

# USF Tampa General Physicians

## 2024 Total Rewards Overview



**USF**  **Tampa  
General**  
**PHYSICIANS**

# HEALTH BENEFITS

Full and part-time team members scheduled to work at least 16 hours per week are eligible for health and welfare benefits starting on the first of the month following thirty (30) days of employment. USFTGP remains committed to providing affordable, quality health insurance designed to help you avoid paying large health care expense out-of-pocket.

## MEDICAL INSURANCE

**We know healthcare** – it's who we are and what we do! We have customized plans with Blue Cross and Blue Shield of Florida to meet the needs of our team. We are proud to offer two medical plan options. Both options have increased benefits when you use our own world-class providers and locations throughout the area. Both plan options cover preventive care at 100% with no deductibles, copayments or coinsurance.

Our plans provide choice, low out of pocket costs, and flexibility. USFTGP pays more than 80% of the total cost for full-time team members.

**The EPO Plan** – With Tier 1, there is no deductible and the plan is entirely based on copayments, with a maximum out of pocket expense of \$1,500 for a single team member. The medical plan is designed as open access, so there is no need to spend time obtaining referrals for your important appointments.

**The Qualified High Deductible Health Plan (HDHP) with a Health Savings Account (HSA)** – Once the deductible has been satisfied, most services are covered at 100% without copayments or coinsurance for Tier 1 providers.

The HSA option allows you the opportunity to invest in a Health Savings Account (HSA). A HSA is a special bank account designed to help you save money tax-free for use on qualified medical expenses for you and your family. You own the account and the funds roll over every year.

We offer an Out of Area EPO or an HSA plan for anybody residing outside of Citrus, Hernando, Hillsborough, Manatee, Pasco, Pinellas, Polk, and Sarasota counties.

USFTGP is tobacco-free and encourages our team members to have healthy habits. With this in mind, our medical insurance bi-weekly premiums are lower for team members who are tobacco-free.

## DENTAL INSURANCE

USFTGP offers two dental plans through MetLife for you and your family- covering needs ranging from preventative care including cleanings, x-rays, and exams, to major care needs like crowns and root canals.

**PPO (Low)** – This option offers pre-set copayments in-network and includes orthodontia coverage. It also gives you the freedom to choose an out-of-network dentist and still receive benefits and does not require you to assign yourself to a network provider.

**PPO (High)** – This option has an extensive network of dentists and gives you the choice of going in-network or out-of-network each time you need dental care. The PPO High option includes orthodontic coverage.

## VISION INSURANCE

Regular visits with your eye doctor will help keep both your eyes and body healthy. USFTGP offers vision coverage through MetLife Vision. MetLife Vision provides one of the broadest and most diverse vision networks nationwide made up of optometrists, ophthalmologists and opticians. The network includes access to all of the top 50 largest retailers such as Walmart Vision Centers, Sam's Club Optical, LensCrafters, Pearle Vision, American's Best, For Eyes Optical and Target Optical.

## OUTPATIENT PHARMACY

Team members may fill their prescriptions at the TGH Outpatient Pharmacy on the main campus, the retail pharmacy located at the TGH Outpatient Center, or the USF Health Pharmacy Plus with significant discounts based on medical tiers. Over-the-counter products such as pain relievers, heating pads, allergy medication, and cough drops are also available at reduced rates.

# LIFE & DISABILITY INSURANCES

## LIFE INSURANCE & AD&D COVERAGE

USFTGP provides you with Basic Life Insurance and Accidental Death and Dismemberment (AD&D) coverage in the amount of two (2) times your annual base pay, not to exceed \$300,000 for full-time team members. Part-time team members are covered for \$10,000.

## DEPENDENT LIFE INSURANCE

Team members have the option to purchase four levels of dependent coverage for a spouse and/or children.

## SUPPLEMENTAL INSURANCES

Because life happens, USFTGP offers a number of voluntary products at discounted rates including accidental death and dismemberment, universal life, term life, critical illness, accident insurance, hospital indemnity coverage, identity theft protection, legal assistance planning, and pet insurance. Our on-site benefits team will be happy to provide additional information on any of these product options.

## SHORT-TERM DISABILITY INSURANCE

USFTGP will pay for up to 60% of your weekly base pay up to \$750 per week. In addition, team members may purchase coverage of up to 66 2/3% of their pay, up to a maximum of \$1,500 each week for up to 24 weeks. Short-term disability coverage starts on day 1 of an accident or injury and on the 15th day of a qualifying illness.

## LONG-TERM DISABILITY INSURANCE

USFTGP provides you a monthly LTD benefit of 50% of your base pay up to \$10,000 per month at no cost to you. You also have the option to purchase additional buy-up coverage. Buy-up coverage would increase the monthly benefit to 60% of your base pay up to a monthly maximum of \$10,000. LTD coverage will begin to pay after you have been disabled for 180 days. Benefits are paid until retirement age, typically 65 years of age.

# RETIREMENT PLANNING

## 403(b) RETIREMENT SAVINGS PLAN

To help plan for the future, team members may contribute any percentage of their gross earnings on a pre-tax or post-tax basis up to the IRS annual limit to this qualified retirement plan. You are eligible to start making contributions upon your hire date. USFTGP will match contributions after the first twelve (12) months of service in which you work 1,000 hours or more.



Our dedicated Benefit Advisors, Claims Representative, and Retirement Advisors are available to answer questions at any time - in-person, by phone, or via email.

Your Contribution	USFTGP Contribution
1%	1%
2%	2%
3%	3%
4%	4%
5%	4.5%
6% or more	5%

In addition, on an annual basis, all eligible team members who work 1,000 hours or more, may receive an extra 0.5% non-discretionary contribution. USFTGP contributions are vested after three (3) years of credited service.

## ACCRUED TIME OFF (ATO)

Our team members work hard providing and supporting world-class patient care and USFTGP supports a healthy work-life balance. Full and part-time team members accrue paid time off starting from your first day on the team and have access to their bank of time after ninety (90) days of employment. We want you to have the ability to manage your Accrued Time Off (ATO) yourself, so all vacation, sick, holiday, and other time away is put into one bucket for you to use. Your hours roll over each year and you may carry up to a maximum of 480 hours of time in your bank.

<u>Years of Service</u>	<u>ATO Accrual*</u>
0 - 3.99	27 Days/Year
4 - 9.99	32 Days/Year
10+	37 Days/Year

## USFTGP HOLIDAYS

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Day

\*These rates reflect accruals for a full-time position working 40 hours per week. Positions working less than 40 hours will earn prorated portions of these amounts.

## ATO BUY BACK OPTIONS

While we encourage you to use your ATO time away from work, you are able to buy back up to 150 hours each year. This can be done at 100% value each year if elected through the prior year's annual enrollment period or 75% value if elected during the course of the year.

## FLEXIBLE SPENDING ACCOUNTS

Team members may make pre-tax contributions to Flexible Spending Accounts (FSAs) for three purposes and use a HealthEquity debit card or submit for reimbursement of eligible expenses.

### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Contribute up to \$5,000 each calendar year for dependent care related to expenses including child care, licensed nursery schools, summer day camps, and more.

### HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute up to \$3,200 each calendar year for health care related expenses including medical, dental, and vision copayments, medications, smoking cessation programs, and more.



### LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Designed for those that elect the HDHP medical plan. The LPFSA allows you to set aside up to \$3,200 pre-tax dollars per year for dental and vision expenses.

# WELLNESS PROGRAMS

The Wellness team is here to support and assist you in improving your health and are trained in all aspects of health and wellness to offer programs including health coaching, weight loss, exercise, diabetes managements, nutrition planning, smoking cessation, stress management, and more!

## LIVE WELL

TGH LIVE WELL partners with Virgin Pulse to offer an online wellness platform that provides opportunities for team members to improve their health and wellbeing while receiving rewards. All team members can earn up to \$100 per quarter by earning points and can earn even more Pulse Cash when they complete bonus challenges. There are many ways to earn points, such as volunteering in the community, attending lectures, exercising, and getting the flu shot.



## TAVA MENTAL HEALTH SERVICES

Tava is a free, confidential mental health benefit available to all full-time and part time team members, their spouses and dependent children (age 13-25). You do not need to be enrolled in the USFTGP medical plan in order to take advantage of this benefit. The benefit provides up to 12 free sessions annually with licensed clinicians through Tava's secure, web-based technology platform. All you need for a live, video-based session is reliable internet access and a connected device with a camera (smartphone, computer, or tablet).

- **Free to Use:** No claims, no co-pays, no deductibles. You and your dependents will have 12 sessions (per person per year) completely covered.
- **Convenient:** Self-scheduled online video sessions means you get care whenever works best for you: days, nights, or weekends.
- **Confidential:** We don't tell your employer who used the service. Your identity and anything you discuss is confidential.
- **Top Quality:** Quality care from quality therapists. Tava's clinicians are licensed, vetted, and use evidence based treatments.

## WELLNESS CLUB MEMBERSHIP

The TGH Fitness Center is staffed with experts in exercise science, personal training, massage therapy, and Pilates to help you achieve your goals. The center is equipped with treadmills, elliptical machines, bikes, a weight training area, and locker rooms with showers, towel service, and keyless lockers.

For \$5 per pay period, team members have access to the fitness center, fitness classes, and to other discounted wellness services.

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

USFTGP provides all team members and their families with up to five free counseling sessions per year that include support for stress, financial or legal advice, substance abuse, coping with the death of a loved one, depression, anxiety, and more.

In addition, our EAP provides work/life services that can assist with child/elder care, family resources, emergency resources, daily living, career and work services, and financial resources.

## EDUCATIONAL BENEFITS & PROFESSIONAL GROWTH PROGRAMS

As an academic medical center, USFTGP emphasizes continued learning for all team members. We are proud to lead the regional market with educational benefits supporting our team and mission to provide world-class patient care.

### TUITION PROGRAM

All full-time and part-time team members are eligible to participate in the tuition assistance program after six months of employment. Those working full-time in a benefit eligible position may receive up to \$3,500 each year and those working part-time may receive up to \$1,750 annually to use toward degree-seeking programs. A GED program is also offered through tuition.

### SKILLS ENHANCEMENT

Eligible full-time team members are allotted up to \$750 annually to use toward leadership-approved skills enhancement programs including professional certifications or recertifications relevant to their current position. Part-time team members may be eligible for a prorated portion of this yearly allotment.

### ORGANIZATIONAL EXCELLENCE

Organizational Development (OD) provides an assortment of development and enrichment services to help you in your career. OE offers a variety of training programs (both live and virtual) on a number of topics, including communication skills, emotional intelligence, change management, technical/computer skills, and leadership development. Team members can meet with OD consultants for career counseling, help with resume writing and interviewing skills, and learning how to build their personal brand and professional network. The goal of OD is to support the learning and development of all leaders and team members throughout their entire career with USFTGP.

### PEOPLE DEVELOPMENT INSTITUTE (PDI)

Tampa General Hospital (TGH) and the University of South Florida (USF) have combined resources to develop a unique, comprehensive people development institute that will support all team members' career aspirations and equip them with the skills to drive their development and achieve TGH's vision to be the safest and most innovative academic health system in America.

### 529 COLLEGE SAVINGS PLAN

Save for future dependent education through a tax-advantaged 529 savings program. These funds may be used for qualifying K-12 education or college-level expenses for an assigned beneficiary.

## TEAM MEMBER INVOLVEMENT AND RECOGNITION PROGRAMS

USFTGP is a special place to work because of our team members. In addition to the benefits, programs, and initiatives already listed in this overview, below are a few additional reasons why:

**Birthday Breakfast** - During the month of their birthday, team members are invited to a special breakfast hosted by our CEO with prizes and gift cards.

**Professional Celebrations** - Team members receive special recognition in occupational fields celebrated throughout the year such as Nurses' Week, Pharmacy Week, and more!

**Communication Forums** - Throughout the year, our CEO holds many communication events to share exciting news, discuss new innovations, and answer questions.

**Team Member Emergency Assistance** - In cases of emergencies and disasters, this special fund is set up to support our team members getting back on their feet.

This overview is intended to provide a high-level summary of the benefits and programs offered to team members of USF TGP, which may change at any time at the discretion of the organization.