Your journey starts here.
Welcome to the U
TRANSFORMING LIVES THROUGH EDUCATION, RESEARCH, INNOVATION, AND SERVICE
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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.
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
From paid time off and tuition benefits to great health care, retirement programs, wellness offerings, and discounts, UM has a reward just for you. But don’t just take our word for it. Read through this book to see why so many are proud to call UM their home.

**BENEFITS BEYOND EXPECTATIONS**
- Tuition benefits for employees and eligible dependents
- $5 visits to the UHealth Clinic at Walgreens for UM/Aetna members

**TIME OFF**
- Paid holidays
- Floating holidays
- Vacation days and sick days
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% 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

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA HEALTH REIMBURSEMENT ACCOUNT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$111.89</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$170.56</td>
<td>$0.00</td>
<td>$59.62</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$184.57</td>
<td>$0.00</td>
<td>$53.42</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$242.01</td>
<td>$0.00</td>
<td>$91.54</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$252.06</td>
<td>$0.00</td>
<td>$100.79</td>
</tr>
</tbody>
</table>

NOTE: All premiums shown are monthly for full-time UMMG members who are non-smokers and whose spouses do not have access to employer-sponsored medical insurance. Visit [benefits.miami.edu](http://benefits.miami.edu) for UMMG part-time rates.

There is a **$350 monthly 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** 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](http://miami.edu/besmokefree) for details. If you or your 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.
## 2024 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 (in-network)</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>☑</td>
<td>☑</td>
<td>☑</td>
</tr>
<tr>
<td>Lower copays for UM doctors or UHealth/Jackson 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%</td>
<td>☑</td>
<td>☑</td>
<td>☑</td>
</tr>
<tr>
<td>Mental health coverage</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 ¹</td>
<td>☑</td>
<td>☑</td>
<td>☑</td>
</tr>
<tr>
<td>Rollover Health Reimbursement Account fund ²</td>
<td>☑</td>
<td>☑</td>
<td>Administered by HealthEquity</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>
</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.
## 2024 Medical Plan Comparison Chart

<table>
<thead>
<tr>
<th>Network</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA POSII 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></td>
<td>UHealth Providers¹</td>
<td>In-Network</td>
<td>UHealth Providers¹</td>
</tr>
<tr>
<td>Health Reimbursement Account (HRA) Fund Per Member²</td>
<td>$400 up front per member (up to $1,200 per family)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Deductible applies to all services below except preventive care and UM and in-network mental health services.

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA POSII 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>

#### Network

<table>
<thead>
<tr>
<th>Network</th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA POSII 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></td>
<td>UHealth Providers¹</td>
<td>In-Network</td>
<td>UHealth Providers¹</td>
</tr>
</tbody>
</table>

### Hospital Expenses

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA POSII HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Inpatient³</td>
<td>$150/day, maximum $750 per admission</td>
<td>$250/day, maximum $1,250 per admission</td>
<td>$200/day, maximum $1,000 per admission</td>
</tr>
<tr>
<td>Maternity Delivery at Jackson Health⁴</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Mental Health Care</td>
<td>$100/day, maximum $500 per admission</td>
<td>$100/day, maximum $500 per admission</td>
<td>$100/day, maximum $500 per admission</td>
</tr>
<tr>
<td>Emergency Room²</td>
<td>$200</td>
<td>$200</td>
<td>$250</td>
</tr>
<tr>
<td>Urgent Care</td>
<td>$100</td>
<td>$100</td>
<td>$100</td>
</tr>
<tr>
<td>Ambulance</td>
<td>N/A</td>
<td>$0</td>
<td>$0</td>
</tr>
</tbody>
</table>

### Outpatient Services

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA POSII HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Surgery</td>
<td>$100</td>
<td>$150</td>
<td>$100</td>
</tr>
<tr>
<td>High-End Imaging⁶</td>
<td>$150</td>
<td>See note below</td>
<td>$150</td>
</tr>
<tr>
<td>Low-End Imaging</td>
<td>$0</td>
<td>$30</td>
<td>$0</td>
</tr>
<tr>
<td>Lab Work</td>
<td>$0</td>
<td>$0</td>
<td>$0</td>
</tr>
<tr>
<td>Outpatient Therapy</td>
<td>$15</td>
<td>$20</td>
<td>$15</td>
</tr>
</tbody>
</table>

### Outpatient Chemotherapy and Radiation

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA POSII HRA</th>
</tr>
</thead>
<tbody>
<tr>
<td>Facility</td>
<td>$0</td>
<td>$40</td>
<td>$0</td>
</tr>
<tr>
<td>Physician</td>
<td>$0</td>
<td>$40</td>
<td>$0</td>
</tr>
</tbody>
</table>

### Medical, Rx, Mental Health Out-of-Pocket Maximum

<table>
<thead>
<tr>
<th></th>
<th>AETNA SELECT 1</th>
<th>AETNA SELECT 2</th>
<th>AETNA POSII 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 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 semi-private 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.

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

In the Out-of-Area HRA plan, you will pay the lower UHealth 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

<table>
<thead>
<tr>
<th>Free In-Network Preventive Care</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.
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.
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 World-Class Care

COORDINATING YOUR CARE

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

PATIENT-CENTERED CARE

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

UHealth’s HCAHPS—Hospital Consumer Assessment of Healthcare Providers and Systems - scores for overall inpatient satisfaction for likelihood to recommend rank better than 76% of national Press Ganey clients and are on the rise! Press Ganey conducts patient satisfaction surveys for UHealth and 26,000 other health care organizations across the country.

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

OUR GROWING NETWORK

When it comes to convenience, UHealth care is closer than you think. Besides the medical campus in downtown Miami, which is also minutes away from the Rosenstiel Marine and Atmospheric Science campus, Coral Gables campus employees have The Lennar Foundation Medical Center for care. It is home to several specialties including Sylvester, Bascom Palmer, ENT, neurology, cardiology, urology, dermatology and more.

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

You can access UHealth’s quality care at your convenience with UHealth Your Way. The virtual visits take place over a secure network and provide you with convenient access to UHealth physicians from the comfort of your home. In addition, we have primary care, multi-specialty and Walgreens locations across Miami-Dade, Broward and Palm Beach counties.
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 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
2601 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

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

Umiamihealth.org
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

- **UHealth Clinic at Walgreens at Palm Beach Gardens**
  3401 PGA Boulevard, Palm Beach Gardens

- **UHealth Clinic at Walgreens at Downtown West Palm Beach**
  185 Banyan Boulevard, West Palm Beach

- **UHealth Clinic at Walgreens at West Palm Beach**
  218 Royal Palm Way, Palm Beach

- **UHealth Clinic at Walgreens at Palm Beach**
  21880 State Road 7, Boca Raton

- **UHealth Clinic at Walgreens at West Palm Beach**
  185 Banyan Boulevard, West Palm Beach

- **One Medical with UHealth**
  - 450 E Las Olas Boulevard, Suite 130, Fort Lauderdale
  - 309 SW 145 Terrace, Pembroke Pines
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
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](http://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)

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

UHEALTHNOW

- Quality on-demand care from home or on the go
- Anytime and anywhere, 24/7, 365 days a year

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

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

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

Staffed by a board-certified doctor from UHealth
- Visit jacksonurgentcare.com for more information

- 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.

**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

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

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®.*

<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) (G=Generics)</td>
</tr>
<tr>
<td>Tier 2</td>
<td>$45</td>
<td>Covered preferred brand name medications (not self-injectable) (PB=Preferred Brands)</td>
</tr>
<tr>
<td>Tier 3</td>
<td>$75</td>
<td>Covered non-preferred generic and brand-name medications (not self-injectable) (NPB=Non-Preferred Brands)</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) (NPSP=Non-Preferred Specialty) and (PSP=Preferred Specialty)</td>
</tr>
</tbody>
</table>

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

**TIER 2 RX EXAMPLE**

<table>
<thead>
<tr>
<th>Tier 2 RX Example</th>
<th>Local Retail Pharmacy</th>
<th>Local Retail Pharmacy or CVS Caremark® Mail Service</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>Total Cost over 90 Days</td>
<td>$202.50</td>
<td>$112.50</td>
</tr>
</tbody>
</table>

**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.

• $3,200 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

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

2024 Deadlines for Flexible Spending Accounts

<table>
<thead>
<tr>
<th>Incur eligible expenses by</th>
<th>March 15, 2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>Submit claims by</td>
<td>June 15, 2025</td>
</tr>
</tbody>
</table>

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 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 transactions, and check account balances on the go.
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 (244-624)

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.

<table>
<thead>
<tr>
<th>PLAN FEATURES</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>●</td>
</tr>
<tr>
<td>Maximum out-of-network annual benefit</td>
<td>$1,500</td>
<td>●</td>
</tr>
</tbody>
</table>

NOTE: Premiums shown are for full-time UMMG members. Visit benefits.miami.edu for UMMG part-time rates.

STAY CONNECTED

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

<table>
<thead>
<tr>
<th>PLAN PREMIUMS</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>$5.65</td>
</tr>
<tr>
<td>Employee + Child</td>
<td>$12.90</td>
</tr>
<tr>
<td>Employee + Children</td>
<td>$12.90</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>$10.29</td>
</tr>
<tr>
<td>Employee + Family</td>
<td>$16.66</td>
</tr>
</tbody>
</table>

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](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).

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

LIFE INSURANCE
Equaling $500,000 (coverage reduced to $325,000 once faculty member reaches 70 years of age). Coverage begins upon employment.

ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)
Equaling $150,000. Coverage begins upon employment.

LONG-TERM DISABILITY (LTD)
Monthly benefit equaling 66 2/3% of your base annual salary up to a maximum of $25,000 per month. If you become permanently disabled, there is a six-month waiting period before your LTD benefits begin to pay.

ONE MONTH’S PAY DEATH BENEFIT
Payment equaling one-month’s pay provided to the named beneficiary of a deceased employee.
Additional Protection

**VOLUNTARY EXCESS LIFE INSURANCE**
Coverage equaling one to 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.

**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.

**METLAW LEGAL PLAN**
Covers telephonic and office consultations with legal counsel for a variety of issues, representation, document preparation, and more. The premium 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](http://benefits.miami.edu) under Life & Insurance Programs.
Retirement Plans

Your ‘Canes Total Rewards package includes competitive retirement plans* with generous University contributions, but it’s always a good idea to contribute money of your own as well. Visit benefits.miami.edu or umretirement.com to view details on your retirement plan benefits.

START SAVING TODAY

To enroll
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. Both pre-tax and post-tax Roth options are available.

To make changes to your voluntary contributions
2. Click Contribution Amount from the Quick Links pull-down 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.

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 umretirement.com. 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 umretirement.com 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.

DON’T LEAVE MONEY ON THE TABLE

The University offers generous retirement savings plans¹, providing a core contribution and matching contribution, after you celebrate your first year of service.²

By contributing at least 5% of your pay, you will be saving at least 13% of your salary toward your retirement, thanks in large part to UM’s contributions.

1. Clinical faculty are enrolled in the Retirement Savings Plan (RSP). Staff physicians are enrolled in the Retirement Savings Plan III (RSP III).
2. Up to the IRS compensation limit.

STAY CONNECTED

Download the Fidelity or TIAA mobile app to learn, track, and trade anytime, anywhere.
### What Are My Investment Options?

<table>
<thead>
<tr>
<th>Tier</th>
<th>Investor Profile</th>
<th>Fund Information</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TIER ONE</strong></td>
<td><strong>Fidelity Freedom Index Funds</strong></td>
<td>- Fidelity Freedom Index Income Fund *</td>
</tr>
<tr>
<td>The funds in this tier are monitored by the University of Miami Retirement Plans Committee</td>
<td>The funds in this tier are monitored by the University of Miami Retirement Plans Committee</td>
<td>- Fidelity Freedom Index 2005 Fund *</td>
</tr>
<tr>
<td></td>
<td>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.</td>
<td>- Fidelity Freedom Index 2010 Fund *</td>
</tr>
<tr>
<td></td>
<td>Tier 1 funds are used as a default option for employees who do not make investment elections.</td>
<td>- Fidelity Freedom Index 2015 Fund *</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Fidelity Freedom Index 2020 Fund *</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Fidelity Freedom Index 2025 Fund *</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Fidelity Freedom Index 2030 Fund *</td>
</tr>
<tr>
<td></td>
<td></td>
<td>* indicates Institutional Premium Class</td>
</tr>
<tr>
<td><strong>TIER TWO</strong></td>
<td><strong>Passive and Active Mutual Funds</strong></td>
<td><strong>PASSIVE</strong></td>
</tr>
<tr>
<td>The funds in this tier are monitored by the University of Miami Retirement Plans Committee</td>
<td>The funds in this tier are monitored by the University of Miami Retirement Plans Committee</td>
<td>- Dodge &amp; Cox International Stock Fund Class I</td>
</tr>
<tr>
<td></td>
<td>For the active investor, whether novice or expert, who wants to take the driver’s seat when planning for retirement.</td>
<td>- Vanguard Institutional Index Fund Institutional Plus Shares</td>
</tr>
<tr>
<td></td>
<td>Passive index investing is a strategy that attempts to generate similar returns and replicate the holdings and performance of broad market index.</td>
<td>- Vanguard Mid-Cap Index Fund Institutional Shares</td>
</tr>
<tr>
<td></td>
<td>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.</td>
<td>- Vanguard Russell 1000 Growth Index Fund Institutional Shares</td>
</tr>
<tr>
<td></td>
<td>Active management funds tend to have higher fees compared to index funds.</td>
<td>- Vanguard Small-Cap Growth Index Fund Institutional Shares</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Vanguard Small-Cap Value Index Fund Institutional Shares</td>
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<td></td>
<td></td>
<td>- Vanguard Total Bond Market Index Fund Institutional Shares</td>
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<tr>
<td></td>
<td></td>
<td>- Vanguard Total International Stock Index Fund Institutional Shares</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Vanguard Value Index Fund Institutional Shares</td>
</tr>
<tr>
<td><strong>TIER THREE</strong></td>
<td><strong>TIAA-CREF Annuities</strong></td>
<td><strong>ACTIVE</strong></td>
</tr>
<tr>
<td>The funds in this tier are monitored by the University of Miami Retirement Plans Committee</td>
<td>The funds in this tier are monitored by the University of Miami Retirement Plans Committee</td>
<td>- American Funds EuroPacific Growth Fund® Class R-6</td>
</tr>
<tr>
<td></td>
<td>For the investor, whether novice or expert, who wants to ensure lifetime income, or for those who currently invest with TIAA-CREF.</td>
<td>- Lord Abbett Short Duration Income Fund Class R6</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Metropolitan West Total Return Bond Fund Plan Class</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Vanguard Federal Money Market Fund Investor Shares</td>
</tr>
<tr>
<td><strong>TIER FOUR</strong></td>
<td><strong>Fidelity BrokerageLink</strong></td>
<td>- CREF Money Market</td>
</tr>
<tr>
<td>The funds in this tier are ARE NOT monitored by the University of Miami Retirement Plans Committee</td>
<td>The funds in this tier are monitored by the University of Miami Retirement Plans Committee</td>
<td>- CREF Stock</td>
</tr>
<tr>
<td></td>
<td>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.</td>
<td>- TIAA Real Estate</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- TIAA Traditional</td>
</tr>
</tbody>
</table>

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.
# Benefits Dates & Deadlines

<table>
<thead>
<tr>
<th>BENEFIT</th>
<th>ELIGIBILITY/EFFECTIVE DATE</th>
<th>ENROLLMENT DEADLINES</th>
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</thead>
<tbody>
<tr>
<td>Medical/Dental/Vision</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 403(b) Retirement Savings</td>
<td>Eligible upon hire</td>
<td>Enroll today at <a href="http://umretirement.com">umretirement.com</a></td>
</tr>
<tr>
<td>Retirement Savings Plans</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>One Month Pay Benefit</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 Benefits</td>
<td>See page 37 for more information</td>
<td></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.
How to Enroll

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

COMPLETE
Complete your enrollment online at workday.miami.edu. Go to your Workday Inbox and select Benefit Change: New Hire.

If you add a dependent to your benefit elections, you are required to upload a copy of the following documents in Workday as proof of your dependent relationship, prior to submitting your final elections:

- Marriage certificate for spouse
- Birth certificates for children with parents listed
- Final adoption papers for children

ELIGIBILITY
Your eligible dependents include:

- Your legal spouse
- Your child up to age 26

Your children include:

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

DESIGNATE A BENEFICIARY
UM provides life insurance, accidental death and dismemberment, and a one month’s pay death benefit to you at no cost. All you need to do is designate and keep your beneficiary information up to date in your Workday benefits worklet.

NEED TO MAKE A CHANGE?
After you elect benefits upon hire, changes to your medical, dental, and flexible spending accounts can be made in Workday during annual Open Enrollment or when you experience a qualifying status change. Qualifying status change (QSC) events include marriage or divorce, birth or adoption of a child, death of a covered dependent, and change in insurance eligibility for a dependent. To learn more about QSC events and the documentation required to make this change, please visit benefits.miami.edu
TUITION BENEFITS
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 Remission
Full-time faculty and staff are eligible for 100% tuition remission for two courses (six credits) per semester, up to 15 credits per calendar year, for most credited undergraduate and graduate programs at the University of Miami, for the first semester after completing 90 days of employment. Part-time faculty and staff are eligible for tuition benefits on a prorated basis depending on their work effort.

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

Away Tuition Reimbursement (dependent children of clinical faculty physicians only)
After five years of full-time service, the UMMG will grant undergraduate away tuition reimbursement to UMMG clinical faculty physicians who have unmarried eligible dependent children at away colleges and universities for a total of 10 semesters or 150 credits, whichever is greater, except in school of architecture where a maximum of 164 credits is permissible. The away tuition reimbursement eligibility begins for the first semester after completing five years of service. The reimbursement amount is based on the length of time the faculty member has been employed and the status of their employment at the University. The benefit amount is based on the University of Miami’s tuition rate for the applicable year.

Learn more at miami.edu/tuitionremission.

* benefits prorated for part-time benefits eligible employees

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

The Long Service Award is designed to recognize and express gratitude to faculty and staff who have contributed many years of dedicated service to the University of Miami. Long Service Awards are presented to employees beginning at the five-year milestone and at five-year intervals thereafter. We applaud and appreciate the enduring commitment, dedication, and contributions to the ongoing success of UM’s mission and vision.
LEADERSHIP & PROFESSIONAL DEVELOPMENT
UM employees are encouraged to learn, inspire others, and grow professionally through HR’s Talent and Organizational Development leadership and professional development opportunities.

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

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

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

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

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

- Apple
- Bascom Palmer Aesthetic Center
- Bascom Palmer Eye Institute
- Cosford Cinema
- Dell
- Expedia Cruise Ship Centers
- FTD
- Lowe Art Museum
- Miami-Dade Transit
- Ring Theatre
- Tickets at Work
- Tri-Rail
- UHealth Department of Dermatology and Cutaneous Surgery
- UHealth Division of Plastic Surgery
- University of Miami Wellness Centers
- University of Miami - 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
Cigna Dental: 1-800-CIGNA24 (244-6224) • cigna.com/dental
Delta Dental: 1-800-521-2651 • deltadental.com
Faculty and Staff Assistance Program (FSAP): 305-284-6604 • fsap.miami.edu
Fidelity Investments: 1-800-642-7131 • umretirement.com
HealthEquity: 1-877-924-3967 • wageworks.com
Healthy 'Canes Employee Clinic: 305-243-9355 • healthycanesclinic.com
MetLaw: 1-800-821-6400 • legalplans.com
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

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.