

Postdoctoral Scholars (recipients of fellowships and T32 training grants)

BENEFITS SUMMARY

Every effort has been made to give you accurate information. This summary is subject to correction for errors or omissions. The actual benefits payable under all plans will be determined according to the official provisions of the controlling plan documents.

HEALTH INSURANCE			
BENEFIT	PROVIDER	WHO PAYS	ELIGIBILITY
Medical Insurance <i>Three medical plan options: Aetna Select 1, Aetna Select 2, and Choice POSII HRA.</i>	Aetna 1-800-824-6411	University and Postdoctoral Scholar	Postdoctoral Scholars and their dependents will be eligible on their first day of service. Enrollment must be completed within 15 days after start date via workday.miami.edu .
Dental Insurance <i>Two dental options: A managed care plan (CIGNA DHMO) and a preferred dentist plan (Delta Dental PPO).</i>	CIGNA DHMO 1-800-367-1037 Delta Dental PPO 1-800-521-2651	University and Postdoctoral Scholar	Postdoctoral Scholars and their dependents will be eligible on their first day of service. Enrollment must be completed within 15 days after start date via workday.miami.edu .
Flexible Spending Accounts <i>A program that allows you to set aside a portion of your salary on a pre-tax basis to be used for reimbursement of certain medical expenses not covered under your health or dental insurance plan. A similar program is available for dependent care expenses.</i>	WageWorks 1-877-924-3967	Postdoctoral Scholar	Eligible on the first of the month following start date. Enrollment must be completed within 15 days after start date via workday.miami.edu .
Vision Insurance <i>Provides an allowance for a wide selection of frames or contact lenses, in addition to a 20% savings on the amount over your allowance. Provides discounts on lens enhancements, an average savings of 20-25%.</i>	VSP 1-800-877-7195	Postdoctoral Scholar	Postdoctoral Scholars and their dependents will be eligible on their first day of service. Enrollment must be completed within 15 days after start date via workday.miami.edu .
RETIREMENT			
403(b) Voluntary Retirement Savings <i>Defined contribution plan where you have the opportunity to make voluntary contributions to the plan. You can change the voluntary contribution amount to any amount between 0% and the maximum allowed by law. Your contributions are vested immediately.</i>	Fidelity 1-800-642-7131 TIAA-CREF 1-800-732-8353	Postdoctoral Scholar	Voluntary contributions: Eligible to participate upon service.

FINANCIAL SECURITY			
BENEFIT	PROVIDER	WHO PAYS	ELIGIBILITY
Life Insurance <i>Coverage equals two times base annual salary rounded to the nearest \$1,000 (\$100,000 max).</i>	Cigna 1-800-362-4462	University	Upon service
Accidental Death & Dismemberment <i>Coverage equals base annual salary rounded to the nearest \$1,000 (\$100,000 max).</i>	Cigna 1-800-362-4462	University	Upon service
TIME OFF			
Vacation/Sick Leave/Holidays	University of Miami Human Resources	As applicable - <i>Two weeks' vacation, two weeks' sick leave, plus federal holidays.</i>	See Personnel Policies Manual
ADDITIONAL BENEFITS			
Discount Program <i>UM athletic ticket discounts – season tickets may be purchased at up to 20% off regular price. Call 305-284-6610 for more information. Discounts at Florida Theme Parks, special events and more can be found by clicking here.</i>	University of Miami	University and Postdoctoral Scholar	Upon service
Faculty and Staff Assistance Program <i>Free and confidential consultations for employees, postdoctoral scholars and their families with qualified professionals who can listen, make recommendations, and facilitate connections to appropriate resources.</i>	University of Miami fsap.miami.edu	University	Upon service
Well 'Canes <i>Free preventive care medical benefits, wellness education classes, and healthy lifestyle incentives.</i>	University of Miami miami.edu/wellcanes	University and Postdoctoral Scholar	Medical plan enrollee, other programs upon service