

## Frequently Asked Questions Postdoctoral Fellows Benefit Program

Question: Am I eligible for any benefits as a Postdoctoral Fellow at USF?

Response: Yes. We are very pleased to offer a comprehensive and competitive benefit package to our postdocs including health, dental, life and disability insurance; paid time off, and the opportunity to participate in a 457 retirement savings plan. The complete benefits offerings are detailed in the [Postdoctoral Guide](#).

Question: I have a family. Will health insurance coverage be available for my family as well?

Response: The university offers health insurance coverage for all postdoc employees with a shared monthly premium. If the employee elects single coverage, USF contributes 80% of the monthly premium costs, and the employee contributes 20%. If the employee elects to purchase additional coverage for a spouse and up to two children, the university will contribute 50% of the total monthly premium. For three or more children, the employee pays 100% of the additional premium. For details on premium costs, click [here](#).

Question: I am appointed part time (e.g., 20 hours per week). Are the employer contributions for health insurance prorated?

Response: Yes, the proration of the employer contribution is tied directly to the FTE (Full Time Equivalency) of the appointment. For example, an employee who is appointed 20 hours per week, or .50 FTE, will be eligible to receive 50% of the regular employer contribution.

Question: I have never had "Paid Time Off" (PTO). How does that work?

Response: Postdocs are granted up to 10 days of Paid Time Off each calendar year to enable the employee to take paid time away from work for personal illness, the illness of an immediate family member, vacation, personal appointments, etc. The employee manages his/her own PTO; however, all PTO absences should be planned and approved in advance whenever possible. PTO is managed through an automated leave tracking system, ALT. The PTO hours for which you are eligible will be entered into ALT for your use and can be requested through the electronic system. Unused time does not carry over year to year. Any time unused at the end of the calendar year or upon termination of employment will be forfeited. PTO can only be used in full day (8 hour) or half day (4 hour) increments.

Question: I am appointed part time. Is my PTO prorated?

Response: Yes, only part-time employees with an FTE of .50 to .99 will be eligible to receive PTO. A prorated amount is calculated by your FTE and hire date. For example, if your FTE is 0.50 and you were hired in the month of February, you will receive  $72 \text{ hours} \times 0.50 = 36$  hours.

Question: Are PTO days adjusted when my FTE falls below 1.00?

Response: Yes, if your FTE decreases, your PTO will be adjusted according to your initial hire date. For example, an employee who is hired in the month of January with an FTE of 1.00 will initially receive 10 days of PTO. If the employee decreases his FTE to .50 during the month of June, he would be then be eligible for a maximum of 5 days of PTO and his balance would be adjusted from 10 to 5 days. If an employee has already used more than 5 days of PTO, his balance will reflect zero days.

Question: How do I request PTO in ALT?

Response: PTO is requested via GEMS Self Service. Visit the HR website [here](#) to learn how to request leave.

Question: Who do I contact to find out more about my health insurance benefits, or to add or drop a dependent?

Response: For questions regarding:

1. **Enrollment in benefits for you or your family members**, contact a Benefits Representative in Human Resources at 813-974-2970.
2. **Health insurance** (what is covered, how the plan works, how to file a claim, etc.), contact the USF Student Health Services Insurance Office at 813-974-5407 or [insurance@shs.usf.edu](mailto:insurance@shs.usf.edu).
3. **Dental insurance**, contact Blue Cross Blue Shield of Florida at Member Services at 800-664-5295.
4. **Life or Long Term Disability Insurance**, contact [The Gabor Agency](#).

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