

Overview of Grad Student and Post Doc Groups

Health Insurance Eligibility

Graduate Assistants (GA, TA, RA) are UF graduate students who are also considered UF OPS employees. UF employs approximately 4,000 GAs, most of whom have part-time FTEs of .25 or .33.

GAs appointed .25 FTE and greater are eligible to participate in GatorGradCare, an employer sponsored group health insurance plan.

UF pays 100% of the cost for individual GatorGradCare coverage and the GA pays the entire cost of dependent coverage, if elected.

GAs may be eligible for state benefits if their FTE meets the minimum requirements during the designated measurement period. Typically very few meet this minimum FTE requirement. State health insurance is partially paid by UF based on OPS designation.

Pre-doc Fellows are UF graduate students on fellowship funding. They are not UF employees based on the fellowship, but may hold other UF employment concurrently. UF has approximately 800 graduate students on fellowships, the majority of whom also have a GA appointment.

Pre-doc fellows are eligible to participate in the United HealthCare student health insurance plan (SHIP) based on their student status. The SHIP premium is typically paid from grant or departmental funds for the pre-doc fellow only (individual coverage) and the pre-doc fellow pays the entire cost of dependent coverage.

Students appointed exclusively as pre-doc fellows are not eligible for GatorGradCare or state health benefits because they are not employees. Pre-doc fellows who also have a concurrent GA appointment of .25 FTE or greater may participate in GatorGradCare health insurance. The GA appointment is typically paid by department funds according to Academic Personnel.

Note regarding GatorGradCare COBRA coverage: Beginning August 16, 2016, pre-doc fellows who previously participated in GatorGradCare as Graduate Assistants through 8/15/2016 and later are being offered the option to elect GatorGradCare COBRA coverage based on the termination of their GA appointment. The University of Florida will pay for individual/single coverage only. Dependent coverage may be purchased by the pre-doc fellows.

Student OPS (STAS & FWSP) are UF students employed by UF. UF employs approximately 5,700 student OPS employees.

Student OPS may participate in the United HealthCare student health insurance plan based on their student status. The student OPS employee is responsible for the entire cost of individual and dependent coverage.

Because they are OPS employees they may be eligible for state benefits if their FTE meets the minimum requirements during the designated measurement period. State health insurance is partially paid by UF based on OPS designation.

Post-doc Associates are UF OPS employees who have completed their doctorate. UF employs approximately 500 post-doc associates.

Post-doc associates may participate in GatorCare Options health insurance with no minimum FTE requirement. UF pays 100% of the cost for individual GatorGradCare coverage and the post-doc associate pays \$90 bi-weekly if electing dependent coverage.

Because post-doc associates are OPS employees they may be eligible for state benefits if their FTE meets the minimum requirements during the designated measurement period. State health insurance is partially paid by UF based on OPS designation.

Post-doc Fellows have completed their doctorate and are neither UF employees nor UF students. UF typically has about 25 post-doc fellows.

Post-doc fellows may participate in the United HealthCare student health insurance plan as *visiting scholars*. The premium for individual or family coverage may be paid by grant funding through the individual departments. Some departments also elect to reimburse post-doc fellows for the cost of other health insurance plans of their choice.

Post-doc fellows are not eligible to participate in GatorCare or state health plans since they are not UF employees.