

**Your  
journey  
starts  
here.**



UNIVERSITY OF MIAMI HOSPITAL

# Welcome to the U.

AT THE U, WE TRANSFORM LIVES THROUGH TEACHING, RESEARCH, AND SERVICE.



Welcome to the University of Miami.

We are pleased you have chosen to join our team. You will undoubtedly play a vital role in ensuring our students, patients, visitors, fellow colleagues, and the community receive the best possible care. We will make every effort to support you and create an environment where you can achieve the highest level of excellence for yourself and those around you, as we continue to move the U forward.

The University of Miami aspires to be the hemispheric, excellent, relevant, and exemplary University. To bring this extraordinary vision to life and support our aspirations, we worked together with faculty, staff, and students to establish eight roadmap initiatives. I invite you to learn more about our vision and roadmap initiatives at [roadmap.miami.edu](https://roadmap.miami.edu).

As you move through your first year with us, we invite you to share your workplace experiences with your fellow Hurricanes on social media using #InsideUM. You can also follow @Inside\_UM, the official faculty and staff social media account, on Facebook, Twitter, and Instagram to stay current on news and events taking place around our campuses.

Go 'Canes!

Sincerely,  
Dr. Julio Frenk  
University of Miami President



A large, rectangular sign with a white border and a teal background, featuring the text "University of Miami" in gold, serif lettering. The sign is set in a bed of light-colored gravel on a green lawn. In the background, there are large, leafy trees and a multi-story building with a light-colored facade and many windows.

University of Miami



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At the University of Miami, we are intentional about our culture. When you arrive at your place of work you may hear colleagues mention the University's ongoing culture transformation, which is a conscious effort to improve our workplace identity. Much like your own personal values, at the U we embrace our **DIRECCT** values as a representation of who we are, what we hold important, and how we treat each other.

**D**

**DIVERSITY** | Valuing and including people from all cultures and backgrounds in the pursuit of our common goals.

I view differences of opinion as essential for growth. I treat everyone with dignity and understanding.

I respect all members of the University community.

**I**

**INTEGRITY** | Demonstrating honesty and fairness in our words and actions.

I uphold the highest standards of ethical behavior. I act with sincerity and truthfulness in all interactions.

I model fair treatment and respect for everyone.

**R**

**RESPONSIBILITY** | Exhibiting pride and accountability in the performance of duties and ensuring the long-term success of our University.

I utilize University resources in a responsible manner. I make the goals of the University my priority.

I am dependable and trustworthy.

**E**

**EXCELLENCE** | Striving to accomplish our goals with quality, rigor, passion, and distinction.

I perform each task with the highest level of quality. I exceed the expectations of everyone I serve.

I actively seek opportunities to learn, grow, and improve performance.

**C**

**COMPASSION** | Behaving in a caring, humane, and empathic way.

I seek to transform the lives of others for the better. I listen to others with empathy and understanding.

I help to resolve and relieve stressful situations.

**C**

**CREATIVITY** | Embracing innovation, flexibility, and originality in the pursuit of our vision and mission.

I actively pursue new and better ways for achieving desired results. I recognize and encourage creativity among my colleagues.

I see improvement as my responsibility.

**T**

**TEAMWORK** | Engaging and working well together to achieve optimal results.

I always communicate honestly and openly. I treat others as they would like to be treated.

I support my colleagues in the pursuit of our common goals.

# OUR SERVICE STANDARDS

SERVICE STANDARDS AND BEHAVIORS HELP US DELIVER A CONSISTENT AND EXCELLENT SERVICE EXPERIENCE NO MATTER WHO WE SERVE. USE THESE SERVICE STANDARDS IN ORDER OF PRIORITY WHEN MAKING DECISIONS.



## SAFETY

Providing for the welfare and peace of mind for all.



## CARING

Treating every person with respect and dignity.



## RESPONSIVENESS

Delivering the highest level of quality service with the optimal use of time and resources.



## PROFESSIONALISM

Exhibiting quality in our physical environments and personal behaviors.

# Before your first day.

## CREATE A CANE ID

Visit **workday.miami.edu** to create a CaneID and Password.

## PROTECT YOUR CANE ID

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

## LEARN ABOUT THE U

Visit **firstdays.miami.edu** to learn more about working at the U.

## ORIENTATION DAY

On your first day, you will attend **I Am the U**, an all-day orientation experience where you will be immersed in the U's history and culture while meeting fellow new employees.

**WHEN?** Refer to your offer letter.

**WHERE?** Coral Gables Campus.

Parking for the day will be complimentary. You will receive specific parking instructions based on your orientation location. If you have any dietary restrictions, please send an email to **IAmtheU@miami.edu**. For your comfort, plan to bring a light sweater or jacket.

# On your first day.



# 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](https://miami.edu/parking) (Coral Gables/RSMAS) or [security.med.miami.edu/parking-transportation](https://security.med.miami.edu/parking-transportation) (Miller School).

## LEARN ABOUT YOUR BENEFITS

Sign up for a benefits webinar online at [firstdays.miami.edu](https://firstdays.miami.edu).

## GET YOUR BENEFITS

Make your benefit elections within 15 days of hire at [workday.miami.edu](https://workday.miami.edu).

## KNOW WHAT TO EXPECT

Meet with your supervisor to familiarize yourself with the workplace, discuss your job role, performance expectations/goals, and any required training.



# Your UM Experience.

Welcome to the University of Miami. You have joined a diverse community that works together every day to support each other. Your UM experience will include countless opportunities to contribute to the U in many different ways. Learn more about how to stay connected, and get involved in the many things the University has to offer.

## **ABOUT UM**

A private research university with more than 15,000 faculty and staff, and more than 16,000 students from around the world, the University of Miami is a vibrant and diverse academic community focused on teaching and learning, the discovery of new knowledge, and service to the South Florida region and beyond.

Established in 1925 during the region's famous real estate boom, UM is a major research university engaged in more than \$324 million in research and sponsored program expenditures annually. While the majority of this work is housed at the Miller School of Medicine, investigators conduct hundreds of studies in other areas, including marine science, engineering, education, and psychology.

The University comprises 11 schools and colleges serving undergraduate and graduate students in more than 180 majors and programs. In 2016, U.S. News & World Report ranked UM No. 44 among the top national universities in the country in its "Best Colleges" listings. U.S. News also cites several of its programs in "America's Best Graduate Schools."

In 2017, the University ranked No. 15 in Forbes list of America's Best Employers—making it the highest-ranked University in the nation and the highest-ranked organization in Florida.

## 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 System (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 an HR Partner dedicated to helping them. Find your HR Partner at [hr.miami.edu](https://hr.miami.edu). This is your go-to person for questions about career advancement and development, and also things like vacation time, policies, and performance management.

### INFORMATION TECHNOLOGY

Our IT Division has various software programs to help you get the job done, and a 24-hour help desk for assistance. Almost all of your work-related tasks such as requesting time off, enrolling in benefits, and completing your performance evaluation will be done in Workday. Visit [it.miami.edu](https://it.miami.edu) for more information.



## GET INVOLVED

Whether it's volunteering in the community or visiting an on-campus museum, there are many ways to get involved. Each spring, the University sponsors a service day through Human Resources. Keep an eye out for announcements on how to participate. Also, visit the student's Butler Volunteer Center to learn about how you can participate in student-organized volunteer opportunities. To learn more about ways to get involved, visit [hr.miami.edu](https://hr.miami.edu) and click on Working at the U.



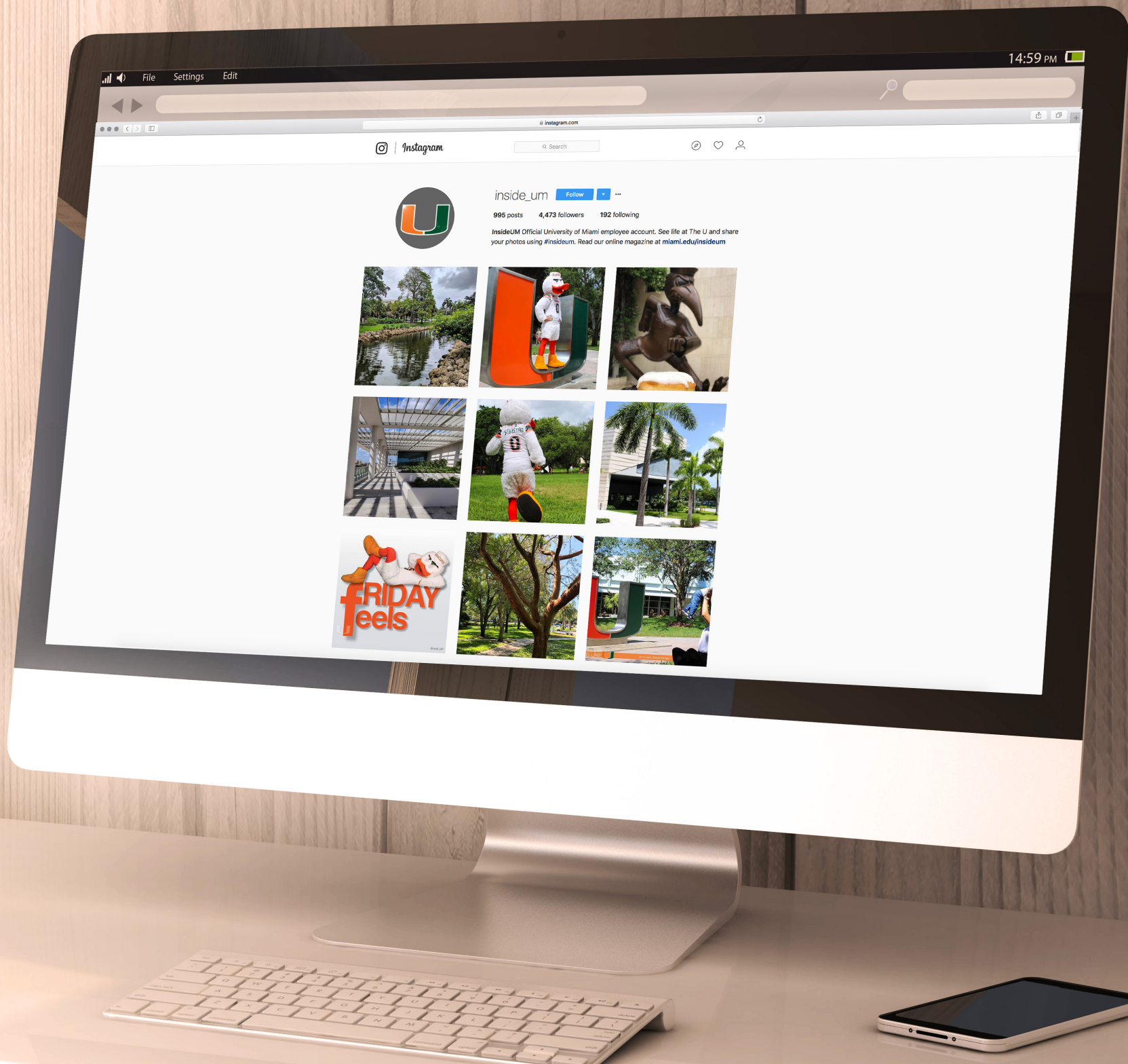
# What's happening at the U?

## STAY CONNECTED

The University publishes e-Veritas, an online newsletter that includes a round-up of University-wide news and is distributed weekly via email to all faculty and staff. In addition, Miller School of Medicine faculty and staff receive e-Update, a UHealth-focused newsletter, in their email inbox every other week. For news and happenings across all campuses that may impact you, visit **news.miami.edu**, download the UM mobile app at **miami.edu/bb/mobile**, or read the InsideUM section of the online newsletters, and follow InsideUM on social media.

@Inside\_UM





**Your 'Canes  
Total Rewards.**



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

## **HIGHLIGHTS**

- Paid Parental Leave Program for staff, which includes two weeks' paid time off for the birth or adoption of a child.
- Voluntary excess life insurance equal to one to six times your base annual salary, up to a maximum of \$1.5 million.
- Voluntary short-term disability plan options available for faculty, staff, and UMMG physicians.
- Voluntary Active4Pets pet service plan.
- \$5 visits to the UHealth Clinic at Walgreens for UM/Aetna members.

# Benefits Dates and Deadlines

UM BENEFIT	ELIGIBILITY/EFFECTIVE DATE	ENROLLMENT DEADLINES	
Medical/Dental Insurance	Start date	Enroll in Workday within 15 days from start date.	<input type="checkbox"/>
Flexible Spending Accounts	1st of the month following date of hire	Enroll in Workday within 15 days from start date.	<input type="checkbox"/>
Voluntary Retirement Savings Plan 403(b)	Eligible upon hire	Enroll today at <a href="https://netbenefits.com/um">netbenefits.com/um</a>	<input type="checkbox"/>
Retirement Savings Plan II	Core contributions begin if you were working as of January 1st and December 31st following your start date and you worked at least 1,000 hours during the calendar year	Automatically enrolled after meeting eligibility requirements.	<input type="checkbox"/>
Group Life Insurance	Start date	Automatically enrolled. Designate beneficiaries in Workday.	<input type="checkbox"/>
Group AD&D	Start date	Automatically enrolled. Designate beneficiaries in Workday.	<input type="checkbox"/>
One-Month's Pay Benefit	Start date	Automatically enrolled. Designate beneficiaries in Workday.	<input type="checkbox"/>
Voluntary Life Insurance	Start date	Enroll in Workday within 30 days from start date for guaranteed issue amount.	<input type="checkbox"/>
Voluntary AD&D	Start date	Enroll in Workday within 30 days from start date.	<input type="checkbox"/>
Long Term Care Insurance	1st of the month following date of hire	Enroll in Workday within 30 days from start date for guaranteed issue amount.	<input type="checkbox"/>
Short Term Disability	1st of the month following one year of employment	Enroll in Workday within 15 days from start date.	<input type="checkbox"/>
Long Term Disability	1st of the month following two months of employment	Enroll in Workday within 15 days from start date.	<input type="checkbox"/>
Tuition Remission	Start of semester following 90 days of employment. See page 24 for more information.	Anytime.	<input type="checkbox"/>
Metlaw Legal Plan	1st of the month following start date	Enroll in Workday within 15 days from start date.	

## ID CARDS

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

## DESIGNATE A BENEFICIARY

The University provides life insurance, accidental death and dismemberment, long term disability, and a one month's pay death benefit to you at no cost. All you need to do is designate and keep your beneficiary information up to date in your Workday benefits worklet.

## NEED TO MAKE A CHANGE?

After you elect benefits upon hire, changes to your medical, dental, and flexible spending accounts can be made in Workday during annual Open Enrollment or when you experience a qualifying status change. Qualifying status change (QSC) events include marriage or divorce, birth or adoption of a child, death of a covered dependent, and change in insurance eligibility for a dependent. To learn more about QSC events and the documentation required to make this change, please visit **benefits.miami.edu**.

## HOW TO ENROLL

### REVIEW

Review this guide and the information that will be provided to you during the benefits webinar. You can register for the benefits webinar online at **firstdays.miami.edu**.

### COMPLETE

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

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

- Marriage certificate for spouse
- Birth certificates for children
- Final adoption papers for children

### ELIGIBILITY

Your eligible dependents include:

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

Your dependent children include:

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



# Your Medical Plan Premiums and Options

	AETNA SELECT 1	AETNA SELECT 2	AETNA HEALTH REIMBURSEMENT ACCOUNT
Employee Only	\$84.00	\$39.69	\$13.85
Employee + Child	\$173.54	\$85.38	\$58.15
Employee + Children	\$211.85	\$128.77	\$88.15
Employee + Spouse	\$288.46	\$147.69	\$107.54
Employee + Family	\$320.77	\$161.54	\$124.15

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

**There is a \$115.38 biweekly spousal surcharge, which allows you to cover a spouse who has access to their own employer-provided medical plan.** Before making your decision, we encourage you and your spouse to carefully consider the benefits of the University's plan against your spouse's own employer-provided plan.

**There is a \$46.15 biweekly smokers' surcharge, which applies to adult smokers covered under the UM/Aetna medical plan.** Through the BeSmokeFree program, you can get the help you need to quit smoking for free. Visit [miami.edu/besmokefree](https://miami.edu/besmokefree) for details.

## All three medical plans provide the same benefit coverage.

The only difference is your monthly plan premium and how you pay for your medical expenses.

	AETNA SELECT 1	AETNA SELECT 2	AETNA HEALTH REIMBURSEMENT ACCOUNT
Monthly Premium	\$\$\$	\$	\$
Deductible	\$0	\$250 per person	\$1,500 per person
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	Through OptumRx	Through OptumRx	Through OptumRx
Lower copays when using UM doctors at UHealth facilities	●	●	●
Copays apply for most non-preventive care services	●	●	●
Preventive care services covered at 100 percent	●	●	●
High-end imaging services (coverage exceptions apply)	Only at UHealth	Only at UHealth	Only at UHealth
Out-of-network benefits*			●
Rollover Health Reimbursement Account fund			Administered by Wageworks
Coinsurance applies (certain services)			●
Out-of-Pocket maximum includes Rx copays	●	●	●
Worldwide emergency coverage	●	●	●
Behavioral health coverage	Through Concordia	Through Concordia	Through Concordia

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

● Applies

## MEDICAL PLAN COMPARISON CHART

	AETNA SELECT 1		AETNA SELECT 2		AETNA HRA		
Network	Aetna Select (Open Access)		Aetna Select (Open Access)		Aetna Choice POSII (Open Access)		
Plan Provisions	UM Providers <sup>1</sup>	In-Network	UM Providers <sup>1</sup>	In-Network	UM Providers <sup>1</sup>	In-Network	Out-of-Network <sup>2</sup>
Health Reimbursement Account (HRA) Fund Per Member <sup>3</sup>					\$600 up front per member (up to \$1,800 per family). Fund, administered by Wageworks, helps reduce annual deductible.		
Calendar Year Deductible							
Individual	N/A		\$250		\$1,500		\$3,000
Family	N/A		\$750		\$4,500		\$9,000
Preventive Care Services (see page 5 for details)							
Preventive Care	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	\$0 copay	Not Covered
Physician Expenses							
Primary Care Physician	\$15 copay	\$20 copay	Deductible, then \$20 copay	Deductible, then \$25 copay	Deductible, then \$15 copay	Deductible, then \$20 copay	Deductible, then 30% coinsurance
Specialist	\$25 copay	\$50 copay	Deductible, then \$35 copay	Deductible, then \$60 copay	Deductible, then \$25 copay	Deductible, then \$50 copay	Deductible, then 30% coinsurance
Maternity (Office Services)	\$25 copay for first visit, then all office services covered at 100%	\$50 copay for first visit, then all office services covered at 100%	Deductible, then \$35 copay for first visit, then all office services covered at 100%	Deductible, then \$60 copay for first visit, then all office services covered at 100%	Deductible, then \$25 copay for first visit, then all office visits covered at 100%	Deductible, then \$50 copay for first visit, then all office visits covered at 100%	Deductible, then 30% coinsurance
Allergy Injection (per visit)	\$5 copay	\$5 copay	Deductible, then \$5 copay	Deductible, then \$5 copay	Deductible, then \$5 copay	Deductible, then \$5 copay	Deductible, then 30% coinsurance
Hospital Expenses							
Inpatient <sup>4</sup>	\$150 copay per day to a maximum of \$750 per admission	\$250 copay per day to a maximum of \$1,250 per admission	Deductible, then \$200 copay per day to a maximum of \$1,000 per admission	Deductible, then \$300 copay per day to a maximum of \$1,500 per admission	Deductible, then \$100 copay per day to a maximum of \$500 per admission	Deductible, then \$200 copay per day to a maximum of \$1,000 per admission	Deductible, then 30% coinsurance
Emergency Room <sup>5</sup>	\$100 copay	\$100 copay	Deductible, then \$150 copay	Deductible, then \$150 copay	Deductible, then \$100 copay	Deductible, then \$100 copay	Deductible, then \$100 copay
Urgent Care	\$50 copay	\$50 copay	Deductible, then \$75 copay	Deductible, then \$75 copay	Deductible, then \$35 copay	Deductible, then \$35 copay	Deductible, then 30% coinsurance
Ambulance	N/A	\$0 copay	N/A	Deductible, then \$0 copay	N/A	Deductible, then 20% coinsurance	Deductible, then 20% coinsurance

	AETNA SELECT 1		AETNA SELECT 2		AETNA HRA		
Network	Aetna Select (Open Access)		Aetna Select (Open Access)		Aetna Choice POSII (Open Access)		
Plan Provisions	UM Providers <sup>1</sup>	In-Network	UM Providers <sup>1</sup>	In-Network	UM Providers <sup>1</sup>	In-Network	Out-of-Network <sup>2</sup>
<b>Outpatient Services</b>							
Surgery	\$100 copay	\$150 copay	Deductible, then \$100 copay	Deductible, then \$250 copay	Deductible, then \$50 copay	Deductible, then \$150 copay	Deductible, then 30% coinsurance
High-End Imaging (Only available at UHealth <sup>6</sup> )	\$150 copay	Only covered under certain conditions	Deductible, then \$150 copay	Only covered under certain conditions	Deductible, then \$100 copay	Only covered under certain conditions	Only covered under certain conditions
Low-End Imaging (all other non-invasive services)	\$0 copay	\$30 copay	Deductible, then \$0 copay	Deductible, then \$50 copay	Deductible, then \$0 copay	Deductible, then \$40 copay	Deductible, then 30% coinsurance
Lab Work (Quest or UHealth Laboratories)	\$0 copay	\$0 copay	Deductible, then \$0 copay	Deductible, then \$0 copay	Deductible, then \$0 copay	Deductible, then \$0 copay	Deductible, then 30% coinsurance
<b>Other Services</b>							
Outpatient Therapy (Physical, Speech, and Occupational) per visit	\$15 copay	\$20 copay	Deductible, then \$20 copay	Deductible, then \$25 copay	Deductible, then \$15 copay	Deductible, then \$20 copay	Deductible, then 30% coinsurance
<b>Outpatient Chemotherapy and Radiation</b>							
Facility	\$0 copay	\$20 copay	Deductible, then \$0 copay	Deductible, then \$20 copay	Deductible, then \$0 copay	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
Physician	\$0 copay	\$0 copay	Deductible, then \$0 copay	Deductible, then \$0 copay	Deductible, then \$0 copay	Deductible, then 20% coinsurance	Deductible, then 30% coinsurance
<b>Medical/Rx Out-of-Pocket Maximum</b>							
Individual	\$3,000		\$4,000		\$4,000		\$8,000
Family	\$9,000		\$12,000		\$12,000		\$24,000

1. A UM physician, UM facility, or Jackson Health System facility.
2. You have the option of using an out-of-network provider, but your charges will be subject to balance billing.
3. The first \$600 of eligible medical and Rx expenses are covered by the HRA fund with the exception of Concordia copays. Preventive care services will not be deducted from the \$600 HRA fund.
4. Inpatient hospital services include semiprivate room, ancillary service, physician fees/visits, and inpatient surgery.
5. Emergency room copay is waived if admitted to the hospital.
6. Coverage for high-end imaging (MRI, PET, and CT scans) is available exclusively at UHealth. Coverage is available outside of UHealth under certain circumstances: 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, when open or standing MRI is required.

Out-of-Area HRA Plan: If your home address is outside of Miami-Dade/Broward counties, the Out-of-Area HRA option will appear in Workday as an option for you. In the Out-of-Area HRA, you will pay the lower UHealth copay at any Aetna network provider.



# Save Money on Health Care

If you don't have to pay the highest premium for your health care plan, don't. All three of the UM/Aetna health care plans offer the same benefits. The only difference is the monthly premium and how you pay for eligible medical expenses. If you need help comparing the plans, call the Total Rewards team at 305-284-3004, option 1.

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

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

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

FREE PREVENTIVE SERVICE	COVERAGE
Adult Annual Physicals/Labs	Annual exam after age 18.
Well-Child Care	All well-child visits through age 18.
Routine Immunizations	Visit <a href="https://www.cdc.gov/vaccines/schedules">cdc.gov/vaccines/schedules</a> for vaccination guidelines.
Immunizations for Foreign Travel	To view the list, visit <a href="https://www.cdc.gov/travel">cdc.gov/travel</a> .
HPV Vaccine	Three doses (ages 9 to 26).
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](https://www.healthcare.gov) for a complete list of preventive care services.

# Prescription Drugs

Prescription drugs are covered in the UM/Aetna medical plan through Optum Rx. Once enrolled in the UM/Aetna medical plan, you will receive a joint Aetna/OptumRx medical ID card. This card should be used when picking up your prescriptions. Each medical plan covers the same prescription drugs, and costs are determined by the four-tier structure below. If the cost of the prescription is less than the copay, you pay the lesser amount.

In the HRA plan, copays apply only after you have met your deductible.

Drugs may move up or down a tier in 2018. Visit **OptumRx.com** to view an updated list of covered drugs and costs.

<b>Tier</b>	<b>Cost</b>	<b>Description</b>
Tier 1	\$10	Covered preferred generic medications (not self-injectable).
Tier 2	\$45	Covered preferred brand name medications (not self-injectable).
Tier 3	\$75	Covered non-preferred generic and brand-name medications (not self-injectable).
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).

If you are taking a maintenance medication — any medication taken in the same dosage for more than 90 days — you can save money and avoid a penalty by filling your prescription in a 90-day supply at a Walgreens retail pharmacy or through OptumRx Home Delivery.

If you fill your maintenance medications monthly (in 30-day increments), your copay will increase by 2½ times after the second filled 30-day prescription. See below.

<b>Tier 2 Rx Example</b>	<b>Local Retail Pharmacy</b> (Monthly Cost, 30-day Supply)	<b>OptumRx Home Delivery or Local Walgreens Pharmacy</b> (Average Monthly Cost, 90-day Supply)
First 30-Day Fill	\$45.00	\$37.50
30-Day Refill #1	\$45.00	\$37.50
<b>30-Day Refill #2</b>	<b>\$112.50</b>	<b>\$37.50</b>

NOTE: Cost increase reflects permanent change in copay for this and all additional refills of the same medication for 30-day supplies at a local retail pharmacy. 90-day supplies can only be obtained at Walgreens or through Optum Rx Home Delivery. If the cost of your medication is lower than the copay, you pay the lower cost.

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



# Health Reimbursement Account

## FLEXIBLE SPENDING ACCOUNTS

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

### HEALTH CARE FSA

Set aside pre-tax dollars to pay for your family's eligible health care expenses; up to \$2,650 per year. You will receive a WageWorks Visa card in the mail for use on eligible health care expenses at approved merchants, including pharmacies, physicians' offices, and hospitals.

### DEPENDENT CARE FSA

Set aside pre-tax dollars to pay for eligible dependent day care (or night care) costs, including care for elderly parents; up to \$5,000 per year (based on tax filing status). The maximum election for employees earning \$115,000 or more is \$2,500 per year.

If married, both you and your spouse must be working in order for dependent care expenses to be reimbursable. Eligible dependents include your child or stepchild (under the age of 13); a child of any age who is physically or mentally incapable of caring for themselves; or elderly persons who are financially dependent upon you.

Visit [wageworks.com](http://wageworks.com) for more information and to confirm dependent and expense eligibility.

2018 DEADLINES	HEALTH CARE FSA	DEPENDENT CARE FSA
Incur Eligible Expenses By	March 15, 2019	March 15, 2019
Submit Claims By	June 15, 2019	June 15, 2019

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

Aetna Health Reimbursement Account (HRA) medical plan participants will receive a WageWorks Visa card pre-loaded with a University-provided fund (\$600 per person; up to \$1,800 per family). The funds may be used on eligible medical and pharmacy expenses.

Participants may register at [wageworks.com](http://wageworks.com) to view their HRA fund account balance, transaction history, manage preferences, and more.

### SPECIAL NOTE

If you participate in both the Aetna HRA medical plan and a health care FSA, you will receive one WageWorks Visa card with both HRA and FSA funds on the card. HRA funds will be used for eligible medical and prescription expenses before flexible spending account funds are utilized.

# Understanding the HRA



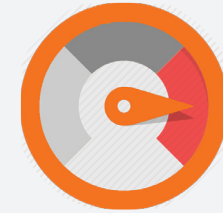
THE UNIVERSITY PROVIDES A **\$600 FUND PER PERSON (MAX \$1,800 PER FAMILY)** FOR YOU TO USE ON MEDICAL AND PHARMACY EXPENSES EACH YEAR. THE FUND, ADMINISTERED BY WAGeworks, HELPS YOU PAY FOR YOUR DEDUCTIBLE (**\$1,500 INDIVIDUAL/\$4,500 FAMILY**).



EACH TIME YOU VISIT THE DOCTOR OR PHARMACY, YOU CAN PAY YOUR BILL USING THE HRA FUNDS ON YOUR WAGeworks VISA CARD. (YOU WILL BE BILLED AT THE NEGOTIATED RATE.)



ONCE YOUR FUND IS DEPLETED, YOU PAY THE NEGOTIATED RATES FOR YOUR MEDICAL AND PHARMACY EXPENSES ON YOUR OWN UNTIL YOUR DEDUCTIBLE IS MET.



ONCE YOUR DEDUCTIBLE IS MET, YOU PAY COPAYS FOR YOUR MEDICAL AND PHARMACY EXPENSES.

Note: If you participate in a health care FSA, you can use your FSA dollars (pre-loaded on to your WageWorks Visa card) to help pay for medical and pharmacy expenses after your HRA funds are depleted.

# Mental Health

## **FACULTY AND STAFF ASSISTANCE PROGRAM**

Free confidential consultations for faculty, staff, retirees, and their dependents. Sessions are conducted by Florida licensed mental health professionals who assess concerns, offer support, and recommend services that can be of help. Call 305-284-6604 or visit [miami.edu/fsap](https://miami.edu/fsap) for more information.

## **CONCORDIA BEHAVIORAL HEALTH (Included in the UM medical plan)**

Concordia provides members with mental health and substance abuse, outpatient and inpatient treatment, and partial hospitalization. Before accessing these confidential services, authorization may be required. Call 1-800-294-8642 or visit [concordiabh.com](https://concordiabh.com) for more information.

# 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](https://aetna.com) for more information about the vision benefit.

NOTE: Free annual eye exam does not cover contact lens fitting. If you are interested in contact lenses, please contact the Bascom Palmer Contact Lens Department at 305-326-6095 or any provider in the Aetna/EyeMed network.

## **ADDITIONAL VISION COVERAGE THROUGH VSP VISION CARE**

This optional vision coverage includes an annual eye exam for \$10 from a national network of eye care providers. Lenses and frames can be purchased for \$20 each. Visit [benefits.miami.edu](https://benefits.miami.edu) or [vsp.com](https://vsp.com) for premiums and additional information.

# Travel

## **UM/AETNA EMERGENCY COVERAGE WHILE TRAVELING**

If you experience a medical emergency and need to visit an emergency room anywhere in the U.S. or around the world, your UM/Aetna plan provides coverage so that your final bill will be the same as your in-network emergency room copay. The same is true for emergency inpatient admissions.

## **TRAVEL IMMUNIZATIONS AND CONSULTATIONS**

The UHealth Travel Medicine Clinic provides UM employees and their families with country-specific information, travel vaccines, and medications. The clinic is located at University of Miami Hospital and Clinics, 1475 NW 12 Avenue, 3rd Floor, Miami, FL 33136. Call 305-243-TRIP (8747) or visit [UHealthTravel.com](https://UHealthTravel.com) for clinic hours and additional information.

# Dental Plan Options

## UHEALTH DENTAL

UHealth’s renowned Division of Oral and Maxillofacial Surgery and General Dentistry provides comprehensive general dentistry as well as a full range of oral and maxillofacial care at University of Miami Hospital. Services include routine dental examinations, cleanings, fillings, dentures, wisdom teeth evaluations, dental implants, and more. Cigna and Delta Dental are accepted. To schedule an appointment, please call

**305-243-CARE (2273).**

### HMO PLAN

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

### PPO PLAN

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

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

BIWEEKLY PLAN PREMIUMS (for full-time faculty and staff)	CIGNA	DELTA DENTAL
Employee Only	\$6.32	\$19.75
Employee + Child	\$14.18	\$48.30
Employee + Children	\$15.86	\$54.19
Employee + Spouse	\$12.91	\$46.02
Employee + Family	\$23.42	\$75.19

### PLAN FEATURES

Primary care dentist required	•	
Referrals required	•	
National network	•	•
Out-of-network benefits		•
Deductible		•
Two free cleanings per year	•	•
Adult and child orthodontia	•	•
Services covered with a copay	•	
Services covered at a percentage scale		•



## DENTAL PLAN COMPARISON CHART

	CIGNA DHMO	Delta Dental PPO	
	In-Network	In-Network	Out-of-Network(1)
Calendar Year Benefit Maximum	No calendar year maximum	\$2,500	\$1,500
<b>Summary of Benefits</b>	<b>Member Responsibility</b>		
Office Visit Co-payment (during regular hours)	\$0	\$0	
Calendar Year Deductible		\$50	
Individual	\$0	\$150	
Family			
Deductible Waived for Preventive Services	Not applicable	Yes	Yes
Referral required to see specialist	Yes	No	No
<b>Diagnostic/Preventive</b>	<b>Member Responsibility</b>		
Preventive			
Prophylaxis	\$0, 1x per 6 months	0%, 2x per calendar year	20%, 2x per calendar year
Dental sealants	\$10, up to 14th birthday	0%, 1x per tooth, ages 6-16	20%, 1x per tooth, ages 6-16
Space maintainers	\$85	0%	20%
Fluoride treatments (child)	\$0, 1x per 6 months up to 19th birthday	0%, 1x per 12 months up to age 19	20%, 1x per 12 months up to age 19
Diagnostic			
X-rays	\$0	0%	20%
<b>Basic</b>	<b>Member Responsibility</b>		
Restorative			
Amalgam filling - 1 surface primary or permanent	\$0	20%	40%
Resin-based composite - 1 surface posterior	\$35	20%	40%
Oral Surgery			
Extraction of erupted tooth	\$5	20%	40%
Removal of impacted tooth - partially bony	\$65	20%	40%
Periodontics			
Gingivectomy - 1 to 3 teeth per quadrant	\$60	20%	40%
Periodontal scaling - 4+ teeth per quadrant	\$60	20%	40%
Limited to:	4 quadrants per 12 months	1 quadrant every 24 months	1 quadrant every 24 months
Osseous surgery - 4+ teeth per quadrant	\$305	20%	40%
Endodontics			
Root canal/Molar - excluding final restoration permanent	\$255	20%	40%
Crowns, Inlays, Onlays - Restoration/repair			
Crown restoration/repair	Not covered	20%	40%

CIGNA DHMO		Delta Dental PPO	
	In-Network	In-Network	Out-of-Network(1)
Major	Member Responsibility		
Crowns, Inlays, Onlays			
Porcelain/Ceramic Substrate	\$445	50%	60%
Porcelain fused to high noble metal	\$405	50%	60%
Porcelain fused to predominantly base metal	\$360	50%	60%
Porcelain fused to noble metal	\$385	50%	60%
Prosthetics			
Complete denture - maxillary/mandibular	\$485	50%	60%
Repair resin denture base	\$65	50%	60%
Rebase - complete maxillary denture	\$175	50%	60%
Implants	Not covered	50%	60%
Orthodontics Treatment	Member Responsibility		
Child - 24 mos. comprehensive treatment & visits	\$2,400	50%	60%
Adult - 24 mos. comprehensive treatment & visits	\$2,900	50%	60%
Orthodontics Lifetime Maximum Benefit	24 months of interceptive and/or comprehensive treatment	\$1500	

The benefits listed above are to be used only as a summary. Please see the Summary Plan Descriptions for details. In the event of a dispute, the actual policy will govern.

(1) Employees using Delta Premier dentists will not be balanced billed, however, employees using non-participating dentists may be balance billed for charges above reasonable and customary rate (R&C). When you go out-of-network, you will be billed for the difference between what is considered R&C and the amount the out-of-network provider charges. When you are billed for this difference, it is called balance billing.

# Health Care at UHealth

## HIGH-END IMAGING COVERED ONLY AT UHEALTH

Our health care plan covers high-end imaging services (PET, CT, and MRI) only at UHealth facilities. **To schedule a high-end imaging appointment at one of the radiology facilities listed below, call 305-243-CARE (2273).**

For additional locations visit [radiology.med.miami.edu/locations](https://radiology.med.miami.edu/locations).

### RADIOLOGY FACILITY

### ADDRESS

Applebaum Diagnostic Imaging Center	1115 NW 14 Street, Miami, FL 33136
Bascom Palmer Eye Institute, Radiology Department	900 NW 17 Street, Miami, FL 33136
Sylvester Comprehensive Cancer Center	1475 NW 12 Avenue, Miami, FL 33136
The Lennar Foundation Medical Center	5555 Ponce de Leon, Boulevard, Coral Gables, FL 33146
University of Miami Hospital	1400 NW 12 Avenue, Miami, FL 33136
UMHC/Sylvester at Deerfield Beach	1192 E Newport Center Drive, Suite 100, Deerfield Beach, FL 33442
UMHC/Sylvester at Kendall	8932 SW 97 Avenue, Kendall, FL 33176
UHealth at Plantation	8100 SW 10 Street, Crossroads Business Park, Building 3, Plantation, FL 33324

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

### EXCEPTIONS

You may be able to receive these services outside of UHealth if you need:

- Open or standing MRI
- Pediatric high-end imaging services (for children ages 13 and under)
- Imaging performed at the time of radiation therapy
- Imaging outside of Miami-Dade and Broward counties
- Emergency room/inpatient imaging

Contact Aetna at 1-800-824-6411 for more information about receiving imaging services

## DIRECT ACCESS TO EXPERT CARE

Thanks to a special phone line just for employees, it's easier than ever to make an appointment with a UHealth provider.

Call **305-243-CARE (2273)** to schedule care with some of the world's top physicians in a complete array of medical specialties.

## MANAGE YOUR CARE FROM ANYWHERE

With MyUHealthChart, you can access your UHealth medical records securely from any computer, making it easy to stay on top of information such as most lab results, appointment summaries, medications, and immunizations. MyUHealthChart also provides convenient ways to communicate with your doctor's office. Visit **MyUHealthChart.com** for details.

## UHEALTH LABORATORIES

UHealth Laboratories offer routine (free after deductible) and complex lab and pathology services, with no appointment necessary, at the following locations:

### **UHealth Miami Campus**

Bascom Palmer Eye Institute Diabetes  
Research Institute Professional Arts Center  
Sylvester Comprehensive Cancer Center

### **University of Miami Campus**

The Lennar Foundation Medical Center

**UHealth Satellite Locations** at  
**[uhealthsystem.com/locations](http://uhealthsystem.com/locations)**

## UNIVERSITY OF MIAMI HOSPITAL

The only university-owned and operated teaching hospital in South Florida, University of Miami Hospital provides advanced and targeted care in a compassionate environment. Our 560 private room hospital is home to a state-of-the-art cardiac catheterization facility, robotic surgery program, neurosurgery, orthopaedic, and innovative services and treatments.



# Retirement Plan

UMH Core Contribution Schedule

CORE CONTRIBUTION	YEARS OF SERVICE
2.25%	0-4
4.50%	5-9
5.00%	10+

If you're eligible for the University's Retirement Savings Plan II (RSP II) and aren't contributing at all or are contributing less than 5 percent, you're missing out on the University's matching contribution—free money. The University matches what you contribute, dollar for dollar, up to 5 percent of your eligible pay (up to the IRS compensation limit) to help enhance your financial well-being.

## HOW DOES THE RSP II WORK?

**CORE Contribution**—The University makes a contribution based on your years of service, up to the IRS compensation limit.

**Your VOLUNTARY Contribution**—You can contribute as little as 1% or as much as you like, up to the IRS maximum.

**MATCHING Contribution**—The University matches what you contribute, up to 5% of your pay.

## START SAVING TODAY

To enroll:

1. Visit [netbenefits.com/um](https://netbenefits.com/um)
2. Click on "Register"
3. Follow the on-screen instructions
4. Once in the system, select "Enroll in Your Account"
5. Follow the steps to make your investment elections

To make changes to your voluntary contributions:

1. Visit [netbenefits.com/um](https://netbenefits.com/um)
2. Click on "Contribution Amount" from the Quick Links pull-down menu
3. Click "Contribution Amount" again
4. Change your desired election
5. Click "Change Contribution Amount" to confirm

### Get help on demand.

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

### Meet with a Fidelity or TIAA-CREF representative.

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

For maximum benefit, it's best to save at least 15% of your gross earnings each year, including what the University contributes for you. By contributing 5% of your pay, you will get even closer to the 15% goal, thanks in large part to the University's contributions toward your retirement.

## WHAT ARE MY INVESTMENT OPTIONS?

Tier	Investor Profile	Fund Information	
<b>TIER ONE</b> <b>Fidelity Freedom Index Funds</b> The funds in this tier are monitored by the University of Miami 403(b) Investments 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 used as a default option for employees who do not make investment elections.	<ul style="list-style-type: none"> <li>Fidelity Freedom Index Income Fund</li> <li>Fidelity Freedom Index 2000 Fund</li> <li>Fidelity Freedom Index 2005 Fund</li> <li>Fidelity Freedom Index 2010 Fund</li> <li>Fidelity Freedom Index 2015 Fund</li> <li>Fidelity Freedom Index 2020 Fund</li> <li>Fidelity Freedom Index 2025 Fund</li> <li>Fidelity Freedom Index 2030 Fund</li> <li>Fidelity Freedom Index 2035 Fund</li> <li>Fidelity Freedom Index 2040 Fund</li> <li>Fidelity Freedom Index 2045 Fund</li> <li>Fidelity Freedom Index 2050 Fund</li> </ul>	
<b>TIER TWO</b> <b>Passive and Active Mutual Funds</b> The funds in this tier are monitored by the University of Miami 403(b) Investments Committee.	For the active investor, whether novice or expert, who wants to take the driver's seat when planning for retirement.	<b>PASSIVE</b> <ul style="list-style-type: none"> <li>Vanguard Extended Market Index Fund Institutional Shares</li> <li>Vanguard Institutional Index Fund Institutional Shares</li> <li>Vanguard Total Bond Market Index Fund Institutional Shares</li> <li>Vanguard Total International Stock Index Fund Institutional Shares</li> </ul>	<b>ACTIVE</b> <ul style="list-style-type: none"> <li>American Funds EuroPacific Growth Fund® Class R-6</li> <li>DFA U.S. Targeted Value Portfolio Institutional Class</li> <li>Eagle Small Cap Growth Fund Class R6</li> <li>Fidelity Contrafund – Class K</li> <li>John Hancock Funds Disciplined Value Fund Class R6</li> <li>Lord Abbett Short Duration Income Fund Class R6</li> <li>MassMutual Select Mid Cap Growth Equity Fund II Class I</li> <li>Metropolitan West Total Return Bond Fund Plan Class</li> <li>MFS Mid Cap Value Fund Class R6</li> <li>Templeton Institutional Fund International Equity Series Primary Shares</li> <li>Vanguard Federal Money Market Fund Investor Shares</li> </ul>
<b>TIER THREE</b> <b>TIAA-CREF Annuities</b> The funds in this tier are monitored by the University of Miami 403(b) Investments Committee.	For the investor, whether novice or expert, who wants to ensure lifetime income, or for those who currently invest with TIAA-CREF.	<ul style="list-style-type: none"> <li>TIAA Traditional</li> <li>CREF Stock</li> <li>CREF Money Market</li> <li>TIAA Real Estate</li> </ul>	
<b>TIER FOUR</b> <b>Fidelity BrokerageLink</b> The funds in this tier are NOT monitored by the University of Miami 403(b) Investments 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. <b>These funds will NOT be monitored by committee.</b>	

# Stay Healthy and Well All Year With Well 'Canes

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

### WELL 'CANES INCENTIVES PROGRAM

Learn about your personal health, improve your overall well-being, and earn up to \$300 per year. Start earning points by registering and participating in eligible wellness activities at [miami.edu/wellcanes](https://miami.edu/wellcanes).

### FACULTY AND STAFF ASSISTANCE PROGRAM

Provides confidential consultations to all UM faculty, staff, retirees, and their dependents. Sessions are conducted by Florida licensed mental health professionals who assess concerns, offer support, and recommend services that can be of help. Call 305-284-6604 or visit [miami.edu/fsap](https://miami.edu/fsap).

### NURSING MOTHER'S ROOMS

There are currently nine rooms dedicated for nursing mothers across the University. For more information visit [miami.edu/wep](https://miami.edu/wep).

### HEALTHY 'CANES EMPLOYEE CLINICS

Conveniently located on the Coral Gables and Miller School of Medicine campuses, the Healthy 'Canes Employee Clinics offer free annual physicals, well woman exams, select immunizations, and convenient access to UHealth medical services for the treatment of minor illnesses. See page 40 for details.

### WELLNESS CENTERS

The Patti and Allan Herbert Wellness Center, located on the Coral Gables campus, and the UHealth Fitness and Wellness Center, located at the Miller School of Medicine are designed to offer the finest in recreational sports, fitness, and wellness education programs. UM/Aetna members can save 20 percent through SHAPE UP. [miami.edu/wellness](https://miami.edu/wellness)

### WEIGHT WATCHERS AT WORK

This benefit provides first-time attendees with 100 percent reimbursement, and continuing participants with 50 percent reimbursement for complete attendance. Details are announced on e-Veritas throughout the year, and can also be found online at [hr.miami.edu](https://hr.miami.edu) under Benefits and Wellness.

### WEEK OF WELL-BEING

Held every April, the annual Week of Well-Being features five days of events and activities aimed at transforming the lives of faculty, staff, and students through wellness.

### BE SMOKE FREE

Offers free UM-AHEC Quit Smoking Now classes at both on-campus wellness centers. To learn more about this program, visit [miami.edu/besmokefree](https://miami.edu/besmokefree) or call 305-243-7606.

# Financial Security Benefits

## FREE FINANCIAL SECURITY BENEFITS

### Life Insurance

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

### Accidental Death & Dismemberment (AD&D)

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

## VOLUNTARY BENEFITS

### Voluntary Excess Life Insurance

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

### Voluntary Accidental Death and Dismemberment Insurance

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

### Long-Term Care

Financial resources to receive care at home or in a facility. Available in two plans and five levels of daily benefits ranging from \$70 to \$200 per day. Coverage available for you, your spouse, and you or your spouse's parents and grandparents with evidence of insurability. Guaranteed coverage up to \$200 per day is available only for you within the first 30 days of employment.



# Additional Protection

## Short-Term Disability

Coverage replaces 60 percent or 66 2/3 percent of participant's income if they are unable to work due to an injury, illness, or maternity. Participant must enroll within 15 days from date of hire or during Open Enrollment.

## Long-Term Disability

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

## Metlaw Legal Plan

Covers telephonic and office consultations with legal counsel for a variety of issues, representation, document preparation and more. The biweekly \$7.27 premium covers employee, spouse, and dependent children. Visit **[benefits.miami.edu](https://benefits.miami.edu)** for more information and enroll in Workday.

# Just for 'Canes

## TUITION BENEFITS

The tuition benefit is 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.

Dependents (child or spouse) who are hired at the University as a benefits eligible employee will only be entitled to the employee tuition benefit.

### Employee Tuition Reimbursement

Employees receive funding for undergraduate programs for additional, formal job-related education at any accredited college or university.

#### *Benefit*

Up to \$3,000 per year for undergraduate programs

### Dependent Tuition Remission

Eligibility: Spouses and eligible unmarried dependent children can take advantage of tuition benefits based on the length of time you have been employed at the University.

For detailed information, visit **[benefits.miami.edu](https://benefits.miami.edu)**.

## RECOGNITION

The University of Miami annually recognizes faculty and staff who celebrate service milestones and those who have proudly retired from the University.

The Long Service Award Program provides special recognition to faculty and staff for their years of service to the University. More than 800 employees who have reached a service milestone are honored each year and recognized with a certificate and a gift based on milestone year. Service levels are recognized in 5-year increments, starting with 10 years of service. Faculty recognition begins with the 20-year milestone.

The Retirement Recognition Award recognizes faculty and staff for their retirement from the University of Miami with a gift to mark the University's appreciation for their service and special contributions. Visit **[hr.miami.edu](https://hr.miami.edu)** and select Working at the U for more information.

## PROFESSIONAL DEVELOPMENT

UM employees are encouraged to learn, inspire others, and grow professionally through the various development opportunities provided by the Office of Talent and Organizational Development.

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

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

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

For more information, contact Talent and Organizational Development at [TOD@miami.edu](mailto:TOD@miami.edu) or 305-243-3090.

## EMPLOYEE DISCOUNT PROGRAM

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

- Apple
- Bank of America
- Bascom Palmer Aesthetic Center
- Cosford Cinema
- Dell
- Expedia Cruise Ship Centers
- FTD
- Lowe Art Museum
- Miami Dade Transit
- Pearle Vision
- Ring Theatre
- Tickets at Work
- Tri-Rail
- UHealth Department of Dermatology and Cutaneous Surgery
- UHealth Division of Plastic Surgery
- University of Miami Wellness Centers
- University of Miami—Miami Hurricanes Sports

Visit [benefits.miami.edu](https://benefits.miami.edu) for a complete list.

# Healthy 'Canes Employee Clinic

**No appointment necessary.**

**Free flu and shingles vaccines.**

**Free annual physicals available on select days.**

**Free well-woman exams.**

**\$5 visit fee** (waived for immunizations and annual physicals).

**Staffed by nurse practitioners, overseen by UHealth physicians.**

Coral Gables | McKnight Building  
5807 Ponce de Leon Boulevard, Suite 109 | 305-284-WELL (9355)

Miller School of Medicine | Professional Arts Center  
1150 NW 14 Street, Suite 708 | 305-243-WELL (9355)

Open Monday–Friday | 7:30 a.m. to 3:30 p.m.

*The Healthy 'Canes Clinic is not a substitute for your primary care physician or emergency care. If you have severe abdominal pain, high fever, chest pain, severe headache, trouble breathing, or require immediate assistance due to an accident or injury, please call 911 or proceed to the nearest emergency room.*



[healthycanesclinic.com](http://healthycanesclinic.com)

# Important Contacts

'Canes Total Rewards Team • 305-284-3004, option 1 • [miami.edu/benefits/ask](https://miami.edu/benefits/ask)

Aetna • 1-800-824-6411 • [aetna.com](https://aetna.com)

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

Cigna EAP • 1-800-CIGNA24 (244-6224) • [cignabehavioral.com](https://cignabehavioral.com)

Concordia Behavioral Health • 1-800-294-8642 • [concordiabh.com](https://concordiabh.com)

Delta Dental • 1-800-521-2651 • [deltadental.com](https://deltadental.com)

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

Fidelity Investments • 1-800-343-0860 • [netbenefits.com/UM](https://netbenefits.com/UM)

Healthy 'Canes Employee Clinic • 305-284-9355 Gables • 305-243-9355 Medical • [healthycanesclinic.com](https://healthycanesclinic.com)

MetLaw • 1-800-821-6400 • [legalplans.com](https://legalplans.com) (code 1500579)

TIAA-CREF • 1-888-488-3420 • [tiaa-cref.org/UofMiami](https://tiaa-cref.org/UofMiami)

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

UHealth Patient Financial Services • 305-243-2900

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

WageWorks • 1-877-924-3967 • [wageworks.com](https://wageworks.com)

Well 'Canes • 305-284-3004, option 1 • [miami.edu/wellcanes](https://miami.edu/wellcanes)

Wellness Centers • 305-284-8500 Gables • 305-243-7600 Medical • [miami.edu/wellness](https://miami.edu/wellness)

Workday Resources • [workday-hr.it.miami.edu](https://workday-hr.it.miami.edu)



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