

## HEALTH & WELFARE BENEFITS

### MEDICAL INSURANCE

USFTGP offers two types of comprehensive medical plans, for team members who live both within the surrounding Tampa Bay area and for those who do not.

### DENTAL INSURANCE

USFTGP offers two dental plan options 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.

### VISION INSURANCE

USFTGP offers vision insurance that includes low copayments for eye exams, as well as an allowance toward glasses and contacts.

### LIVE WELL

The LIVE WELL program includes health coaching, weight loss, diabetes management, nutrition planning, smoking cessation and stress management.

### HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)

Contribute pre-taxed dollars up to the IRS maximum limit each calendar year for health care related expenses including medical, dental, and vision copayments, medications, smoking cessation programs, and more.

### DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Contribute pre-taxed dollars up to the IRS maximum limit each year for dependent care related to expenses including child care, licensed nursery schools, summer day camps, and more.

### LIMITED PURPOSE FLEXIBLE SPENDING ACCOUNT (LPFSA)

Those who elect an HDHP medical plan, can contribute pre-taxed dollars up to the IRS maximum limit each calendar year for dental and vision expenses.

## LIFE & DISABILITY INSURANCES

### LIFE INSURANCE

USFTGP provides you with Basic Life Insurance and Accidental Death and Dismemberment (AD&D) coverage in the amount of two (2) times your basic salary not to exceed \$300,000 for full-time team members. You also have the option to elect Supplemental Life and AD&D coverage for you and your family.

### SHORT-TERM DISABILITY INSURANCE

USFTGP provides STD coverage for full-time team members at 60% of your weekly pay, up to a maximum of \$750 per week for up to six (6) months. STD coverage starts on the 15th day of qualifying illness or injury that may prevent you from performing the duties of your job on a short-term basis. You have the option to purchase additional coverage to provide 60% of your basic weekly earnings, up to \$1,500 total including the basic benefit.

### LONG-TERM DISABILITY INSURANCE

USFTGP provides LTD coverage for full-time team members at 50% of your monthly salary, up to a \$10,000 monthly maximum after the STD benefits expire of 180 days. You have the option to purchase additional coverage to bring the total benefit to 60% of your monthly salary up to a maximum of \$16,667.

### SUPPLEMENTAL INSURANCES

USFTGP offers a number of voluntary products at discounted rates including accidental death & dismemberment, term life, critical illness, accident insurance, hospital indemnity coverage, identity theft protection, legal assistance planning, and pet insurance.

### EMPLOYEE ASSISTANCE PROGRAM (EAP)

Up to 5 free personal, marital, family, substance abuse, legal, and/or financial counseling sessions are available on a short term basis for all team members and dependents annually.

## 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.

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.

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

## ACCRUED TIME OFF

Full and part-time team members accrue paid time off starting from their first day on the team and have access to their bank of time after ninety (90) days of employment. We want team members to have the ability to manage their ATO themselves, so all vacation, sick, holiday, and other time away is put into one bucket for use. Hours roll over each year and team members may carry up to a maximum of 480 hours of time in their bank.

Years of Service	ATO Accrual*	Per Pay Period Accrual*
0 - 3.99	27 Days/Year	8.31 hours/pay period
4 - 9.99	32 Days/Year	9.85 hours/pay period
10+	37 Days/Year	11.38 hours/pay period

*\*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

Team members 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.

## EDUCATIONAL BENEFITS

### TUITION ASSISTANCE 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 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 with no lifetime maximum.

### SKILLS ENHANCEMENT

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

### 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.

### TGH-USF PEOPLE DEVELOPMENT INSTITUTE

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 USFTGP's vision to be the safest and most innovative academic health system in America.