

UHealth


2020 'Canes Total Rewards



Benefits

As a UHealth staff team member, you receive the following benefits at no cost:

- Paid Time Off (PTO) and Extended Illness Bank (EIB)
- UM retirement core and matching contributions begin after one year of service
- Group Life Insurance equal to one times your base salary rounded to the nearest \$1,000, up to a maximum of \$700,000
- Group Accidental Death & Dismemberment equal to one time your base salary rounded to nearest \$1,000, up to \$700,000
- Tuition benefits
- Athletic ticket discounts
- Professional development seminars
- UM cultural events



IMPORTANT
Please designate
your beneficiary
in Workday.



Paid Time Off
Extended Illness Bank
Holidays

Paid Time Off and Extended Illness Bank

Paid Time Off Bank (PTO)

Paid Time Off (PTO) including vacation, national holidays and sick time in one plan. PTO accrues per pay period.

| <u>Total Annual Amount*</u> | <u>Length of Service</u> |
|-----------------------------|--------------------------|
| • 23 days | Less than 1 year |
| • 24 days | 1 - 1.99 years |
| • 25 days | 2 - 2.99 years |
| • 29 days | 3 - 3.99 years |
| • 30 days | 4 - 5.99 years |
| • 33 days | 6 or more years |

*Amounts above are for full time employees.

Extended Illness Bank (EIB)

For use with an approved medical leave. Accrues up to six days per year (full time employees).

| Employee Status | Accrual Rate | Annual Hours Accrued | Annual Days Accrued |
|-----------------------------|---------------------|-----------------------------|----------------------------|
| Non-Exempt Part Time | 0.925 | 24.05 | 3 |
| Non-Exempt Full Time | 1.85 | 48.1 | 6 |
| Exempt Part Time | 2 | 24 | 3 |
| Exempt Full Time | 4 | 48 | 6 |



UHealth Retirement Savings Plan

UHealth Retirement Savings Plan – Don't miss out on free money!

IN THE UHEALTH RSP, YOUR MONEY GROWS FASTER

| | |
|---------------------------------------|---|
| <p>UHealth Core Contributions</p> | <p>After one year of employment, UHealth provides you with a core contribution of <u>2%*</u> to your plan, even if you don't contribute! Core contributions increase with your years of service.</p> <ul style="list-style-type: none"> • 1-4 years: 2% • 5-9 years: 3% • 10+ years: 4%* |
| <p>Your Voluntary Contributions</p> | <p>Upon hire, you can start contributing right away to a pre-tax plan. If you are not making contributions after one year of employment, UHealth will automatically enroll you at 2%.</p> <p>TIP: You should contribute at least <u>2%</u> to take full advantage of matching contributions and not miss out on free money that UHealth could be providing to you for your future!</p> |
| <p>UHealth Matching Contributions</p> | <p>After one year of employment, UHealth will match your voluntary contributions dollar-for-dollar up to <u>2%*</u> of eligible pay.</p> |



***CORE Contributions**
Based on years of service

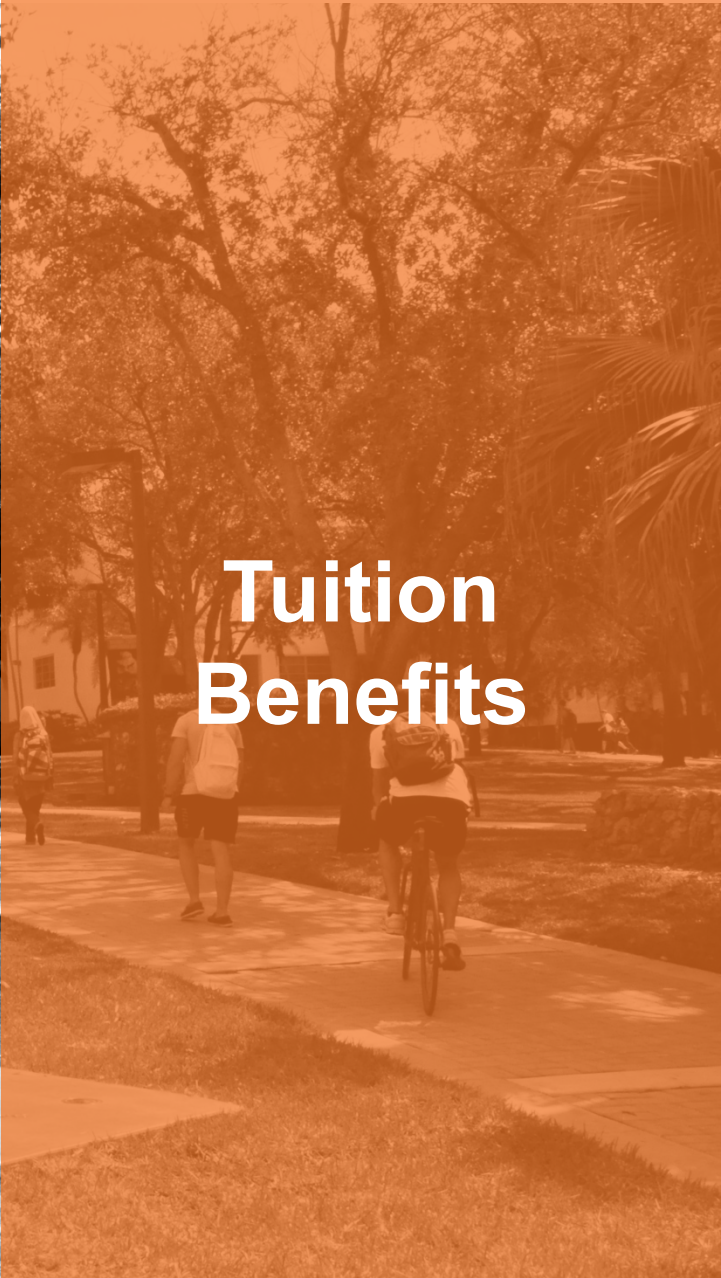
- 1-4 years: 2%
- 5-9 years: 3%
- 10+ years: 4%
- Up to a 2% match after one year of service (4% pay above the SS max)

*Up to IRS compensation limits.

UHealth Retirement Savings Plan Investment Options

- The plan has a four-tier structure that includes options for everyone
- The four-tier structure offers a simple way to choose your investment options for the novice investor and more options for the active, savvy investor.
- Fidelity is the Master Administrator with TIAA-CREF administering the Tier 3 annuities.

| | |
|--|---|
| Tier-One Fidelity Freedom Index Funds | For the novice or passive investor – investing on auto-pilot, simplified investments based on the year you plan to retire |
| Tier-Two Nine Passive and Active Mutual Funds | For the self-directed active investor – high quality mutual funds |
| Tier-Three TIAA-CREF Annuities | For any investor – annuities for lifetime income for a portion or all of your assets |
| Tier-Four Fidelity BrokerageLink® | For the active, savvy investor – access to more than 4,500 mutual funds. Additional fees may apply. |



Tuition Benefits

Employee Tuition Remission

Employees are eligible for 100 percent tuition benefits at UM after completing 90 days of employment. Part-time staff are eligible for tuition benefits on a prorated basis depending on their work effort.

Dependent Tuition Remission at UM

- Spouse/Dependents are eligible for a maximum of 128 credits based on the employee's length of service as follows:
 - 2-10 Years 50%
 - 11+ years 100%



Notes for Tuition Remission at UM:

- Special programs such as Executive MBA and Working Professional MBA, PhD, JD and MD degrees, and all UOnline degrees are excluded.
- Per IRS regulations, 100% of dependent graduate tuition remission is taxable to the employee.
- Employees and dependents must go through the normal admission and registration process with the University in order to use tuition remission benefits.



Dependent Eligibility

- Spouse
- Children – natural, legally adopted, or stepchildren (up to 26 years of age) regardless of employment, student, or marital status
- To enroll an eligible dependent, upload proof of relationship to Workday:
 - Marriage certificate
 - Birth certificate (for children)



Medical Plans

Medical Plans

All UM/Aetna medical plans:

- Cover the same services
- Include prescription coverage through OptumRx
- Are Open Access– no referrals needed to see specialists
- Have a national network of doctors and hospitals
- Offer free Well 'Canes Preventive Care Services
- Charge lower copays when using UHealth doctors and UHealth/Jackson facilities
- Cover emergencies worldwide
- Cover high-end imaging services (PET, CT, MRI) only at UHealth
- Provide mental health services through Carisk
- Include routine vision benefits through Aetna EyeMed
- Include lab services at LabCorp, Quest and UHealth Laboratories

It's all about
the care

Laurence R. Sands, M.D., MBA
Physician



UHealth
UNIVERSITY OF MIAMI HEALTH SYSTEM

2020 Medical Plan Comparison Chart

| | AETNA SELECT 1 | | AETNA SELECT 2 | | AETNA HRA | | |
|---|---|--|--|--|--|--|-----------------------------|
| Network | Aetna Select (Open Access) | | Aetna Select (Open Access) | | Aetna Choice POSII (Open Access) | | |
| Plan Provisions | UM Providers ¹ | In-Network | UM Providers ¹ | In-Network | UM Providers ¹ | In-Network | Out-of-Network ² |
| Health Reimbursement Account (HRA) Fund Per Member³ | \$400 up front per member (up to \$1,200 per family) | | | | | | |
| Deductible applies to all services below except preventive care. | | | | | | | |
| Calendar Year Deductible - Individual | \$200 | | \$300 | | \$1,500 | | \$3,000 |
| Calendar Year Deductible - Family | \$600 | | \$900 | | \$4,500 | | \$9,000 |
| Preventive Care | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | Not Covered |
| Primary Care Physician | \$15 | \$20 | \$20 | \$25 | \$15 | \$20 | 30% |
| Specialist | \$20 | \$55 | \$30 | \$65 | \$20 | \$55 | 30% |
| Maternity (Office Services) | \$20 | \$55 | \$30 | \$65 | \$20 | \$55 | 30% |
| Allergy Injection (per visit) | \$5 | \$5 | \$5 | \$5 | \$5 | \$5 | 30% |
| Hospital Expenses | | | | | | | |
| Inpatient ⁴ | \$150/day, maximum \$750 per admission | \$250/day, maximum \$1,250 per admission | \$200/day, maximum \$1,000 per admission | \$300/day, maximum \$1,500 per admission | \$100/day, maximum \$500 per admission | \$200/day, maximum \$1,000 per admission | 30% |
| Emergency Room ⁵ | \$200 | \$200 | \$250 | \$250 | \$250 | \$250 | \$250 |
| Urgent Care | \$100 | \$100 | \$100 | \$100 | \$100 | \$100 | 30% |
| Ambulance | N/A | \$0 | N/A | \$0 | N/A | 20% | 20% |
| Outpatient Services | | | | | | | |
| Surgery | \$100 | \$150 | \$150 | \$250 | \$50 | \$150 | 30% |
| High-End Imaging ⁶ | \$150 | See note below | \$150 | See note below | \$100 | See note below | See note below |
| Low-End Imaging | \$0 | \$30 | \$0 | \$50 | \$0 | \$40 | 30% |
| Lab Work | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | 30% |
| Outpatient Therapy | \$15 | \$20 | \$20 | \$25 | \$15 | \$20 | 30% |
| Outpatient Chemotherapy and Radiation | | | | | | | |
| Facility | \$0 | \$40 | \$0 | \$40 | \$0 | \$40 | 30% |
| Physician | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | 30% |
| Medical, Rx, Mental Health Out-of-Pocket Maximum | | | | | | | |
| Individual | \$3,000 | | \$4,000 | | \$4,000 | | \$8,000 |
| Family | \$9,000 | | \$12,000 | | \$12,000 | | \$24,000 |


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 \$400 of eligible medical and Rx expenses are covered by the HRA fund with the exception of Carisk copays. Preventive care services will not be deducted from the \$400 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 only under certain circumstances such as 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, or when open or standing MRI is required.

Out-of-Area HRA plan: If your home address is outside of Miami-Dade/Broward counties, this plan will appear in Workday as an option for you.

In the Out-of-Area HRA plan, you will pay the lower UHealth copay at any Aetna network provider.

FREE Well 'Canes In-Network Preventive Care Visits

- Adult annual physicals/labs
- Well-child care
- Routine/foreign travel immunizations
- HPV vaccine (3 doses, ages 9-26)
- Annual well woman visit (exam/pap)
- Annual breast cancer screening or diagnostic mammogram
- Certain oral contraceptives at no cost, along with free breastfeeding supplies
- Annual prostate cancer screening
- Annual osteoporosis screening
- Annual colorectal cancer screening
- Skin cancer screening with a UM dermatologist (305-243-6704)
- Annual eye exam (with Aetna/EyeMed or Bascom Palmer Eye Institute optometrist or ophthalmologist)
- Lung cancer screening and smoking cessation medications



Services listed
are free when
using a UHealth or Aetna
in-network provider.
Skin cancer screening
covered only at
UHealth.

Biweekly Medical Plan Premiums

| | Aetna Select 1 | Aetna Select 2 | Health Reimbursement Account (HRA) |
|---------------------|----------------|----------------|------------------------------------|
| Employee Only | \$104.00 | \$45.33 | \$16.44 |
| Employee + Child | \$213.33 | \$97.33 | \$70.67 |
| Employee + Children | \$260.44 | \$146.22 | \$105.78 |
| Employee + Spouse | \$354.67 | \$168.44 | \$128.89 |
| Employee + Family | \$394.22 | \$184.00 | \$148.00 |

Note: All premiums shown are for non-smokers and for those with spouses who do not have access to employer sponsored health insurance.

NOTE: Premiums shown are for **full-time biweekly paid** employees. Visit workday.miami.edu to view premiums for **part-time** and **monthly paid** employees.

SMOKERS' SURCHARGE

If you and/or your spouse do not smoke, please make the proper selection online to avoid the \$46.15 per person biweekly surcharge for both you and your spouse.

SPOUSAL SURCHARGE

If your spouse does not have access to employer-provided medical insurance, please make the proper selection online to avoid the biweekly \$161.54 spousal surcharge.

You will receive your medical and dental ID cards at your mailing address listed in Workday within 14 days from the date you enroll online.




High-End Imaging Exclusively at UHealth

- High-end imaging services (PET, CT, MRI) are covered exclusively at UHealth and provided by experienced, state-certified technologists and highly skilled physicians recognized for their clinical care and contributions to radiology
- Locations are available in, and expanding throughout, Miami-Dade and Broward Counties
- Patient copays vary depending on the medical plan selected:
 - Select 1: \$150 copay after deductible
 - Select 2: \$150 copay after deductible
 - HRA: \$150 copay after deductible
- For the services below, coverage is available outside of UHealth (with prior authorization):
 - Open and standing MRI
 - Pediatric high-end imaging services (children ages 13 and under)
 - Imaging performed at the time of radiation therapy
 - Imaging performed outside of Miami-Dade and Broward Counties
 - Emergency room/inpatient imaging

Please visit benefits.miami.edu for locations and additional information

OptumRx Prescription Drug Coverage

- All UM/Aetna plans provide the same prescription drug coverage.
 - In the HRA plan, copays apply only after you've exhausted your HRA Fund and met your deductible.
- Costs are determined by the four-tier structure below. If the cost of the prescription is less than the copay, you pay the lesser of the two.
- As part of health care reform, most generic birth control pills and some contraceptive devices are covered at 100%.



| Tier | Cost | Description |
|--------|-------|---|
| Tier 1 | \$10 | Covered preferred generic medications (Not self-injectable) |
| Tier 2 | \$45 | Covered preferred brand-name medications (Not self-injectable) |
| Tier 3 | \$75 | Covered non-preferred generic and brand-name medications (Not self-injectable) |
| Tier 4 | \$100 | Preferred and non-preferred self-injectable drugs covered by prescription benefits. Insulin is covered under tiers 1, 2, and 3 (tier depends on type) |

Visit
benefits.miami.edu
to view a list of covered
drugs and costs.

Mental Health Benefits through Carisk

- For UM/Aetna plan members
- \$20 copay for outpatient individual treatment and intensive outpatient program
- \$20 copay for group therapy
- \$100/day copay (max \$500) for inpatient treatment and partial hospitalization
- Maximum benefit based on medical necessity

Can help you and your dependents deal with a variety of the issues including:

- Depression
- Anxiety
- Panic
- Childhood behavioral disorders

The Carisk network must be used. Out-of-Network benefits available for employees in the Aetna HRA plan, and for any covered member residing outside of South Florida.

To learn more,
call Carisk
Member Services
1-800-294-8642

**UHealth
Connect
305-243-CARE**

Your Personal Appointment Line

UHealth Connect, **305-243 CARE (2273)**, is a centralized appointment center that allows you to schedule an appointment with any of our 1,500 UHealth physicians with just one phone call.

Key features include:

- Dedicated appointment line staffed to serve you and your immediate family; it is not a public appointment line
- Weekday hours from 7:30 a.m. to 6:00 p.m.
- Appointments scheduled within 7 days of calling
- Patients may use this line to schedule routine and/or urgent care



Need Immediate Health Care?

Healthy 'Canes Employee Clinics

This Well 'Canes benefits for faculty and staff offers free on-campus 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 and free well-woman exams available on select days
- \$5 visit fee (waived for immunizations and annual physicals)
- Staffed by UHealth APRNs
- Visit healthycanesclinic.com

UHealth Clinics at Walgreens

- If you have a minor medical issue off campus, consider using a UHealth Clinic at Walgreens
 - No appointment necessary, but may be scheduled online
 - Staffed by UHealth APRNs
 - \$5 clinic fee per visit
 - 15 locations across South Florida
- Visit umiamihealth.org/patients-visitors/walgreens-clinics

Uhealth/Jackson Urgent Care Centers

- If you're sick, have a minor injury, or need a sports physical, don't wait for a doctor appointment or spend the day in the emergency room
- No appointment necessary
- Staffed by a board-certified doctor from UHealth
- Visit jacksonurgentcare.com



Well 'Canes Incentives Program

- Learn more about your personal health, motivate yourself to maintain or improve your overall well-being, and **earn an incentive payment of up to \$300** if you are enrolled in one of our medical plans.
- Complete the Pure Wellness Online Health Assessment (completion of assessment required to earn incentive payments)
- Activities that can help faculty and staff covered under the UM/Aetna plans earn the incentive payment include:
 - Annual physicals, mammograms, and colonoscopies, flu shots, skin cancer screenings, Dolphins Cancer Challenge, FSAP educational sessions, personal retirement educational sessions, steps log, weight tracker, and more
 - Complete the online Health Risk Assessment (HRA) to earn incentives
 - Aetna Health Connections programs such as Healthy Lifestyle Coaching, Condition Management, and Beginning Right Maternity Program

Get started at
benefits.miami.edu



More Well 'Canes Programs

Our Well 'Canes programs provide a variety of ways to help you become more active, quit smoking, reduce stress or just stay fit.

- On-Campus Wellness Centers
- Shape-Up Discount Program
- Faculty and Staff Assistance Program (FSAP)
- Be Smoke Free
- Weight Watchers at Work
- Nursing Mothers' Rooms

Learn more at
benefits.miami.edu

PATTI AND ALLAN HERBERT
WELLNESS CENTER

Michael Yaron Field



Dental Plans

Dental Plans

| BIWEEKLY PLAN PREMIUMS | CIGNA | DELTA DENTAL |
|--------------------------------------|---------|--------------|
| Employee Only | \$6.09 | \$20.28 |
| Employee + Child | \$13.65 | \$49.43 |
| Employee + Children | \$15.27 | \$55.45 |
| Employee + Spouse | \$12.44 | \$47.04 |
| Employee + Family | \$22.55 | \$76.80 |
| PLAN FEATURES | | |
| Primary care dentist required | • | |
| Referrals required | • | |
| National network | • | • |
| Out-of-network benefits | | • |
| Deductible | | • |
| Two free cleanings per year | • | • |
| Adult and child orthodontia | • | • |
| Maximum annual benefit | | • \$2,500 |
| Services covered with a copay | • | |
| Services covered at percentage scale | | • |

NOTE: Premiums shown are for **full-time biweekly paid** employees. Visit Workday to view premiums for **part-time** and **monthly paid employees**.



Flexible Spending Plans

FSA: Flexible Spending Accounts

An FSA can help you save approximately \$25 on every \$100 spent by setting aside pre-tax dollars to pay for eligible expenses.

Health Care FSA

- Pay for your family's eligible health care expenses (anyone on your tax return)
- \$2,750 per year maximum contribution
- Receive a WageWorks Visa card in the mail, which can be used to pay for eligible health care expenses at approved merchants, including pharmacies, providers' offices, and hospitals

Dependent Care FSA

- Pay for dependent day care (or night care) costs including care for elderly parents
- \$5,000 per year maximum contribution per household (single, or married filing jointly) for employees earning less than \$115,000
- \$2,500 per year maximum contribution for UM employees earning \$115,000 and above
- Eligible dependents include your child or stepchild who is under the age of 13; a child of any age who is physically or mentally incapable of caring for themselves; elderly persons who are dependent on you

Effective: 1st of the month following date of hire

Incur Eligible Expenses By: March 15, 2021

Submit Claims By: June 15, 2021

Visit www.wageworks.com
for a list of eligible expenses.

You must
use the funds in
the account or you
will lose them!



Voluntary Benefits


Voluntary Disability

Short-Term Disability

- Covers injury, illness and pregnancy
- Benefit of 60% or 66.66% of your monthly base income, up to \$5,000, for a maximum duration of 24 weeks
- There is 3/12 month pre-existing waiting period.
- Once you file a claim, there is a 14 calendar day waiting period before commencement of benefit

Long-Term Disability

- Maximum benefit period is to age 65 or until Medicare eligible
- Two benefit amount options:
 - Option 1:** Provides 50% of base monthly income to a maximum of \$10,000
 - Option 2:** Provides 60% of base monthly income to a maximum of \$10,000



Visit Workday
to view the different
coverage options and
cost.

Financial Security

Voluntary Excess Life Insurance

One to six times the base salary rounded to the nearest \$1,000 to a maximum of \$1,500,000 (restrictions apply).

Limited coverage is available for spouse and children

For guaranteed coverage, you must enroll within 30 days of your start date. Guaranteed coverage amounts are:

- Excess Life Insurance - the lesser of three times (3x) your base annual salary or \$1,000,000

Voluntary Accidental Death & Dismemberment (AD&D)

One to six times the base salary rounded to the nearest \$1,000 to a maximum of \$1,500,000.

Limited coverage is available for spouse and children.

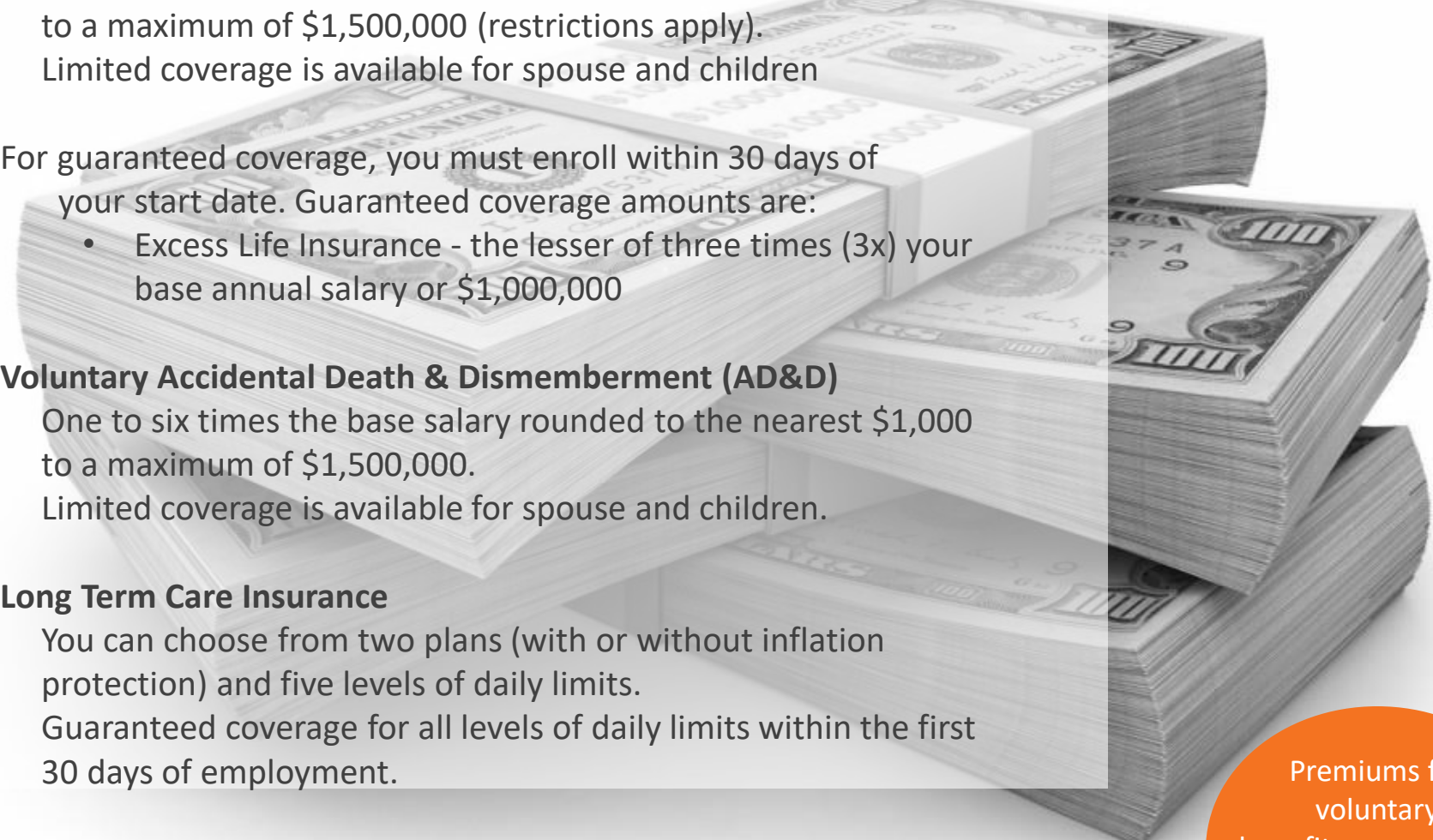
Long Term Care Insurance

You can choose from two plans (with or without inflation protection) and five levels of daily limits.

Guaranteed coverage for all levels of daily limits within the first 30 days of employment.

MetLaw Legal Plan

- Offers consultations for estate planning, real estate matters, financial matters and defense for civil and traffic matters. For more information visit the MetLaw website at legalplans.com or call 1-800-821-6400.



Premiums for voluntary benefits are available in Workday and benefits.miami.edu



Onsite Child Care



Onsite Child Care Centers



All our child care centers offer quality care and early education through our Infant, Toddler, Preschool and Pre-Kindergarten programs.

Four child care centers available to UHealth staff

CORAL GABLES CAMPUS

MEDICAL CAMPUS

UM Canterbury Preschool

1150 Stanford Drive
Phone: 305-284-5437

Hours of Operation:
7:30 a.m. to 6 p.m., Monday - Friday

UM Canterbury Preschool

1400 NW 10th Avenue
Phone: 305-243-3777

Hours of Operation:
7 a.m. to 6 p.m., Monday - Friday

Debbie Institute

1601 NW 12th Avenue
Phone: 305-243-6961

Hours of Operation:
7:30 a.m. to 6 p.m., Monday - Friday

UHealth Tower Learning Center

1400 NW 12th Avenue
Phone: 305-689-4539

Hours of Operation:
6 a.m. to 7:45 p.m., Monday - Friday

Join your 'Canes family on social media and share your experiences at the U using hashtag #lifattheu.



@lifattheu



@lifattheu



facebook.com/lifattheu



QUESTIONS?

benefits.miami.edu
miami.edu/benefits/ask
305-284-3004