insurance coverage through Standard Insurance Company (The Standard).

### An Expert by Your Side

At no additional cost, you can contact Health Advocate<sup>SM 1</sup> and be assigned a Personal Health Advocate, typically a registered nurse, who will remain on your case until it's fully resolved. From start to finish, you'll work with one person sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

Your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues.

#### Some ways they can help you are:

- **Understand** and take maximum advantage of your medical benefits.
- **Make sense** of your diagnosis and research treatment options.
- **Find and schedule appointments** with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate.
- **Locate specialists** for high-risk pregnancies and find pediatricians.
- **Manage your out-of-pocket expenses** by finding alternative services and cost information.
- **Locate** necessary post pregnancy support in the event of a difficult delivery or when complications arise.
- **Resolve** medical claims and billing issues.
- **Find resources** for services that may not be covered through your employer's health benefits program.

All cases are managed in compliance with state and federal privacy laws. Your personal medical information is kept strictly confidential.



Personal Health  
Advocates available  
Monday – Friday,  
8 a.m. – 10 p.m.,  
Eastern at:

**844.450.5543**

Standard Insurance Company  
1100 SW Sixth Avenue  
Portland, OR 97204

[standard.com](http://standard.com)

<sup>1</sup> Health Advocacy services are provided through an arrangement with Health Advocate<sup>SM</sup>, a leading health advocacy and assistance company. Health Advocate is not affiliated with The Standard or any insurance or third-party provider, and does not replace health insurance coverage, provide medical care or recommend treatment.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.



A woman with long dark hair, wearing a teal hooded raincoat, is looking upwards with a joyful expression. Her face and the raincoat are covered in water droplets. The background is dark with many bright, out-of-focus light spots, suggesting rain or a night scene with lights. A green rectangular box is overlaid on the left side of the image, containing white text.

We Believe in

# DOING THE RIGHT THING

We take pride in purpose, and we've built more than a century-long reputation on it. We know that our actions — how we administer claims and manage our business — affect people's lives. We take that responsibility seriously.





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## Benefits at a Glance for University of Florida College of Medicine

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**Group Policy # 649343**

**Effective Date December 1, 2012**

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## Group Long Term Disability Insurance

Group Long Term Disability (LTD) insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by University of Florida College of Medicine.

### Eligibility

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#### Definition of a Member

Member means a citizen or resident of the United States who is appointed and Actively at Work at least .75 Full-Time Equivalency (FTE) or above each week for University of Florida College of Medicine and one of the following:

- M.D. or Ph.D. faculty ranked Lecturer and above, appointed in a clinical or basic science department;
- Visiting M.D. or Ph.D. faculty ranked Lecturer and above appointed for one year or more, in a clinical or basic science department and receiving other than OPS salary;
- Appointment made specifically by the Dean of the College of Medicine including a SBIR grantee;
- All full-time residents and clinical post-doctoral associates appointed through a department in the College of Medicine; or
- College of Medicine faculty working at North Florida/South Georgia Veterans Health System.

You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.

#### Class Definition

Class 2: College of Medicine House Staff and College of Dentistry House Staff

#### Eligibility Waiting Period

If you are already a member on the date the group policy is effective, you are eligible on that date. If you become a member after the group policy effective date, you are eligible on the date you become a member.

## Benefits

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### Monthly Benefit

The lesser of:

Formula 1: 60% of the first \$4,167 of your Predisability Earnings; and

Formula 2: 70% of your Predisability Earnings, reduced by Deductible Income.

### Maximum Monthly Benefit

\$2,500

### Minimum Monthly Benefit

\$100 or 10 percent of the LTD benefit before reduction by deductible income, whichever is greater

### Benefit Waiting Period

180 days

### Definition of Disability

For the benefit waiting period and the maximum benefit period for which LTD benefits are payable, being unable – as a result of physical disease, injury, pregnancy or mental disorder – to perform with reasonable continuity the material duties of your own occupation and suffering a loss of at least 20 percent of predisability earnings when working in your own occupation; or for a Qualified medical condition, which applies to Class 1 members only. Qualified medical condition means you are infected with a disease categorized as communicable by the United States Centers For Disease Control which is potentially threatening to the life of your patients with whom you come into contact.

Notes:

If your own occupation is medical doctor, we will consider your own occupation to be the one medical specialty in which you are board certified, or board eligible if not certified, provided you have earned at least 60 percent of your gross professional service fee income in your specialty during the 24 months immediately before you become disabled.

If your own occupation is dentist, we will consider your own occupation to be the one dental specialty in which you are board certified, or board eligible if not certified, provided you have earned at least 60 percent of your gross professional service fee income in your specialty during the 24 months immediately before you become disabled.

### Maximum Benefit Period

For a qualified medical condition disability: 5 years

For any other disability:

Age	Maximum Benefit Period
61 or younger	To SSNRA, or 5 years, whichever is longest
62	To SSNRA, or 4 years, whichever is longer
63	To SSNRA, or 3, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69 or older	1 year

## Other Features and Services

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- 24 hour coverage, including coverage for work-related disabilities
- Assisted Living Benefit
- Conversion of Insurance Provision
- Cost of Living Adjustment Benefit
- Employee Assistance Program
- Family Care Expense Adjustment
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Return to Work Responsibility
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while LTD benefits are payable

*This information is only a brief description of the group LTD insurance policy sponsored by University of Florida College of Medicine. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, exclusions and when The Standard and University of Florida College of Medicine may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.*





## Standard Insurance Company

For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. We have earned a national reputation for quality products and superior service by always striving to do what is right for our customers.

Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group Disability, Life, Dental and Vision insurance and Individual Disability insurance. Our first group policy, written in 1951 and still in force today, stands as a testament to our commitment to building long-term relationships.

To learn more about products from The Standard, contact your human resources department or visit us at [standard.com](http://standard.com).