



UNIVERSITY  
OF MIAMI



# 'Canes Total Rewards

UNIVERSITY OF MIAMI

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### **Need help or additional information?**

Please contact HR-Total Rewards at **305-284-3004** option 1, visit [miami.edu/benefits](http://miami.edu/benefits), or complete the online inquiry form at [miami.edu/benefits/ask](http://miami.edu/benefits/ask).

University of Miami

# It's time to learn about your 'Canes Total Rewards.

The U offers you a comprehensive 'Canes Total Rewards package including pay, benefits, recognition programs, training and development, and a healthy work environment.

## HEALTHCARE

UM offers comprehensive health care and dental plans to cover you and your family from day one. Free and supplemental coverage options are available for life insurance, disability, accident, legal, and vision.

## HEALTH AND WELLNESS

The University can help you stay healthy with Well 'Canes through various offerings such as nursing mothers' rooms, Be Smoke Free, Weight Watchers, Faculty and Staff Assistance Program, Week of Well-Being, Well 'Canes Cash Incentives, and financial education seminars.

## EDUCATION

Whether you want to take a few courses or pursue a degree, employees are eligible for tuition benefits. If going back to school is not in your future, you can take advantage of free, department-sponsored training courses year-round.

## PROFESSIONAL DEVELOPMENT

The University has several opportunities available for you to engage in developing new or sharpening existing skills; as well as for teams to work together toward building a stronger, more resilient workforce. These skill building opportunities are available in a variety of formats, from online sessions to live, interactive classes.

## RECOGNITION

We know that sometimes a genuine thank you can go a long way. That's why UM annually recognizes faculty and staff who celebrate service milestones or retirement with a special certificate and gift based on years of service.

## CHILD CARE

UM employees have access to one of four on-campus preschools including Canterbury Preschool at Coral Gables and the Miller School, the Debbie Institute, and the UMH Learning Center.

## RETIREMENT

The University makes a core contribution of 5 percent of pay with a dollar for dollar match on your contributions up to 5 percent.

## FINANCIAL SECURITY BENEFITS

UM employees are eligible for a number of free financial security benefits, including accidental death and dismemberment, and group life insurance. Additional protection options include the Metlaw Legal Plan, which covers telephonic and office consultations with legal counsel for a variety of issues, excess life insurance, voluntary group accidental death and dismemberment, and long-term care.

## EMPLOYEE RESOURCE GROUPS

Meet colleagues from across UM with similar interests by joining an employee resource group. Networks include people with disabilities, LGBTQ, UBUNTU, Asians, veterans, women, and Millennials.

## DISCOUNT PROGRAM

UM employees enjoy discounts on products and services from Apple, Bascom Palmer Aesthetic Center, Cosford Cinema, Dell, Expedia Cruise Ship Center, FTD, Lowe Art Museum, Miami Hurricanes Sports, UM Bookstore, UM Wellness Centers, and more.

# 'Canes Total Rewards

## RECOGNITION PROGRAMS

### SERVICE AWARDS

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 [miami.edu/hr](https://miami.edu/hr) and select Recognition for more information.

## JUST FOR 'CANES

### EMPLOYEE DISCOUNT PROGRAM

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

- Apple
- AT&T
- Bascom Palmer Aesthetic Center
- Cosford Cinema
- Dell
- FTD
- Lowe Art Museum
- Miami-Dade Transit
- NexCruise
- Pearle Vision
- Ring Theatre
- Sprint
- Tickets at Work
- T-Mobile
- 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
- Verizon

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

### EMPLOYEE RESOURCE GROUPS

The University of Miami's Employee Resource Groups (ERGs) are voluntary, employee-led groups that serve as a resource for members by fostering a diverse, inclusive workplace aligned with the organizational mission, values, goals, business practices, and objectives. Current ERG's include groups for people with disabilities, LGBTQ, persons of African/Caribbean descent (UBUNTU), Asians, veterans, women, and millennials. For more information, visit [miami.edu/diversity](https://miami.edu/diversity).

### NURSING MOTHERS' ROOMS

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



Get the most out of your medical plan by taking advantage of the free Well 'Canes in-network preventive care benefits.

# Health Care Options

UM offers comprehensive health care plans from day one. Plans include medical and dental with both HMO and PPO options. Review the following pages to learn which plan is best for you. Follow the tips below to save money on health care for you and your family:

- Save on copays by using:
  - UHealth physicians. Schedule your appointment through UHealth Connect at 305-243-CARE (2273).
  - Walgreens retail pharmacies or OptumRx Home Delivery for your three-month supply of maintenance medications. See page 10 for details.
- Use generic drugs whenever possible.
- Take advantage of free annual physicals, well woman exams, and immunizations, as well as \$10 visits for minor illnesses at the Healthy 'Canes Employee Clinics. Visit [healthycanesclinic.com](http://healthycanesclinic.com) for details.
- Pay for your eligible health care expenses using pre-tax dollars by enrolling in a health care flexible spending account. See page 12 or visit [wageworks.com](http://wageworks.com) for details.

## WELL 'CANES FREE PREVENTIVE CARE BENEFITS

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="http://cdc.gov/vaccines/schedules">cdc.gov/vaccines/schedules</a> for vaccination guidelines.
Immunizations for Foreign Travel	To view the list, visit <a href="http://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, based on doctor's recommendation. Includes breast ultrasound.
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 now 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](http://healthcare.gov) for a complete list of preventive care services.

# Understanding Your Medical Options

Same benefit coverage, different costs.

All three medical plans provide the same benefit coverage.

The differences in the plans are your monthly premiums and out-of-pocket expenses.

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

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

● Applies

# 2017 Medical Premiums

AETNA  
SELECT 1

AETNA  
SELECT 2

AETNA  
HEALTH  
REIMBURSEMENT  
ACCOUNT

## Full-time employees (40 hours per week)

	AETNA SELECT 1	AETNA SELECT 2	AETNA HEALTH REIMBURSEMENT ACCOUNT
Employee Only	\$178	\$84	\$29
Employee + Child	\$365	\$181	\$124
Employee + Children	\$446	\$274	\$187
Employee + Spouse/Partner	\$601	\$314	\$228
Employee + Family	\$668	\$343	\$264

## Part-time employees (less than 40 hours per week)

	AETNA SELECT 1	AETNA SELECT 2	AETNA HEALTH REIMBURSEMENT ACCOUNT
Employee Only	\$351.57	\$264.42	\$95
Employee + Child	\$598.14	\$436.81	\$408.28
Employee + Children	\$682.89	\$527.29	\$476.58
Employee + Spouse/Partner	\$892.98	\$645.92	\$603.18
Employee + Family	\$975.16	\$699.58	\$663.51

NOTE: All premiums shown are for non-smokers and for those with spouses/same-sex domestic partners who do not have access to employer-sponsored health insurance.

**There is a \$250 monthly spousal surcharge, which allows you to cover a spouse/same-sex domestic partner who has access to his/her own employer-provided medical plan.**

During Open Enrollment you may remove your spouse from, or continue their enrollment in, the University's 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 \$100 monthly 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](http://miami.edu/besmokefree) for details.



# Understanding the Health Reimbursement Account (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 YOUR HRA FUNDS ON YOUR WAGeworks VISA CARD. (YOU WILL BE BILLED AT THE AETNA 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 flexible spending account, you can use your FSA dollars (pre-loaded on to your WageWorks Visa card) to help pay for medical and Rx expenses after your HRA funds are depleted.



# About Prescription Drugs

## PRESCRIPTION DRUG TIERS

### EACH MEDICAL PLAN COVERS THE SAME PRESCRIPTION DRUGS

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 after you have met your deductible.

Drugs may move up or down a tier in 2017. Visit [OptumRx](#) to view an updated list of covered drugs and costs.

Tier	Cost	Description
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).

# 2017 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

# 2017 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>
<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.

Contact HR-Total Rewards at 305-284-3004, option 1 for more information.



You have doctors in the family—and UHealth doctors are among the world’s best. Turn to UHealth for high-quality health care that’s convenient and affordable.

The expert, dedicated teams of UHealth—University of Miami Health System— include more than 1,000 physicians, as well as about 200 other licensed health providers. You’ll find our care in more than 100 medical specialties and subspecialties at locations in Miami-Dade, Broward, Palm Beach, and Collier Counties. For a comprehensive list of services, visit [UHealthSystem.com](http://UHealthSystem.com).

#### **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](http://MyUHealthChart.com) for details.

#### **UHEALTH LABORATORIES**

UHealth Laboratories offer routine and complex lab and pathology services 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**

Sylvester at Deerfield Beach | Kendall | Plantation

Services at UHealth Laboratories are covered at 100 percent after deductible (if applicable). No appointment necessary. Visit [miami.edu/benefits](http://miami.edu/benefits) for more information.

UHEALTH  
THE UNIVERSITY  
OF MIAMI HEALTH  
SYSTEM

UHealth – the University of Miami Health System, provides South Florida with the most comprehensive health care for prevention, detection, diagnosis and treatment of routine, chronic, complex and acute diseases and conditions. No other health system in this region comes close to UHealth in terms of our groundbreaking research, the number of world class specialists representing more than 100 areas of advanced medicine, and our patient outcomes which are among the highest in the nation.

BASCOM PALMER  
EYE INSTITUTE

Bascom Palmer is recognized as one of the world's finest and most progressive centers for ophthalmic care, vision research, and education. This year, it was once again named the #1 eye hospital in the United States by U.S. News & World Report, an honor it has received fifteen times. Bascom Palmer is a leading destination for excellence in eye care for patients of all ages, and our physicians are skilled in every ophthalmic subspecialty.

SYLVESTER  
COMPREHENSIVE  
CANCER CENTER

Sylvester is among the nation's leading cancer centers and south Florida's only Cancer Center of Excellence. Sylvester physician-experts and researchers discover, develop, and deliver the most advanced targeted treatments for each patient's unique cancer. Our comprehensive diagnostics coupled with teams of scientific and clinical experts enable us to better understand each patient's individual cancer and develop treatments that target the cells and genes driving the cancer's growth and survival.

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.

# THE LENNAR FOUNDATION MEDICAL CENTER



The Lennar Foundation Medical Center is a five-story, 206,000-square-foot diagnostic and treatment center located on the University of Miami campus in Coral Gables. The state-of-the-art facility will provide the services of Sylvester Comprehensive Cancer Center, UHealth Sports Performance and Wellness Institute, Bascom Palmer Eye Institute, and the UHealth Comprehensive Diabetes Center, and will be home to the Student Health Center. In addition to outpatient surgery services, the new center will provide health care specialties including a Women's Center, Men's Center, cardiology, primary care, neurology, and otolaryngology, among others.

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

# High-End Imaging

## HIGH-END IMAGING COVERED EXCLUSIVELY AT UHEALTH

UHealth Radiology is staffed by experienced, state-certified technologists and highly skilled physicians who are nationally recognized for their clinical care and contributions to radiology.

Our health care plan covers high-end imaging services (PET, CT, and MRI) only at UHealth facilities.

To schedule a high-end imaging appointment, call 305-243-CARE (2273).

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 outside of UHealth.

RADIOLOGY FACILITIES	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
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

[radiology.med.miami.edu/locations](http://radiology.med.miami.edu/locations)

## FLEXIBLE SPENDING ACCOUNTS

Your Flexible Spending Account elections will not roll over to 2017. Please log in to Workday to enroll and save up to \$25 on every \$100 spent on eligible expenses.

### HEALTH CARE FSA

Set aside pre-tax dollars to pay for your family's eligible health care expenses; up to \$2,600 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.

**NOTE: If you are a new participant or your current card has expired, you will receive a new WageWorks Visa card, which will be mailed at the end of December 2016. If you are an existing participant and your card has not expired, you should continue to use your current card.**

### 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) to confirm dependent and expense eligibility.

### 2017 DEADLINES

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

Enrolling in a health care flexible spending account is a smart way to budget for the upfront expense of using your local Walgreens or Optum Rx Home Delivery for your maintenance medications.

You can allocate the expense over 12 months and save up to 25 percent because you are paying for medications with pre-tax dollars. Visit [wageworks.com](http://wageworks.com) for more information.



# Mental Health, Vision, Travel

## MENTAL HEALTH

### **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) for more information.

### **CONCORDIA BEHAVIORAL HEALTH**

If you are enrolled in a UM/Aetna medical plan, you and your covered dependents are eligible for Concordia Behavioral Health benefits. Concordia provides 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](http://concordiabh.com) for more information. Note: Some Concordia copays will increase in 2017.

## VISION

### **UM/AETNA VISION COVERAGE (Included in your 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](http://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**

If you would like additional vision coverage, consider the VSP vision program. Every 12 months, VSP plan members can visit a national network of eye care providers and receive an eye exam for a \$10 copay, plus lenses and frames each for a \$20 copay. Employees who are not enrolled in the UM/Aetna plan may still elect the VSP vision program. Visit [miami.edu/benefits](http://miami.edu/benefits) or [vsp.com](http://vsp.com) for information and enroll via [Workday](#).

## TRAVEL

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

If you are traveling within the U.S. or anywhere in the world, remember to pack your UM/Aetna medical plan ID card. 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](http://UHealthTravel.com) for clinic hours and additional information.

# Healthy 'Canes Employee Clinic



A Well 'Canes benefit for faculty and staff offering free annual physicals, select immunizations, and convenient access to UHealth medical services for the treatment of minor illnesses.

**No appointment necessary | Free flu and shingles vaccines | Free annual physicals available on select days | Free Well Woman Exams | \$10 visit fee** (waived for immunizations and annual physicals)

Visit our locations Monday–Friday • 7:30 a.m. to 3:30 p.m.

Coral Gables Campus | McKnight Building | 5807 Ponce de Leon Blvd, Ste 109 | 305-284-WELL (9355)

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

*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.*

# Dental Plan Options

## CIGNA (DHMO)

Cigna offers an HMO plan with low copays and no limit on your annual benefit. If you choose this plan, you and your enrolled dependents must select an in-network primary care dentist (PCD) or one will be assigned to you based on your zip code. For maximum flexibility, each enrolled member may select a different in-network dental provider. To locate a PCD, visit [cigna.com/dental](http://cigna.com/dental) or call Cigna at 1-800-CIGNA24 (244-6224). You can change your PCD at any time by calling Cigna or going online. Your new PCD designation will be effective the first of the month following the date you make the change.

## DELTA DENTAL (PPO)

Delta Dental offers a Preferred Provider Organization (PPO) dental plan with in-network and out-of-network benefits. This plan has an extensive network of dentists and facilities. Once you have met your deductible, the plan pays a percentage of the charges based on the type of service provided. You can take advantage of lower costs by using in-network providers.

For more information, including dental plan rate sheets, visit [miami.edu/benefits](http://miami.edu/benefits).

MONTHLY PLAN PREMIUMS	Full-time employees (40 hours per week)		Part-time employees (less than 40 hours per week)	
	CIGNA	DELTA	CIGNA	DELTA
Employee Only	\$13.70	\$42.80	\$15.20	\$44.30
Employee + Child	\$30.72	\$104.64	\$32.22	\$106.14
Employee + Children	\$34.36	\$117.42	\$35.86	\$118.92
Employee + Spouse/Partner	\$27.98	\$99.70	\$29.48	\$101.20
Employee + Family	\$50.74	\$162.91	\$52.24	\$164.41

## PLAN FEATURES

Primary care dentist required	●	
Referrals required	●	
National network	●	●
Out-of-network benefits		●
Deductible		●
Two free cleanings per year	●	●
Adult and child orthodontia	●	●
Maximum annual benefit		● \$2,500

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, teeth whitening, fillings, dentures, wisdom teeth evaluations, dental implants, and more. Accepting Cigna and Delta Dental. To schedule an appointment, please call **305-243-CARE (2273)**.

# Stay healthy and well all year with Well 'Canes.

The University of Miami is committed to advancing the well-being of its faculty and staff through Well 'Canes.

This wellness program extends beyond physical health to include psychological, communal, interpersonal, financial, and occupational wellness.



The Well 'Canes program offers many opportunities to help faculty and staff stay healthy and well all year. Each program is focused on a different wellness dimension.

### Be Smoke Free

The BeSmokeFree Program 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.

### Faculty and Staff Assistance Program

The 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) for more information.

### Financial Education Seminars

Hosted by Fidelity Investments and TIAA-CREF, these financial education seminars will help you get on the right track to a more secure financial future. Details announced in e-Veritas and eUpdate throughout the year.

### Healthy 'Canes Employee Clinic

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 24 for details.

### Ready to Retire Workshops

Hosted in the spring and fall, these workshops help guide UM faculty and staff considering retirement through the necessary steps to retire.

### Weight Watchers at Work

This benefit provides first-time attendees with 100 percent reimbursement, and continuing participants with 50 percent reimbursement for complete attendance. The cost of the program is \$165 for new members and \$155 for continuing and lifetime members.

### 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.

### Well 'Canes Incentives Program

The Well 'Canes Incentives Program is designed to encourage you to learn about your personal health, motivate you to maintain or improve your overall well-being, and allow you to earn up to \$300 per year. You can begin earning points by registering and participating in eligible wellness activities. All faculty and staff enrolled in a UM/Aetna medical plan as primary policy holders are eligible to participate in the incentives program. Deadlines to complete wellness activities vary. For more information and to register, please visit [miami.edu/wellcanes](https://miami.edu/wellcanes). Don't forget to download the HealthyNow mobile app and manage your Well 'Canes Incentives Program account on the go.

## OUR COMMON PURPOSE

AT THE U WE TRANSFORM LIVES THROUGH TEACHING, RESEARCH, AND SERVICE. WE DO THIS BY FOLLOWING OUR DIRECCT VALUES.

## OUR DIRECCT VALUES

### DIVERSITY

VALUING AND INCLUDING PEOPLE FROM ALL CULTURES AND BACKGROUNDS IN THE PURSUIT OF OUR COMMON GOALS.

### INTEGRITY

DEMONSTRATING HONESTY AND FAIRNESS IN OUR WORDS AND ACTIONS.

### RESPONSIBILITY

EXHIBITING PRIDE AND ACCOUNTABILITY IN THE PERFORMANCE OF DUTIES AND ENSURING THE LONG-TERM SUCCESS OF OUR UNIVERSITY.

### EXCELLENCE

STRIVING TO ACCOMPLISH OUR GOALS WITH QUALITY, RIGOR, PASSION, AND DISTINCTION.

## OUR SERVICE STANDARDS

TO ENSURE WE MAKE THE RIGHT DECISIONS EACH DAY, WE FOLLOW OUR SERVICE STANDARDS.

**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.



## **COMPASSION**

BEHAVING IN A CARING, HUMANE,  
AND EMPATHIC WAY.

## **CREATIVITY**

EMBRACING INNOVATION,  
FLEXIBILITY, AND ORIGINALITY IN  
THE PURSUIT OF OUR  
VISION AND MISSION.

## **TEAMWORK**

ENGAGING AND WORKING WELL  
TOGETHER TO ACHIEVE OPTIMAL  
RESULTS.





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