Your journey starts here.

UHealth

UNIVERSITY OF MIAMI HEALTH SYSTEM

2024 | UNIVERSITY OF MIAMI HEALTH SYSTEM

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

Values and Mission	4
Before Your First Day	5
During Your First Week	5
Your UHealth Experience	6
Find Help When You Need It	7
What's Happening at UHealth?	8
'Canes Total Rewards	9
Commonly Used Terms	10
Your Medical Plan Premium	11
2024 Medical Plan Summary	12
2024 Medical Plan Comparison Chart	13
Health Reimbursement Account	14
Behavioral & Mental Health	15
Well 'Canes Preventive Care	16
Save Money on Health Care	17
UHealth World-Class Care	18
High End Imaging	23
Need Immediate Care?	24
Prescription Drugs	26
Flexible Spending Accounts	27
Dental Plan Options	28
Vision	29
Stay Healthy and Well with Well 'Canes	31
Financial Security Benefits	32
Additional Protection	33
How to Enroll	34
Benefits Dates & Deadlines	35
Retirement Plan	36
What are My Investment Options?	37
Just for 'Canes	38
For More Information	40

Values

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

Mission

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

- 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.

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) or **security.med.miami.edu/parking-transportation** (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 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** 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

‘Canes 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
- Tuition benefits for staff and eligible dependents
- $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 each pay period. An additional Extended Illness Bank (EIB) accrues, up to 6 days* per year, for use during an approved medical leave of absence.

** Reflects annual accrual for full-time employees*

Paid Time Off Accrual	
Years of Service	**Annual Accrual***
0-.99	23 days
1-1.99	24 days
2-2.99	25 days
3-3.99	29 days
4-5.99	30 days
6+	33 days

Commonly Used Terms

Balance Billing
Out-of-network providers may bill patients for the balances remaining on the charges associatedwith 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.

Your Medical Plan Premiums

	AETNA SELECT 1		AETNA SELECT 2		AETNA HEALTH REIMBURSEMENT ACCOUNT	
	Biweekly	Monthly	Biweekly	Monthly	Biweekly	Monthly
Employee Only	$125.52	$272.00	$55.25	$120.00	$19.87	$44.00
Employee + Child	$256.85	$557.00	$117.28	$255.00	$85.29	$185.00
Employee + Children	$313.55	$680.00	$176.40	$383.00	$127.45	$277.00
Employee + Spouse	$426.46	$924.00	$202.57	$439.00	$155.56	$338.00
Employee + Family	$474.44	$1,028.00	$221.47	$480.00	$178.34	$387.00

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. 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 BeSmokeFree program, you can get the help you need to quit smoking for free. Visit **miami.edu/besmokefree** for details. If you or you spouse do not smoke, please indicate this in Workday to avoid the $100 additional cost.

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.

Download on the App Store

GET IT ON Google Play

2024 Medical Plan Summary

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

	AETNA SELECT 1	AETNA SELECT 2	AETNA HEALTH REIMBURSEMENT ACCOUNT
Monthly premium	$$$	$$	$
Deductible	$200 per person	$300 per person	$1,500 per person (in-network)
National network (all 50 states)	● Aetna Select (Open Access)	● Aetna Select (Open Access)	● Choice POS II (Open Access)
No primary care physician election required	●	●	●
No referrals to specialists required	●	●	●
Prescription drug coverage included	●	●	●
Lower copays for UM doctors or UHealth/Jackson facilities	●	●	●
Copays apply for most non-preventive care services	●	●	●
Preventive in-network care services covered at 100%	●	●	●
Mental health coverage	●	●	●
High-end imaging services (coverage exceptions apply)	Only at UHealth	Only at UHealth	Only at UHealth
Out-of-network benefits [1]			●
Rollover Health Reimbursement Account fund [2]			Administered by HealthEquity
Coinsurance applies (certain services)			●
Worldwide emergency coverage	●	●	●

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.

● **Applies**

2024 MEDICAL PLAN COMPARISON CHART

	AETNA SELECT 1		AETNA SELECT 2		AETNA POSII HRA		
Network	Aetna Select (Open Access)		Aetna Select (Open Access)		Aetna Choice POSII (Open Access)		
Plan Provisions	UHealth Providers[1]	In-Network	UHealth Providers[1]	In-Network	UHealth Providers[1]	In-Network	Out-of-Network[2]
Health Reimbursement Account (HRA) Fund Per Member[3]					**$400 up front per member (up to $1,200 per family)**		
Deductible applies to all services below except preventive care and UM and in-network mental health services.							
Calendar Year Deductible - Individual	$200		$300		$1,500		$3,000
Calendar Year Deductible - Family	$600		$900		$4,500		$9,000
Preventive Care	$0	$0	$0	$0	$0	$0	Not Covered
Primary Care Physician	$15	$20	$20	$25	$15	$20	30%
Mental Health Provider	$20	$20	$20	$20	$20	$20	30%
Specialist	$20	$55	$30	$65	$20	$55	30%
Maternity[4]	$20	$55	$30	$65	$20	$55	30%
Allergy Injection (per visit)	$5	$5	$5	$5	$5	$5	30%
Hospital Expenses							
Inpatient[5]	$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[6]	$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%
Mental Health Care	$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%
Emergency Room[7]	$200	$200	$250	$250	$250	$250	$250
Urgent Care	$100	$100	$100	$100	$100	$100	30%
Ambulance	N/A	$0	N/A	$0	N/A	20%	20%
Outpatient Services							
Surgery	$100	$150	$150	$250	$50	$150	30%
High-End Imaging[8]	$150	See note below	$150	See note below	$100	See note below	See note below
Low-End Imaging	$0	$30	$0	$50	$0	$40	30%
Lab Work	$0	$0	$0	$0	$0	$0	30%
Outpatient Therapy	$15	$20	$20	$25	$15	$20	30%
Outpatient Chemotherapy and Radiation							
Facility	$0	$40	$0	$40	$0	$40	30%
Physician	$0	$0	$0	$0	$0	$0	30%
Medical, Rx, Mental Health Out-of-Pocket Maximum							
Individual	$3,000		$4,000		$4,000		$8,000
Family	$9,000		$12,000		$12,000		$24,000

1. A University of Miami physician, UHealth 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 mental health copayments. Preventive care services will not be deducted from the $400 HRA fund.
4. After deductible, copayment applied to first office visit, then all office services covered at 100%.
5. Inpatient hospital services include semiprivate room, ancillary service, physician fees/visits, and inpatient surgery.
6. Waived copayment (after deductible) for Jackson Health System Maternity delivery.
7. Emergency room copayment is waived if admitted to the hospital.
8. 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.

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.

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 for outpatient individual treatment and intensive outpatient program
- $20 copay 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** for a complete list of preventive care services.

Save money on health care

All three of our UM/Aetna medical plans offer the same in-network benefits. The only difference is your 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.

Ask **"are you in-network?"** By using practitioners who are in-network, you can be sure to pay your copayment and deductible. Also make sure the lab and specialists you visit are in-network, even if your in-network practitioner refers you to them. Aetna plan members can visit UHealth, 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

Pay lower copays for 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 UHealth for care. That's right. By choosing UHealth providers and services, your copays and other costs decrease for 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. We have the #1 eye hospital in the nation, as ranked for 22 years by U.S. News and World Report, with our Bascom Palmer Eye Institute. Our neurology/neurosurgery program is ranked #20 in the nation. And it should be reassuring to know that should you need cancer care, Sylvester Comprehensive Cancer Center, designated 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 urology from the Desai Sethi Urology Institute, 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.

TO LOCATE A UM PHYSICIAN

Visit **findaumdoc.com**
For appointments, call UHealth Connect, the UM-dedicated appointment line, at 305-243-CARE (2273).

UHEALTH SPECIALTY VIRTUAL CLINICS

UHealth Specialty Virtual Clinics bring our expert providers directly to you. UHealth Virtual Clinics are an easy way to access University of Miami Health System providers — in all specialties — on a secure telehealth platform. Learn more at **umiamihealth.org/virtualclinics.**

UHealth

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
UNIVERSITY OF MIAMI HEALTH SYSTEM

HOSPITALS, PRIMARY AND SPECIALTY CARE LOCATIONS

Broward, Palm Beach and Collier locations on next pages.

MIAMI-DADE COUNTY

HEALTH DISTRICT – HOSPITALS, PRIMARY AND MULTI-SPECIALTY CARE

UHealth Tower
1400 NW 12th Avenue, Miami

Sylvester Comprehensive Cancer Center
1475 NW 12th Avenue, Miami

Bascom Palmer Eye Institute
900 NW 17th Street, Miami

Desai Sethi Medical Center
1150 NW 14th Street, Miami

Don Soffer Clinical Research Center
1120 NW 14th Street, Miami

Mailman Center for Child Development
1601 NW 12th Avenue, Miami

UHealth Diabetes Research Institute
1450 NW 10th Avenue, Miami

Batchelor Children's Research Institute
1580 NW 10th Avenue, Miami

UHealth Applebaum Imaging Center
1215 NW 14th Street, Miami

PRIMARY AND MULTI-SPECIALTY CARE

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

UHealth at Doral
8333 NW 53rd Street, Doral
- Sylvester Comprehensive Cancer Center
- Desai Sethi Urology Institute

UHealth at Doral Commons
7400 NW 104th Ave, Doral

UHealth at Jackson West
2801 NW 79 Avenue, Doral

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 at Palmetto Bay
15155 SW 97th Avenue, Suite 100, 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

One Medical with UHealth
- 8700 NW 36th Street, Suite 107, Doral
- 19505 Biscayne Blvd, Suite 2180, Aventura
- 86 SW 8th Street, Suite 3, Miami
- 2984 Grand Avenue, Miami

SPECIALTY CARE

Sylvester at Aventura
2801 NE 213th Street, Aventura

Sylvester at Kendall
8932 SW 97th Avenue, Miami

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

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

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

UHealth Dermatology Coral Gables
1828 Ponce de Leon Boulevard, Coral Gables

UHealth Dermatology Miami Beach
555 Washington Avenue, Miami Beach

MIAMI-DADE COUNTY

COMING SOON

UHealth at Doral
8375 NW 53rd Terrace, Doral

UHealth at SoLé Mia
2111 SoLé Mia Way, North Miami

One Medical with UHealth
- 7250 N Kendall Drive, Miami

Primary, Specialty, and Multi-Specialty Care | Hospital | UHealth Clinic at Walgreens | One Medical with UHealth

UMiamiHealth.org

UHealth
UNIVERSITY OF MIAMI HEALTH SYSTEM

HOSPITALS, PRIMARY AND SPECIALTY CARE LOCATIONS

Miami-Dade locations on previous page. Collier locations on next 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
- University of Miami 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
- 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

Sylvester at Coral Springs
8170 Royal Palm Boulevard, Coral Springs

Sylvester at Deerfield Beach
1192 E Newport Center Drive, Deerfield Beach

Sylvester at Hollywood
3850 Hollywood Boulevard, Hollywood

Sylvester at Fort Lauderdale
5700 N Federal Highway, Suite 5, Fort Lauderdale

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

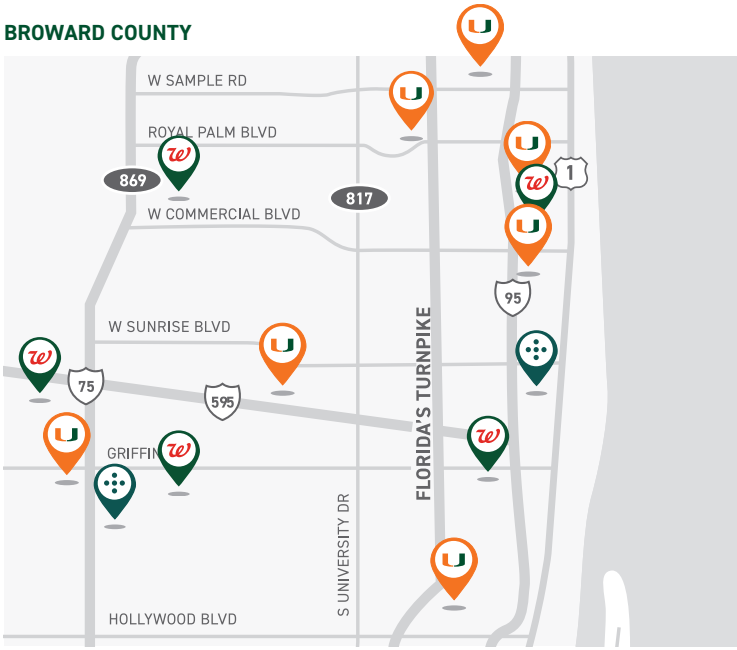
UHealth at Palm Beach Gardens
3401 PGA Boulevard, Palm Beach Gardens

UHealth at Downtown West Palm Beach
185 Banyan Boulevard, West Palm Beach

UHealth Concierge Medicine at Palm Beach
218 Royal Palm Way, Palm Beach

UHealth Clinic at Walgreens
21880 State Road 7, Boca Raton

BROWARD COUNTY



PALM BEACH COUNTY

Primary, Specialty, and Multi-Specialty Care | Hospital | UHealth Clinic at Walgreens | One Medical with UHealth

UMiamiHealth.org

UHealth
UNIVERSITY OF MIAMI HEALTH SYSTEM

HOSPITALS, PRIMARY AND SPECIALTY CARE LOCATIONS

Miami-Dade, Broward and Palm Beach locations on previous pages.

COLLIER COUNTY

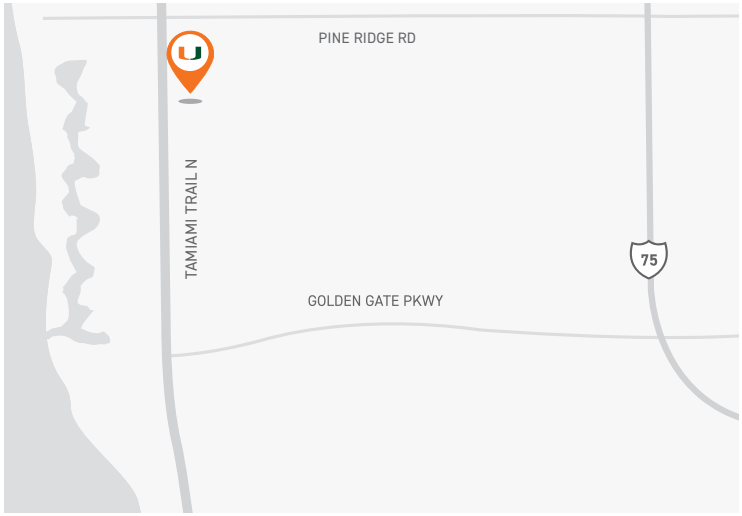
SPECIALTY CARE

Bascom Palmer Eye Institute at Naples
3880 Tamiami Trail N, Naples

COMING SOON

Sylvester at Naples
(Cancer Care Coordination and Support Services Office)
2390 9th Street N, Naples

COLLIER COUNTY



High-End Imaging Covered Exclusively at UHealth

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:

MEDICAL PLAN	UHEALTH	AETNA NETWORK
Aetna Select 1	Deductible, then $150 copay	Not covered
Aetna Select 2	Deductible, then $150 copay	Not covered
Aetna 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?

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.
- Appointment required
- $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

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

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

- 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

Bascom Palmer
Rapid Virtual Eye Care

Have an Eye Concern?

- Schedule an appointment for a quick and easy way to connect with one of Bascom Palmer Eye Institute's expert providers from the comfort of your own home.
- Use your laptop, smartphone, or tablet to connect.
- Your eye care provider will evaluate, diagnose, recommend treatment, and prescribe medications when indicated.
- Services would be subject to the UHealth specialist copay (after deductible):
    - Aetna Select 1 - $20
    - Aetna Select 2 - $30
    - Aetna POSII HRA - $20
- Services provided are limited to persons located in Florida.

**** Glasses and contact lens prescriptions are not provided through this service.***

Common concerns include:

- Styes
- Eyelid swelling or tenderness
- Tearing or watery eyes
- Red or pink eyes
- Dry eyes
- Itchy eyes
- Eye pain or discomfort
- Discharge from eyes
- Flashes or floaters
- Change in vision

Schedule an appointment online or call 305-243-2020.

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**.

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** 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 RX 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.

- $3,250 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

2023 Deadlines for Flexible Spending Accounts

Incur eligible expenses by	March 15, 2024
Submit claims by	June 15, 2024

NOTE: 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 **my.healthequity.com** to avoid any lost funds and visit **FSAStore.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 transactions, and check account balances on the go.

Download on the App Store

GET IT ON Google Play

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**.

	CIGNA HMO		DELTA DENTAL PPO	
PLAN PREMIUMS	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	CIGNA HMO	DELTA DENTAL PPO
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.

Cigna

Download on the App Store

GET IT ON Google Play

Download on the App Store

GET IT ON Google Play

Vision

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 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 (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

	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

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 for employee coverage within the first 30 days of employment.

Additional Protection

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 lookback period is waived if you elect coverage during your new hire enrollment period.

LONG-TERM DISABILITY

Full-time employees working a minimum of 30 hours per week are eligible.

Option 1 - provides 50% of base monthly income to a maximum of $10,000
Option 2 - provides 60% of base monthly income to a maximum of $10,000

Once you qualify for benefits under this plan, you continue to receive them until the end of the benefit or until you no longer qualify for benefits, whichever occurs first. The maximum benefit period is to age 65 or the date the 42nd monthly benefit is payable, if later. Employees can elect coverage without medical underwriting. Participant must enroll within 15 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 **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

UHealth provides life insurance, and accidental death and dismemberment 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	☐
Flexible Spending Accounts	1st of the month following date of hire	Enroll in Workday within 15 days from start date	☐
Voluntary 403(b) Retirement Savings Plan III	Eligible upon hire	Enroll today at **netbenefits.com/um**	☐
Retirement Savings Plan III (University contributions)	After one year of employment and 1,000 hours worked	Automatically enrolled after one year of employment	☐
Group Life Insurance	Start date	Automatically enrolled. Designate beneficiaries in Workday	☐
Group AD&D	Start date	Automatically enrolled. Designate beneficiaries in Workday	☐
Voluntary Life Insurance	Start date	Enroll in Workday within 30 days from start date for guaranteed issue amount	☐
Voluntary AD&D	Start date	Enroll in Workday within 30 days from start date	☐
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	☐
Short-Term Disability	1st of the month following date of hire	Enroll in Workday within 15 days from start date	☐
Long-Term Disability	1st of the month following date of hire	Enroll in Workday within 15 days from start date	☐
Tuition Benefits	See page 38 for more information		☐
Metlaw Legal Plan	1st of the month following date of hire	Enroll in Workday within 15 days from start date	☐

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

Retirement Plan

Your 'Canes Total Rewards package includes a competitive retirement plan with generous UHealth/MSOM contributions to help you build your long-term savings and a source of income when you retire. The UHealth/MSOM Retirement Savings Plan (RSP III) is a defined contribution 403(b) retirement plan which allows you to contribute a percentage of your pay before and/or after taxes, as well as receive core and matching contributions from UHealth/MSOM after meeting eligibility requirements. There are four contribution parts to the RSP III - Employer Core, Employer Match, Employee Voluntary, and an Additional Contribution for Top Performers.

Core Contribution

After one year of employment and working a minimum of 1,000 hours, UHealth/MSOM provides a core contribution based on years of service.

Years of Service	Core Contribution
1-9	3%
10+	4%

Matching Contribution

After one year of employment and working a minimum of 1,000 hours, if you make voluntary contributions, UHealth/MSOM will provide a matching contribution up to 5%.

Years of Service	Matching Contribution
1+	up to 5%

Top (1) Performance Contribution

In order to recognize and reward our top staff performers, employees who receive a performance rating of Substantially Exceeds during the annual performance management program will receive an additional contribution based on years of service.

Years of Service	Additional Top Performer Contribution*
1-9	2%
10+	1%

**contribution provided after the annual performance management program completes for the fiscal year*

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. There are pre-tax and post-tax Roth options are available.

To make changes to your voluntary contributions

1. Visit **netbenefits.com/um.**
2. Click Contribution Amount from the Quick Links menu.
3. Click Contribution Amount again.
4. Enter your desired percentage(s) under the Pre-Tax and/or Roth Basic section, then click Change Contribution Amount.
5. Click Submit.
6. Your changes will go into effect within two payroll cycles.

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 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 your savings for retirement now.

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.	• 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 * ** indicates Institutional Premium Class*	• Fidelity Freedom Index 2035 Fund * • Fidelity Freedom Index 2040 Fund * • Fidelity Freedom Index 2045 Fund * • Fidelity Freedom Index 2050 Fund * • Fidelity Freedom Index 2055 Fund * • Fidelity Freedom Index 2060 Fund * • Fidelity Freedom Index 2065 Fund *
TIER TWO Passive and Active Mutual Funds The funds in this tier are monitored by the University of Miami Retirement Plans Committee	For the active investor, whether novice or expert, who wants to take the driver's seat when planning for retirement. Passive index investing is a strategy that attempts to generate similar returns and replicate the holdings and performance of broad market index. Active management is the use of human involvement to position a portfolio using research, analytics, judgment and experience in making investment decisions on what securities to buy, hold and sell, in an effort to outperform a benchmark or market index. Active management funds tend to have higher fees compared to index funds.	PASSIVE • 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 • 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.	• CREF Money Market • CREF Stock	• TIAA Real Estate • TIAA Traditional
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.

Just for 'Canes

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

Employee Tuition Reimbursement (UHealth Tower employees only)
After one year of employment, employees receive up to $5,500 per year for undergraduate programs for additional, formal job-related education at any accredited college or university.

Employee Tuition Remission (UHealth non-Tower employees only)
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 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.

Just for 'Canes

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.

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

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**.

IMPORTANT CONTACTS

1199SEIU: 305-689-5181 • **1199seiubenefits.org**

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 • **netbenefits.com/UM**

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

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

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

New York Life Group Benefit Solutions (life and disability benefits): 1-888-842-4462

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**

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

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