Your journey starts here.
Welcome to UHealth
THE UNIVERSITY OF MIAMI HEALTH SYSTEM

We are an integrated health system that transforms health care, advances medical education, expands the boundaries of discovery, and creates hope for those we serve.
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Welcome to 5 to Thrive

This exciting initiative will optimize patient access and the patient experience, ensure that our medical center is a great place to work, and facilitate our continued growth and success. We have selected five key areas and goals that, when achieved, will provide the foundation necessary for UHealth to continue to reach its full potential as a preeminent health system for the 21st century. 5 to Thrive is a commitment to excellence!

PEOPLE - We are committed to bringing together the most compassionate and skilled health care providers, creating an optimum work environment that makes UHealth an employer of choice in our community.

SERVICE - We are committed to exceeding our patients’ expectations throughout the care process, from making the initial appointment through their clinic visit or hospitalization to aftercare interactions with us.

QUALITY - We are committed at every point in every day to delivering a patient experience and clinical outcomes that are unmatched.

GROWTH - We are committed to expanding and increasing clinical services to make superb health care more convenient and available to our growing patient population.

FINANCE - We are committed to continuous investment in growing and improving clinical programs and services to better care for our patients.

These are ambitious, important, and achievable goals for us, and will require our collective commitment in order to meet our shared vision for true pre-eminence, where outstanding and innovative care is linked to a superb patient experience. All of us at UHealth are involved in this process, which will be transformative for our medical center. I invite you to join us on this journey.

We welcome your input, fivethrive@med.miami.edu.

Sincerely,

Edward Abraham, M.D.
Executive Vice President for Health Affairs and CEO, UHealth
The mission of the University of Miami Health System and Leonard M. Miller School of Medicine is to be a state-of-the-art academic medical center that serves the South Florida community and beyond. This will be accomplished by:

- Delivering high-quality, compassionate health care
- Leading life-changing discoveries and transforming patient care through innovative research
- Educating the next generation of medical leaders
- Promoting the health and well-being of our community
- Nurturing diversity, equity, and inclusivity

Values

Diversity | Integrity | Responsibility | Excellence | Compassion | Creativity | Teamwork

UHealth Mission

The mission of the University of Miami Health System and Leonard M. Miller School of Medicine is to be a state-of-the-art academic medical center that serves the South Florida community and beyond. This will be accomplished by:

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- Leading life-changing discoveries and transforming patient care through innovative research
- Educating the next generation of medical leaders
- Promoting the health and well-being of our community
- Nurturing diversity, equity, and inclusivity
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 UHEALTH
Visit firstdays.miami.edu to learn more about working at UHealth.

On your first and second days

ORIENTATION DAYS
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.

On day two of work, new employees for our medical enterprise will attend “UHealth Orientation” which is the official welcome to the UHealth/Miller School of Medicine. The program will introduce you to the UHealth/Miller School of Medicine rich history and traditions, as well as introduce our commitment to our patients and families’ experience and care along with our research through our mission, values, service standards, and expectations.
During your first week

**GET A PARKING PERMIT**
Register your car and purchase a parking permit. View the menu of options at [security.med.miami.edu/parking-transportation](http://security.med.miami.edu/parking-transportation).

**LEARN ABOUT YOUR BENEFITS**
Sign up for a benefits webinar online at [firstdays.miami.edu](http://firstdays.miami.edu).

**GET YOUR BENEFITS**
Make your benefit elections within 15 days of hire at [workday.miami.edu](http://workday.miami.edu).

**KNOW WHAT TO EXPECT**
Meet with your supervisor to familiarize yourself with the workplace and discuss your job role, performance expectations/goals, and any required training.
ABOUT UHEALTH
The University of Miami Health System delivers leading-edge patient care by the region’s best doctors, powered by the groundbreaking research and medical education of the University of Miami Leonard M. Miller School of Medicine. As South Florida’s only university-based health system, UHealth is a vital component of the community.

UHealth combines patient care, research, and education to create a frontline approach to health care. Within the UHealth system, patients can participate in clinical trials and benefit from the latest developments that are fast-tracked from the laboratory to the bedside.

UHealth’s comprehensive network includes three in-patient facilities, and more than 30 outpatient facilities in Miami-Dade, Broward, Palm Beach, and Collier counties, and more than 1,200 physicians and scientists.
FIND HELP WHEN YOU NEED IT
UHealth 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 Network (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 a dedicated HR partner. Find your HR partner at hr.miami.edu. This is your go-to person for questions about career advancement and development, as well as things like vacation time, policies, and performance management.

INFORMATION TECHNOLOGY
Information Technology has various software programs to help you get the job done, and a 24-hour help desk for assistance. Visit it.miami.edu for more information.
What’s happening at UHealth?

STAY CONNECTED
For news and happenings across all campuses look for News@TheU daily in your inbox. Check out the news.miami.edu/lifeattheu and follow Life@TheU on social media for faculty and staff news you can use.

UHealth faculty and staff may also follow the social media accounts below and receive bi-weekly updates through InventUM, a UHealth-focused newsletter.

@lifeattheu
@umiamihealth
@umiamimedicine
news.miami.edu/lifeattheu
Your UHealth Total Rewards
UHealth Total Rewards

From paid time off and tuition benefits to great health care, retirement programs, wellness offerings, and discounts, UHealth has a reward just for you. But don’t just take our word for it. Read through this book to see why so many are proud to call UHealth their home.

**BENEFITS BEYOND EXPECTATIONS**

- Paid Parental Leave Program for staff, which includes two weeks of paid time off for the birth or adoption of a child
- Voluntary excess life insurance equal to one to six times your base annual salary, up to a maximum of $1.5 million
- Voluntary disability plan options available
- $5 visits to the UHealth Clinic at Walgreens for UM/Aetna members

**PAID TIME OFF**

Combines all time off into a single, convenient bank which accrues biweekly. An additional Extended Illness Bank accrues for use during an approved medical leave of absence.

*Chart on the right reflects total annual accrual for full time employees.

<table>
<thead>
<tr>
<th>Years of Service</th>
<th>Total Annual Accrual*</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-0.99</td>
<td>23 days</td>
</tr>
<tr>
<td>1-1.99</td>
<td>24 days</td>
</tr>
<tr>
<td>2-2.99</td>
<td>25 days</td>
</tr>
<tr>
<td>3-3.99</td>
<td>29 days</td>
</tr>
<tr>
<td>4-5.99</td>
<td>30 days</td>
</tr>
<tr>
<td>6+</td>
<td>33 days</td>
</tr>
<tr>
<td>Benefits and deadlines</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>UHEALTH 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>UHealth Retirement Savings Plan</td>
<td>After one year of employment</td>
<td>Automatically enrolled after meeting eligibility requirements.</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>Voluntary Life Insurance</td>
<td>Start date</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>Start date</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>Short-Term Disability</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>Long-Term Disability</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>Tuition Benefits</td>
<td>See page 37 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 UHealth within 14 days from the date you enroll.
DESIGNATE A BENEFICIARY
UHealth 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 benefits.miami.edu.

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.

COMPLETE
Complete your enrollment online at 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
- Birth certificates for children
- Final adoption papers for children

ELIGIBILITY
Your eligible dependents include:

- Your legal spouse
- Your dependent child up to age 26

Your dependent children include:

- Your natural child
- Your stepchild
- Your legally adopted child (or child placed with you for legal adoption)
## Biweekly Medical Plan Premiums and Options

<table>
<thead>
<tr>
<th>Family Type</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>$104.00</td>
<td>$45.33</td>
<td>$16.44</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$213.33</td>
<td>$97.33</td>
<td>$70.67</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$260.44</td>
<td>$146.22</td>
<td>$105.78</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$354.67</td>
<td>$168.44</td>
<td>$128.89</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$394.22</td>
<td>$184.00</td>
<td>$148.00</td>
</tr>
</tbody>
</table>

**NOTE:** All biweekly premiums shown are for full-time employees who are non-smokers and whose spouses do not have access to employer-sponsored health insurance. Please note that there are 27 pay periods in 2020.

**There is a $155.56 biweekly 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 UHealth’s plan against your spouse’s own employer-provided plan. If your spouse does not have access to employer-provided medical insurance, please indicate this in Workday to avoid the monthly $155.56 biweekly spousal surcharge.

**There is a $44.44 biweekly smokers surcharge, which applies to each adult smoker (employee and/or spouse) 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. If you and/or your spouse do not smoke, please indicate this in Workday to avoid the $44.44 per person biweekly surcharge for both you and your spouse.
# Medical Plan Summary

All three medical plans cover the same services. The only differences are your monthly plan premiums, copays, and deductibles.

<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>$200 per person</td>
<td>$300 per person</td>
<td>$1,500 per person</td>
</tr>
<tr>
<td>National network (all 50 states)</td>
<td>☺ Aetna Select (Open Access)</td>
<td>☺ Aetna Select (Open Access)</td>
<td>☺ Choice POS II (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>Through OptumRx</td>
<td>Through OptumRx</td>
<td>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 care 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>Only at UHealth</td>
<td>Only at UHealth</td>
<td>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>Worldwide emergency coverage</td>
<td>☺</td>
<td>☺</td>
<td>☺</td>
</tr>
<tr>
<td>Mental health coverage</td>
<td>Through Carisk</td>
<td>Through Carisk</td>
<td>Through Carisk</td>
</tr>
</tbody>
</table>

*You have the option of using an out-of-network provider. Charges will be subject to balance billing.

Applies
## MEDICAL PLAN COMPARISON CHART

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Plan Provisions</strong></td>
<td>UM Providers¹</td>
<td>UM Providers¹</td>
<td>UM Providers¹</td>
</tr>
<tr>
<td><strong>In-Network</strong></td>
<td></td>
<td></td>
<td>In-Network</td>
</tr>
<tr>
<td><strong>Out-of-Network¹</strong></td>
<td></td>
<td></td>
<td>Out-of-Network²</td>
</tr>
</tbody>
</table>

### Health Reimbursement Account (HRA) Fund Per Member³

| 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

| 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 | $25 | $50 | 30% |
| Allergy Injection (per visit) | $5  | $5  | $5  | $5  | $5  | $5  | 30% |

#### Hospital Expenses

| Inpatient⁴ | $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 |
| Emergency Room⁵ | $200 | $200 | $250 | $250 | $250 | $250 |
| Urgent Care | $100 | $100 | $100 | $100 | $100 | $100 |
| Ambulance  | N/A | $0  | N/A | $0  | N/A | 0% |

#### Outpatient Services

| Surgery     | $100 | $150 | $100 | $250 | $50  | $150 | 30% |
| High-End Imaging⁶ | $150 | See note below | $0 | See note below | $100 | See note below | See note below |
| Low-End Imaging | $0  | $30  | $0  | $50  | $0  | $40  | 30% |
| Lab Work    | $0   | $0   | $20  | $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.

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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.
Save money on healthcare

If you don’t have to pay the highest premium for your health care plan, don’t. All three of the UM/Aetna health care plans offer the same benefits. The only difference is the monthly premium and how you pay for eligible medical expenses. If you need help comparing the plans, call the Total Rewards team at 305-284-3004.

Take advantage of free in-network preventive care screenings, from well-child visits to annual physicals, well woman exams, and colonoscopies. They may not be fun, but at least they’re free, and they may help spot something before it becomes a problem.

Ask “are you in-network?” By using practitioners who are in-network, you can be sure to pay your copay and deductible, and not a penny more. Also make sure the lab and specialists you visit are in-network, even if your in-network practitioner refers you to them. Aetna plan members can visit UHealth and Quest labs for routine tests and blood work for free.

Get a free flu shot to minimize your chances of getting sick. Free flu shots are offered during flu season at the annual Total Rewards fairs, Healthy ‘Canes Employee Clinics, and UHealth at Walgreens.
# WELL ‘CANES IN-NETWORK PREVENTIVE CARE

<table>
<thead>
<tr>
<th>FREE PREVENTIVE SERVICE</th>
<th>COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Adult Annual Physicals/Labs</strong></td>
<td>Annual exam after age 18</td>
</tr>
<tr>
<td><strong>Well Child Care</strong></td>
<td>All well-child visits through age 18</td>
</tr>
<tr>
<td><strong>Routine Immunizations</strong></td>
<td>Visit <a href="http://cdc.gov/vaccines/schedules">cdc.gov/vaccines/schedules</a> for vaccination guidelines</td>
</tr>
<tr>
<td><strong>Immunizations for Foreign Travel</strong></td>
<td>To view the list, <a href="http://cdc.gov/travel">visit cdc.gov/travel</a></td>
</tr>
<tr>
<td><strong>HPV Vaccine</strong></td>
<td>Three doses</td>
</tr>
<tr>
<td><strong>Well Woman Visit</strong></td>
<td>Annual exam and pap smear</td>
</tr>
<tr>
<td><strong>Women’s Coverage</strong></td>
<td>Covers certain oral contraceptives at no cost, along with free breastfeeding supplies</td>
</tr>
<tr>
<td><strong>Breast Cancer Screening</strong></td>
<td>One screening or diagnostic mammogram annually, including breast ultrasound, based on doctor’s recommendation</td>
</tr>
<tr>
<td><strong>Prostate Cancer Screening</strong></td>
<td>Prostate Specific Antigen and Digital Rectal Examination annually, based on doctor’s recommendation</td>
</tr>
<tr>
<td><strong>Osteoporosis Screening</strong></td>
<td>Bone densitometry every two years, based on doctor’s recommendation</td>
</tr>
<tr>
<td><strong>Colorectal Cancer Screening</strong></td>
<td>Annual colonoscopy, fecal occult blood test, flexible sigmoidoscopy, or double barium enema, based on doctor’s recommendation</td>
</tr>
<tr>
<td><strong>Skin Cancer Screening</strong></td>
<td>Annual skin screening exam with a UHealth dermatologist. Call 305-243-6704 to make an appointment.</td>
</tr>
<tr>
<td><strong>Annual Eye Exam</strong></td>
<td>Annual eye exam with an Aetna/EyeMed or Bascom Palmer Eye Institute optometrist or ophthalmologist</td>
</tr>
</tbody>
</table>

* These screenings are available at any age based on doctor’s recommendation.

**NOTE:** The preventive care services listed above are free when using a UHealth or in-network provider. Skin cancer screening is covered only at UHealth. This table is only a summary. Please visit [healthcare.gov/coverage/preventive-care-benefits](http://healthcare.gov/coverage/preventive-care-benefits) for a complete list of preventive care services.
Prescription Drugs

Prescription drugs are covered in the UM/Aetna medical plan through OptumRx. 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 only after you have met your deductible.

Visit [OptumRx.com](http://OptumRx.com) 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>
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 through 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 a local retail pharmacy. 90-day supplies can be obtained only at Walgreens or through OptumRx Home Delivery. If the cost of your medication is lower than the copay, you pay the lower cost.

Save money and avoid higher copays by filling your maintenance medications at Walgreens or through OptumRx Home Delivery.
FLEXIBLE SPENDING ACCOUNTS

Enrolling in a flexible spending account is a smart way to budget for expenses such as child care, prescription drugs, or contact lenses. You can allocate your eligible expenses over 12 months and save up to $25 on every $100 spent because you are paying with pre-tax dollars.

HEALTH CARE FSA
Set aside pre-tax dollars to pay for your family’s eligible health care expenses, up to $2,750 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 for more information and to confirm dependent and expense eligibility.

2020 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, 2021</td>
<td>March 15, 2021</td>
</tr>
<tr>
<td>Submit Claims By</td>
<td>June 15, 2021</td>
<td>June 15, 2021</td>
</tr>
</tbody>
</table>

Note: Funds not used by the deadline dates listed above will be forfeited.

Health Reimbursement Account

Aetna Health Reimbursement Account (HRA) medical plan participants will receive a WageWorks Visa card pre-loaded with a UHealth-provided fund ($400 per person; up to $1,200 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 and 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.
UHEALTH PROVIDES A $400 FUND PER PERSON (MAX $1,200 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 THE 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 FSA, you can use your FSA dollars (pre-loaded onto your WageWorks Visa card) to help pay for medical and pharmacy expenses after your HRA funds are depleted.
### Dental Plan Options

#### 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 UHealth Tower. Services include routine dental examinations, cleanings, fillings, dentures, wisdom teeth evaluations, dental implants, and more. Cigna and Delta Dental are accepted. To schedule an appointment, please call **305-243-CARE (2273).**

#### HMO PLAN

Administered by Cigna.

- No annual benefit limit.
- In-network benefits only.
- Selection of primary care dentist required (can be different for each enrolled member).
- Primary care dentist may be changed at any time (change effective the first day of the following month).
- Locate a primary care dentist at cigna.com/dental or 1-800-CIGNA24 (244-6224).

#### PPO PLAN

Administered by Delta Dental.

- In-network and out-of-network benefits available.
- Participants must first meet deductible before plan pays percentage of charges.

Rate sheets for both dental plans available at [benefits.miami.edu](http://benefits.miami.edu).

<table>
<thead>
<tr>
<th>BIWEEKLY PLAN PREMIUMS</th>
<th>CIGNA HMO</th>
<th>DELTA DENTAL PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$6.09</td>
<td>$20.28</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$13.65</td>
<td>$49.43</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$15.27</td>
<td>$55.45</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$12.44</td>
<td>$47.04</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$22.55</td>
<td>$76.80</td>
</tr>
</tbody>
</table>

**NOTE:** All biweekly premiums shown are for full-time employees. There are 27 pay periods in 2020.

#### PLAN FEATURES

<table>
<thead>
<tr>
<th>Feature</th>
<th>HMO</th>
<th>PPO</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 in-network annual benefit</td>
<td></td>
<td>$2,500</td>
</tr>
<tr>
<td>Maximum out-of-network annual benefit</td>
<td></td>
<td>$1,500</td>
</tr>
</tbody>
</table>
FACULTY AND STAFF ASSISTANCE PROGRAM
Free confidential consultations for 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 fsap.miami.edu for more information.

CARISK BEHAVIORAL HEALTH (Included in the UHealth medical plan)
Carisk provides members with 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 cariskpartners.com for more information.

UHEALTH/AETNA VISION COVERAGE (Included in the UHealth 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
This optional vision coverage includes an annual eye exam for $10 from a national network of eye care providers. Lenses and frames can be purchased for $20 each. Visit benefits.miami.edu or vsp.com for premiums and additional information.

UHEALTH/AETNA EMERGENCY COVERAGE WHILE TRAVELING
If you experience a medical emergency and need to visit an emergency room anywhere in the U.S. or around the world, your UHealth/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 UHealth 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.
Healthcare at UHealth

Pay lower copays. Get world-class care.
We know that the cost of health care continues to rise so it is important that we provide plan options that offer the highest-quality care and are affordable for you and your family. You will find both of these when you choose your own colleagues for care. That’s right. By choosing UHealth, University of Miami Health System providers and services, your copays and other costs decrease, and you have first-hand knowledge that you and your family are receiving the best care available in South Florida.
CARE YOU CAN TRUST
At UHealth, we have primary care, pediatricians, experts in women’s health, men’s health and virtually every medical specialty you might need. You know that we have the #1 eye hospital in the nation, as ranked for 17 years in a row by U.S. News and World Report, with our Bascom Palmer Eye Institute. Our ear, nose and throat experts were ranked in the top 10 by U.S. News. And it should be reassuring to know that should you need cancer care, Sylvester Comprehensive Cancer Center recently earned designation by the National Cancer Institute, placing it among the most elite cancer centers in the nation and the only NCI-designated Cancer Center in South Florida.

You’ll find experts in neurology, neurosurgery, gastroenterology and cardiovascular services, including robotic and minimally invasive surgery for the heart and other organs. The Sports Medicine Institute specialists care for the Miami Marlins, and our own Miami Hurricanes, and will provide that same superb care to you and the ones you love.

COORDINATING YOUR CARE
Keeping your health care within UHealth means a more coordinated approach, as doctors can collaborate and have a clear picture of your overall health. Rest assured that we take your privacy very seriously. As our clinical staff does with all patients, your records are kept confidential and private, before, during and after your health care visits as legally required by the Health Insurance Portability and Accountability Act.

OUR GROWING NETWORK
When it comes to convenience, UHealth care is closer than you think. We are already right where you work. Besides the medical campus in downtown Miami, which is also minutes away from the Rosenstiel Marine and Atmospheric Science campus, Coral Gables campus employees have The Lennar Foundation Medical Center for care. It is home to several specialties including Sylvester, Bascom Palmer, ENT, neurology, cardiology, urology, dermatology and more, and recently won the 2019 Press Ganey Pinnacle of Excellence Award for patient satisfaction.

In addition, we have primary care, multi-specialty and Walgreens locations across Miami-Dade and Broward counties and have plans to grow in the future with our SoLé Mia project in North Miami and expansion to Doral.

We understand the importance of having a trusted relationship with a primary care provider in a convenient location. We are pleased to announce the upcoming opening of several primary care practices in convenient locations with plans to further expand in the future.
HOSPITALS, PRIMARY AND SPECIALTY CARE LOCATIONS
Broward County and Palm Beach County locations continued on next page.

MIAMI-DADE COUNTY

HOSPITALS, PRIMARY AND MULTI-SPECIALTY CARE

Bascom Palmer Eye Institute
900 NW 17th Street, Miami

Sylvester Comprehensive Cancer Center
1475 NW 12th Avenue, Miami

UHealth Sports Medicine Institute
900 NW 17th Street, Miami

UHealth Tower
1400 NW 12th Avenue, Miami

PRIMARY AND MULTI-SPECIALTY CARE

Sylvester Comprehensive Cancer Center at Kendall
8932 SW 97th Avenue, Miami

The Lennar Foundation Medical Center
5555 Ponce de Leon Boulevard, Coral Gables
  - Bascom Palmer Eye Institute
  - Sylvester Comprehensive Cancer Center
  - UHealth Sports Medicine Institute

UHealth at Le Jeune
351 NW 42nd Avenue, Miami

UHealth at Kendall
8932 SW 97th Avenue, Miami

UHealth at South Dade
9380 SW 150th Street, Miami

UHealth Clinic at Walgreens
11690 SW 72nd Street, Miami
12295 Biscayne Boulevard, North Miami
15255 SW 137th Avenue, Miami
4010 SW 137th Avenue, Miami
4200 SW 8th Street, Coral Gables
4895 Palm Avenue, Hialeah

UHealth Obstetrics and Gynecology at Miami Gardens
14750 NW 77th Court, Miami Gardens

SPECIALTY CARE

UHealth Bariatrics Specialists at Doral
3650 NW 82nd Avenue, Doral

UHealth South Miami Dermatology
7000 SW 62nd Avenue, South Miami

COMING SOON

UHealth Medical Center at SoLé Mia
2111 SoLé Mia Way, North Miami

COLLIER COUNTY

SPECIALTY CARE

Bascom Palmer Eye Institute at Naples
3880 Tamiami Trail North, Naples
HOSPITALS, PRIMARY AND SPECIALTY CARE LOCATIONS
Miami-Dade County and Collier County locations on previous page.

BROWARD COUNTY
PRIMARY AND MULTI-SPECIALTY CARE
UHealth at Fort Lauderdale
4800 NE 20th Terrace, Fort Lauderdale
UHealth at Plantation
8100 SW 10th Street, Plantation
- Bascom Palmer Eye Institute
- Sylvester Comprehensive Cancer Center
- UHealth Sports Medicine Institute
UHealth at Weston
1855 N Corporate Lakes Boulevard, Weston
UHealth Clinic at Walgreens
- 11105 Stirling Road, Cooper City
- 1300 E Hallandale Beach Boulevard, Hallandale Beach
- 1751 Bonaventure Boulevard, Weston
- 2855 Stirling Road, Fort Lauderdale
- 4601 N State Road 7, Coconut Creek
- 601 E Commercial Boulevard, Oakland Park
- 8790 W McNab Road, Tamarac

SPECIALTY CARE
Sylvester Comprehensive Cancer Center at Coral Springs
8170 Royal Palm Boulevard, Coral Springs
Sylvester Comprehensive Cancer Center at Deerfield Beach
1192 E Newport Center Drive, Deerfield Beach
Sylvester Comprehensive Cancer Center at Hollywood
3850 Hollywood Boulevard, Hollywood

PALM BEACH COUNTY
PRIMARY AND MULTI-SPECIALTY CARE
Bascom Palmer Eye Institute at Palm Beach Gardens
7101 Fairway Drive, Palm Beach Gardens
UHealth at Boca Raton
3848 FAU Boulevard, Boca Raton
UHealth at Palm Beach Gardens
3401 PGA Boulevard, Palm Beach Gardens
UHealth Clinic at Walgreens
- 21880 State Road 7, Boca Raton
- 6458 Linton Boulevard, Delray Beach

UHealth Clinic at Walgreens at Palm Beach Gardens
7101 Fairway Drive, Palm Beach Gardens
UHealth at Boca Raton
3848 FAU Boulevard, Boca Raton
UHealth at Palm Beach Gardens
3401 PGA Boulevard, Palm Beach Gardens
UHealth Clinic at Walgreens
21880 State Road 7, Boca Raton
6458 Linton Boulevard, Delray Beach

SPECIALTY CARE
Sylvester Comprehensive Cancer Center at Coral Springs
8170 Royal Palm Boulevard, Coral Springs
Sylvester Comprehensive Cancer Center at Deerfield Beach
1192 E Newport Center Drive, Deerfield Beach
Sylvester Comprehensive Cancer Center at Hollywood
3850 Hollywood Boulevard, Hollywood
PATIENT-CENTERED CARE

We are dedicated to providing patient-centered care and understand that caring extends far beyond medical services. We want you and all of our patients to know that your care, comfort and service expectations are our number one priority. In fact, UHealth is excelling nationally with top quartile rankings in patient satisfaction!

UHealth’s HCAHPS—Hospital Consumer Assessment of Healthcare Providers and Systems—scores for overall inpatient satisfaction for likelihood to recommend rank better than 77% of national Press Ganey clients and are on the rise! Press Ganey conducts patient satisfaction surveys for UHealth and 26,000 other health care organizations across the country.

By choosing UHealth providers and services for your health care needs, you have confidence knowing that you are seeking care from recognized experts in their fields, receiving compassionate care from your colleagues and saving money!

“I know that quality and cost are two important factors when seeking health care for you and your family. What better way to lower costs and receive world-class care than right here at UHealth!”

- Dr. Edward Abraham
  Executive Vice President for Health Affairs and CEO, UHealth
Our health care plan covers high-end imaging services (PET, CT, and MRI) only at UHealth facilities. To schedule a high-end imaging appointment at one of the radiology facilities listed below, call 305-243-CARE (2273).

For additional locations visit radiology.med.miami.edu/locations.

**RADIOLOGY FACILITY**  
- Applebaum Diagnostic Imaging Center  
- Bascom Palmer Eye Institute, Radiology Department  
- Sylvester Comprehensive Cancer Center  
- The Lennar Foundation Medical Center  
- UHealth Tower  
- UMHC/Sylvester at Deerfield Beach  
- UMHC/Sylvester at Kendall  
- UHealth at Plantation

**ADDRESS**  
- 1115 NW 14 Street, Miami, FL 33136  
- 900 NW 17 Street, Miami, FL 33136  
- 1475 NW 12 Avenue, Miami, FL 33136  
- 5555 Ponce de Leon, Boulevard, Coral Gables, FL 33146  
- 1400 NW 12 Avenue, Miami, FL 33136  
- 1192 E Newport Center Drive, Suite 100, Deerfield Beach, FL 33442  
- 8932 SW 97 Avenue, Kendall, FL 33176  
- 8100 SW 10 Street, Crossroads Business Park, Building 3, Plantation, FL 33324

<table>
<thead>
<tr>
<th>MEDICAL PLAN</th>
<th>UHEALTH</th>
<th>AETNA NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Aetna Select 1</td>
<td>Deductible, then $150 copay</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>

**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.
Your UHealth Total Rewards package includes a competitive retirement plan with generous UHealth 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, UHealth makes a 2 percent core contribution and also matches what you contribute, dollar for dollar, up to 2 percent of your eligible pay.

START SAVING TODAY

To enroll:
1. Visit [netbenefits.com/um](http://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](http://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

Get help on demand.
Contact Fidelity at 1-800-642-7131
Contact TIAA-CREF at 1-800-842-2252

Meet with a Fidelity or TIAA-CREF representative.
Schedule an appointment at [netbenefits.com/um](http://netbenefits.com/um). You can also call them directly at 1-800-642-7131 (Fidelity) or 1-800-842-2252 (TIAA-CREF).

<table>
<thead>
<tr>
<th>YEARS OF SERVICE</th>
<th>MATCHING CONTRIBUTION</th>
<th>CORE CONTRIBUTION</th>
<th>MAXIMUM TOTAL CONTRIBUTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>2%</td>
<td>2%</td>
<td>4%</td>
</tr>
<tr>
<td>5-9</td>
<td>3%</td>
<td>2%</td>
<td>5%</td>
</tr>
<tr>
<td>10+</td>
<td>4%</td>
<td>2%</td>
<td>6%</td>
</tr>
</tbody>
</table>

NOTE: Maximum total contribution is based on employee contribution of 2%.
## WHAT ARE MY INVESTMENT OPTIONS?

<table>
<thead>
<tr>
<th>Tier</th>
<th>Investor Profile</th>
<th>Fund Information</th>
</tr>
</thead>
</table>
| **TIER ONE**  
Fidelity Freedom Index Funds  
The funds in this tier are monitored by the University of Miami Retirement Plans Committee  
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.  
Tier 1 funds are used as a default option for employees who do not make investment elections. | • Fidelity Freedom Index Income Fund  
• Fidelity Freedom Index 2005 Fund  
• Fidelity Freedom Index 2010 Fund  
• Fidelity Freedom Index 2015 Fund  
• Fidelity Freedom Index 2020 Fund  
• Fidelity Freedom Index 2025 Fund  
• Fidelity Freedom Index 2030 Fund  
• Fidelity Freedom Index 2035 Fund  
• Fidelity Freedom Index 2040 Fund  
• Fidelity Freedom Index 2045 Fund  
• Fidelity Freedom Index 2050 Fund  
• Fidelity Freedom Index 2055 Fund  
• Fidelity Freedom Index 2060 Fund  
• Fidelity Freedom Index 2065 Fund | • Fidelity Freedom Index 2035 Fund  
• Fidelity Freedom Index 2040 Fund  
• Fidelity Freedom Index 2045 Fund  
• Fidelity Freedom Index 2050 Fund  
• Fidelity Freedom Index 2055 Fund  
• Fidelity Freedom Index 2060 Fund  
• Fidelity Freedom Index 2065 Fund |
| **TIER TWO**  
Passive and Active Mutual Funds  
The funds in this tier are monitored by the University of Miami Retirement Plans Committee  
For the active investor, whether novice or expert, who wants to take the driver’s seat when planning for retirement.  
Passive index investing is a strategy that attempts to generate similar returns and replicate the holdings and performance of broad market index.  
Active management is the use of human involvement to position a portfolio using research, analytics, judgment and experience in making investment decisions on what securities to buy, hold and sell, in an effort to outperform a benchmark or market index.  
Active management funds tend to have higher fees compared to index funds. | **PASSIVE**  
• Vanguard Extended Market Index Fund Institutional Shares  
• Vanguard Institutional Index Fund Institutional Plus Shares  
• Vanguard Total Bond Market Index Fund Institutional Shares  
• Vanguard Total International Stock Index Fund Institutional Shares | **ACTIVE**  
• American Beacon International Equity Fund Class R6  
• American Funds EuroPacific Growth Fund® Class R-6  
• Fidelity® Contrafund® K6  
• John Hancock Funds Disciplined Value Fund Class R6  
• Lord Abbett Short Duration Income Fund Class R6  
• MassMutual Select Mid Cap Growth Equity Fund II Class I  
• Metropolitan West Total Return Bond Fund Plan Class  
• MFS Mid Cap Value Fund Class R6  
• T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class  
• Vanguard Federal Money Market Fund Investor Shares  
• Virtus Ceredex Small-Cap Value Equity Fund Class R6 |
| **TIER THREE**  
TIAA-CREF Annuities  
The funds in this tier are monitored by the University of Miami Retirement Plans Committee  
For the investor, whether novice or expert, who wants to ensure lifetime income, or for those who currently invest with TIAA-CREF. | • TIAA Traditional  
• CREF Stock  
• CREF Money Market | • TIAA Real Estate |
| **TIER FOUR**  
Fidelity BrokerageLink  
The funds in this tier ARE NOT monitored by the University of Miami Retirement Plans Committee  
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.  
Fidelity BrokerageLink® lets you manage all or a portion of your account. You have access to more than 4,500 mutual funds.  
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 ARE NOT monitored by Committee. | | |
TIER ONE
Fidelity Freedom Index Funds
The funds in this tier are monitored by the University of Miami Retirement Plans Committee.
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.
Tier 1 funds are used as a default option for employees who do not make investment elections.

- Fidelity Freedom Index Income Fund
- Fidelity Freedom Index 2005 Fund
- Fidelity Freedom Index 2010 Fund
- Fidelity Freedom Index 2015 Fund
- Fidelity Freedom Index 2020 Fund
- Fidelity Freedom Index 2025 Fund
- Fidelity Freedom Index 2030 Fund
- Fidelity Freedom Index 2035 Fund
- Fidelity Freedom Index 2040 Fund
- Fidelity Freedom Index 2045 Fund
- Fidelity Freedom Index 2050 Fund
- Fidelity Freedom Index 2055 Fund
- Fidelity Freedom Index 2060 Fund
- Fidelity Freedom Index 2065 Fund

TIER TWO
Passive and Active Mutual Funds
The funds in this tier are monitored by the University of Miami Retirement Plans Committee.
For the active investor, whether novice or expert, who wants to take the driver's seat when planning for retirement.
Passive index investing is a strategy that attempts to generate similar returns and replicate the holdings and performance of broad market index.
Active management is the use of human involvement to position a portfolio using research, analytics, judgment and experience in making investment decisions on what securities to buy, hold and sell, in an effort to outperform a benchmark or market index.
Active management funds tend to have higher fees compared to index funds.

PASSIVE
- Vanguard Extended Market Index Fund Institutional Shares
- Vanguard Institutional Index Fund Institutional Plus Shares
- Vanguard Total Bond Market Index Fund Institutional Shares
- Vanguard Total International Stock Index Fund Institutional Shares

ACTIVE
- American Beacon International Equity Fund Class R6
- American Funds EuroPacific Growth Fund® Class R-6
- Fidelity® Contrafund® K6
- John Hancock Funds Disciplined Value Fund Class R6
- Lord Abbett Short Duration Income Fund Class R6
- MassMutual Select Mid Cap Growth Equity Fund II Class I
- Metropolitan West Total Return Bond Fund Plan Class
- MFS Mid Cap Value Fund Class R6
- T. Rowe Price QM U.S. Small-Cap Growth Equity Fund I Class
- Vanguard Federal Money Market Fund Investor Shares
- Virtus Ceredex Small-Cap Value Equity Fund Class R6

TIER THREE
TIAA-CREF Annuities
The funds in this tier are monitored by the University of Miami Retirement Plans Committee.
For the investor, whether novice or expert, who wants to ensure lifetime income, or for those who currently invest with TIAA-CREF.

- TIAA Traditional
- CREF Stock
- CREF Money Market
- TIAA Real Estate

TIER FOUR
Fidelity BrokerageLink
The funds in this tier ARE NOT monitored by the University of Miami Retirement Plans Committee.
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.
Fidelity BrokerageLink® lets you manage all or a portion of your account. You have access to more than 4,500 mutual funds.
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 ARE NOT monitored by Committee.

We’re committed to your wellness through Well ‘Canes. This program extends beyond physical health to include psychological, communal, interpersonal, financial, and occupational wellness.
WELL ‘CANES INCENTIVE 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.

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.

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

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 36 for details.

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, are designed to offer the finest in recreational sports, fitness, and wellness education programs. UM/Aetna members can save 20 percent through SHAPE UP. miami.edu/wellness

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 in Life@TheU throughout the year, and can also be found online at hr.miami.edu under Benefits and Wellness.

DOLPHINS CANCER CHALLENGE (DCC)
DCC is a way all of us can be cancer fighters! 100 percent of participant-raised funds goes to innovative cancer research at Sylvester Comprehensive Cancer Center. The DCC is a family-friendly team event with the option to run, walk, cycle, or even ride virtually, so there’s something for all members of the ‘Canes family.

BE SMOKE FREE
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.
Financial security benefits

PROVIDED AT NO COST TO YOU

Life Insurance
Full-time employees regularly working a minimum of 30 hours per week are provided with basic coverage at no cost equal to one times base annual earnings, up to $700,000. Coverage begins upon employment.

Accidental Death & Dismemberment (AD&D)
Full-time employees regularly working a minimum of 30 hours per week are provided with basic coverage at no cost equal to one times base annual earnings, up to $700,000. Coverage begins upon employment.

VOLUNTARY BENEFITS

Voluntary Excess Life Insurance
Coverage equaling one to six times your base salary, rounded to the nearest $1,000, to a maximum of $1,500,000. For guaranteed coverage, you must enroll within 30 days of your start date. The insurer guarantees coverage of the lesser of three times your base annual salary or $1,000,000 without medical evidence of insurability. Medical evidence of insurability required for anyone enrolling after 30 days from their start date. Limited coverage available for spouse and children.

Voluntary Accidental Death and Dismemberment Insurance
Equaling one to six times your base salary, rounded to the nearest $1,000, to a maximum of $1,500,000. Limited coverage available for spouse and children.

Long-Term Care
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. Coverage available for you, your spouse, and you or your spouse’s parents and grandparents with evidence of insurability. Guaranteed coverage for all benefit levels is available only for you within the first 30 days of employment.
Short-Term Disability
Coverage replaces 60 percent or 66 2/3 percent of participant’s base salary, up to a maximum of $5,000 per week, if they are unable to work due to an injury, illness, or maternity. Participant must enroll within 15 days from date of hire or during Open Enrollment.

Long-Term Disability
Full-time employees working a minimum of 30 hours per week are eligible. Option 1 - provides 50 percent of base monthly income to a maximum of $10,000. Option 2 - provides 60 percent of base monthly income to a maximum of $10,000. The maximum benefit period is to age 65. Employees can elect coverage without medical underwriting.

Metlaw Legal Plan
Covers telephonic and office consultations with legal counsel for a variety of issues, representation, document preparation and more. The biweekly $7 premium covers employee, spouse, and dependent children.

Visit benefits.miami.edu for more information and enroll in Workday.
Tuition Benefits
The tuition benefits are designed to encourage employee and family participation in higher education and supports the UHealth’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 be entitled only to the employee tuition benefit.

Employee Tuition Reimbursement (UHealth Tower employees only)
Employees receive up to $4,000 per year for undergraduate programs for additional, formal job-related education at any accredited college or university.

Employee Tuition Remission at the University of Miami (UHealth non-Tower employees only)
Employees are eligible for 100 percent tuition benefits 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 (UHealth Tower dependents and UHealth non-Tower dependents)
Spouses and eligible unmarried dependent children can take advantage of 50 percent tuition remission at the University of Miami after you’ve completed 2 years employment. Benefit increases to 100% after 11 years of employment.

For detailed information, visit benefits.miami.edu.

Recognition
UHealth recognizes 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.

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.
**PROFESSIONAL DEVELOPMENT**
UHealth employees are encouraged to learn, inspire others, and grow professionally through the various development opportunities provided by Talent and Organizational Development.

**Learn** through the redesigned ULearn experience, featuring an expanded catalog with access to more than 2,000 online courses that will help you advance your career at the U.

**Inspire** others by volunteering as a U Facilitator or Engagement Champion. As a U Facilitator, you will have the opportunity to impact our workforce from day one by showing new employees why it’s great to be a Miami Hurricane during I Am the U, the University’s employee orientation program. As an Engagement Champion, you will help leaders understand their area’s engagement survey results and work with them to create action plans that strengthen their teams.

**Grow** as a leader by attending Essentials of Leadership (EOL). EOL provides a blend of four interactive modules that include leadership discussions, individual assessments, experiential learning activities, and coaching.

For more information, contact Talent and Organizational Development at **TOD@miami.edu** or 305-243-3090.

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**EMPLOYEE DISCOUNT PROGRAM**
As a UHealth 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 [benefits.miami.edu](http://benefits.miami.edu) for a complete list.
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
Important Contacts

Total Rewards, your pay and benefits team: 305-284-3004 • miami.edu/benefits/ask

Aetna: 1-800-824-6411 • aetna.com

Carisk Behavioral Health: 1-800-294-8642 • cariskpartners.com

Cigna: 1-800-CIGNA24 (244-6224) • cigna.com/dental

Delta Dental: 1-800-521-2651 • deltadental.com

Faculty and Staff Assistance Program (FSAP): 305-284-6604 • fsap.miami.edu

Fidelity Investments: 1-800-642-7131 • netbenefits.com/UM

Healthy ‘Canes Employee Clinic: Gables - 305-284-9355 • Medical - 305-243-9355 • healthycanesclinic.com

MetLaw: 1-800-821-640 • legalplans.com

OptumRx: 1-855-438-4509 • optumrx.com

TIAA-CREF: 1-888-488-3420 • tiaa-cref.org/UofMiami

UHealth Connect (employee appointment line): 305-243-CARE (2273) • UHealthSystem.com

UHealth Office of Patient Experience: 305-243-HELP (4357) • HeretoHelp@med.miami.edu

UHealth Patient Financial Services: 305-243-2900 • umiamihealth.org/billing

UHealth at Walgreens: umiamihealth.org/patients-visitors/walgreens-clinics

WageWorks: 1-877-924-3967 • wageworks.com

Well ‘Canes: 305-284-3004 • miami.edu/wellcanes

Wellness Centers: Gables - 305-284-8500 • Medical - 305-243-7600 • miami.edu/wellness

Workday Helpdesk: Gables - 305-284-6565 • Medical - 305-243-5999 • miami.edu/workday-hr