

## UCF/HCA Florida Healthcare GME Physician Learner Benefits Policy (IV.G)

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**Purpose/intent:** Physician learners must be provided access to health and disability insurance benefits starting their day of appointment. Physician Learners are also provided access to health insurance benefits for their families (IV.G).

**Summary:** Physician Learners in ACGME accredited programs sponsored by the Consortium have many of the same benefits as regular UCF employees; however, there are differences in the retirement plans and the leave policy for Physician Learners.

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**Leave:** Refer to the separate UCF/HCA Florida Healthcare GME Leave and Injury Policy for details on vacation and educational leave, religious observances, sick leave, parental leave, FMLA (Family and Medical Leave Act), and military leave.

**Counseling and Physician Learner Assistance Programs:** See a separate policy on counseling and behavioral support, which is available on our GME website. Physician Learners are eligible for UCF Employee Assistance Programs and up to six counseling sessions as part of their benefits package.

**Insurance:** The Human Resources Website for UCF provides many details of the types of insurance provided to Physician Learner: <https://hr.ucf.edu/current-employees/benefits/>

**Medical Insurance:** Physician learners are able to choose from medical insurance plans for themselves, their spouse and their dependent children. Both HMO and PPO plans are available, and the majority of the premium is paid by UCF. Physician learners must have a social security number to enroll in these plans. Physician learners will be provided a list of options and the premium amounts on an annual basis. Coverage will start the first day of the month following the appointment start date (usually July 1) and the Physician Learner will be provided information on interim coverage that can be purchased independently prior to July 1.

1. **Disability insurance:** Physician learners will be provided a disability policy and the option to purchase additional coverage.
2. **Life insurance:** Physician learners are automatically enrolled in a basic life plan with a benefit of \$25,000.
3. **Dental Insurance:** Physician learners may enroll in a variety of dental plans offered by UCF. Physician learners will be provided a list of options and the premium amounts on an annual basis.
4. **Other supplemental policies:** Information on other supplemental policies is available through the UCF benefits website.

**Retirement Plan:** Physician learners are automatically enrolled in a FICA alternative plan. The Omnibus Reconciliation Act of 1990 (OBRA 90) introduced into the law IRS Section 3121(b) (7) (f). As a result, temporary employees of a government entity may deposit money into a private retirement plan instead of Social Security. Under the UCF 401(a) FICA Alternative Plan, employees contribute 7.5% of their compensation to an account in their name. Enrollment in the plan is mandatory and automatic for all UCF employees.

Medicare contributions at 1.45% will continue to be withheld and matched by UCF. Once a contribution has been made to the plan, the employee will receive an Enrollment/Designation of Beneficiary form and an introduction letter from the plan administrator. This will include various options for contributions. Please be advised that the FICA Alternative Plan is considered to be a “tax qualified plan” for purposes of determining your ability to make before-tax contributions to an individual retirement account (“IRA”).

**J-1 Visa Holders:** The FICA Alternative Plan and Medicare taxes will be withheld from J-1 visa holders’ paychecks when they meet the substantial presence test for the calendar year. All of the previous and current immigration status’ and time in the United States for the J-1 visa holder is factored in that determination. J-1 visa holders are exempt for counting days for 2 of the 6 preceding calendar years. To meet the substantial presence test, the J-1 visa holder must be physically present in the U.S for at least 31 days during the current year, and 183 days during the 3-year period that includes the current year and the 2 years immediately before that, counting:

1. All the days you were present in the current year, and
2. 1/3 of the days you were present in the first year before the current year, and
3. 1/6 of the days you were present in the second year before the current

year For more information, please see the IRS publication 519, <https://www.irs.gov/pub/irs-pdf/p519.pdf>.