

## Frequently Asked Questions

This list of frequently asked question is provided to help answer benefits-related questions related to the University of Miami Hospital's reduction in force. Please direct any additional questions to HR-Benefits at 305-284-3004, option 1, or contact a benefits representative at [miami.edu/benefits/ask](http://miami.edu/benefits/ask).

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## Health Care

### 1. When will my coverage end (medical, dental, vision and/or FSA)?

Your coverage will end on the last day of the month of your employment. Your regular monthly or biweekly deduction will be taken from your final paycheck. If you wish to continue any of these benefits beyond that date, you may enroll in COBRA continuation of coverage for yourself and/or your currently covered family members.

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### 2. What is COBRA?

Congress passed the Consolidated Omnibus Budget Reconciliation Act (COBRA) health benefit provisions in 1986. The law allows employees and their families to continue group health coverage that otherwise might be terminated due to loss of employment, divorce or other qualifying events. COBRA provides employees and their families the right to temporary continuation of health coverage at group rates.

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### 3. I am currently enrolled in the University's medical, dental, vision and/or FSA plan. How do I continue my coverage through COBRA?

Within two weeks following your separation, you will receive a "Notice of Right to Elect Continuation Coverage under the University of Miami Group Health Plan" (COBRA), offering the option of up to 18 months of continued health care. COBRA is continuation of coverage that is identical to your current coverage, with the exception of the monthly premium cost. COBRA does not exclude any pre-existing conditions. Please note, your COBRA notice will be sent to your address in Workday from WageWorks, the company that processes COBRA elections and premium payments on behalf of the University. If your address is not current in Workday, please contact HR-Benefits at 305-284-3004, option 1.

If continuation of coverage is elected, you will be responsible for the COBRA premium for you and your dependent(s). COBRA may be elected for each person individually (i.e., you may continue coverage for some family members and not for others). If you wish to elect COBRA continuation coverage, you must make your election within 60 days of the loss of coverage. If you elect COBRA for yourself and/or your dependents within this 60-day election period, coverage will be retroactive to the date it was lost. If you do not elect COBRA within this 60-day election period, it cannot be elected at a later date.

COBRA premiums are paid on a monthly basis. Premiums are due on the first of each month, with a grace period through the last day of the month. As long as your premiums are paid on a timely basis, you may continue COBRA for up to 18 months.

#### **Helpful Links:**

[COBRA Medical Premiums](#)

[COBRA Dental Premiums](#)

[An Employee's Guide to Health Benefits Under COBRA](#)

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**4. I participated in the Well 'Canes Incentives Program. Will I receive the incentive?**

If you reached the 750 or 1,500 point levels prior to your separation from service, the incentive amount will be applied to your final paycheck (or a subsequent check, if later).

**5. I am in the Aetna HRA medical plan. Can I still use my HRA dollars held by WageWorks?**

Yes, you may still access your HRA funds for eligible medical and/or pharmacy expenses incurred while you were covered by the HRA medical plan. If you do not elect COBRA, your card will be deactivated on your date of separation, but you may file claims with WageWorks for Aetna medical and OptumRx pharmacy claims by visiting [wageworks.com](http://wageworks.com). The deadline to file claims incurred while you were covered is June 15, 2018. If you elect COBRA, your card will remain active while you are covered.

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## **Flexible Spending Accounts**

**6. I am currently enrolled in a flexible spending account (health care and/or dependent care). What will happen to my FSA?**

Your regular monthly or biweekly FSA health care and/or dependent care contributions will be deducted from your last paycheck.

Health Care FSA: You will be able to incur eligible expenses using your debit card until your separation date. You may submit claims for eligible expenses incurred through the end of the month of separation to WageWorks by June 15, 2018.

If you were participating in a FSA in anticipation of an expense after the end of the month of separation, you may continue to reach your annual FSA goal by electing COBRA and submitting payments to WageWorks. This will allow you to continue to incur new claims beyond the end of the month of separation through the date for which you submit payments.

Dependent Care FSA: You will be able to incur eligible expenses until the end of the month of separation. You may submit claims for eligible expenses incurred through the end of the month of separation to WageWorks by June 15, 2018.

**Helpful Links:**

[Health Care FSA Reimbursement Form](#)

[Dependent Care FSA Reimbursement Form](#)

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## **Retirement**

**7. If I am separated as part of the reduction in force, will I lose my retirement benefit?**

No, you will not lose your retirement benefits. In the **Retirement Savings Plan II (RSP II)**, your voluntary contributions and the University's matching contributions are always 100% vested. The University's core contributions are 100% vested after six years of vesting service (graded scale, minimum of 1,000 work hours per year). If you have not completed six years of vesting service at the time of separation, you will be partially vested in the core contributions. However, if you return to work at the University within five years, the remaining core contributions account will be reinstated and you may continue to earn service hours to become 100% vested.

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**8. When may I access my RSPII benefit?**

You may take a 100% lump sum distribution at separation or anytime thereafter. If you are younger than age 59 ½, IRS early withdrawal penalties may apply. You may also rollover the funds into another employer's plan or an IRA without an early withdrawal penalty. If you wish to withdraw or rollover your RSPII funds now, please contact the investment company in which your assets are invested to begin the application process.

If you do not wish to access your RSPII funds now, please contact the investment company directly when you wish to begin receiving benefits from the plan.

INVESTMENT COMPANY	TELEPHONE NUMBER
Fidelity Investments	1-800-343-0860
Lincoln Financial Group	1-800-341-0441
TIAA-CREF	1-888-488-3420
VALIC	1-800-448-2542

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**9. Will my deduction for the RSPII be effective through my last payroll check?**

Yes, your RSPII contribution will be deducted from your last payroll check.

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**10. Can I receive my retirement benefits even though I have been separated as part of the reduction in force?**

Yes, you may begin receiving your retirement benefits even though you have been separated as part of the reduction in force and are collecting unemployment compensation. Please note, unemployment compensation is reduced by any income you receive from the retirement plan.

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**11. May I retire without being separated as part of the reduction in force?**

Yes, instead of being separated as part of the reduction in force, you may retire and begin receiving your RSPII benefit while collecting unemployment compensation.

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**12. Can I be rehired at the University if I decide to retire?**

Yes, you can be rehired and return to work at the University no earlier than 31 days after your retirement date. If you retire during the 13-month reduction in force recall period and you are rehired at the University, you will be treated the same as other new hires with respect to waiting periods for benefits including health care, but exceptions apply for PTO and tuition remission.

**Helpful Link:**

[UMH Summary Plan Description](#)

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## Financial Security

### **13. I have been paying for Voluntary Excess Life Insurance, Voluntary Accidental Death & Dismemberment and/or Long Term Care coverage. What will happen to those policies after my separation from the University?**

The Voluntary Excess Life Insurance coverage, Voluntary Accidental Death & Dismemberment coverage and/or Long Term Care coverage will end at the end of the month of separation. You will have 31 days to convert or port your Voluntary Excess Life Insurance and 31 days to convert your Voluntary Accidental Death & Dismemberment and/or Long Term Care coverage to an individual policy. Premiums for Long Term Care do not change after separation, but premiums for Voluntary Excess Life do increase after separation.

#### ***Conversion/Portability Forms:***

[Voluntary Excess Life Conversion Notice](#)

[Voluntary Excess Life Portability Notice](#)

[Comparison of Conversion Versus Portability](#)

[Voluntary Accidental Death & Dismemberment](#)

[Long Term Care Conversion](#)

When submitting the conversion forms, please be sure to include payment as indicated on the form.

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## PTO

### **14. What will happen to my PTO and EIB?**

You will be paid any remaining PTO in your bank at the time of separation. If you return from reduction in force within six months, your EIB accrual at the time of separation will be restored.

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## Tuition Benefits

### **15. I am currently taking classes. What will happen to my reimbursement benefits?**

If the University of Miami Hospital no longer employs you, you will not be reimbursed for current classes.

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### **16. My child is on tuition remission. What will happen to their tuition remission benefits?**

Your child's tuition remission benefits for undergraduate programs will continue through the end of the semester that falls within the 13-month reduction in force period as long as he or she has started classes or has been accepted and confirmed prior to reduction in force date. Tuition remission benefit eligibility for dependents is based on the benefit in effect as of the effective date of the reduction in force. Tuition remission benefits for graduate programs will continue only through the end of the semester in which the effective date of reduction in force occurs. Dependents will continue to be exempt from taxation for undergraduate courses through the end of the semester in which the effective date of reduction in force occurs. For subsequent semesters during the 13-month reduction in force period, the value of all undergraduate tuition remission received by dependent children during the 13-month reduction in force period will be taxable income to the person separated as part of the reduction in force.

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**17. My spouse or partner is on tuition remission. What will happen to their tuition remission benefits?**

Tuition benefits for your spouse or partner will continue through the end of the active semester or summer session in which he/she is taking classes.

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## **Faculty & Staff Assistance Program (FSAP)**

**18. Does the FSAP provide assistance if I am separated as part of a reduction in force?**

Yes. The FSAP offers “transitional support” to affected individuals. This support will provide you with free consultation and referral assistance to support and help clarify available options and resources for working through transitions. To obtain FSAP assistance, please call 305-284-6604.

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## **‘Canes Concierge Reemployment Program**

**19. Does the University provide assistance in obtaining another position at the University?**

To help evaluate reemployment opportunities, all those separated as part of a reduction in force will be contacted by a Talent Acquisition recruiter within the next two business days to set up a meeting. You and your concierge recruiter will discuss your skills, strengths, positions of interest, resume, interviewing tips, training and resources. You will be able to review current openings every other day, identify positions of interest, and advise your recruiter via email. Simultaneously, your recruiter will be identifying additional positions of interest and notifying you as well. You will be scheduled for interviews with hiring managers on a weekly basis.

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