Your journey starts here.
Welcome to the U.

AT THE U, WE TRANSFORM LIVES THROUGH TEACHING, RESEARCH, AND SERVICE.
We are pleased you have chosen to join our vibrant and diverse community. You have arrived at a very exciting time. We recently celebrated 90 years since the University opened its doors for the very first time, enrolling its first class of 646 full-time students. And now we have our sights set on the University of Miami’s centennial in 2025, an important and remarkable milestone.

In your role, you will play an important part in helping the University become a leader as we chart our way to the new century. We are counting on you to ensure our students, patients, visitors, fellow colleagues, and the community receive the best possible care you can provide. We will make every effort to support you and create an environment where you can achieve the highest level of excellence for yourself and those around you.

Together we will build new bridges across geographic, cultural, and intellectual borders, bringing a passion for scholarly excellence, a spirit of innovation, a respect for including and elevating diverse voices, and a commitment to tackling the challenges facing our world. The University of Miami aspires to be the hemispheric, excellent, relevant, and exemplary University. To bring this extraordinary vision to life and support our aspirations, we worked together with faculty, staff, and students to establish eight roadmap initiatives. I invite you to learn more about our vision and roadmap initiatives at roadmap.miami.edu.

As you move through your first year with us, you are invited to share your workplace experiences with your fellow Hurricanes on Twitter and Instagram using #InsideUM. You can also follow @Inside_UM, the official faculty and staff social media account, on Facebook, Twitter, and Instagram to stay current on news and events taking place around campus.

I look forward to witnessing your personal contributions as we continue to pursue our greatest aspirations for the University of Miami’s new century.

Sincerely,

Dr. Julio Frenk
University of Miami President
University of Miami
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At the University of Miami, we are intentional about our culture. When you arrive at your place of work you may hear colleagues mention the University’s ongoing culture transformation, which is a conscious effort to improve our workplace identity. Much like your own personal values, at the U we embrace our **DIRECCT** values as a representation of who we are, what we hold important, and how we treat each other.

**DIVERSITY** | Valuing and including people from all cultures and backgrounds in the pursuit of our common goals.
- I view differences of opinion as essential for growth. I treat everyone with dignity and understanding.
- I respect all members of the University community.

**INTEGRITY** | Demonstrating honesty and fairness in our words and actions.
- I uphold the highest standards of ethical behavior. I act with sincerity and truthfulness in all interactions.
- I model fair treatment and respect for everyone.

**RESPONSIBILITY** | Exhibiting pride and accountability in the performance of duties and ensuring the long-term success of our University.
- I utilize University resources in a responsible manner. I make the goals of the University my priority.
- I am dependable and trustworthy.

**EXCELLENCE** | Striving to accomplish our goals with quality, rigor, passion, and distinction.
- I perform each task with the highest level of quality. I exceed the expectations of everyone I serve.
- I actively seek opportunities to learn, grow, and improve performance.

**COMPASSION** | Behaving in a caring, humane, and empathic way.
- I seek to transform the lives of others for the better. I listen to others with empathy and understanding.
- I help to resolve and relieve stressful situations.

**CREATIVITY** | Embracing innovation, flexibility, and originality in the pursuit of our vision and mission.
- I actively pursue new and better ways for achieving desired results. I recognize and encourage creativity among my colleagues.
- I see improvement as my responsibility.

**TEAMWORK** | Engaging and working well together to achieve optimal results.
- I always communicate honestly and openly. I treat others as they would like to be treated.
- I support my colleagues in the pursuit of our common goals.
OUR SERVICE STANDARDS

SERVICE STANDARDS AND BEHAVIORS HELP US DELIVER A CONSISTENT AND EXCELLENT SERVICE EXPERIENCE NO MATTER WHO WE SERVE. USE THESE SERVICE STANDARDS IN ORDER OF PRIORITY WHEN MAKING DECISIONS.

SAFETY
Providing for the welfare and peace of mind for all.

CARING
Treating every person with respect and dignity.

RESPONSIVENESS
Delivering the highest level of quality service with the optimal use of time and resources.

PROFESSIONALISM
Exhibiting quality in our physical environments and personal behaviors.
Before your first day.

CREATE A CANE ID
Visit workday.miami.edu to create a CaneID and Password.

PROTECT YOUR CANE ID
Complete Multi-Factor Authentication at caneid.miami.edu to ensure additional protection of your new CaneID.

LEARN ABOUT THE U
Visit firstdays.miami.edu to learn more about working at the U.

On your first day.

ORIENTATION DAY
On your first day, you will attend I Am the U, an all-day orientation experience where you will be immersed in the U’s history and culture while meeting fellow new employees.

WHEN? Refer to your offer letter.
WHERE? Coral Gables Campus.
Parking for the day will be complimentary. You will receive specific parking instructions based on your orientation location. If you have any dietary restrictions, please send an email to IAmtheU@miami.edu. For your comfort, plan to bring a light sweater or jacket.
Hello.
I’m Sebastian, UM’s official mascot. Look for me throughout this book for fun facts about your journey.

During your first week.

GET A PARKING PERMIT
Register your car and purchase a parking permit. View the menu of options at miami.edu/parking (Coral Gables/RSMAS) or security.med.miami.edu/parking-transportation (Miller School).

LEARN ABOUT YOUR BENEFITS
Benefits webinars are held every other Wednesday at 10 a.m. Sign up for one online at firstdays.miami.edu.

GET YOUR BENEFITS
Make your benefit elections within 15 days of hire at workday.miami.edu.

KNOW WHAT TO EXPECT
Meet with your supervisor to familiarize yourself with the workplace, discuss your job role, performance expectations/goals, and any required training.
Welcome to the University of Miami. You have joined a diverse community that works together every day to support each other. Your UM experience will include countless opportunities to contribute to the U in many different ways. Learn more about how to stay connected, and get involved in the many things the University has to offer.

ABOUT UM
A private research university with more than 14,000 faculty and staff, and more than 16,000 students from around the world, the University of Miami is a vibrant and diverse academic community focused on teaching and learning, the discovery of new knowledge, and service to the South Florida region and beyond.

The University comprises 11 schools and colleges serving undergraduate and graduate students in more than 180 majors and programs. In 2016, U.S. News & World Report ranked UM No. 44 among the top national universities in the country in its “Best Colleges” listings. U.S. News also cites several of its programs in “America’s Best Graduate Schools.”

Established in 1925 during the region’s famous real estate boom, UM is a major research university engaged in more than $324 million in research and sponsored program expenditures annually. While the majority of this work is housed at the Miller School of Medicine, investigators conduct hundreds of studies in other areas, including marine science, engineering, education, and psychology.
FIND HELP WHEN YOU NEED IT
The University is a large place, but luckily there are people here dedicated to helping you do your best work.

SAFETY AND SECURITY
Your safety is our top priority. During your first week, you should log in to Workday to ensure that your contact information is correct and up to date. UM’s Emergency Notification System (ENN) sends you important alerts, including messages that significantly threaten the health and safety of persons on campus, or that impact normal campus operations.

HR PARTNERS
Each department and division has an HR Partner dedicated to helping them. Find your HR Partner at hr.miami.edu. This is your go-to person for questions about career advancement and development, and also things like vacation time, policies, and performance management.

INFORMATION TECHNOLOGY
Our IT Division has various software programs to help you get the job done, and a 24-hour help desk for assistance. Almost all of your work-related tasks such as requesting time off, enrolling in benefits, and completing your performance evaluation will be done in Workday. Visit it.miami.edu for more information.

GET INVOLVED
Whether it’s volunteering in the community, visiting an on-campus museum, or joining an employee resource group, there are many ways to get involved. Each spring, the University sponsors a service day through Human Resources. Keep an eye out for announcements on how to participate. Also, visit the student’s Butler Volunteer Center to learn about how you can participate in student-organized volunteer opportunities. To learn more about ways to get involved, visit hr.miami.edu and click on Working at the U.
What’s happening at the U?

STAY CONNECTED
The University publishes e-Veritas, an online newsletter that includes a round-up of University-wide news and is distributed weekly via email to all faculty and staff. In addition, Miller School of Medicine faculty and staff receive e-Update, a UHealth-focused newsletter, in their email inbox every other week. For news and happenings across all campuses that may impact you, visit news.miami.edu, download the UM mobile app at miami.edu/bb/mobile, or read the InsideUM section of the online newsletters, and follow InsideUM on social media.
Your 'Canes Total Rewards.
Health and Wellness

THE UNIVERSITY OFFERS:

MEDICAL PLAN OPTIONS THROUGH AETNA
PRESCRIPTION DRUG COVERAGE THROUGH OPTUMRX
DENTAL PLAN OPTIONS THROUGH CIGNA AND DELTA DENTAL
ACCESS TO ON-CAMPUS WELLNESS CENTERS
MENTAL HEALTH BENEFITS THROUGH FSAP AND CONCORDIA
WELL ‘CANES CASH INCENTIVES AND WELLNESS PROGRAMS

Financial Future

UNIVERSITY EMPLOYEES HAVE ACCESS TO:

403(b) RETIREMENT SAVINGS PLAN THROUGH FIDELITY
FREE FINANCIAL SECURITY BENEFITS
Basic Life Insurance
Accidental Death & Dismemberment (AD&D)
Long-Term Disability (LTD)
One Month’s Pay Death Benefit

ADDITIONAL PROTECTION
Excess Life Insurance
Long-Term Care
Voluntary Accidental Death & Dismemberment

LEGAL BENEFITS THROUGH METLAW

Professional Growth

THE UNIVERSITY OFFERS:

TUITION REMISSION BENEFITS FOR EMPLOYEES, SPOUSES AND DEPENDENTS
AWAY TUITION BENEFITS FOR CHILDREN OF EMPLOYEES
PROFESSIONAL DEVELOPMENT PROGRAMS THROUGH THE OFFICE OF TALENT AND ORGANIZATIONAL DEVELOPMENT
RECOGNITION PROGRAMS THROUGH THE OFFICE OF HUMAN RESOURCES

Just for ’Canes

UNIVERSITY EMPLOYEES HAVE ACCESS TO:

EXCLUSIVE EMPLOYEE DISCOUNTS
EMPLOYEE RESOURCE GROUPS
NURSING MOTHERS’ ROOMS
UNDERSTANDING YOUR MEDICAL OPTIONS.
All three medical plans provide the same benefit coverage.
The differences in the plans are your monthly premiums and out-of-pocket expenses.

<table>
<thead>
<tr>
<th>Monthly Premium</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HEALTH REIMBURSEMENT ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>National networks - all 50 states</td>
<td></td>
<td>Aetna Select (Open Access)</td>
<td>Aetna Select (Open Access)</td>
</tr>
<tr>
<td>No primary care physician election required</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>No referrals to specialists required</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription drug coverage included</td>
<td>Covered through OptumRx</td>
<td>Covered through OptumRx</td>
<td>Covered through OptumRx</td>
</tr>
<tr>
<td>Lower copays when using UM doctors at UHealth facilities</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copays apply for most non-preventive services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Preventive care services covered at 100 percent</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>High-end imaging services (coverage exceptions apply)</td>
<td>Covered only at UHealth</td>
<td>Covered only at UHealth</td>
<td>Covered only at UHealth</td>
</tr>
<tr>
<td>Out-of-network benefits*</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rollover Health Reimbursement Account fund</td>
<td>Administered by Wageworks</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Coinsurance applies (certain services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket maximum includes Rx copays</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Worldwide emergency coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Behavioral health</td>
<td>Covered through Concordia</td>
<td>Covered through Concordia</td>
<td>Covered through Concordia</td>
</tr>
</tbody>
</table>

*You have the option of using an out-of-network provider, but your charges will be subject to balance billing.
## 2017 Medical Premiums

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HEALTH REIMBURSEMENT ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$71.15</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$108.43</td>
<td>$0</td>
<td>$37.90</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$117.35</td>
<td>$0</td>
<td>$33.96</td>
</tr>
<tr>
<td>Employee + Spouse/Partner</td>
<td>$153.85</td>
<td>$0</td>
<td>$58.19</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$160.26</td>
<td>$0</td>
<td>$64.08</td>
</tr>
</tbody>
</table>

NOTE: All premiums shown are monthly for full-time employees who are non-smokers and whose spouses do not have access to employer-sponsored health insurance.

**There is a $250 monthly spousal surcharge, which allows you to cover a spouse who has access to their own employer-provided medical plan.** Before making your decision, we encourage you and your spouse to carefully consider the benefits of the University’s plan against your spouse’s own employer-provided plan.

**There is a $100 monthly smokers’ surcharge, which applies to adult smokers covered under the UM/Aetna medical plan.** Through the BeSmokeFree program, you can get the help you need to quit smoking for free. Visit [miami.edu/besmokefree](http://miami.edu/besmokefree) for details.
## 2017 MEDICAL PLAN COMPARISON CHART

<table>
<thead>
<tr>
<th>Health and Wellness</th>
</tr>
</thead>
</table>

### Health and Wellness

#### 2017 MEDICAL PLAN COMPARISON CHART

<table>
<thead>
<tr>
<th>Network</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Provisions</td>
<td>Aetna Select (Open Access)</td>
<td>Aetna Select (Open Access)</td>
<td>Aetna Choice POSII (Open Access)</td>
</tr>
<tr>
<td>Network</td>
<td>UM Providers(^1)</td>
<td>In-Network</td>
<td>UM Providers(^1)</td>
</tr>
<tr>
<td>Health Reimbursement Account (HRA) Fund Per Member(^3)</td>
<td>$600 up front per member (up to $1,800 per family). Fund, administered by Wageworks, helps reduce annual deductible.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>N/A</td>
<td>$250</td>
<td>$1,500</td>
</tr>
<tr>
<td>Family</td>
<td>N/A</td>
<td>$750</td>
<td>$4,500</td>
</tr>
<tr>
<td>Preventive Care Services (see page 5 for details)</td>
<td>Preventive Care</td>
<td>$0 copay</td>
<td>$0 copay</td>
</tr>
<tr>
<td>Physician Expenses</td>
<td>Primary Care Physician</td>
<td>$15 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td></td>
<td>Specialist</td>
<td>$25 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td></td>
<td>Maternity (Office Services)</td>
<td>$25 copay for first visit, then all office services covered at 100%</td>
<td>$50 copay for first visit, then all office services covered at 100%</td>
</tr>
<tr>
<td></td>
<td>Allergy Injection (per visit)</td>
<td>$5 copay</td>
<td>$5 copay</td>
</tr>
<tr>
<td>Hospital Expenses</td>
<td>Inpatient(^4)</td>
<td>$150 copay per day to a maximum of $750 per admission</td>
<td>$250 copay per day to a maximum of $1,250 per admission</td>
</tr>
<tr>
<td></td>
<td>Emergency Room(^5)</td>
<td>$100 copay</td>
<td>$100 copay</td>
</tr>
<tr>
<td></td>
<td>Urgent Care</td>
<td>$50 copay</td>
<td>$50 copay</td>
</tr>
<tr>
<td></td>
<td>Ambulance</td>
<td>N/A</td>
<td>$0 copay</td>
</tr>
</tbody>
</table>
1. A UM physician, UM facility, or Jackson Health System facility.
2. You have the option of using an out-of-network provider, but your charges will be subject to balance billing.
3. The first $600 of eligible medical and Rx expenses are covered by the HRA fund with the exception of Concordia copays. Preventive care services will not be deducted from the $600 HRA fund.
4. Inpatient hospital services include semiprivate room, ancillary service, physician fees/visits, and inpatient surgery.
5. Emergency room copay is waived if admitted to the hospital.
6. Coverage for high-end imaging (MRI, PET, and CT scans) is available exclusively at UHealth. Coverage is available outside of UHealth under certain circumstances: Imaging for children ages 13 and under; imaging performed outside of Miami-Dade/Broward counties, within an emergency room or during an inpatient hospital stay, concurrent with radiation therapy for daily placement, when open or standing MRI is required.

<table>
<thead>
<tr>
<th>Network</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Provisions</td>
<td>UM Providers</td>
<td>UM Providers</td>
<td>UM Providers1</td>
</tr>
<tr>
<td>Outpatient Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Surgery</td>
<td>$100 copay</td>
<td>$150 copay</td>
<td>Deductible, then $100 copay</td>
</tr>
<tr>
<td>High-End Imaging (Only available at UHealth)</td>
<td>$150 copay</td>
<td>Only covered under certain conditions</td>
<td>Deductible, then $100 copay</td>
</tr>
<tr>
<td>Low-End Imaging (all other non-invasive services)</td>
<td>$0 copay</td>
<td>$30 copay</td>
<td>Deductible, then $0 copay</td>
</tr>
<tr>
<td>Lab Work (Quest or UHealth Laboratories)</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>Deductible, then $0 copay</td>
</tr>
<tr>
<td>Other Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Therapy (Physical, Speech, and Occupational) per visit</td>
<td>$15 copay</td>
<td>$20 copay</td>
<td>Deductible, then $15 copay</td>
</tr>
<tr>
<td>Outpatient Chemotherapy and Radiation</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Facility</td>
<td>$0 copay</td>
<td>$20 copay</td>
<td>Deductible, then $0 copay</td>
</tr>
<tr>
<td>Physician</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td>Deductible, then $0 copay</td>
</tr>
<tr>
<td>Medical/Rx Out-of-Pocket Maximum</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$3,000</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Family</td>
<td>$9,000</td>
<td>$12,000</td>
<td>$12,000</td>
</tr>
</tbody>
</table>

1. A UM physician, UM facility, or Jackson Health System facility.
2. You have the option of using an out-of-network provider, but your charges will be subject to balance billing.
3. The first $600 of eligible medical and Rx expenses are covered by the HRA fund with the exception of Concordia copays. Preventive care services will not be deducted from the $600 HRA fund.
4. Inpatient hospital services include semiprivate room, ancillary service, physician fees/visits, and inpatient surgery.
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6. Coverage for high-end imaging (MRI, PET, and CT scans) is available exclusively at UHealth. Coverage is available outside of UHealth under certain circumstances: Imaging for children ages 13 and under; imaging performed outside of Miami-Dade/Broward counties, within an emergency room or during an inpatient hospital stay, concurrent with radiation therapy for daily placement, when open or standing MRI is required.

Out-of-Area HRA Plan: If your home address is outside of Miami-Dade/Broward counties, the Out-of-Area HRA option will appear in Workday as an option for you. In the Out-of-Area HRA, you will pay the lower UHealth copay at any Aetna network provider.

Contact HR-Total Rewards at 305-284-3004, option 1 for more information.
### PRESCRIPTION DRUGS COVERED THROUGH OPTUMRX

**ALL UM/AETNA PARTICIPANTS RECEIVE THE SAME PRESCRIPTION DRUG COVERAGE**

Once enrolled in the UM/Aetna medical plan, you will receive a joint Aetna/OptumRx medical ID card. This card should be used when picking up your prescriptions. Each medical plan covers the same prescription drugs, and costs are determined by the four-tier structure below. If the cost of the prescription is less than the copay, you pay the lesser amount.

In the HRA plan, copays apply after you have met your deductible.

Visit [miami.edu/benefits](http://miami.edu/benefits) to view a list of covered drugs and costs.

<table>
<thead>
<tr>
<th>Tier</th>
<th>Cost</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1</td>
<td>$10</td>
<td>Covered preferred generic medications (not self-injectable).</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$45</td>
<td>Covered preferred brand name medications (not self-injectable).</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$75</td>
<td>Covered non-preferred generic and brand-name medications (not self-injectable).</td>
</tr>
<tr>
<td>Tier 4</td>
<td>$100</td>
<td>Preferred and non-preferred self-injectable drugs covered by prescription benefits. Insulin is covered under Tiers 1, 2, and 3 (tier depends on type).</td>
</tr>
</tbody>
</table>
FILLING YOUR MAINTENANCE MEDICATIONS

SAVE MONEY BY FILLING YOUR MAINTENANCE MEDICATIONS AT WALGREENS OR OPTUMRX HOME DELIVERY

If you are taking a maintenance medication — any medication taken in the same dosage for more than 90 days — you can save money, and avoid a penalty, by filling your prescription in a 90-day supply at a Walgreens retail pharmacy or OptumRx Home Delivery.

If you fill your maintenance medications monthly (in 30-day increments), your copay will increase by 2½ times after the second filled 30-day prescription. See below.

<table>
<thead>
<tr>
<th>Tier 2 Rx Example</th>
<th>Local Retail Pharmacy (monthly cost, 30-day supply)</th>
<th>OptumRx Home Delivery or Local Walgreens Pharmacy (average monthly cost, 90-day supply)</th>
</tr>
</thead>
<tbody>
<tr>
<td>First 30-Day Fill</td>
<td>$45.00</td>
<td>$37.50</td>
</tr>
<tr>
<td>30-Day Refill #1</td>
<td>$45.00</td>
<td>$37.50</td>
</tr>
<tr>
<td>30-Day Refill #2</td>
<td>$112.50</td>
<td>$37.50</td>
</tr>
</tbody>
</table>

NOTE: Cost increase reflects permanent change in copay for this and all additional refills of the same medication for 30-day supplies at local retail pharmacy. 90-day supplies can only be obtained at Walgreens or through Optum Rx Home Delivery. If the cost of your medication is lower than the copay, you pay the lower cost.

The colors of the Florida orange tree were selected in 1926 to represent UM. Orange for the fruit of the tree, green for the leaves, and white for the blossoms.
FLEXIBLE SPENDING ACCOUNTS

Save up to $25 on every $100 spent on eligible expenses annually by enrolling in the University’s health care and/or dependent care flexible spending account (FSA).

HEALTH CARE FSA
Set aside pre-tax dollars to pay for your family’s eligible health care expenses; up to $2,600 per year. You will receive a WageWorks Visa card in the mail for use on eligible health care expenses at approved merchants, including pharmacies, physicians’ offices, and hospitals.

DEPENDENT CARE FSA
Set aside pre-tax dollars to pay for eligible dependent day care (or night care) costs, including care for elderly parents; up to $5,000 per year (based on tax filing status). The maximum election for employees earning $115,000 or more is $2,500 per year.

If married, both you and your spouse must be working in order for dependent care expenses to be reimbursable. Eligible dependents include your child or stepchild (under the age of 13); a child of any age who is physically or mentally incapable of caring for themselves; or elderly persons who are financially dependent upon you. Visit wageworks.com to confirm dependent and expense eligibility.

2017 DEADLINES

<table>
<thead>
<tr>
<th></th>
<th>HEALTH CARE FSA</th>
<th>DEPENDENT CARE FSA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incur Eligible Expenses By</td>
<td>March 15, 2018</td>
<td>March 15, 2018</td>
</tr>
<tr>
<td>Submit Claims By</td>
<td>June 15, 2018</td>
<td>June 15, 2018</td>
</tr>
</tbody>
</table>

Enrolling in a health care flexible spending account is a smart way to budget for the upfront expense of using your local Walgreens or Optum Rx Home Delivery for your maintenance medications.

You can allocate the expense over 12 months and save up to 25 percent because you are paying for medications with pre-tax dollars. Visit wageworks.com for more information.

HRA - Health Reimbursement Account

Aetna Health Reimbursement Account (HRA) medical plan participants will receive a WageWorks Visa card pre-loaded with a University-provided fund ($600 fund per person; up to $1,800 per family). The funds may be used on eligible medical and pharmacy expenses.

Participants may register at wageworks.com to view their HRA fund account balance, transaction history, manage preferences, and more.

SPECIAL NOTE
If you participate in both the Aetna HRA medical plan and a health care FSA, you will receive one WageWorks Visa card with both HRA and FSA funds on the card. HRA funds will be used for eligible medical and prescription expenses before flexible spending account funds are utilized.
THE UNIVERSITY PROVIDES A **$600 FUND PER PERSON (MAX $1,800 PER FAMILY)** FOR YOU TO USE ON MEDICAL AND PHARMACY EXPENSES EACH YEAR. THE FUND, ADMINISTERED BY WAGEWORKS, HELPS YOU PAY FOR YOUR DEDUCTIBLE: **$1,500 INDIVIDUAL/$4,500 FAMILY.**

EACH TIME YOU VISIT THE DOCTOR OR PHARMACY, YOU CAN PAY YOUR BILL USING YOUR HRA FUNDS ON YOUR WAGEWORKS VISA CARD. (YOU WILL BE BILLED AT THE NEGOTIATED RATE.)

ONCE YOUR FUND IS DEPLETED, YOU PAY THE NEGOTIATED RATES FOR YOUR MEDICAL AND PHARMACY EXPENSES ON YOUR OWN UNTIL YOUR DEDUCTIBLE IS MET.

ONCE YOUR DEDUCTIBLE IS MET, YOU PAY COPAYS FOR YOUR MEDICAL AND PHARMACY EXPENSES.

Note: If you participate in a health care flexible spending account, you can use your FSA dollars (pre-loaded on to your WageWorks Visa card) to help pay for medical and Rx expenses after your HRA funds are depleted.
You have doctors in the family—and UHealth doctors are among the world’s best. Turn to UHealth for high-quality health care that’s convenient and affordable.

The expert, dedicated teams of UHealth—University of Miami Health System—include more than 1,000 physicians, as well as about 200 other licensed health providers. You’ll find our care in more than 100 medical specialties and subspecialties at locations in Miami-Dade, Broward, Palm Beach, and Collier Counties. For a comprehensive list of services, visit UHealthSystem.com.

DIRECT ACCESS TO EXPERT CARE
Thanks to a special phone line just for employees, it’s easier than ever to make an appointment with a UHealth provider. Call 305-243-CARE (2273) to schedule care with some of the world’s top physicians in a complete array of medical specialties.

MANAGE YOUR CARE FROM ANYWHERE
With MyUHealthChart, you can access your UHealth medical records securely from any computer, making it easy to stay on top of information such as most lab results, appointment summaries, medications, and immunizations. MyUHealthChart also provides convenient ways to communicate with your doctor’s office. Visit MyUHealthChart.com for details.

UHEALTH LABORATORIES
UHealth Laboratories offer routine and complex lab and pathology services at the following locations:

**UHealth Miami Campus**
- Bascom Palmer Eye Institute | Diabetes Research Institute | Professional Arts Center
- Sylvester Comprehensive Cancer Center | University of Miami Campus: The Lennar Foundation Medical Center

**UHealth Satellite Locations**
UHealth has satellite locations across South Florida. Visit uhealthsystem.com/locations to find one near you.

Services at UHealth Laboratories are covered at 100 percent after deductible (if applicable). No appointment necessary. Visit miami.edu/benefits for more information.
<table>
<thead>
<tr>
<th>UHEALTH THE UNIVERSITY OF MIAMI HEALTH SYSTEM</th>
<th>BASCOM PALMER EYE INSTITUTE</th>
<th>SYLVESTER COMPREHENSIVE CANCER CENTER</th>
<th>UNIVERSITY OF MIAMI HOSPITAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>UHealth – the University of Miami Health System, provides South Florida with the most comprehensive health care for prevention, detection, diagnosis and treatment of routine, chronic, complex and acute diseases and conditions. No other health system in this region comes close to UHealth in terms of our groundbreaking research, the number of world class specialists representing more than 100 areas of advanced medicine, and our patient outcomes which are among the highest in the nation.</td>
<td>Bascom Palmer is recognized as one of the world’s finest and most progressive centers for ophthalmic care, vision research, and education. This year, it was once again named the #1 eye hospital in the United States by U.S. News &amp; World Report, an honor it has received fifteen times. Bascom Palmer is a leading destination for excellence in eye care for patients of all ages, and our physicians are skilled in every ophthalmic subspecialty.</td>
<td>Sylvester is among the nation’s leading cancer centers and south Florida’s only Cancer Center of Excellence. Sylvester physician-experts and researchers discover, develop, and deliver the most advanced targeted treatments for each patient’s unique cancer. Our comprehensive diagnostics coupled with teams of scientific and clinical experts enable us to better understand each patient’s individual cancer and develop treatments that target the cells and genes driving the cancer’s growth and survival.</td>
<td>The only university-owned and operated teaching hospital in South Florida, University of Miami Hospital provides advanced and targeted care in a compassionate environment. Our 560 private room hospital is home to a state-of-the-art cardiac catheterization facility, robotic surgery program, neurosurgery, orthopaedic, and innovative services and treatments.</td>
</tr>
</tbody>
</table>
UHealth Radiology is staffed by experienced, state-certified technologists and highly skilled physicians who are nationally recognized for their clinical care and contributions to radiology.

Our health care plan covers high-end imaging services (PET, CT, and MRI) only at UHealth facilities. To schedule a high-end imaging appointment, call 305-243-CARE (2273).

**EXCEPTIONS**
You may be able to receive these services outside of UHealth if you need:
- Open or standing MRI
- Pediatric high-end imaging services (for children ages 13 and under)
- Imaging performed at the time of radiation therapy
- Imaging outside of Miami-Dade and Broward counties
- Emergency room/inpatient imaging

Contact Aetna at 1-800-824-6411 for more information about receiving imaging services outside of UHealth.

<table>
<thead>
<tr>
<th>MEDICAL PLAN</th>
<th>UHEALTH</th>
<th>AETNA NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Select 1</td>
<td>$150</td>
<td>Not covered</td>
</tr>
<tr>
<td>Aetna Select 2</td>
<td>Deductible, then $150 copay</td>
<td>Not covered</td>
</tr>
<tr>
<td>Aetna HRA</td>
<td>Deductible, then $100 copay</td>
<td>Not covered</td>
</tr>
</tbody>
</table>

**FOLKLORE**
Folklore maintains that the ibis is the last sign of wildlife to take shelter before a hurricane and the first to reappear after the storm. The local marsh bird was considered UM’s first unofficial mascot in 1926.

**RADIOLOGY FACILITIES**

<table>
<thead>
<tr>
<th>FACILITY NAME</th>
<th>ADDRESS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Applebaum Diagnostic Imaging Center</td>
<td>1115 NW 14 Street, Miami, FL 33136</td>
</tr>
<tr>
<td>Bascom Palmer Eye Institute, Radiology Department</td>
<td>900 NW 17 Street, Miami, FL 33136</td>
</tr>
<tr>
<td>Sylvester Comprehensive Cancer Center</td>
<td>1475 NW 12 Avenue, Miami, FL 33136</td>
</tr>
<tr>
<td>University of Miami Hospital</td>
<td>1400 NW 12 Avenue, Miami, FL 33136</td>
</tr>
<tr>
<td>UMHC/Sylvester at Deerfield Beach</td>
<td>1192 E Newport Center Drive, Suite 100 Deerfield Beach, FL 33442</td>
</tr>
<tr>
<td>UMHC/Sylvester at Kendall</td>
<td>8932 SW 97 Avenue, Kendall, FL 33176</td>
</tr>
<tr>
<td>UHealth at Plantation</td>
<td>8100 SW 10 Street Crossroads Business Park, Building 3 Plantation, FL 33324</td>
</tr>
</tbody>
</table>

radiology.med.miami.edu/locations
A Well ‘Canes benefit for faculty and staff offering free annual physicals, select immunizations, and convenient access to UHealth medical services for the treatment of minor illnesses.

No appointment necessary | Free flu and shingles vaccines
Free annual physicals available on select days | Free Well Woman Exams | $5 visit fee (waived for immunizations and annual physicals)
Staffed by Nurse Practitioners, overseen by UHealth physicians

Visit our locations Monday–Friday • 7:30 a.m. to 3:30 p.m.
Coral Gables Campus | McKnight Building | 5807 Ponce de Leon Blvd, Ste 109
305-284-WELL (9355)

Miller School of Medicine Campus | Professional Arts Center | 1150 NW 14 Street, Ste 708 | 305-243-WELL (9355)

healthycanesclinic.com

The Healthy ‘Canes Clinic is not a substitute for your primary care physician or emergency care. If you have severe abdominal pain, high fever, chest pain, severe headache, trouble breathing, or require immediate assistance due to an accident or injury, please call 911 or proceed to the nearest emergency room.
CIGNA (DHMO)
Cigna offers an HMO plan with low copays and no limit on your annual benefit. If you choose this plan, you and your enrolled dependents must select an in-network primary care dentist (PCD) or one will be assigned to you based on your zip code. For maximum flexibility, each enrolled member may select a different in-network dental provider. To locate a PCD, visit cigna.com/dental or call Cigna at 1-800-CIGNA24 (244-6224). You can change your PCD at any time by calling Cigna or going online. Your new PCD designation will be effective the first of the month following the date you make the change.

DELTA DENTAL (PPO)
Delta Dental offers a Preferred Provider Organization (PPO) dental plan with in-network and out-of-network benefits. This plan has an extensive network of dentists and facilities. Once you have met your deductible, the plan pays a percentage of the charges based on the type of service provided. You can take advantage of lower costs by using in-network providers.

For more information, including dental plan rate sheets, visit miami.edu/benefits.

MONTHLY PLAN PREMIUMS (for full-time faculty and staff)

<table>
<thead>
<tr>
<th></th>
<th>CIGNA</th>
<th>DELTA DENTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$18.70</td>
<td>$47.80</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$35.72</td>
<td>$109.64</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$39.36</td>
<td>$122.42</td>
</tr>
<tr>
<td>Employee + Spouse/Partner</td>
<td>$32.98</td>
<td>$104.70</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$55.74</td>
<td>$167.91</td>
</tr>
</tbody>
</table>

PLAN FEATURES

<table>
<thead>
<tr>
<th>Feature</th>
<th>CIGNA</th>
<th>DELTA DENTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Primary care dentist required</td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>Referrals required</td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>National network</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Out-of-network benefits</td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>Deductible</td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>Two free cleanings per year</td>
<td>●</td>
<td>●</td>
</tr>
<tr>
<td>Adult and child orthodontia</td>
<td>●</td>
<td></td>
</tr>
<tr>
<td>Maximum annual benefit</td>
<td>●</td>
<td>$2,500</td>
</tr>
</tbody>
</table>

UHEALTH DENTAL
UHealth’s renowned Division of Oral and Maxillofacial Surgery and General Dentistry provides comprehensive general dentistry as well as a full range of oral and maxillofacial care at University of Miami Hospital. Services include routine dental examinations, cleanings, teeth whitening, fillings, dentures, wisdom teeth evaluations, dental implants, and more. Accepting Cigna and Delta Dental. To schedule an appointment, please call 305-243-CARE (2273).
**Mental Health**

**FACULTY AND STAFF ASSISTANCE PROGRAM**
Provides confidential consultations to all UM faculty, staff, retirees, and their dependents. Sessions are conducted by Florida licensed mental health professionals who assess concerns, offer support, and recommend services that can be of help. Call 305-284-6604 or visit miami.edu/fsap for more information.

**CONCORDIA BEHAVIORAL HEALTH**
If you are enrolled in a UM/Aetna medical plan, you and your covered dependents are eligible for Concordia Behavioral Health benefits. Concordia provides mental health and substance abuse outpatient and inpatient treatment, and partial hospitalization. Before accessing these confidential services, authorization may be required. Call 1-800-294-8642 or visit concordiabh.com for more information.

**UM/AETNA VISION COVERAGE (Included in your medical plan)**
Members receive a free annual routine eye exam with an Aetna/EyeMed or Bascom Palmer Eye Institute optometrist or ophthalmologist. Members are also entitled to discounts on lenses, frames, contacts, and LASIK surgery. Schedule your appointment with Bascom Palmer by calling 305-243-2020 or 305-243-CARE (2273). Visit aetna.com for more information about the vision benefit. NOTE: Free annual eye exam does not cover contact lens fitting.

If you are interested in contact lenses, please contact the Bascom Palmer Contact Lens Department at 305-326-6095 or any provider in the Aetna/EyeMed network.

**ADDITIONAL VISION COVERAGE THROUGH VSP VISION CARE**
If you would like additional vision coverage, consider the VSP vision program. Every 12 months, VSP plan members can visit a national network of eye care providers and receive an eye exam for a $10 copay, plus lenses and frames each for a $20 copay. Employees who are not enrolled in the UM/Aetna plan may still elect the VSP vision program. Visit miami.edu/benefits or vsp.com for information and enroll in Workday.

**UM/AETNA EMERGENCY COVERAGE WHILE TRAVELING**
If you are traveling within the U.S. or anywhere in the world, remember to pack your UM/Aetna medical plan ID card. If you experience a medical emergency and need to visit an emergency room anywhere in the U.S. or around the world, your UM/Aetna plan provides coverage so that your final bill will be the same as your in-network emergency room copay. The same is true for emergency inpatient admissions.

**TRAVEL IMMUNIZATIONS AND CONSULTATIONS**
The UHealth Travel Medicine Clinic provides UM employees and their families with country-specific information, travel vaccines, and medications. The clinic is located at University of Miami Hospital and Clinics, 1475 NW 12 Avenue, 3rd Floor, Miami, FL 33136. Call 305-243-TRIP (8747) or visit UHealthTravel.com for clinic hours and additional information.
## Benefits Dates and Deadlines

<table>
<thead>
<tr>
<th>UM BENEFIT</th>
<th>ELIGIBILITY/EFFECTIVE DATE</th>
<th>ENROLLMENT DEADLINES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/Dental Insurance</td>
<td>Start date</td>
<td>Enroll in Workday within 15 days from start date.</td>
</tr>
<tr>
<td>Flexible Spending Accounts</td>
<td>1st of the month following date of hire</td>
<td>Enroll in Workday within 15 days from start date.</td>
</tr>
<tr>
<td>Voluntary Retirement Savings Plan 403(b)</td>
<td>Eligible upon hire</td>
<td>Enroll today at netbenefits.com/um</td>
</tr>
<tr>
<td>Retirement Savings Plan</td>
<td>After one year of employment</td>
<td>Automatically enrolled after one year of employment.</td>
</tr>
<tr>
<td>Group Life Insurance</td>
<td>Start date</td>
<td>Automatically enrolled. Designate beneficiaries in Workday.</td>
</tr>
<tr>
<td>Group AD&amp;D</td>
<td>Start date</td>
<td>Automatically enrolled. Designate beneficiaries in Workday.</td>
</tr>
<tr>
<td>One-Month’s Pay Benefit</td>
<td>Start date</td>
<td>Automatically enrolled. Designate beneficiaries in Workday.</td>
</tr>
<tr>
<td>Voluntary Life Insurance</td>
<td>1st of the month following date of hire</td>
<td>Enroll in Workday within 30 days from start date for guaranteed issue amount.</td>
</tr>
<tr>
<td>Voluntary AD&amp;D</td>
<td>1st of the month following date of hire</td>
<td>Enroll in Workday within 30 days from start date.</td>
</tr>
<tr>
<td>Long Term Care Insurance</td>
<td>1st of the month following date of hire</td>
<td>Enroll in Workday within 30 days from start date for guaranteed issue amount.</td>
</tr>
<tr>
<td>Long Term Disability</td>
<td>Start date</td>
<td>Automatically enrolled.</td>
</tr>
<tr>
<td>Tuition Remission</td>
<td>Start of semester following 90 days of employment. See page 38 for more information.</td>
<td>Anytime.</td>
</tr>
<tr>
<td>MetLaw Legal Plan</td>
<td>1st of the month following date of hire</td>
<td>Enroll in Workday within 15 days from start date.</td>
</tr>
</tbody>
</table>

### ID CARDS
You will receive your medical and dental ID cards at the address on file with the University within 14 days from the date you enroll.
**DESIGNATE A BENEFICIARY**
The University provides life insurance, accidental death and dismemberment, long term disability, and a one month’s pay death benefit to you at no cost. All you need to do is designate and keep your beneficiary information up to date in your Workday benefits worklet.

**NEED TO MAKE A CHANGE?**
After you elect benefits upon hire, changes to your medical, dental, and flexible spending accounts can be made in Workday during annual Open Enrollment or when you experience a qualifying status change. Qualifying status change (QSC) events include marriage or divorce, birth or adoption of a child, death of a covered dependent, and change in insurance eligibility for a dependent. To learn more about QSC events and the documentation required to make this change, please visit [miami.edu/benefits](http://miami.edu/benefits).

**HOW TO ENROLL**

**REVIEW**
Review this guide and the information that will be provided to you during the benefits webinar. You can register for the benefits webinar online at [firstdays.miami.edu](http://firstdays.miami.edu).

**COMPLETE**
Complete your enrollment online at [workday.miami.edu](http://workday.miami.edu). Go to your Workday Inbox and select Benefit Change: New Hire.

If you add a dependent to your benefit elections, you are required to upload a copy of the following documents in Workday as proof of your dependent relationship, prior to submitting your final elections:
- Marriage certificate for spouse
- Same Sex Domestic Partner Certification Form
- Birth certificates for children
- Final adoption papers for children

**ELIGIBILITY**
Your eligible dependents include:
- Your legal spouse
- Your dependent child up to age 26
- Same sex domestic partner

Your dependent children include:
- Your natural child
- Your stepchild
- Your legally adopted child (or child placed with you for legal adoption).
The University of Miami is committed to advancing the well-being of its faculty and staff through Well ’Canes. This wellness program extends beyond physical health to include psychological, communal, interpersonal, financial, and occupational wellness.

Stay healthy and well all year with Well ’Canes.

The University of Miami is committed to advancing the well-being of its faculty and staff through Well ’Canes. This wellness program extends beyond physical health to include psychological, communal, interpersonal, financial, and occupational wellness.
**BE SMOKE FREE**
Offers free UM-AHEC Quit Smoking Now classes at both on-campus wellness centers. To learn more about this program, visit miami.edu/besmokefree or call 305-243-7606.

**FACULTY AND STAFF ASSISTANCE PROGRAM**
Provides confidential consultations to all UM faculty, staff, retirees, and their dependents. Sessions are conducted by Florida licensed mental health professionals who assess concerns, offer support, and recommend services that can be of help. Call 305-284-6604 or visit miami.edu/fsap.

**FINANCIAL EDUCATION SEMINARS**
Hosted by Fidelity Investments and TIAA-CREF, these financial education seminars will help you get on the right track to a more secure financial future. Details announced in e-Veritas and e-Update throughout the year.

**HEALTHY ‘CANES EMPLOYEE CLINICS**
Conveniently located on the Coral Gables and Miller School of Medicine campuses, the Healthy ‘Canes Employee Clinics offer free annual physicals, well woman exams, select immunizations, and convenient access to UHealth medical services for the treatment of minor illnesses. See page 25 for details.

**WELLNESS CENTERS**
The University of Miami features two on-campus wellness centers. The Patti and Allan Herbert Wellness Center, located on the Coral Gables campus, and the UHealth Fitness and Wellness Center, located at the Miller School of Medicine. Both facilities are designed to offer the finest in recreational sports, fitness, and wellness education programs.

**WEIGHT WATCHERS AT WORK**
This benefit provides first-time attendees with 100 percent reimbursement, and continuing participants with 50 percent reimbursement for complete attendance. Details are announced on e-Veritas throughout the year, and can also be found online at hr.miami.edu under Benefits and Wellness.

**WEEK OF WELL-BEING**
Held every April, the annual Week of Well-Being features five days of events and activities aimed at transforming the lives of faculty, staff, and students through wellness.

**WELL ‘CANES INCENTIVES PROGRAM**
Learn about your personal health, improve your overall well-being, and earn up to $300 per year. Start earning points by registering and participating in eligible wellness activities at miami.edu/wellcanes.
Your 'Canes Total Rewards package includes a competitive retirement plan with generous University contributions, but it's always a good idea to contribute money of your own as well. To help enhance your financial well-being, after one year of employment, the University makes a 5 percent core contribution and also matches what you contribute, dollar for dollar, up to 5 percent of your eligible pay.

**START SAVING TODAY**
It's never too early or too late to start. Since you are eligible upon hire, start saving today by following the steps outlined below.

To enroll:
1. Visit [netbenefits.com/um](https://netbenefits.com/um)
2. Click on “Register”
3. Follow the on-screen instructions
4. Once in the system, select “Enroll in Your Account”
5. Follow the steps to make your investment elections

To make changes to your voluntary contributions:
1. Visit [netbenefits.com/um](https://netbenefits.com/um)
2. Click on “Contribution Amount” from the Quick Links pull-down menu
3. Click “Contribution Amount” again
4. Change your desired election
5. Click “Change Contribution Amount” to confirm

**Need some help on demand?**
Contact Fidelity at 1-800-642-7131 | Contact TIAA-CREF at 1-800-842-2252

**Want to meet with a Fidelity or TIAA-CREF representative in person?**
Schedule an appointment at [netbenefits.com/um](https://netbenefits.com/um). You can also call them directly at 1-800-642-7131 (Fidelity) or 1-800-842-2252 (TIAA-CREF).

**457(b) Plan May be Available to You**
If you earn a minimum of $160,000 per year in salary from the University and you contribute the maximum to the University’s voluntary 403(b) plan, you may also make contributions to the University’s 457(b) Deferred Compensation Plan. For more information, please contact HR Total Rewards at 305-284-3004.

For maximum benefit, it’s best to save at least 15% of your gross earnings each year, including what the University contributes for you. By contributing 5% of your pay, you will get even closer to the 15% goal, thanks in large part to the University’s contributions.
<table>
<thead>
<tr>
<th>Tier</th>
<th>Investor Profile</th>
<th>Fund Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TIER ONE</strong>&lt;br&gt;Fidelity Freedom Index Funds&lt;br&gt;The funds in this tier are monitored by the University of Miami 403(b) Investments Committee</td>
<td>For the new investor, or someone who prefers their retirement planning to run on auto-pilot. You feel more comfortable choosing from a selection of ready-mix portfolios.&lt;br&gt;Tier 1 funds used as a default option for employees who do not make investment elections.</td>
<td>• Fidelity Freedom Index Income Fund&lt;br&gt;• Fidelity Freedom Index 2000 Fund&lt;br&gt;• Fidelity Freedom Index 2005 Fund&lt;br&gt;• Fidelity Freedom Index 2010 Fund&lt;br&gt;• Fidelity Freedom Index 2015 Fund&lt;br&gt;• Fidelity Freedom Index 2020 Fund&lt;br&gt;• Fidelity Freedom Index 2025 Fund&lt;br&gt;• Fidelity Freedom Index 2030 Fund&lt;br&gt;• Fidelity Freedom Index 2035 Fund&lt;br&gt;• Fidelity Freedom Index 2040 Fund&lt;br&gt;• Fidelity Freedom Index 2045 Fund&lt;br&gt;• Fidelity Freedom Index 2050 Fund</td>
</tr>
<tr>
<td><strong>TIER TWO</strong>&lt;br&gt;Passive and Active Mutual Funds&lt;br&gt;The funds in this tier are monitored by the University of Miami 403(b) Investments Committee.</td>
<td>For the active investor, whether novice or expert, who wants to take the driver’s seat when planning for retirement.</td>
<td><strong>PASSIVE</strong>&lt;br&gt;• Vanguard Extended Market Index Fund Institutional Shares&lt;br&gt;• Vanguard Institutional Index Fund Institutional Shares&lt;br&gt;• Vanguard Total Bond Market Index Fund Institutional Shares&lt;br&gt;• Vanguard Total International Stock Index Fund Institutional Shares</td>
</tr>
<tr>
<td><strong>TIER THREE</strong>&lt;br&gt;TIAA-CREF Annuities&lt;br&gt;The funds in this tier are monitored by the University of Miami 403(b) Investments Committee.</td>
<td>For the investor, whether novice or expert, who wants to ensure lifetime income, or for those who currently invest with TIAA-CREF.</td>
<td>• TIAA Traditional&lt;br&gt;• CREF Stock&lt;br&gt;• CREF Money Market</td>
</tr>
<tr>
<td><strong>TIER FOUR</strong>&lt;br&gt;Fidelity BrokerageLink&lt;br&gt;The funds in this tier are NOT monitored by the University of Miami 403(b) Investments Committee.</td>
<td>For the savvy investor, who prefers a more hands-on approach to retirement planning. You have more extensive experience, and you are willing to take on the potential for more risk.</td>
<td>Fidelity BrokerageLink® lets you manage all or a portion of your account. You have access to more than 4,500 mutual funds.&lt;br&gt;Employees who elect to invest in the self-directed brokerage window will need to complete the Fidelity BrokerageLink Participation Acknowledgement Form and submit to Fidelity. These funds will NOT be monitored by committee.</td>
</tr>
</tbody>
</table>
FREE FINANCIAL SECURITY BENEFITS

Life Insurance equaling $500,000. Coverage begins upon employment.

Accidental Death & Dismemberment (AD&D) equaling $150,000. Coverage begins upon employment.

Long-Term Disability (LTD)
The Unum group policy pays 60 percent of earnings, up to a maximum of $25,000 per month, with the full benefit provided on a guaranteed issue basis. Coverage is own occupation, specialty specific and begins upon employment. UMMG members pay taxes on the monthly premiums paid by UM (by paying tax on the premium, your benefit will be tax-free).

One Month’s Pay Death Benefit

METLAW LEGAL PLAN
Covers telephonic and office consultations with legal counsel for a variety of issues, representation, document preparation and more. The monthly $15.75 premium covers employee, spouse, and dependent children. Visit miami.edu/benefits for more information and enroll in Workday.

In 1973, UM’s Athletic Federation, the fundraising arm of the athletic department at the time, commissioned a local public relations expert to develop a distinctive logo.

The University had gone several years with a variety of helmet and uniform changes and the Federation noted that a number of major colleges had the initials UM. Miami designer Bill Bodenheimer suggested the “U” idea, which lent itself to slogans like “U gotta believe” and “U is great.”
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ADDITIONAL PROTECTION
The following may be purchased at the UM group rate at any time.

**Excess Life Insurance** equaling one to six times your base salary to a maximum of $1,000,000. Limited coverage available for spouse and children.

**Voluntary Group Accidental Death & Dismemberment** coverage with principal sum ranging from $10,000 to $500,000. Limited coverage available for spouse and children.

**Long-Term Care** insurance provides financial resources to receive care at home or in a facility. Available in two plans and five levels of daily benefits ranging from $70 to $200 per day. Full guaranteed issue coverage available for the employee if applied for within 30 days of employment. Coverage available for your spouse, and you or your spouse’s parents and grandparents with evidence of insurability.
TUITION REMISSION
The tuition benefit is designed to encourage employee and family participation in higher education and supports the University’s overall interest in the personal and professional development of faculty and staff. Dependents (child or spouse) who are hired at the University as a benefits eligible employee will only be entitled to the employee tuition remission benefit.

Employee Tuition Remission
Eligibility
Full-time faculty and staff are eligible for 100 percent tuition benefits. For eligibility details visit miami.edu/benefits. Part-time faculty and staff are eligible for tuition benefits on a prorated basis depending on their work effort.

Dependent Tuition Remission
Eligibility
Spouses, same-sex domestic partners, and eligible dependents can take advantage of tuition benefits based on the length of time you have been employed at the University. Visit miami.edu/benefits for more information.

AWAY TUITION
The UMMG will grant away tuition scholarship compensation to all UMMG faculty who have eligible dependents at away colleges and universities for a total of 10 semesters or 150 credits, whichever is greater, except in schools of architecture where a maximum of 164 credits is permissible. The away tuition benefit is based on the length of time the faculty member has been employed and the status of their employment at the University. The benefit amount is based on the University of Miami’s tuition rate for the applicable year. Please call 305-284-3004, option 1 for more information.

SERVICE AWARDS
The University of Miami annually recognizes faculty and staff who celebrate service milestones and those who have proudly retired from the University.

The Long Service Award Program provides special recognition to faculty and staff for their years of service to the University. More than 800 employees who have reached a service milestone are honored each year and recognized with a certificate and a gift based on milestone year. Service levels are recognized in 5-year increments, starting with 10 years of service. Faculty recognition begins with the 20-year milestone.

The Retirement Recognition Award recognizes faculty and staff for their retirement from the University of Miami with a gift to mark the University’s appreciation for their service and special contributions. Visit hr.miami.edu and select Working at the U for more information.
EMPLOYEE DISCOUNT PROGRAM
As a University of Miami employee, you are eligible to receive discounts on a number of products and services, including:

- Apple
- Bank of America
- Bascom Palmer Aesthetic Center
- Cosford Cinema
- Dell
- Expedia Cruise Ship Centers
- FTD
- Lowe Art Museum
- Miami Dade Transit
- Pearle Vision
- Ring Theatre
- Tickets at Work
- Tri-Rail
- UHealth Department of Dermatology and Cutaneous Surgery
- UHealth Division of Plastic Surgery
- University of Miami Wellness Centers
- University of Miami—Miami Hurricanes Sports

Visit miami.edu/benefits for a complete list.

EMPLOYEE RESOURCE GROUPS
The University of Miami’s Employee Resource Groups (ERGs) are voluntary, employee-led groups that serve as a resource for members by fostering a diverse, inclusive workplace aligned with the organizational mission, values, goals, business practices, and objectives. Current ERG’s include groups for people with disabilities, LGBTQ, persons of African/Caribbean descent (UBUNTU), Asians, veterans, and millennials. For more information, visit miami.edu/diversity.

NURSING MOTHERS’ ROOMS
There are currently nine rooms dedicated for nursing mothers across the University. For more information visit miami.edu/wep.