



# 2013 University of Miami Residents' Benefits

*Welcome to 2013 Open Enrollment. Please take a few moments to look through the information in this handout, as it may help you make more informed decisions regarding health care coverage for you and your family.*

## What You'll Find

Benefits Summary

Health Care Premiums / Helpful Links & Contacts

Flexible Spending Accounts and Prescription Drug Information

Retirement Savings Plan and Short Term Disability Rates

## Benefits Summary

### Medical Coverage

- Residents may participate in the Aetna Select 2, open access medical plan, which features the "Aetna Select Open Access" national network. No referrals required to see specialists.
- High-end imaging services (PET, CT and MRI) are covered only at UHealth. Exceptions apply. Visit [miami.edu/benefits](http://miami.edu/benefits) for details.
- UM/Aetna plan members taking maintenance medications are encouraged to fill their prescriptions at CVS or through Aetna Rx Home Delivery to avoid an increase in copays. Visit [miami.edu/benefits](http://miami.edu/benefits) for details.
- Use UHealth physicians to save on expenses. To locate a UM physician, visit [findaumdoc.com](http://findaumdoc.com). To schedule an appointment, call UHealth Connect, the UM-dedicated appointment line, at 305-243-CARE (2273).
- Preventive Care Benefits are covered 100% when using in-network providers. (Skin cancer screening covered only at UHealth.)

### Dental Plans

- CIGNA is the DHMO plan administrator. Delta Dental is the PPO plan administrator.

### Financial Security

- Voluntary short term disability insurance is available after 15 days of service.
- Group long term disability insurance is available after one year of service.
- Group life insurance is equal to two times your base salary rounded to the nearest \$1,000, up to \$100,000.
- Group accidental death and dismemberment insurance is equal to one times your base salary rounded to the nearest \$1,000, up to \$100,000.

### Flexible Spending Account

- WageWorks is the plan administrator.

### Retirement

- Voluntary Retirement Savings Plan is available.

### Time Off

- Four weeks' paid time off per calendar year.

# Health Care

## 2013 Monthly Medical Premiums\*

Aetna Select 2	Monthly Premium
Employee Only	\$0
Employee + Child	\$149
Employee + Children	\$226
Employee + Spouse/Partner	\$255
Employee + Family	\$279

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

- If you or your spouse/partner is a non-smoker, you must indicate this on your benefits enrollment forms. If you do not, your status will be defaulted to “smoker,” and you will be charged the monthly \$50 smokers’ surcharge (per enrolled smoker).
- If your enrolled spouse/partner does not have access to employer-provided medical insurance, you must declare this on your benefits enrollment forms. If you do not, you will be defaulted to “has access to employer-sponsored plan” and you will be charged the monthly \$20 spousal surcharge.

## 2013 Monthly Dental Premiums

Coverage Level	CIGNA	Delta Dental
Employee Only	\$0	\$0
Employee + Child	\$16.60	\$55.56
Employee + Children	\$20.16	\$67.04
Employee + Spouse/Partner	\$13.94	\$51.12
Employee + Family	\$36.14	\$107.92

**CIGNA:** This plan features low copays for many services. You must select a primary care dentist (PCD) from CIGNA’s nationwide network in order to receive benefits. For maximum flexibility, each dependent enrolled in this plan can choose his or her own in-network dentist/dental facility.

**Delta Dental:** This plan features an extensive network of dentists and facilities. The PPO also gives you the choice of going out-of-network.

## Helpful Links & Contacts:

### HR-Benefits Enrollment Information

Call 305-284-3004 or visit [www.miami.edu/benefits/ask](http://www.miami.edu/benefits/ask)

### Aetna Medical Plan

Call 1-800-824-6411 or visit [www.aetna.com](http://www.aetna.com)

### Medical Claims

Call 305-284-3004

### Dental Plans

CIGNA (DHMO). Call 1-800-367-1037 or visit [www.CIGNA.com/dental](http://www.CIGNA.com/dental)

### Delta Dental

Delta Dental. Call 1-800-521-2651 or visit [www.deltadentalins.com](http://www.deltadentalins.com)

### Flexible Spending Accounts

Wage Works. Call 1-877-924-3967 or visit [www.wageworks.com](http://www.wageworks.com)

### Retirement Savings Plan

Fidelity. Call 1-800-642-7131 or visit [plan.fidelity.com/UM](http://plan.fidelity.com/UM)

### JFK/UM Residency Program

Visit [www.jfkmcedu.com](http://www.jfkmcedu.com)

### Contact a Benefits Representative

Visit [www.miami.edu/benefits/ask](http://www.miami.edu/benefits/ask)

# Health Care

## Free In-Network Preventive Care Benefits

Service	Coverage
Adult Annual Physicals/Labs	Annual exam after age 18.
Well Child Care	All well child visits up to age 18.
Routine Immunizations	Visit <a href="http://miami.edu/benefits">miami.edu/benefits</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.
Expanded Women's Coverage	Women's coverage has been expanded to cover certain oral contraceptives at no cost, along with free breastfeeding supplies.
Breast Cancer Screening	One screening or diagnostic mammogram every year beginning at age 35. Includes breast ultrasound.
Prostate Cancer Screening	Prostate Specific Antigen and Digital Rectal Examination annually beginning at age 45.
Osteoporosis Screening	Bone densitometry every two years beginning at age 60.
Colorectal Cancer Screening	Annual colonoscopy, fecal occult blood test, flexible sigmoidoscopy, or double barium enema beginning at age 50.
Skin Cancer Screening	Annual skin screening exam with a UM 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.

## Aetna 4-Tier Rx Open Formulary

Tier	Cost	Description
Tier 1	\$10	Covered preferred generic medications. (Not self-injectable)
Tier 2	\$35	Covered preferred brand-name medications. (Not self-injectable)
Tier 3	\$55	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, or 3 depending on the type.)

## Save Money on Rx

Using a maintenance medication? Save 1/2 month's copay and avoid a copay increase by using CVS or Aetna Rx Home Delivery. Visit [www.miami.edu/benefits](http://www.miami.edu/benefits) for details.

## WageWorks Flexible Spending Accounts

### Health Care FSA

- Save money by using pre-tax dollars for eligible health care expenses, such as prescription drugs, copayments and coinsurance.
- Maximum annual contribution: \$2,500.

### Dependent Care FSA

- Save money by using pre-tax dollars for eligible dependent care expenses for children under the age of 13, as well as for dependents physically or mentally incapable of caring for themselves.
- Maximum annual contribution: \$5,000.

### Important Deadlines

Incur eligible expenses by:  
March 15, 2014

Submit claims by:  
June 15, 2014

For more information visit  
[www.wageworks.com](http://www.wageworks.com)  
or call 1-877-924-3967

# Retirement & Short Term Disability

## 403(b) Voluntary Retirement Savings

When it comes to retirement savings, the early bird catches the worm. As a University of Miami medical school resident, you are eligible to participate in UM's 403(b) Voluntary Retirement Savings Plan. The chart below provides an example as to how your retirement dollars, when invested early, can really add up. Visit [plan.fidelity.com/um](http://plan.fidelity.com/um) to learn more.

	Chris	Debbie
Age at first contribution	25	35
Years of contribution	15	30
Annual contribution	\$3,000	\$3,000
Total contribution	\$45,000	\$90,000
Annual Investment Return	6%	6%
<b>Amount at age 65</b>	<b>\$308,144</b>	<b>\$243,863</b>

## Short Term Disability Rates

The University's Short Term Disability Plan (STD) helps protect your paycheck and your standard of living by providing you with 66 2/3 percent of your income while on an approved medical leave of absence due to illness, maternity or injury. You must be enrolled in the plan for one full year before you may submit a claim. There is a 15-day elimination period once a claim has been submitted. STD rates are dependent upon your age.

Age	Per Pay Period Rate
34 and under	1.1 percent
35 - 39	1.0 percent
40 - 49	0.9 percent
50 - 69	1.0 percent
70 and over	1.2 percent

## Enroll in the Retirement Savings Plan (RSP):

1. Review the enclosed information about your investment options with Fidelity and TIAA-CREF.
2. After receiving your first payroll check, visit [plan.fidelity.com/um](http://plan.fidelity.com/um), click on "Access Your Account" and then "Register Now." Follow the instructions to enroll. Once enrolled, click "UNIV. OF MIAMI RSP" and select your contributions, investments and providers.
3. Previously enrolled in Fidelity through a former employer? After receiving your first payroll check, visit [plan.fidelity.com/um](http://plan.fidelity.com/um), click on "Participating with Fidelity? Click here to ACCESS YOUR ACCOUNT" on the right hand side of the screen and log into your account. Click "UNIV. OF MIAMI RSP" and select your contributions, investments and providers.

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