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.
**Table of Contents**

- Welcome to 5 to Thrive
- Values and Mission
- Before Your First Day
- During Your First Week
- Your UHealth Experience
- Find Help When You Need It
- What’s Happening at UHealth
- UHealth Total Rewards
- Commonly Used Terms
- 2021 Medical Plan Summary
- 2021 Medical Plan Comparison Chart
- Well ‘Canes Preventive Care
- Your Medical Plan Premiums
- Save Money on Health Care
- Prescription Drugs
- Flexible Spending Accounts
- Health Reimbursement Account
- UHealth
- Dental Plan Options
- Vision
- Well ‘Canes Incentive Program
- Stay Healthy and Well with Well ‘Canes
- Behavioral/Mental Health Benefits
- Need Immediate Care
- Financial Security Benefits
- Additional Protection
- How to Enroll
- Benefits Dates and Deadlines
- Retirement Plan
- What are My Investment Options?
- Just for You
- For More Information
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. We invite you to join us on this journey.

We welcome your input, fivetothrive@med.miami.edu.
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
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 UHEALTH
Visit firstdays.miami.edu to learn more about working at UHealth.

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.

LEARN ABOUT YOUR BENEFITS
Sign up for a benefits webinar online at firstdays.miami.edu.

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

KNOW WHAT TO EXPECT
Meet with your supervisor to familiarize yourself with the workplace and discuss your job role, performance expectations/goals, and any required training.
Your UHealth Experience

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

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.
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 [miami.edu/life](http://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](https://www.instagram.com/LifeattheU)
[@Lifeat_theU](https://twitter.com/Lifeat_theU)
[@LifeattheU](https://www.facebook.com/LifeattheU)
[miami.edu/life](http://miami.edu/life)
UHealth Total Rewards

There’s a Reward for Everyone

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 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

- Voluntary excess life insurance equal to one to six times your base annual salary, up to a maximum of $1.5 million

- $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>0-99</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>
</tbody>
</table>
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.

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.
**2021 Medical Plan Summary**

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

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HEALTH REIMBURSEMENT ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly premium</td>
<td>$$$</td>
<td>$$</td>
<td>$</td>
</tr>
<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 in-network 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>

1. You have the option of using an out-of-network provider, but your charges will be subject to balance billing.
2. The University provides $400 per person ($1,200 max per family) annually toward your Health Reimbursement Account fund.
## 2021 MEDICAL PLAN COMPARISON CHART

<table>
<thead>
<tr>
<th>Network</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Plan Provisions</td>
<td>Aetna Select (Open Access)</td>
<td>Aetna Select (Open Access)</td>
<td>Aetna Choice POSII (Open Access)</td>
</tr>
<tr>
<td>UM Providers</td>
<td>UM Providers</td>
<td>UM Providers</td>
<td>UM Providers</td>
</tr>
<tr>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
<td>In-Network</td>
</tr>
</tbody>
</table>

### Health Reimbursement Account (HRA) Fund Per Member
- AUM: $0
- AUM: $0
- $400 up front per member (up to $1,200 per family)

Deductible applies to all services below except preventive care. Preventive care is covered at 100% in all plans.

<table>
<thead>
<tr>
<th>Health Item</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Calendar Year Deductible - Individual</td>
<td>$200</td>
<td>$300</td>
<td>$1,500</td>
</tr>
<tr>
<td>Calendar Year Deductible - Family</td>
<td>$600</td>
<td>$900</td>
<td>$4,500</td>
</tr>
</tbody>
</table>

### Preventive Care
- Primary Care Physician: $15
- Specialist: $20
- Maternity (Office Services): $20
- Allergy Injection (per visit): $5

### Hospital Expenses
#### Inpatient
- Surgery: $150/day, maximum $750 per admission
- Emergency Room: $200
- Urgent Care: $100
- Ambulance: N/A

#### Outpatient Services
- Surgery: $100
- High-End Imaging: $150
- Low-End Imaging: $0
- Lab Work: $0
- Outpatient Therapy: $15

#### Outpatient Chemotherapy and Radiation
- Facility: $0
- Physician: $0

### Out-of-Pocket Maximum
<table>
<thead>
<tr>
<th>Network</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$3,000</td>
<td>$4,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Family</td>
<td>$9,000</td>
<td>$12,000</td>
<td>$12,000</td>
</tr>
</tbody>
</table>

---

1. A UM physician, UM facility, or Jackson Health System facility.
2. You have the option of using an out-of-network provider, but your charges will be subject to balance billing.
3. The first $400 of eligible medical and Rx expenses are covered by the HRA fund with the exception of Carisk copays. Preventive care services will not be deducted from the $400 HRA fund.
4. Inpatient hospital services include semiprivate room, ancillary service, physician fees/visits, and inpatient surgery.
5. Emergency room copay is waived if admitted to the hospital.
6. Coverage for high-end imaging (MRI, PET, and CT scans) is available exclusively at UHealth. Coverage is available outside of UHealth only under certain circumstances such as imaging for children ages 13 and under, imaging performed outside of Miami-Dade/Broward counties, within an emergency room or during an inpatient hospital stay, concurrent with radiation therapy for daily placement, or when open or standing MRI is required.

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

In the Out-of-Area HRA plan, you will pay the lower UHealth copay at any Aetna network provider.
## WELL 'CANES PREVENTIVE CARE

<table>
<thead>
<tr>
<th>FREE IN-NETWORK PREVENTIVE SERVICE</th>
<th>COVERAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adult Annual Physicals/Labs</td>
<td>Annual exam after age 18</td>
</tr>
<tr>
<td>Well Child Care</td>
<td>All well child visits through age 18</td>
</tr>
<tr>
<td>Routine Immunizations</td>
<td>Visit <a href="https://www.cdc.gov/vaccines/schedules">cdc.gov/vaccines/schedules</a> for vaccination guidelines</td>
</tr>
<tr>
<td>Immunizations for Foreign Travel</td>
<td>To view the list, visit <a href="https://www.cdc.gov/travel">cdc.gov/travel</a></td>
</tr>
<tr>
<td>HPV Vaccine</td>
<td>Three doses</td>
</tr>
<tr>
<td>Well Woman Visit</td>
<td>Annual exam and pap smear</td>
</tr>
<tr>
<td>Women's Coverage</td>
<td>Covers certain oral contraceptives at no cost, along with free breastfeeding supplies</td>
</tr>
<tr>
<td>Breast Cancer Screening*</td>
<td>One screening or diagnostic mammogram annually, including breast ultrasound, based on doctor's recommendation</td>
</tr>
<tr>
<td>Prostate Cancer Screening*</td>
<td>Prostate Specific Antigen and Digital Rectal Examination annually, based on doctor's recommendation</td>
</tr>
<tr>
<td>Osteoporosis Screening*</td>
<td>Bone densitometry every two years, based on doctor's recommendation</td>
</tr>
<tr>
<td>Colorectal Cancer Screening*</td>
<td>Annual colonoscopy, fecal occult blood test, flexible sigmoidoscopy, or double barium enema, based on doctor's recommendation</td>
</tr>
<tr>
<td>Skin Cancer Screening</td>
<td>Annual skin screening exam with a UHealth dermatologist. Call 305-243-6704 to make an appointment.</td>
</tr>
<tr>
<td>Annual Eye Exam</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](https://www.healthcare.gov/coverage/preventive-care-benefits) for a complete list of preventive care services.
## Your Medical Plan Premiums

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th></th>
<th>AETNA SELECT 2</th>
<th></th>
<th>AETNA HEALTH REIMBURSEMENT ACCOUNT</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Biweekly</td>
<td>Monthly</td>
<td>Biweekly</td>
<td>Monthly</td>
<td>Biweekly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Employee Only</td>
<td>$108.00</td>
<td>$234.00</td>
<td>$47.08</td>
<td>$102.00</td>
<td>$17.08</td>
<td>$37.00</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$221.54</td>
<td>$480.00</td>
<td>$101.08</td>
<td>$219.00</td>
<td>$73.38</td>
<td>$159.00</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$270.46</td>
<td>$586.00</td>
<td>$151.85</td>
<td>$329.00</td>
<td>$109.85</td>
<td>$238.00</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$363.31</td>
<td>$798.00</td>
<td>$174.92</td>
<td>$379.00</td>
<td>$133.85</td>
<td>$290.00</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$409.38</td>
<td>$887.00</td>
<td>$191.08</td>
<td>$414.00</td>
<td>$153.69</td>
<td>$333.00</td>
</tr>
</tbody>
</table>

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

There is a $350 monthly ($161.54 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 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 monthly spousal surcharge.

There is a $100 ($46.15 biweekly) monthly smokers’ surcharge, which applies to adult smokers (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 $100 monthly ($46.15 biweekly) per person monthly surcharge for both you and your spouse.

### STAY CONNECTED

Manage your benefits on the go--right from your phone--with the Aetna Health app. You can find doctors, compare costs, view claims, track spending, and more.
Save money on health care

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 HR-Total Rewards, your pay and benefits team, at 305-284-3004.

Take advantage of free 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 LabCorp 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 HR-Total Rewards fairs, Healthy ‘Canes Employee Clinics, and UHealth at Walgreens.
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, prescription copays apply only after you have met your deductible.

The formulary changes each year. Visit OptumRx.com to view an updated list of covered drugs and costs.

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 Tier 2 Rx example below.*

<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>

*TIER 2 RX EXAMPLE

<table>
<thead>
<tr>
<th></th>
<th>Local Retail Pharmacy</th>
<th>OptumRx Home Delivery or Local Walgreens Pharmacy</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>
<tr>
<td><strong>Total Cost over 90 Days</strong></td>
<td><strong>$202.50</strong></td>
<td><strong>$112.50</strong></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.

STAY CONNECTED

Download the Optum Rx mobile app to manage and order your prescriptions 24/7.
Flexible Spending Accounts

Using an 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 from HealthEquity to view balances.

- $2,750 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 $115,000
- $2,500 per year maximum contribution for UM employees earning $115,000 and above
- Eligible dependents include your child or stepchild who is under the age of 13; a child of any age who is physically or mentally incapable of caring for themselves; or elderly persons who are dependent on you

2021 DEADLINES FOR HEALTH CARE FSA AND DEPENDENT CARE FSA

<table>
<thead>
<tr>
<th>Event</th>
<th>Deadline</th>
</tr>
</thead>
<tbody>
<tr>
<td>Incur eligible expenses</td>
<td>March 15, 2022</td>
</tr>
<tr>
<td>Submit claims</td>
<td>June 15, 2022</td>
</tr>
</tbody>
</table>

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

Check your balance at my.healthequity.com to avoid any lost funds and visit FSASStore.com to use available funds.

Visit my.healthequity.com for a list of eligible expenses.

STAY CONNECTED

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

Visit my.healthequity.com for a list of eligible expenses.
Health Reimbursement Account

Aetna Health Reimbursement Account (HRA) medical plan participants will receive a WageWorks 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 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.

**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 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 on to your WageWorks Visa card) to help pay for medical and pharmacy expenses after your HRA funds are depleted.
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 19 years 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 (HIPAA).
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 2020 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.

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!
HOSPITALS, PRIMARY AND SPECIALTY CARE LOCATIONS

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
  3450 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

Broward County and Palm Beach County locations continued on next page.
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

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
High-end imaging services (PET, CT, MRI) are covered at UHealth and provided by experienced, state-certified technologists and highly skilled physicians.

Patient copays vary depending on the medical plan selected:

<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>

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.
Dental Plan Options

**HMO PLAN**
- 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)

**PPO PLAN**
- Insured 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.

**PLAN PREMIUMS**

<table>
<thead>
<tr>
<th></th>
<th>Biweekly</th>
<th>Monthly</th>
<th>Biweekly</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>CIGNA HMO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Employee Only</td>
<td>$6.32</td>
<td>$13.70</td>
<td>$21.06</td>
<td>$45.63</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$14.18</td>
<td>$30.72</td>
<td>$51.33</td>
<td>$111.22</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$15.86</td>
<td>$34.36</td>
<td>$57.59</td>
<td>$124.77</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$12.91</td>
<td>$27.98</td>
<td>$48.84</td>
<td>$105.83</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$23.42</td>
<td>$50.74</td>
<td>$79.75</td>
<td>$172.80</td>
</tr>
<tr>
<td><strong>DELTA DENTAL PPO</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PLAN FEATURES**

<table>
<thead>
<tr>
<th>Feature</th>
<th>CIGNA HMO</th>
<th>DELTA DENTAL 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>● $2,500</td>
<td>● $1,500</td>
</tr>
<tr>
<td>Maximum out-of-network annual benefit</td>
<td>●</td>
<td>●</td>
</tr>
</tbody>
</table>

NOTE: Premiums shown are for full-time employees.

**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 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 for 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 (max 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

<table>
<thead>
<tr>
<th>PLAN PREMIUMS</th>
<th>Biweekly</th>
<th>Monthly</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$2.61</td>
<td>$5.65</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$5.95</td>
<td>$12.90</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$5.95</td>
<td>$12.90</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$4.75</td>
<td>$10.29</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$7.69</td>
<td>$16.66</td>
</tr>
</tbody>
</table>
Well ‘Canes Incentive Program

Get rewarded for focusing on your personal health and well-being. Earn an incentive payment of up to $300 if you are enrolled in a UM/Aetna medical plan and are the primary subscriber. Additionally, the Well ‘Canes Incentive Program provides a variety of ways to quit smoking, reduce stress, and improve fitness.

Start earning Well ‘Canes Incentive points today:

1. Complete the Pure Wellness Online Health Assessment (required to earn incentives).

2. Participate in qualifying activities to earn incentives, such as:
   - Annual physicals, mammograms, and colonoscopies
   - Flu shots
   - Skin cancer screenings
   - Dolphins Challenge Cancer
   - FSAP educational sessions
   - Personal retirement educational sessions
   - Steps log
   - Weight and nutrition tracker
   - Aetna In Touch programs

Get started today at miami.edu/wellcanes.
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 Well ‘Canes Incentive Program and 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](http://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](http://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](http://miami.edu/wep).

**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](http://hr.miami.edu).

**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](http://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. Participants enrolled in Well ‘Canes Incentive Program will receive 500 wellness points upon completion.
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.

CARISK BEHAVIORAL HEALTH (INCLUDED IN THE UM MEDICAL PLAN)

Carisk, formerly Concordia, provides members with mental health and substance use treatment, outpatient and inpatient treatment, and partial hospitalization. All care is provided with the fullest degree of confidentiality. To get started, contact Carisk at 1-800-294-8642.

For UM/Aetna plan members

- $20 copay for outpatient individual treatment and intensive outpatient program
- $20 copay for group therapy
- $100/day copay (maximum $500) for inpatient treatment and partial hospitalization

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

- Depression
- Anxiety
- Panic
- Childhood behavioral disorders

- Drug problems
- Compulsive disorders
- Stress
- Eating disorders

- Alcohol problems
- Schizophrenia

Plan participants who reside outside the network area may call Carisk to arrange for local network coverage.
Need Immediate Care?

HEALTHY ‘CANES EMPLOYEE CLINICS — ON-CAMPUS CARE

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](http://healthycanesclinic.com)

UHEALTH CLINICS AT WALGREENS — OFF-CAMPUS CARE

- 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](http://umiamihealth.org/patients-visitors/walgreens-clinics)

UHEALTH JACKSON URGENT CARE CENTERS — OFF-CAMPUS CARE

- 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](http://jacksonurgentcare.com)
FREE 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 AD&D
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.
Additional Protection

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 30 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. Participant must enroll within 30 days from date of hire or during Open Enrollment.

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.
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 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
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
## Benefits Dates & Deadlines

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>ELIGIBILITY/EFFECTIVE DATE</th>
<th>ENROLLMENT DEADLINES</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical/Dental/Vision 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 <a href="http://netbenefits.com/um">netbenefits.com/um</a></td>
</tr>
<tr>
<td>UHealth Retirement Savings Plan</td>
<td>After one year of employment</td>
<td>Automatically enrolled after one year of employment</td>
</tr>
<tr>
<td>Group Life Insurance</td>
<td>Start date</td>
<td>Automatically enrolled. Designate beneficiaries in Workday.</td>
</tr>
<tr>
<td>Group AD&amp;D</td>
<td>Start date</td>
<td>Automatically enrolled. Designate beneficiaries in Workday.</td>
</tr>
<tr>
<td>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 30 days from start date</td>
</tr>
<tr>
<td>Long-Term Disability</td>
<td>Start date</td>
<td>Automatically enrolled</td>
</tr>
<tr>
<td>Tuition Remission</td>
<td>Start of semester following 90 days of employment. See page 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 within 14 days from the date you enroll.
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. To view details on your retirement plan benefits, visit benefits.miami.edu or netbenefits.com/um.

**START SAVING TODAY**

**To enroll**
1. Visit 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.
2. Click on “Contribution Amount” from the Quick Links 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. You can also call them directly at 1-800-642-7131 (Fidelity) or 1-800-842-2252 (TIAA-CREF).

**Retirement planning is just the start!**
Visit netbenefits.com/um and click Resources to take advantage of no-cost tools calculators, including a Take Home Pay Calculator to see how your pre-tax contribution may affect your take-home pay and Your Contribution Maximizer to learn how you can maximize yours savings for retirement now.

**UHEALTH CONTRIBUTION SCHEDULE***

<table>
<thead>
<tr>
<th>YEARS OF SERVICE</th>
<th>CORE CONTRIBUTION</th>
<th>MATCHING 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%.

---

**STAY CONNECTED**

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

*UHEALTH CONTRIBUTION SCHEDULE*
## 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 2000 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 |
| **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  
• Vanguard Extended Market Index Fund Institutional Shares  
• Vanguard Institutional Index Fund Institutional Shares  
• Vanguard Total Bond Market Index Fund Institutional Shares  
• Vanguard Total International Stock Index Fund Institutional Shares  
ACTIVE  
• American Funds EuroPacific Growth Fund® Class R-6  
• DFA U.S. Targeted Value Portfolio Institutional Class  
• Eagle Small Cap Growth Fund Class R6  
• Fidelity Contrafund – Class K  
• 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  
• Templeton Institutional Fund International Equity Series Primary Shares  
• 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.  
• 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 will NOT be monitored by Committee. |
TUITION REMISSION
Tuition benefits are designed to encourage employee and family participation in higher education and supports 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 one year of employment. Benefit increases to 100% after 10 years of employment.

Visit the Tuition Benefits page at miami.edu/tuitionremission.

RECOGNITION
UHealth annually 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 five-year increments, starting with 10 years of service. Recognition begins with the 20-year milestone.

The Retirement Recognition Award recognizes 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 the Recognition page at hr.miami.edu for more information.
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.

EMPLOYEE DISCOUNT PROGRAM

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

- 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—Miami Hurricanes Sports

Visit benefits.miami.edu for a complete list.
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
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
HealthEquity: my.healthequity.com
Healthy ‘Canes Employee Clinic: Gables - 305-284-9355 • Medical - 305-243-9355 • healthycanesclinic.com
MetLaw: 1-800-821-6400 • 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 Advocacy: 305-243-HELP (4357) • officeofpatientadvocacy@med.miami.edu
UHealth Patient Financial Services: 305-243-2900 • umiamihealth.org/billing
UHealth at Walgreens: umiamihealth.org/patients-visitors/walgreens-clinics
VSP Vision Care: vsp.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

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.