

**Your
journey
starts
here.**



**2025 | FACULTY (NON-CLINICAL)
AND CORAL GABLES/MARINE STAFF**

Welcome to the U

TRANSFORMING LIVES THROUGH EDUCATION, RESEARCH, INNOVATION, AND SERVICE

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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.

D

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.

I

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.

R

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.

E

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.

C

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.

C

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.

T

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.



Before Your First Day

CREATE A CANE ID

Visit workday.miami.edu to create a Cane ID and password.

PROTECT YOUR CANE ID

Complete Multi-Factor Authentication at caneid.miami.edu to ensure additional protection of your new Cane ID.

LEARN ABOUT THE UNIVERSITY OF MIAMI

Visit firstdays.miami.edu to learn more about working at the University of Miami.



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), earth.miami.edu/about-us/administration/campus-safety/parking/index.html (Marine), or med.miami.edu/offices/public-safety/parking-and-transportation (UHealth/Miller School).

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 and discuss your job role, performance expectations/goals, and any required training.



Your UM Experience

Welcome! 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 approximately 18,000 faculty and staff, and more than 19,000 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.

Established in 1925 during the region's famous real estate boom, UM is a major research university engaged in more than \$375 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.

The University comprises 12 schools and colleges serving undergraduate and graduate students in more than 280 majors and programs.

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 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.



GET INVOLVED

Whether it's volunteering in the community or visiting an on-campus museum, there are many ways to get involved. Keep an eye out for announcements on how to participate. Also, visit the Butler Center for Service and Leadership 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 the various links under Working at the U.

What's Happening at the U?

STAY CONNECTED

For news and happenings across all campuses look for News@TheU daily in your inbox. Check out the miami.edu/life 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



@Lifeat_theU



@LifeattheU



miami.edu/life

There's a Reward for Everyone

From paid time off and tuition benefits to great health care, retirement programs, wellness offerings, and discounts, UM 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 UM 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
- Tuition benefits for staff and eligible dependents
- \$5 visits to the UHealth Clinic at Walgreens for UM/Aetna members

TIME OFF

- Paid holidays
- Floating holidays
- Vacation days and sick days (may increase with years of service)



Commonly Used Terms

Balance Billing

Out-of-network providers may bill patients for the balances remaining on the charges associated with services rendered, after the insurance reimbursement amount is paid. You are responsible for the difference between out-of-network billed charges and Aetna's maximum allowable fee.

Coinsurance

Your share of the costs of a covered healthcare expense, calculated as a percent based on the contracted Aetna rate you pay for services after your deductible is met.

Copayment (Copay)

The fixed dollar amount you pay each time you receive certain types of medical services or prescriptions. Copays vary depending on the service you're receiving.

Deductible

The dollar amount you must pay for covered health care services before your insurance plan starts to pay. Copayments do not apply to the deductible.

Family

A family plan consists of an employee, a spouse, and at least one dependent child. In all of our plans, once the deductible is met for three members of a family, it is met for all other members of the same family.

Maximum Allowable Fee

An amount determined by Aetna to be the prevailing charge for the service. This amount is based on a national database, complexity of services, range of services and prevailing charge in the geographic area.

Network

All national providers and facilities contracted with Aetna. UHealth providers are all within the Aetna network.

Out-of-Pocket Maximum

The maximum dollar amount you are required to pay out of pocket for medical, behavioral health, Rx during the calendar year. When the amount of combined covered expenses paid by you and/or all your covered dependents (family) satisfies the out-of-pocket maximums, the plan will pay 100% of covered expenses for the remainder of the calendar year. You are still responsible for premiums.

Premium

The amount you'll be deducted each pay period to remain in the plan.

UHealth Provider

A University of Miami physician, UHealth facility, or Jackson Health System facility.

UHealth Total Care Provider

Primarily UHealth and Jackson Health System providers and facilities; includes access to Aetna network behavioral health and some ancillary providers.

Usual, Customary and Reasonable

The usual charge made by a physician or other provider of services that does not exceed the general level of charges made by other providers for the same care in the same geographic area.



2025 Medical Plans

UHEALTH TOTAL CARE

This plan is designed to provide you and your family with top-tier healthcare services at a lower cost while giving you access to a network of primarily UHealth and Jackson Health System providers and facilities.

- Lowest premiums and deductibles to ensure affordable care at all levels.
- Comprehensive coverage, including preventive care, diagnostics, and specialty services, all conveniently available at UM facilities
- UHealth Total Care gives you access to an exclusive network of primarily UHealth and Jackson Health System providers and facilities. This plan also includes access to Aetna network behavioral health and some ancillary providers.
- Plan has a \$100 deductible per person, up to \$300 per family. Once the deductible is met, participants pay copays for services.
- In-network preventive care is free and bypasses the deductible. Covered prescription drugs also bypass the deductible, but require copays.

SELECT 1 & SELECT 2

- Both plans offer access to a national network (Aetna Select Open Access) of providers and facilities. There are no out-of-network benefits.
- Select 1 plan has a \$200 deductible per person, up to \$600 per family.
- Select 2 plan has a \$300 deductible per person, up to \$900 per family.
- Once the deductible is met, participants pay copays for services.
- In-network preventive care is free and bypass the deductible. Covered prescription drugs also bypass the deductible, but require copays.

CHOICE POSII HRA

- HRA plan offers access to a national network (Choice POS II Open Access) of providers and facilities and out-of-network benefits (at higher costs)
- HRA plan has an in-network \$1,500 deductible per person, up to \$4,500 per family. Out-of-network deductibles doubled.
- The plan has a \$400 per person allowance (up to \$1,200 per family) to help pay for up front medical and prescription expenses, including the deductibles. The unused allowance rolls over each year as long as you remain in this plan.
- In-network preventive care is free and bypasses the deductible. However, covered prescription drugs do not bypass the deductible, which must be met prior to copays.



Health Reimbursement Account

Aetna Health Reimbursement Account (HRA) medical plan participants will receive a HealthEquity Visa card pre-loaded with a University-provided fund (\$400 per person; up to \$1,200 per family). The funds may be used for eligible medical and pharmacy expenses.

Participants may register at healthequity.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 HealthEquity 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.

UNDERSTANDING THE HRA



The University provides **\$400 fund per person (max \$1,200 per family)** for you to use on medical and pharmacy expenses each year. The fund, administered by HealthEquity, 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 HealthEquity 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 healthcare FSA, you can use your FSA dollars (pre-loaded on to your HealthEquity Visa card) to help pay for medical and pharmacy expenses after your HRA funds are depleted.



2025 Medical Plan Summary

All four medical plans cover the same services.

The differences are your monthly plan premiums, copays, and deductibles.

	UHEALTH TOTAL CARE	SELECT 1	SELECT 2	HEALTH REIMBURSEMENT ACCOUNT
Monthly pre-tax premium	\$	\$\$\$\$	\$\$\$	\$\$
Deductible	\$100 per person	\$200 per person	\$300 per person	\$1,500 per person
National network (all 50 states)	UHealth Total Care Network*	• Aetna Select (Open Access)	• Aetna Select (Open Access)	• Choice POS II (Open Access)
Lower copays when using UM doctors at UHealth/Jackson facilities. \$0 copay for maternity delivery at Jackson Health System	•	•	•	•
No primary care physician election required	•	•	•	•
No referrals to specialists required	•	•	•	•
Prescription drug coverage included	Through Aetna	Through Aetna	Through Aetna	Through Aetna
Mental and behavioral health coverage	Through Aetna	Through Aetna	Through Aetna	Through Aetna
Preventive in-network care services covered at 100%	•	•	•	•
Copays apply for most non-preventive care services	•	•	•	•
High-end imaging services (coverage exceptions apply)	Only at UHealth	Only at UHealth	Only at UHealth	Only at UHealth
Out-of-network benefits**				•
Rollover Health Reimbursement Account fund				Administered by HealthEquity
Coinsurance applies (certain services)				•
Worldwide emergency coverage	•	•	•	•

* Primarily UHealth and Jackson Health System providers and facilities; includes access to Aetna network behavioral health and some ancillary providers.

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

• **Applies**

UHealth Total Care		Aetna Select 1		Aetna Select 2		Aetna POS II HRA			
Network	UHealth Total Care Providers ¹	Aetna Select (Open Access)		Aetna Select (Open Access)		Aetna Choice POS II (Open Access)			
Plan Provisions		UHealth Providers ²	In-Network	UHealth Providers ²	In-Network	UHealth Providers ²	In-Network	Out-of-Network ³	
Health Reimbursement Account (HRA) Fund Per Member ⁴						\$400 per member (up to \$1,200 per family)			
Deductible applies to all services below except in-network preventive care and in-network mental health services.									
Deductibles and Out-of-Pocket Maximums									
Deductibles	\$100 (Individual) \$300 (Family)	\$200 (Individual) \$600 (Family)		\$300 (Individual) \$900 (Family)		\$1,500 (Individual) \$4,500 (Family)		\$3,000 (Individual) \$9,000 (Family)	
Out-of-Pocket Maximum	\$3,000 (Individual) \$9,000 (Family)	\$3,000 (Individual) \$9,000 (Family)		\$4,000 (Individual) \$12,000 (Family)		\$4,000 (Individual) \$12,000 (Family)		\$8,000 (Individual) \$24,000 (Family)	
Primary Care and Specialist Services									
Preventive Care	\$0	\$0	\$0	\$0	\$0	\$0	\$0	Not Covered	
Primary Care Physician	\$10	\$15	\$20	\$20	\$25	\$15	\$20	30%	
Specialist	\$15	\$20	\$55	\$30	\$65	\$20	\$55	30%	
Maternity ⁵	\$15	\$20	\$55	\$30	\$65	\$20	\$55	30%	
Mental and Behavioral Health									
Mental Health Provider	\$15	\$20	\$20	\$20	\$20	\$20	\$20	30%	
Mental Health Inpatient	\$100/day, maximum \$500 per admission	\$100/day, maximum \$500 per admission	\$100/day, maximum \$500 per admission	\$100/day, maximum \$500 per admission	\$100/day, maximum \$500 per admission	\$100/day, maximum \$500 per admission	\$100/day, maximum \$500 per admission	30%	
Hospital Expenses									
Inpatient ⁶	\$150/day, maximum \$750 per admission	\$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%	
Maternity Delivery at Jackson Health ⁷	\$0	\$0	\$250/day, maximum \$1,250 per admission	\$0	\$300/day, maximum \$1,500 per admission	\$0	\$200/day, maximum \$1,000 per admission	30%	
Emergency Room ⁸	\$200	\$200	\$200	\$250	\$250	\$250	\$250	\$250	
Urgent Care	\$100	\$100	\$100	\$100	\$100	\$100	\$100	30%	
Ambulance	\$0	N/A	\$0	N/A	\$0	N/A	\$0	20%	
Urgent Care and Clinics									
Urgent Care	\$100	\$100	\$100	\$100	\$100	\$100	\$100	30%	
UHealth at Walgreens ⁹	\$5	\$5	\$5	\$5	\$5	\$5	\$5	N/A	
Teladoc (no deductible)	\$10	N/A	\$20	N/A	\$20	N/A	\$20	N/A	
Diagnostic Services									
High-End Imaging ¹⁰	\$150	\$150	See note below	\$150	See note below	\$100	See note below	See note below	
Low-End Imaging	\$0	\$0	\$30	\$0	\$50	\$0	\$40	30%	
Lab Work	\$0	\$0	\$0	\$0	\$0	\$0	\$0	30%	

1. Primarily UHealth and Jackson Health System providers and facilities; includes access to Aetna network ancillary and behavioral health providers. Review [Aetna Doc Find](#) for eligible providers.

2. A University of Miami physician, UHealth facility, or Jackson Health System facility.

3. You have the option of using an out-of-network provider, but your charges will be subject to balance billing.

4. The first \$400 of eligible medical and Rx expenses are covered by the HRA fund with the exception of mental health copayments. Preventive care services will not be deducted from the \$400 HRA fund.

5. After deductible, copayment applied to first office visit, then all office services covered at 100%.

6. Inpatient hospital services include semiprivate room, ancillary service, physician fees/visits, and inpatient surgery.

7. Waived copayment (after deductible) for Jackson Health System Maternity delivery.

8. Emergency room copayment is waived if admitted to the hospital.

9. Labs sent outside of UHealth at Walgreens may be subject to deductible and additional fees.

10. 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 copayment at any Aetna network provider.

UHealth Total Care		Aetna Select 1		Aetna Select 2		Aetna POS II HRA		
Network	UHealth Total Care Providers ¹	Aetna Select (Open Access)		Aetna Select (Open Access)		Aetna Choice POS II (Open Access)		
Plan Provisions		UHealth Providers ²	In-Network	UHealth Providers ²	In-Network	UHealth Providers ²	In-Network	Out-of-Network ³
Health Reimbursement Account (HRA) Fund Per Member ⁴						\$400 per member (up to \$1,200 per family)		
Deductible applies to all services below except in-network preventive care and in-network mental health services.								
Outpatient Services								
Surgery	\$100	\$100	\$150	\$100	\$250	\$50	\$150	30%
Therapy (occupational, physical, speech) - up to 60 visits per year	\$15	\$15	\$20	\$20	\$25	\$15	\$20	30%
Infusion Therapy	\$0	\$0	\$40	\$0	\$40	\$0	\$40	30%
Outpatient Chemotherapy and Radiation								
Facility	\$0	\$0	\$40	\$0	\$40	\$0	\$40	30%
Physician	\$0	\$0	\$40	\$0	\$40	\$0	\$0	30%
Additional Services								
Allergy Injection (per visit)	\$5	\$5	\$5	\$5	\$5	\$5	\$5	30%
Acupuncture (per visit) - up to 30 visits per year	\$15	\$15	\$15	\$20	\$20	\$15	\$15	30%
Fertility Coverage (exclusively at University of Miami Reproductive Medicine)								
After deductible, the plans provide a lifetime individual fertility benefit of \$9,000 in medical coverage and \$5,000 in prescription coverage, utilized exclusively at University of Miami Reproductive Medicine .								
Bariatric Procedures (exclusively at UHealth Bariatric Specialists)								
After deductible, bariatric procedures (for employees only) exclusively at UHealth Bariatric Specialists .								
Durable Medical Equipment and Devices								
Durable Medical Equipment	\$0	\$0	\$0	\$0	\$0	20%	20%	30%
Prosthetic Devices	\$0	\$0	\$30	\$0	\$50	20%	20%	30%
Foot Orthotic Device	\$0	\$0	\$30	\$0	\$50	20%	20%	30%
Hearing Aids	After deductible, the plan will pay up to \$3,000 per ear every three (3) years.							30%
Skilled Nursing Care								
Inpatient services (room, board) up to 100 days per year	\$0	\$0	\$0	\$0	\$0	20%	20%	30%
Other inpatient services, supplies	\$0	\$0	\$0	\$0	\$0	20%	20%	30%

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3. You have the option of using an out-of-network provider, but your charges will be subject to balance billing.

4. The first \$400 of eligible medical and Rx expenses are covered by the HRA fund with the exception of mental health copayments. Preventive care services will not be deducted from the \$400 HRA fund.

5. After deductible, copayment applied to first office visit, then all office services covered at 100%.

6. Inpatient hospital services include semiprivate room, ancillary service, physician fees/visits, and inpatient surgery.

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2025 Medical Plan Premiums

		Annual Salary up to \$60K		Annual Salary Above \$60K – \$150K		Annual Salary Above \$150K	
		Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
UHEALTH TOTAL CARE	Employee Only	\$13.85	\$30.00	\$20.77	\$45.00	\$25.38	\$55.00
	Employee + Child	\$60.00	\$130.00	\$69.23	\$150.00	\$84.92	\$184.00
	Employee + Children	\$89.54	\$194.00	\$103.38	\$224.00	\$126.92	\$275.00
	Employee + Spouse	\$113.54	\$246.00	\$131.54	\$285.00	\$154.62	\$335.00
	Employee + Family	\$129.69	\$281.00	\$150.46	\$326.00	\$176.77	\$383.00
AETNA SELECT 1	Employee Only	\$127.85	\$277.00	\$132.00	\$286.00	\$138.00	\$299.00
	Employee + Child	\$262.15	\$568.00	\$270.00	\$585.00	\$282.92	\$613.00
	Employee + Children	\$320.31	\$694.00	\$329.54	\$714.00	\$345.23	\$748.00
	Employee + Spouse	\$434.77	\$942.00	\$447.69	\$970.00	\$468.92	\$1,016.00
	Employee + Family	\$484.15	\$1,049.00	\$498.00	\$1,079.00	\$522.00	\$1,131.00
AETNA SELECT 2	Employee Only	\$55.38	\$120.00	\$58.15	\$126.00	\$64.62	\$140.00
	Employee + Child	\$118.15	\$256.00	\$123.69	\$268.00	\$136.62	\$296.00
	Employee + Children	\$177.69	\$385.00	\$185.54	\$402.00	\$204.92	\$444.00
	Employee + Spouse	\$203.54	\$441.00	\$212.77	\$461.00	\$234.92	\$509.00
	Employee + Family	\$222.46	\$482.00	\$232.62	\$504.00	\$257.08	\$557.00
AETNA HRA	Employee Only	\$24.92	\$54.00	\$29.54	\$64.00	\$39.69	\$86.00
	Employee + Child	\$92.31	\$200.00	\$98.31	\$213.00	\$111.23	\$241.00
	Employee + Children	\$138.00	\$299.00	\$147.23	\$319.00	\$166.15	\$360.00
	Employee + Spouse	\$174.92	\$379.00	\$187.38	\$406.00	\$210.46	\$456.00
	Employee + Family	\$199.85	\$433.00	\$214.15	\$464.00	\$240.92	\$522.00

NOTE: All salary banded premiums shown are for full-time employees who are non-smokers and whose spouses do not have access to employer-sponsored medical insurance. Visit benefits.miami.edu for part-time premiums.

There is a \$350 monthly (\$161.54 biweekly) spousal surcharge, in addition to the premium above, 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. If your spouse does not have access to employer-provided medical insurance, please indicate this in Workday to avoid the \$350 spousal surcharge.

There is a \$100 monthly (\$46.15 biweekly) additional charge added to the UM/Aetna medical plan premium for employees who indicate they are a smoker. Through the smoking cessation program, you can get the help you need to quit smoking for free. Visit [here](#) for details. If you or your spouse do not smoke, please indicate this in Workday to avoid the \$100 additional cost.



Behavioral & Mental Health

FACULTY AND STAFF ASSISTANCE PROGRAM (FSAP)

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.

AETNA MENTAL HEALTH (INCLUDED IN THE UM MEDICAL PLAN)

Aetna provides members with mental health and substance abuse treatment, outpatient and inpatient treatment. Employees can visit aetna.com for in-network providers or download the Aetna Health app.

For UM/Aetna plan members:

- \$20 copay (\$15 for UHealth Total Care) for outpatient individual treatment and intensive outpatient program
- \$20 copay (\$15 for UHealth Total Care) for group therapy
- \$100/day copay (maximum \$500) for inpatient treatment and partial hospitalization
- Behavioral health telehealth services and virtual personalized support programs
- Brightline Pediatric Behavioral Health for children under age 18; offers virtual therapy, psychiatry, and coaching
- Maximum benefit based on medical necessity

Aetna can help you and your dependents deal with a variety of issues, including:

- Depression
- Anxiety
- Panic
- Stress
- Family-related problems
- Eating disorders
- Childhood behavioral disorders
- Alcohol problems
- Drug problems
- Compulsive disorders
- Schizophrenia

All care is provided with the fullest degree of confidentiality.

Well 'Canes Preventive Care

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

* 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](https://www.healthcare.gov/coverage/preventive-care-benefits) for a complete list of preventive care services.

Save money on health care

All four of our UM/Aetna medical plans offer the same in-network services. The only difference is your premium and how you pay for eligible medical expenses.

Take advantage of **free preventive care screenings**, from well-child visits to annual physicals, well woman exams, and colonoscopies.

Ask **"are you in-network?"** By using practitioners who are in your network, you can be sure to pay your copayment and deductible. Also make sure the lab and specialists you visit are in your network, even if your practitioner refers you to them. Aetna plan members can visit UHealth, LabCorp, and Quest labs for routine tests and blood work for free (after deductible).

Get a **free flu shot** to minimize your chances of getting sick. Free flu shots are offered during flu season at the annual HR-Total Rewards fairs, Healthy 'Canes Employee Clinic, and UHealth at Walgreens.



UHealth World-Class Care

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 (HIPAA).

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 76% 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!

OUR GROWING NETWORK

When it comes to convenience, UHealth care is closer than you think. 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.

Sylvester's Radiation Oncology clinic is home to the state-of-the-art Dwoskin Proton Therapy Center, offering the only proton treatment available at an NCI-designated cancer center in the state of Florida.

You can access UHealth's quality care at your convenience with **UHealth Your Way**. The virtual visits take place over a secure network and provide you with convenient access to UHealth physicians from the comfort of your home. In addition, we have primary care, multi-specialty and Walgreens locations across Miami-Dade, Broward, and Palm Beach counties.

UHealth LOCATION GUIDE

MIAMI-DADE COUNTY

Health District: Hospitals, Primary and Multi-Specialty Care

- 1) UHealth Tower
1400 NW 12th Avenue, Miami
- 2) Sylvester Comprehensive Cancer Center
1475 NW 12th Avenue, Miami
- 3) Bascom Palmer Eye Institute
900 NW 17th Street, Miami
- 4) Desai Sethi Medical Center
1150 NW 14th Street, Miami
- 5) Don Soffer Clinical Research Center
1120 NW 14th Street, Miami
- 6) Mailman Center for Child Development
1601 NW 12th Avenue, Miami
- 7) UHealth Diabetes Research Institute
1450 NW 10th Avenue, Miami
- 8) Batchelor Children's Research Institute
1580 NW 10th Avenue, Miami
- 9) UHealth Applebaum Imaging Center
1115 NW 14th Street, Miami

Primary and Multi-Specialty Care

- 10) The Lennar Foundation Medical Center
5555 Ponce de Leon Boulevard, Coral Gables
 - Bascom Palmer Eye Institute
 - Sylvester Comprehensive Cancer Center
 - University of Miami Sports Medicine Institute
 - Desai Sethi Urology Institute
- 11) UHealth Doral – Two Locations
8375 NW 53rd Terrace, Doral
8333 NW 53rd Street, Doral
 - Sylvester Comprehensive Cancer Center
 - Desai Sethi Urology Institute
- 12) UHealth Doral Commons
7400 NW 104th Avenue, Doral
- 13) UHealth at Jackson West
2801 NW 79th Avenue, Doral

- 14) UHealth Le Jeune
351 NW 42nd Avenue, Suite 105, Miami
- 15) UHealth Kendall
8932 SW 97th Avenue, Miami
 - Sylvester Comprehensive Cancer Center
- 16) UHealth Palmetto Bay
15155 SW 97th Avenue, Suites 100 and 240, Miami
- 17) UHealth South Dade
9380 SW 150th Street, Miami
- 18) UHealth Miami Beach
1045 5th Street, Suites 303 and 305, Miami Beach

UHealth Clinic at Walgreens

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

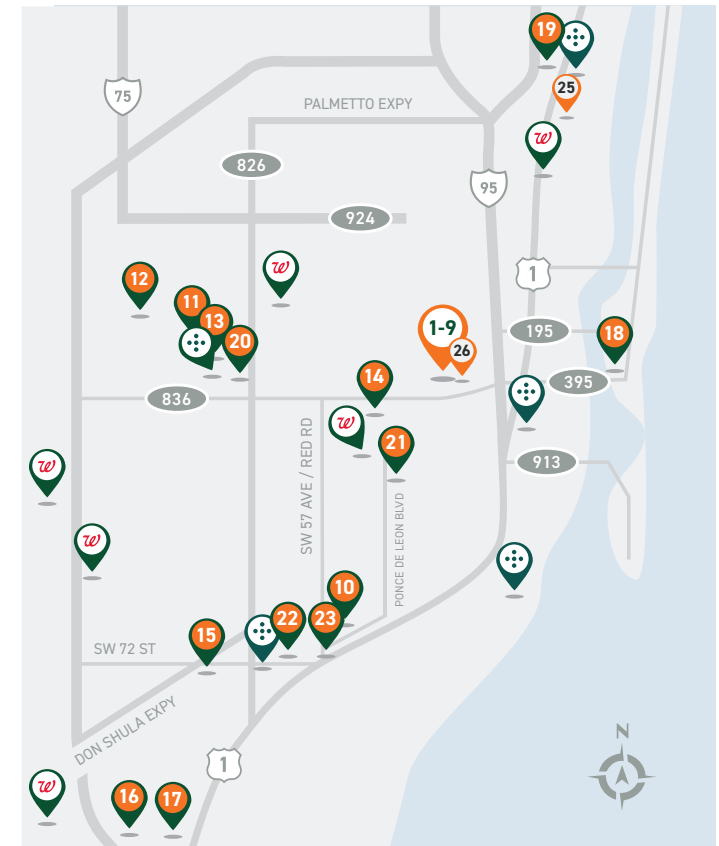
One Medical with UHealth

- 19505 Biscayne Boulevard, Suite 2180, Aventura
- 8700 NW 36th Street, Suite 107, Doral
- 82 SW 8th Street, Suite 3, Miami
- 2984 Grand Avenue, Miami
- 8810 SW 72nd Court, Suite A-101, Miami

Specialty Care

- 19) Sylvester Aventura
2801 NE 213th Street, Aventura
- 20) UHealth Bariatrics Specialists Doral
3650 NW 82nd Avenue, Doral
- 21) UHealth Dermatology Coral Gables
1828 Ponce de Leon Boulevard, Coral Gables
- 22) UHealth Dermatology South Miami
7000 SW 62nd Avenue, South Miami
7330 SW 62 Place, South Miami
- 23) UHealth Endocrinology Coral Gables
6705 Red Road, Suite 714, Coral Gables

Miami-Dade County



Coming Soon

- 25) UHealth SoLé Mia
2111 SoLé Mia Way, North Miami
- 26) Kenneth C. Griffin Cancer Research Building
1425 NW 10th Avenue, Miami



Hospitals/Medical Campus



Primary, Specialty and Multi-Specialty Care



UHealth Clinic at Walgreens



One Medical with UHealth



Coming Soon

UHealth LOCATION GUIDE

BROWARD COUNTY

Primary and Multi-Specialty Care

- 1) UHealth Fort Lauderdale
4800 NE 20th Terrace, Suite 201, Fort Lauderdale
- 2) UHealth Plantation
8100 SW 10th Street, Building 3, Plantation
 - Bascom Palmer Eye Institute
 - Sylvester Comprehensive Cancer Center
 - University of Miami Sports Medicine Institute
- 3) UHealth 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
- 601 E Commercial Boulevard, Oakland Park
- 8790 W McNab Road, Tamarac

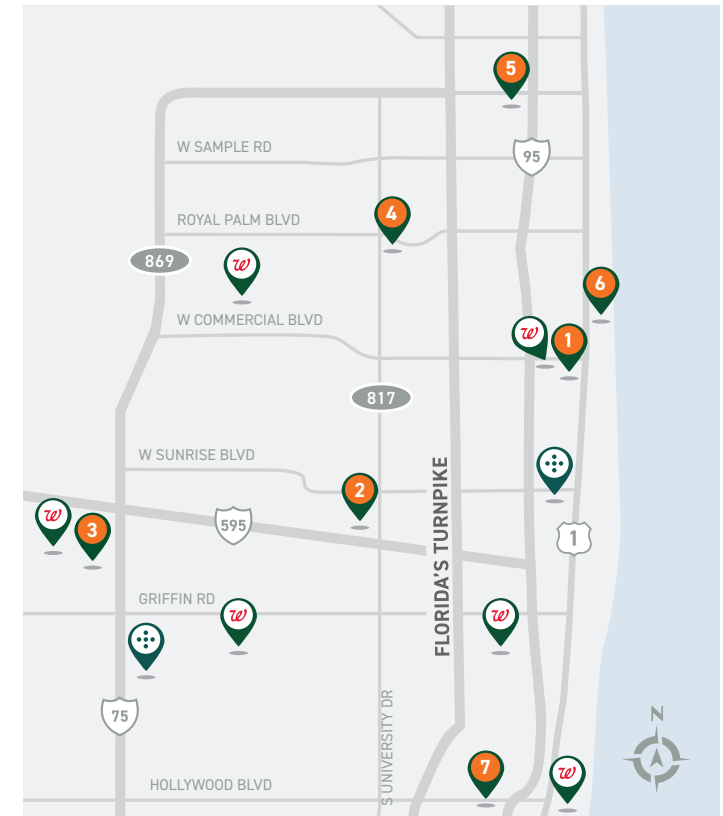
One Medical with UHealth

- 450 E Las Olas Boulevard, Suite 130, Fort Lauderdale
- 309 SW 145 Terrace, Pembroke Pines

Specialty Care

- 4) Sylvester Coral Springs
8170 Royal Palm Boulevard, Coral Springs
8190 Royal Palm Boulevard, Coral Springs
- 5) Sylvester Deerfield Beach
1192 E Newport Center Drive, Suite 100, Deerfield Beach
- 6) Sylvester Fort Lauderdale
5700 N Federal Highway, Suite 5, Fort Lauderdale
- 7) Sylvester Hollywood
3850 Hollywood Boulevard, Suite 1B, Hollywood

Broward County



Primary, Specialty and Multi-Specialty Care



UHealth Clinic at Walgreens



One Medical with UHealth

UHealth LOCATION GUIDE

PALM BEACH & COLLIER COUNTY

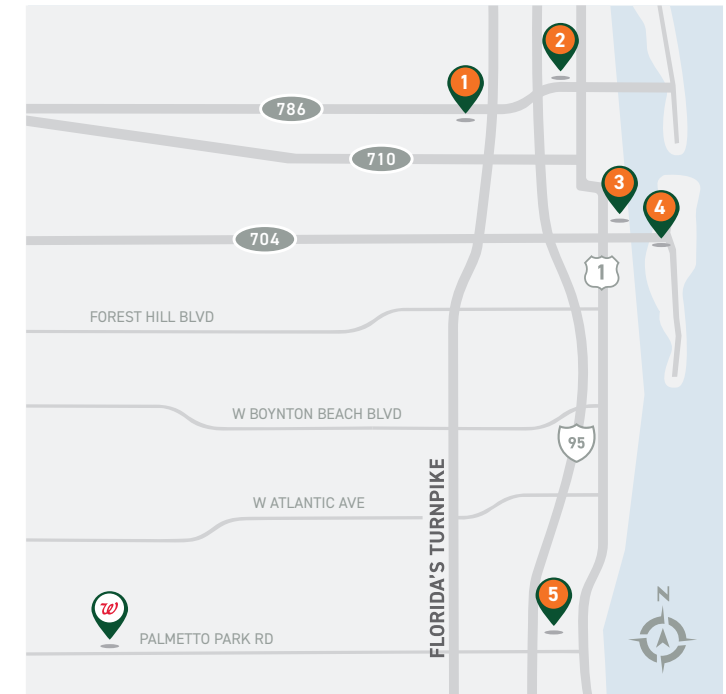
Primary and Multi-Specialty Care

- 1) **Bascom Palmer Eye Institute Palm Beach Gardens**
7101 Fairway Drive, Palm Beach Gardens
- 2) **UHealth Palm Beach Gardens**
3401 PGA Boulevard, Suite 400, Palm Beach Gardens
- 3) **UHealth Downtown West Palm Beach**
185 Banyan Boulevard, Suite 200, West Palm Beach
- 4) **UHealth Concierge Medicine Palm Beach**
218 Royal Palm Way, Palm Beach
- 5) **UHealth Boca Raton**
3848 FAU Boulevard, Boca Raton
* 1489 W Palmetto Park Road, Suite 400, Boca Raton
* New Address Effective December 2, 2024

UHealth Clinic at Walgreens

- 21880 State Road 7, Boca Raton

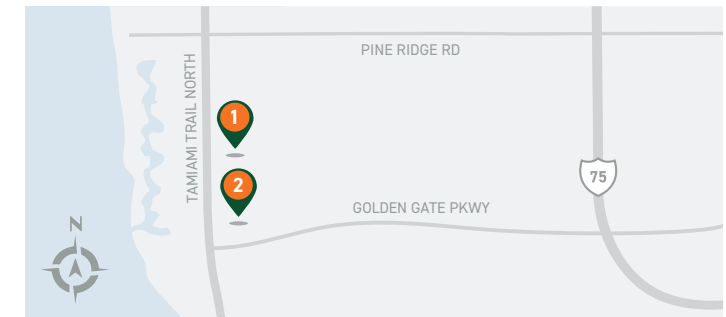
Palm Beach County



Specialty Care

- 1) **Bascom Palmer Eye Institute Naples**
3880 Tamiami Trail N, Naples
- 2) **Sylvester Naples**
(Cancer Care Coordination and Support Services Office)
2390 9th Street N, Naples

Collier County



Primary, Specialty and Multi-Specialty Care



UHealth Clinic at Walgreens



High-End Imaging Covered 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.

Patient copays vary depending on the medical plan selected:

AETNA MEDICAL PLAN	UHEALTH	AETNA NETWORK
UHealth Total Care	Deductible, then \$150 copay	Not covered
Select 1	Deductible, then \$150 copay	Not covered
Select 2	Deductible, then \$150 copay	Not covered
HRA	Deductible, then \$100 copay	Not covered

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 radiology.med.miami.edu/locations for locations and additional information.

Need Immediate Care?

In-Person Care Options

HEALTHY 'CANES EMPLOYEE CLINICS — ON-CAMPUS CARE (GABLES AND MEDICAL)

- Convenient access for faculty & staff to UHealth medical services for minor illnesses and select immunizations.
- Dependents are not eligible to receive care at the Healthy Canes Employee Clinic
- \$5 visit fee per visit (waived for flu and shingles vaccines)
- Staffed by UHealth APRNs
- Visit healthycanesclinic.com for more information

UHEALTH CLINICS AT WALGREENS

- If you have a minor medical issue off campus, consider using a UHealth Clinic at Walgreens (12 locations across South Florida)
- No appointment necessary, but may be scheduled online
- Staffed by UHealth APRNs
- \$5 clinic fee per visit (for UM/Aetna members)
- Visit uhealthclinics.com for more information

UHEALTH TOWER 24/7 EMERGENCY DEPARTMENT

- Personalized care approach with access to UHealth's renowned experts across all disciplines — cardiology, neurology, pulmonology, orthopaedics, geriatrics, surgery and many more
- Staffed 24/7 with emergency medicine board-certified physicians
- Award-winning clinical pathway for immunocompromised oncology patients
- State-of-the-art radiology and imaging technology for rapid diagnoses

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 for more information

ONE MEDICAL LOCATIONS

- Modern approach to primary care with 24/7 virtual care
- Free annual membership if covered by the UM/Aetna medical plan
- Triage common issues through "Treat Me Now" in the app
- Prescription renewals through the app
- Appointments (in-person or virtual) are billed through Aetna insurance with the lower UM provider copays (after deductible)
- Visit onemedical.com/myhealth to register

Need Immediate Care?

Virtual Care Options

HEALTHY 'CANES EMPLOYEE CLINICS

- Convenient access for faculty & staff to UHealth medical services for minor illnesses and select immunizations.
- Dependents are not eligible to receive care at the Healthy Canes Employee Clinic
- \$5 visit fee per visit (waived for flu and shingles vaccines)
- Staffed by UHealth APRNs
- Visit healthycanesclinic.com for more information

UHEALTH CLINICS AT WALGREENS

- If you have a minor medical issue, consider using a UHealth Clinic at Walgreens
- Appointments necessary for virtual appointments
- Staffed by UHealth APRNs
- \$5 clinic fee per visit (for UM/Aetna members)
- Visit uhealthclinics.com for more information

UHEALTHNOW

- Quality on-demand care from home or on the go
- Anytime and anywhere, 24/7, 365 days a year
- Connect by phone or by video chat
- Visit uhealthnow.com for more information

BASCOM PALMER RAPID VIRTUAL EYE CARE

- Care a minor eye concern like styes, eyelid swelling or tenderness, itchy eyes, etc
- Connect with a Bascom Palmer expert provider via video using your laptop, smartphone, or tablet
- Glasses and contact lens prescriptions are not provided through this service
- \$10 fee per visit (for UM/Aetna members)
- Visit uhealthclinics.com for more information or call **800-329-7000 (option 2, 1)**

ONE MEDICAL APP

- Modern approach to primary care with 24/7 virtual care
- Free annual membership if covered by the UM/Aetna medical plan
- Triage common issues through "Treat Me Now" in the app
- Prescription renewals through the app
- Appointments (in-person or virtual) are billed through Aetna insurance with the lower UM provider copays (after deductible)
- Visit onemedical.com/myhealth to register



Prescription Drugs

Aetna is the Pharmacy Benefit Manager and prescription drug coverage is included in the UM/Aetna medical plan. Once enrolled in the UM/Aetna medical plan, you will receive your ID card. This card should be used when picking up your prescriptions. Aetna's in-network pharmacies include Walgreens, CVS, Publix, Walmart, and many others – 68,000 pharmacies nationwide. To locate a pharmacy near you go to [aetna.com](https://www.aetna.com).

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, prescription copays apply only after you have met your deductible. Formulary changes occur throughout the year. Visit [aetna.com](https://www.aetna.com) to view a list of covered drugs and costs.

Specialty medications may be filled at University of Miami Specialty, Walgreens, CVS Specialty, or any pharmacy in the open specialty network.

Mail service refills are available through CVS Caremark® mail service. New orders or renewals will need to be submitted to the CVS Caremark® mail service.

If you are taking a maintenance medication—any medication taken in the same strength and dosage for more than 90 days—you can save money and avoid a penalty by filling your prescription in a 90-day supply at any in-network pharmacies such as Walgreens, Walmart, Publix, CVS retail pharmacy, or CVS Caremark®.

Tier	Cost	Description
Tier 1	\$10	Covered preferred generic medications (not self-injectable) (G=Generics)
Tier 2	\$45	Covered preferred brand name medications (not self-injectable) (PB=Preferred Brands)
Tier 3	\$75	Covered non-preferred generic and brand-name medications (not self-injectable) (NPB=Non-Preferred Brands)
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) (NPSP=Non-Preferred Specialty) and (PSP=Preferred Specialty)

NOTE: Prescriptions for short-term medications (like antibiotics) can be filled at any retail pharmacy in the Aetna network.

TIER 2 EXAMPLE

	Local Retail Pharmacy	Local Retail Pharmacy or CVS Caremark® Mail Service
First 30-Day Fill	\$45.00	\$37.50
30-Day Refill #1	\$45.00	\$37.50
30-Day Refill #2	\$112.50	\$37.50
Total Cost over 90 Days	\$202.50	\$112.50

NOTE: 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.



Flexible Spending Accounts

Using a Flexible Spending Account (FSA) can save approximately \$25 on every \$100 spent by setting aside pre-tax dollars to pay for eligible expenses.

HEALTH CARE FSA

Receive a HealthEquity Visa via mail to pay for your family's eligible health care expenses (anyone on your tax return) at approved merchants, including pharmacies, providers' offices, and hospitals. Keep your card until it expires. Download the **EZ Receipts** mobile app to view balances.

- \$3,300 per year maximum contribution

DEPENDENT CARE FSA

- Used 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 \$135,000
- \$1,500 per year maximum contribution for UM employees earning \$135,000 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; or elderly persons who are dependent on you

2025 Deadlines for Flexible Spending Accounts

Incur eligible expenses by* March 15, 2026

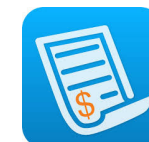
Submit claims by* June 15, 2026

** If expenses are not incurred by March 15 and/or claims have not been submitted by June 15, remaining funds will be forfeited. Check your balance at healthequity.com to avoid any lost funds and visit FSASore.com to use available funds.*

Visit healthequity.com/fsa-qme for a list of eligible expenses.

STAY CONNECTED

Download the EZ Receipts mobile app to file claims, view transactions, and check account balances on the go.





Dental Plan Options

CIGNA DENTAL ACCESS

- Insured 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)

DELTA DENTAL (PPO)

- Insured by Delta Dental
- **In-network and out-of-network benefits available**
- Participants must first meet deductible before plan pays percentage of charges
- Locate in-network providers at deltadental.com or 1-800-521-2651

Rate sheets for both dental plans available at benefits.miami.edu.

PLAN PREMIUMS	CIGNA HMO		DELTA DENTAL PPO	
	Biweekly	Monthly	Biweekly	Monthly
Employee Only	\$4.15	\$9.00	\$17.34	\$37.58
Employee + Child	\$9.18	\$19.90	\$44.94	\$97.38
Employee + Children	\$11.32	\$24.52	\$44.94	\$97.38
Employee + Spouse	\$9.11	\$19.74	\$40.71	\$88.20
Employee + Family	\$16.98	\$36.79	\$66.70	\$144.52
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 in-network annual benefit			•	\$2,500
Maximum out-of-network annual benefit			•	\$1,500

NOTE: Premiums shown are for full-time staff. Biweekly premiums are for 26 pay periods. Visit benefits.miami.edu for part-time rates.

STAY CONNECTED

Download the Cigna or Delta Dental mobile app to manage your dental plan anytime, anywhere.





UM/AETNA VISION COVERAGE (INCLUDED IN THE UM 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](https://www.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, separate from the Aetna plan, 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](https://www.vsp.com) for premiums and additional information.

- Members can receive an eye exam every calendar year for a \$10 copay when services are from a VSP network doctor.
- Lenses and frames are available every calendar year, each for a \$20 copay (maximum of \$150)
- 20% off additional pairs of prescription glasses and non-prescription glasses
- 15% off professional contact lens services
- Average discount of 15-20% off laser vision correction

VSP VISION PLAN		
PLAN PREMIUMS	Biweekly	Monthly
Employee Only	\$2.61	\$5.65
Employee + Child	\$5.95	\$12.90
Employee + Children	\$5.95	\$12.90
Employee + Spouse	\$4.75	\$10.29
Employee + Family	\$7.69	\$16.66

NOTE: Biweekly premiums are for 26 pay periods.

Stay Healthy and Well with Well 'Canes

We're committed to your wellness through Well 'Canes and that extends beyond physical health to include psychological, communal, interpersonal, financial, and occupational wellness. In addition to the on-campus Healthy 'Canes Clinics, we're proud to offer the following:

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.

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.

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% through SHAPE UP. Learn more at miami.edu/wellness.

DOLPHINS CHALLENGE CANCER (DCC)

Ride, walk, or run at UM's DCC. The family friendly event is open to all members of the 'Canes family and provides philanthropic support to UM's Sylvester Comprehensive Cancer Center.



Financial Security Benefits

FREE FINANCIAL SECURITY BENEFITS (PROVIDED AT NO COST TO YOU)

LIFE INSURANCE

Equaling two times your base salary, rounded to the nearest \$1,000, to a maximum of \$100,000. Coverage begins upon employment. Benefits are paid only in the event of death.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Equaling one time your base salary, rounded to the nearest \$1,000, to a maximum of \$100,000. Coverage begins upon employment. Benefits are paid only in the event of accidental death or dismemberment.

LONG-TERM DISABILITY (LTD)

Monthly benefit equaling 66 2/3% of your base annual salary up to a maximum of \$10,000. If you become permanently disabled, there is a six-month waiting period before your LTD benefits begin to pay.

ONE MONTH'S PAY DEATH BENEFIT

Payment equaling one-month's pay provided to the named beneficiary of a deceased employee.



Additional Protection

VOLUNTARY EXCESS LIFE INSURANCE

Coverage equaling one to eight times your base salary, rounded to the nearest \$1,000, to a maximum of \$2,500,000. For guaranteed coverage, you must enroll within 30 days of your start date. The insurer guarantees coverage of the lesser of four times your base annual salary or \$1,500,000 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 AD&D

Equaling one to eight times your base salary, rounded to the nearest \$1,000, to a maximum of \$2,500,000. 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 for employee coverage within the first 30 days of employment.

SHORT-TERM DISABILITY

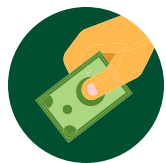
Coverage replaces 60% or 66 2/3% of participant's base salary, up to a maximum of \$5,000 per week for up to 26 weeks, if unable to work due to an injury, illness, or maternity. Participant must enroll within 15 days from date of hire or during Open Enrollment.

Once your enrollment is active, if you make a claim within your first year of enrollment, there is a three month look back period from your effective date, for any pre-existing conditions. Three month look back period is waived if you elect coverage during your new hire enrollment period.

METLAW LEGAL PLAN

Covers telephonic and office consultations with legal counsel for a variety of issues, representation, document preparation, and more. The premium (\$7.26 biweekly/\$15.75 monthly) covers employee, spouse, and dependent children. Participant must enroll within 15 days from date of hire or during Open Enrollment.

Premiums for voluntary benefits are available in Workday and benefits.miami.edu under Life & Insurance Programs.



Retirement Savings

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. Voluntary contributions can be made on a pre-tax basis, a Roth after-tax basis, or a combination of both. Learn more about our new contribution options at umretirement.com.

START SAVING TODAY

To enroll:

1. Visit umretirement.com.
2. Click on **Register as a new user**.
3. Follow the on-screen instructions.
4. Once in the system, select **Enroll in Your Account**.
5. Follow the steps to enroll.

To make changes to your voluntary contributions:

1. Visit umretirement.com.
2. Click **Log In To Fidelity** and enter your username and password.
3. Once logged in, under Take Action, select **Manage Contribution**.
4. Under Manage Your Contribution Amount, click **Contribution Amount**.
5. Select **Begin Change Contribution**.
6. Enter your desired percentage under the Pre-Tax or Roth Basic section, then click **Change Contribution Amount**.
7. Click **Submit**.
8. Your election will go into effect within two payroll cycles.

Get help on demand

Contact Fidelity at 1-800-642-7131 | Contact TIAA at 1-800-842-2252

Meet with a Fidelity or TIAA representative

Schedule an appointment at umretirement.com. You can also call them directly at 1-800-642-7131 (Fidelity) or 1-800-842-2252 (TIAA).

2025 | Faculty and Gables/Marine Staff



DON'T LEAVE MONEY ON THE TABLE

The University offers a generous retirement savings plan, providing a 5% core contribution and a 5% matching contribution, after you celebrate your first year of service.*

By contributing at least 5% of your pay, you will be saving 15% of your salary toward your retirement, thanks in large part to UM's contributions.

** up to IRS compensation limit*

STAY CONNECTED

Download the Fidelity or TIAA mobile app to learn, track, and trade anytime, anywhere.



What Are My Investment Options?

Tier	Investor Profile	Fund Information	
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.	<ul style="list-style-type: none"> 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 * <p><i>* indicates Institutional Premium Class</i></p>	
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 <ul style="list-style-type: none"> Dodge & Cox International Stock Fund Class I Vanguard Institutional Index Fund Institutional Plus Shares Vanguard Mid-Cap Index Fund Institutional Shares Vanguard Russell 1000 Growth Index Fund Institutional Shares Vanguard Small-Cap Growth Index Fund Institutional Shares Vanguard Small-Cap Value Index Fund Institutional Shares Vanguard Total Bond Market Index Fund Institutional Shares Vanguard Total International Stock Index Fund Institutional Shares Vanguard Value Index Fund Institutional Shares 	ACTIVE <ul style="list-style-type: none"> American Funds EuroPacific Growth Fund® Class R-6 Lord Abbett Short Duration Income Fund Class R6 Metropolitan West Total Return Bond Fund Plan Class Vanguard Federal Money Market Fund Investor Shares
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.	<ul style="list-style-type: none"> CREF Money Market CREF Stock 	
TIER FOUR Fidelity BrokerageLink The funds in this tier are 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. The funds in this tier ARE NOT monitored by the Committee.	

When using an investment advisor, ensuring they are a fiduciary and obligated to act in your best interest may be important to achieve your financial goals.



How to Enroll

REVIEW

Review this guide and the information that will be provided to you during **I am the U**, your new employee orientation experience.

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 with parents listed
- Final adoption papers for children

ELIGIBILITY

Your eligible dependents include:

- Your legal spouse
- Your child up to age 26

Your children include:

- Your natural child
- Your stepchild
- Your legally adopted child (or child placed with you for legal adoption)

DESIGNATE A BENEFICIARY

UM provides life insurance, accidental death and dismemberment, 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**.



Benefits Dates & Deadlines

BENEFIT	ELIGIBILITY/EFFECTIVE DATE	ENROLLMENT DEADLINES	
Medical/Dental/Vision	Start date	Enroll in Workday within 15 days from start date	<input type="checkbox"/>
Flexible Spending Accounts	1st of the month following date of hire	Enroll in Workday within 15 days from start date	<input type="checkbox"/>
Voluntary 403(b) Retirement Savings Plan	Eligible upon hire	Enroll today at u u u u u u u u u u u u u u u u	<input type="checkbox"/>
Retirement Savings Plan (University contributions)	After one year of employment and 1,000 hours worked	Automatically enrolled after one year of employment	<input type="checkbox"/>
Group Life Insurance	Start date	Automatically enrolled. Designate beneficiaries in Workday	<input type="checkbox"/>
Group AD&D	Start date	Automatically enrolled. Designate beneficiaries in Workday	<input type="checkbox"/>
One Month Pay Benefit	Start date	Automatically enrolled. Designate beneficiaries in Workday	<input type="checkbox"/>
Voluntary Life Insurance	Start date	Enroll in Workday within 30 days from start date for guaranteed issue amount	<input type="checkbox"/>
Voluntary AD&D	Start date	Enroll in Workday within 30 days from start date	<input type="checkbox"/>
Long-Term Care Insurance	1st of the month following date of hire	Enroll in Workday within 30 days from start date for guaranteed issue amount	<input type="checkbox"/>
Short-Term Disability	1st of the month following date of hire	Enroll in Workday within 30 days from start date	<input type="checkbox"/>
Long-Term Disability	Start date	Automatically enrolled	<input type="checkbox"/>
Tuition Remission	See page 38 for more information		<input type="checkbox"/>
MetLaw Legal Plan	1st of the month following date of hire	Enroll in Workday within 15 days from start date	<input type="checkbox"/>

ID CARDS

You will receive your medical and dental ID cards at the address on file within 14 days from the date you enroll.



TUITION REMISSION

Tuition benefits are 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. Tuition benefits are only available for use at the University of Miami. There is no benefit for outside institutions.

Employee Tuition Remission

Full-time faculty and staff are eligible for 100% tuition remission for two courses (six credits) per semester, up to 15 credits per calendar year, for most credited undergraduate and graduate programs at the University of Miami, for the first semester after completing 90 days of employment. Part-time faculty and staff are eligible for tuition benefits on a prorated basis depending on their work effort.

Dependent Tuition Remission

For the first semester after completing one year of service, dependent tuition remission* provides spouses and eligible unmarried dependent children tuition benefits of up to 128 attempted credits, for most credited undergraduate and graduate programs at the University of Miami, based on the length of time you have been employed at the University. Dependents (spouse or child) who are hired at the University as a benefits eligible employee will only be entitled to the employee tuition remission benefit.

Learn more at miami.edu/tuitionremission.

** benefits prorated for part-time benefits eligible employees*

RECOGNITION

The University of Miami is proud to honor faculty and staff who have reached significant milestones each year! Together, our honorees have dedicated more than 17,000 years of service to the University!

The Long Service Award is designed to recognize and express gratitude to faculty and staff who have contributed many years of dedicated service to the University of Miami. Long Service Awards are presented to employees beginning at the five-year milestone and at five-year intervals thereafter. We applaud and appreciate the enduring commitment, dedication, and contributions to the ongoing success of UM's mission and vision.



LEADERSHIP & PROFESSIONAL DEVELOPMENT

UM employees are encouraged to learn, inspire others, and grow professionally through HR's Talent and Organizational Development leadership and professional development opportunities.

Learn at your own pace. Enhance your professional development by accessing the ULearn catalogue of over 8,500 audio and video, on-demand courses, to help advance your career at the U.

Inspire others by volunteering as a UFacilitator to impact our workforce from day one by showing new employees why it's great to be a Miami Hurricane. You will gain exposure and grow in your presentation and facilitation skills.

Grow and be a lifelong learner by attending webinars in the areas of communication, collaboration, self-awareness, organizational skills, and time management just to name a few. **Grow** as a leader and attend programs such as Essentials of Leadership (EOL) and Lead and Manage Bootcamp.

For more information, contact Talent and Organizational Development at TOD@miami.edu or visit miami.edu/TOD.

EMPLOYEE DISCOUNT PROGRAM

As a UM employee, you are eligible to receive discounts on a number of products and services, including the below and more:

- Apple
- Bascom Palmer Aesthetic Center
- Bascom Palmer Eye Institute
- Cosford Cinema
- Dell
- Expedia Cruise Ship Centers
- FTD
- Lowe Art Museum
- Miami-Dade Transit
- 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 Athletics - Miami Hurricanes

Visit benefits.miami.edu for a complete list.



Tuition.io Partnership Program

The University will make monthly contributions towards your student loans, giving you more financial freedom. You can start taking advantage of this program now.

- Contribution amounts are determined based on role.
- Full-time faculty and staff with six or more months of employment with the organization are eligible to receive monthly contributions.
- Student loan(s) must be in your name, from your own education. Parent PLUS loans are not eligible to receive contributions.

Strategy Finder



Identify the best repayment strategy for your specific student loan situation.

Student Loan Coaching



Our team will answer your most pressing questions about student loan debt and repayment.

Family Member Access



Through complimentary family plans, your family members can create their own Tuition.io accounts!

Click here to learn more or visit **Tuition.io** to get started.



For More Information

Ask HR-Total Rewards, your pay and benefits team

- Complete the online inquiry form at miami.edu/benefits/ask
- Call 305-284-3004 to speak with an HR-Total Rewards specialist

IMPORTANT CONTACTS

Aetna: 1-800-824-6411 • aetna.com

Cigna Dental: 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 • umretirement.com

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

Healthy 'Canes Employee Clinic: 305-243-9355 • healthycanesclinic.com

MetLaw: 1-800-821-6400 • legalplans.com

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

UHealth at Walgreens: 888-689-UM4U (8648) • uhealthclinics.com

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

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

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

VSP Vision Care: 1-800-877-7195 • vsp.com

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

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

NOTE: This guide provides an overview of benefits offerings available to benefits-eligible faculty and staff. A complete listing of plan summaries and offerings can be found at benefits.miami.edu.

 @lifeattheu, @umiamihealth, @umiamimedicine

 @lifeat_theu, @umiamihealth, @umiamimedicine

 @lifeattheu, @umiamihealth, @umiamimedicine

benefits.miami.edu