Most, but not all, of the insurance benefits available at USF are provided through People First (PF), the third-party benefits administrator for the State of Florida. Enrollment and changes for the following benefits should be handled directly through PF by web or telephone:

- Health Insurance
- State Basic Life and Optional Life Insurance
- Supplemental Dental Insurance
- Supplemental Vision Insurance
- Supplemental Cancer Insurance
- Colonial Supplemental Accident/Disability Insurance (not Long-Term Disability Insurance)
- Supplemental Hospital Insurance
- Flexible Spending Accounts (Medical, Dependent Care, and Limited Purpose)
- Health Savings Account

You will receive a letter from PF, to your home address on file with USF, containing your PF Employee ID and Default Password. Use the ID and Password to access PF to enroll for benefits or make changes.

There are two ways to enroll or change benefits through PF:

1. Web: https://peoplefirst.myflorida.com
   - You will need your PF ID and Default Password (pfmmddyy, of birth).
   - You will need to add the PF website to your Pop-up Blocker or turn off the Pop-up Blocker.

2. Telephone: 1-866-663-4735 (Monday through Friday, 8:30 AM – 6:00 PM, Eastern Time)
   - Press Option 1 and follow the prompts for verification.

**Important Information about PF Enrollments and Changes**

- You must enroll in State Benefits within 60 days of employment. If you miss the 60-day window, you will have to wait to enroll until the next Open Enrollment period, or when you experience a Qualifying Status Change (QSC) event. Most QSCs must be made within 31 days of the event.

- People First will assign effective dates based on the pay schedule; premiums are paid a month in advance of coverage. You may select an earlier effective date for health and basic life insurance only. Enrollment or any change must be completed before the effective date of coverage.

- Do not send premium payments directly to People First. Premiums must be made through University Payroll. For instructions on how to submit a payment, send an email to benefits@usf.edu.

- Brochures and forms may be viewed or printed from the PF web site and from the State of Florida Benefits website [http://mybenefits.myflorida.com/health/forms_and_resources](http://mybenefits.myflorida.com/health/forms_and_resources).

**USF Benefits Not Handled Through People First**

There are a number of USF benefits which are not handled through People First. For information on enrollment and changes for the following benefits, contact your Benefits Representative in your Service Center:

- Gabor Long Term Disability
- Gabor Long Term Care
- Gabor Life Insurance
- Personal Accident Insurance
- Retirement
- Tax Shelter Annuities
- Deferred Compensation