

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

IMPORTANT INFORMATION FOR NEW FACULTY, ADMINISTRATIVE AND STAFF EMPLOYEES

Florida International University is one of 11 public universities in the State of Florida. Our employees are offered a comprehensive benefit program that is supervised by the Division of State Group Insurance (DSGI) and administered by **People First**. Included in the benefit program are insurance plans that cover health, life, accidental death/dismemberment, supplemental hospital income, cancer, intensive care, dental, vision, accident, disability, and flexible spending reimbursement accounts.

Enrollment in these plans is not automatic. The new employee must be in our Payroll System to be issued a User ID by **People First**, who will then send a letter to the employee with the information on how to enroll. Only employees that have been issued a User ID by **People First** will be allowed to enroll in the state administered insurances. Employees will have four ways to enroll:

Service Center – employees can speak to a **People First Service Center Specialist** by calling **1-866-663-4735**, Monday through Friday, 8:30 am – 5:30 pm, Eastern Time.

Online – employees can access the online system at <https://peoplefirst.myflorida.com> anytime, 24 hours a day, 7 days a week.

Paper Enrollment Forms – employees can request forms from a **People First Service Center Specialist** by calling **1-866-663-4735** or access enrollment forms on the online system at <https://peoplefirst.myflorida.com>

All new eligible employees (regardless of their appointment status; emergency, temporary, visiting, etc.), **have only the FIRST 60 CALENDAR DAYS OF EMPLOYMENT to enroll in the plans of their choice.** After the first 60 days, employees may only enroll during the Annual Open Enrollment period, which usually takes place from mid-September to mid-October, for coverage effective January 1st of the following year. You may be allowed to make certain changes in your coverage if you experience a Qualifying Status Change (QSC) in your personal life and you notify the Benefits office or People First within 31 days of the QSC.

Employees are eligible to begin insurance coverage on the first day of the month following their date of hire. However, the effective date of coverage in the plans for a new employee will depend on the date the enrollment is completed and the required premiums are paid. The effective dates are always the first of a month and no coverage is given unless premiums are received by People First before the effective date of coverage.

All of the benefit plans offered by People First are offered on a pretax basis under Section 125 of the U.S. Internal Revenue Code. This means that the premiums will be subtracted from the gross income the state reports to the IRS for federal income tax purposes. As a result, you pay less federal income tax than you would if these plans were deducted on a post-tax basis.

Please read the Employee Benefits Handbook thoroughly and contact the Benefits Department if you have any questions or concern. Benefits Representatives are available to assist you and can also provide you with brochures for each of the companies that you are considering for enrollment. However, the Benefits Representative will not be able to make any recommendations to you when choosing your insurances. You can make an appointment with a Benefits Representative by emailing one of them at:

Andrew Hart: Andrew.Hart@fiu.edu
Lourdes Fonnegra: Lourdes.Fonnegra@fiu.edu
Martha Montoya: Martha.Montoya@fiu.edu
Theresa Wright: Theresa.Wright@fiu.edu
Mariela Varona: Mariela.Varona@fiu.edu

Alicia Pena: Alicia.Pena@fiu.edu (Biscayne Bay Campus Only)

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SELECTING A HEALTH INSURANCE PLAN

Please note that this Benefits Summary for the HMO and the State Self-Insured Plan is not a Plan Document and is not all inclusive of the health insurance plans.

Definitions:

Approved Fee Schedule - list of the maximum payment allowed for medical, surgical and obstetrical procedures rendered by Non-Preferred Providers.

Non-Preferred Providers - physician, hospital, or other covered provider who provides services to members but not under the Preferred Provider Fee Schedule.

Preferred Provider Fee Schedule - list of allowances for services by Preferred Providers.

Preferred Provider - physician, hospital or other covered provider with an agreement to provide services at set fees.

Usual, Customary, Reasonable Charge (UCR) - schedule of fees for covered services in a geographical area based upon (a) normal amount charged, (b) range of fees in the area for the same service, and (c) any unusual circumstances.

The following health options are available to eligible FIU employees:

- Three traditional HMO's (AvMed, United HealthCare and VISTA)
- The State Employees' PPO Plan administered by Blue/Cross Blue Shield of Florida.
- The Health Investor PPO/HMO's Plans with the potential of enrolling in a Health Savings Account.

Health Maintenance Organizations (HMOs):

Each HMO is a self-administered, prepaid, direct service, health plan that provides health services to people who live or work within the HMO's service area. Most HMO's provide limited or no coverage for services outside their service areas except in the case of life or limb-threatening emergencies. This is important to note, especially if any covered dependents do not live in the service area. However, HMO's will provide coverage to dependents residing in a different county if that county is part of the HMO's service area.

The following HMO's are available in Dade, Broward and/or Palm Beach counties:

Av-Med Health Plan www.avmed.org	(Dade/Broward/Palm Beach) (800) 882-8633
Vista Health Plan of Florida www.vistahealthplan.com	(Dade/Broward/Palm Beach) (866) 847-8235
United HealthCare Plan www.myuhc.com/groups/stfi	(Dade/Broward/Palm Beach) (866) 873-3903

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Primary Care Physician (PCP) – Required by Vista Health Insurance Only

When choosing an HMO, participants select a doctor or PCP from those in the HMO's provider network. The PCP will authorize all medical care including referrals to specialists and hospital admissions. Participants will not be allowed to refer themselves to a specialist or hospital.

PCPs and other medical service providers will vary among HMO's. When selecting a plan, employees should remember that the selection should not be made because of a particular physician. If the physician decides to discontinue association with the plan or the contract is not renewed, participants will need to choose a new PCP from the provider network.

Open Access – Allowed by AvMed Health Plans and United Healthcare

This feature allows you the freedom to choose your healthcare providers. There is no need to designate a PCP and no referrals are requested.

Pre-existing Conditions

HMOs do not have a pre-existing condition exclusion.

Deductibles and Co-Payments

In the HMO plan, participants pay a co-payment for routine services such as doctor visits, maternity care, X-rays, lab work, and hospitalization. Since physicians and other medical service providers may vary among the HMO's, the co-payment eliminates the need for filing claims and satisfying deductibles.

CO-PAYMENT RATES - Unless listed below, the co-payment for all covered benefits is zero								
SERVICE	Emergency Service	Physician Office Visit	Rehabilitation Treatment	Outpatient-Alcohol Substance Abuse Mental Health Service	Hospitalization Inpatient Care	Generic Prescriptions	Preferred Brand Name Prescriptions	Non-Preferred Brand Name Prescriptions
CO-PAYMENT	\$50/Visit	\$15 PCP \$25 SCP	\$25/Visit	\$25/Visit	\$250/Admission	\$10	\$25	\$40

Benefits and co-payments are subject to change.

STATE EMPLOYEES' PPO PLAN (BLUE CROSS/BLUE SHIELD OF FLORIDA)

www.bcbsfl.com

The State Group Plan (administered by Blue Cross/Blue Shield of Florida) is a group insurance policy, which will pay for covered hospital and medical expenses incurred by you and your eligible dependents as a result of a covered illness or accident. If you join the State Group Plan, you may go to any physician or be admitted to any hospital anywhere in the world as long as the physician or hospital satisfies plan definitions.

Pre-existing Conditions

This plan has a "6/12" pre-existing condition exclusion for new members. This means that if the participant and dependents have received diagnostic treatment or service for any covered accident or illness within six months before coverage becomes effective, that accident or illness is considered "pre-existing" and will not be covered for 12 months after the effective date of coverage. The participant will be given credit toward the pre-existing condition exclusion if there is previous continuous healthcare coverage of 63 or more days.

This "6/12" exclusion does not apply when changing from an HMO which has contracted with the state to provide services to state employees to the State Self-Insured Plan. Any request for a waiver of pre-existing conditions must be submitted to People First for approval.

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Deductibles and Co-payments

Physician office visits (\$15.00-PCP/\$25-SCP in network/ 40% out-of-network) are not subject to the calendar year deductibles. Once deductible is met, \$250.00 per person / \$500.00 per family per calendar year in network, subscriber is responsible for the 20% of the contracted fee (agreed fee by insurance and/or physician/hospital). If services are used out-of-network, deductibles \$750.00 per person/\$1500.00 per family, per year calendar and subscriber is responsible for 40% of contracted fee plus any charges above same contracted fee.

Exclusions

No payment will be made for the following services/supplies:

- Cosmetic surgery except as a result of a covered illness or injury
- War or act of war
- Medically unnecessary or unauthorized treatment
- Occupational injuries or conditions
- Custodial care
- Obesity or weight reduction, except for certain exceptions
- Reverse sterilization, intersexes surgery, sexual disorders
- Sleep, occupational, recreational, educational, speech therapy
- Artificial insemination or in-vitro fertilization
- Personal comfort and convenience items and services

Prescription Drug Program

www.caremark.com

The Prescription Drug Program run by Caremark, Inc. has two components: a network-based retail card program and a mail order pharmacy program primarily for maintenance drugs.

Pharmacists will only fill prescriptions with a brand name drug if your doctor specifies "medically necessary." In all other instances, prescriptions will be filled generically. If you request a brand name drug for personal reasons, you must pay the cost difference between generic and brand, plus the co-payment.

Card Program (800) 378-4408: Caremark, Inc. keeps a network of participating pharmacies and processes the prescription claims for purchases made at non-participating pharmacies. Prescriptions for up to a 30-day supply can be filled through the card program. The co-payments for this component are:

Retail (30 days supply)

- \$10.00 for generic
- \$25.00 for preferred brand name
- \$40.00 for non-preferred brand name.

Mail Order Program (800) 378-7040: Prescriptions for up to a 90-day supply can be filled through the mail order program by completing a patient profile order form and mailing your prescription to Caremark, Inc. The co-payments for this component are:

Mail Order (90 days supply)

- \$20.00 for generic
- \$50.00 for preferred brand name
- \$80.00 for non-preferred brand name

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Covered Drugs and other Items:

- Federal legend drug
- State restricted drugs
- Insulin and insulin needles and syringes
- Compounded medications
- FDA approved glucose strips and tablets

A statement must accompany prescriptions for the following drugs from the physician indicating that the drug is prescribed for the medically necessary treatment of a diagnosed condition:

- Retina-A
- Amphetamines and anorexia

Exclusions:

- Retina-A (Retinoid) for cosmetic purposes
- Anti-obesity drug
- Devices or appliances
- Non-Federal legend drug
- Investigative or experimental drugs
- Majorette and similar drugs to deter smoking
- Immunization agents
- Amphetamines and anorexia for weights loss

STATE SELF INSURED PLAN

(Comparison of Benefits between Network and Non-Network Providers)

(SUBJECT TO CHANGE)

Health Plan Benefit	Using Network Providers You Pay:	Using Non-Network Providers You Pay:
Alcohol/Drug Treatment, Inpatient (Facility Change)	\$250 per admission plus 20% of Network allowed amount; 31 day maximum per year	\$500 per admission plus 40% of allowance plus room and board charges above \$190 per day; 31 day maximum per year
Alcohol/Drug Treatment, Outpatient Office Visits*	20% of Network allowed amount	40% of allowance**
Anesthesia*	20% of Network allowed amount	40% of allowance **
Appliance Rental/Purchase*	20% of Network allowed amount	40% of allowance **
Emergency Room*	\$50 (waived if admitted) plus 20% of Network allowed amount	40% of allowance**
Hospital, inpatient (Facility Charge)	\$250 per admission plus 20% of Network allowed amount	\$500 per admission plus 40% of allowance plus room and board charges above \$190 per day
Hospital, Outpatient*	20% of Network allowed amount	40% of allowance**
Hospital, Physician Visits*	20% of Network allowed amount	40% of allowance**
Maternity, Physician Charge*	20% of Network allowed amount	40% of allowance**
Mental Health, Inpatient (Facility Change)	\$250 per admission plus 20% of Network allowed amount or actual fee, whichever is less; 31 day maximum per year	\$500 per admission plus 40% of allowance plus room and board charges above \$190 per day; 31 day maximum per year
Mental Health, Outpatient	20% of Network allowed amount	40% of allowance**
Office Visits	\$15-PCP \$25 SCP	40% of allowance**

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Physical Exams (Employee Only)	Anything above \$100 (Health Screening Amount)	Anything above \$100 (Health Screening Amount)
Physical Respiratory/Radiation Therapy *	20% of Network allowed amount	40% of allowance**
Private Duty Nursing *	20% of allowed amount charge	20% of allowed amount charge **
Skilled Nursing Facility*	30% of allowance plus room and board charges above \$95 per day	30% of allowance plus room and board charges above \$95 per day
Surgery, Inpatient/Outpatient*	20% of Network allowed amount	40% of allowance**
Well Child Care / Immunizations	20% of Network allowed amount	40% of allowance**
X-ray, Lab, Diagnostic Tests*	20% of Network allowed amount	40% of allowance**
Calendar Year Coinsurance Maximum	\$2,500 per person; \$5,000 per family ***	\$2,500 per person; \$5,000 per family ***

*Subject to the plan calendar year individual deductible of \$250 or family deductible of \$500 in-network; \$750 (individual) or \$1500 (family) out-of- network.

**You will pay the difference between what the Plan allows and actual charges.

***The 20% or 40% paid by the participant on each claim is the only amount that is applied to this maximum.

HEALTH INSURANCE BIWEEKLY PREMIUM RATES

[NOTE: THESE RATES ARE SUBJECT TO CHANGE]

FULL – TIME EMPLOYEES PPO and HMO Plans			
Type of Coverage	Cost to Employee	State Contribution	Total Cost
Individual Coverage	\$25.00	\$188.93	\$213.93
Family Coverage	\$90.00	\$393.80	\$483.80
*Spouse Program			
Insured	0.00	\$483.80	\$483.80
Dependent	0.00	\$483.80	\$483.80

* Spouse Program - Both husband and wife is a Full-time State employee.

Part-time employees are eligible to receive a State Contribution toward the cost of coverage on a pro-rata basis, determined by their FTE.

FULL – TIME EMPLOYEES PPO and HMO High Deductible Health Plan (HDHP)			
Type of Coverage	Cost to Employee	State Contribution	Total Cost
Individual Coverage	\$7.50	\$188.93	\$196.43
Family Coverage	\$32.15	\$393.80	\$425.95
*Spouse Program			
Insured		\$425.95	\$425.95
Dependent			

*** The employers biweekly HSA contribution of \$20.83/single (\$250 annually) and \$41.66/family (\$1.000 annually) is included in the listed employer rates.**

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HEALTH INVESTOR PPO/HMO PLANS

The Health Investor PPO/HMO Plans cover the same medical services and supplies as the State Employee's PPO and traditional HMO's. The following are some key differences:

- Lower premiums for coverage
 Monthly Individual Premium \$15.00
 Monthly Family Premium \$64.00
- Higher deductibles and out – of – pocket limits before benefits begin
 Employee pays a percentage of most healthcare costs, rather than copayments

Health Investor PPO		Health Investor HMO	
Breakdown is as follows:		Breakdown is as follows:	
Covers care received	non-network		in network only
	In Network	Non – Network	
Annual deductible			
• Individual Coverage	\$1,250	\$2,500	\$1,250
• Family Coverage	\$2,500	\$5,000	\$2,500
What you pay for care received after deductible			
• Medical care	20%	40%	20%
• Prescription drug			
- generic and preferred brand	30%	not covered	30%
- non preferred brand	50%	not covered	50%
Annual out of pocket maximum			
• Individual coverage	\$3,000	\$7,500	\$3,000
• Family coverage	\$6,000	\$15,000	\$6,000
	after your out-of-pocket costs reach these maximums, plan pays 100% for covered care in most cases, up to allowable costs		
Preventative Care	same as current PPO, no deductible required for some physical exams and screenings		same as traditional HMOs, no deductible required for some physical exams and screenings

For additional information, please visit:

http://dms.myflorida.com/human_resource_support/state_group_insurance/dsgi_webcenter/active_employee_webcenter/medical_plans_active_employees

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DENTAL INSURANCE PLANS

There are three dental options available:

- **Indemnity Plan** - a dentist of your choice provides treatment. There is a calendar year deductible to be met and a maximum policy year benefit. Claim forms must be submitted and charges are paid according to a payment schedule.
- **Dental Health Maintenance Organization (DHMO) or Prepaid Plan** - You must select a dentist from the list of dentists in the plan. There is no deductible and no claim forms required. Members pay according to a schedule of benefits.
- **Dental Preferred Provider Organization (DPPO) or Insured Plan** - You will receive the highest discounts by selecting a participating dentist or you can use a non-participating dentist and still receive benefits at a discounted rate.

PLAN PROVIDERS:

CompBenefits

Dental Preferred Provider Organization (DPPO)

(800) 943-6880

www.CompBenefits.com

Ameritas

Indemnity Plan

(877) 721-2224

www.ameritasgroup.com/florida

American Dental Plan (ADP)

Two Options: Indemnity Plan and Prepaid DHMO

(800) 342-5209

www.compbenefits.com/custom/adp.stateemployees/

DENTICARE

Two Options: Indemnity Plan and Prepaid DHMO

State Securities Corporation

(800) 277-2300

(800) 443-2995 (Prepaid)

(800) 442-7742 (Insured)

www.assurantemployeebenefits.com

CIGNA Dental Health

Prepaid DHMO Plan

Offered through Capital Insurance Agency

(800) 367-1037 (800) 780-3100

www.capitalins.com

United Healthcare Dental

Prepaid DHMO Plan

(800) 980-0292

www.myuhcdental.com/statefl

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Dental Benefits Comparison Sheet

PLAN PROVISIONS	PPO	
	CompBenefits	
Monthly Premiums	Plan #4054	
Employee Only	\$26.82	
Employee + Spouse	\$49.62	
Employee + Child(ren)	\$55.44	
Employee + Spouse + Child(ren)	\$80.50	
Annual Deductible	In-Network Employee: \$24 Family: \$50	Out-of-Network Employee: \$50 Family: \$100
CALENDAR YEAR MAXIMUM	\$1,200/person	
***Preventive Care (no deductible)	You Pay:	
Periodic oral exam (ADA, 103, 120)	\$0	20%
Bite-wing X-ray (ADA 274)	\$0	20%
Cleanings (Dental Prophylaxis - ADA 1110)	\$0	20%
Flouride treatments (ADA 1201, 1203)	\$0	20%
Sealants (ADA 1315)	\$0	20%
Space maintainers (ADA 1515)	\$0**	20%
BASIC SERVICES	You Pay:	
Series of panoramic X-ray (ADA 210/330)	\$0	20%
Amalgam fillings (ADA 2150)	20%	50%
Composite resin fillings (ADA 2331)	20%	50%
Root canal (ADA 3330)	20%	50%
Periodontal Surgery - gingivectomy, per quadrant (ADA 4210)	20%	50%
Root planing, per quadrant (ADA 4341)	20%	50%
Surgical extraction of tooth, including wisdom teeth (ADA 7240)	20%	50%
General anesthesia, each 30 minutes (ADA 9220, 9230)	20%	50%
Crowns (ADA 2750)	50%	70%
Fixed bridges (ADA 6240)	50%	70%
Full lower denture (ADA 5120)	50%	70%
Inlays and onlays (ADA 2520)	50%	70%
Partial Dentures (ADA 5214)	50%	70%
Re-cement bridges, crowns, inlays (ADA 2920)	50%	70%
Relining dentures (ADA 5730)	50%	70%
Repairs to full dentures, partial dentures, bridges (ADA 5510)	50%	70%
ORTHODONTICS	You Pay:	
Child 24-month treatment fee (ADA 8670)	max benefit	100%
Adult 24-month treatment fee (ADA 8670)	max benefit	100%

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PLAN PROVISIONS	Indemnity Plans		
	Ameritas	Assurant	American Dental Plan
Monthly Premiums	Plan #4064	Plan #4074	Plan #4084
Employee Only	\$8.84	\$38.35	\$14.74
Employee + Spouse	\$17.70	\$73.63	\$21.96
Employee + Child(ren)	\$23.12	\$86.76	\$23.30
Employee + Spouse + Child(ren)	\$32.04	\$114.77	\$37.10
Annual Deductible	\$50	\$50 /person; 3 per family	\$50
CALENDAR YEAR MAXIMUM	\$1,000/person	\$1,250/person in network; \$1,000/person out-of-network	\$1000/person
***Preventive Care (no deductible)	You Pay:		
Periodic oral exam (ADA, 103, 120)	Cost above \$14	\$0	Cost above \$11.70
Bite-wing X-ray (ADA 274)	Cost above \$20	\$0	Cost above \$16.20
Cleanings (Dental Prophylaxis - ADA 1110)	Cost above \$30	\$0	Cost above \$18.90
Flouride treatments (ADA 1201, 1203)	Cost above \$11	\$0	Cost above \$15.30
Sealants (ADA 1315)	Cost above \$17	\$0	Cost above \$6.30/tooth
Space maintainers (ADA 1515)	Cost above \$174	\$0	Cost above \$108
BASIC SERVICES	You Pay:		
Series of panoramic X-ray (ADA 210/330)	Cost above \$45	20%	Cost above \$23.40
Amalgam fillings (ADA 2150)	Cost above \$32	20%	Cost above \$18
Composite resin fillings (ADA 2331)	Cost above \$38	20%	Cost above \$22.50
Root canal (ADA 3330)	Cost above \$238	75%*	Cost above \$243
Periodontal Surgery - gingivectomy, per quadrant (ADA 4210)	Cost above \$253	75%*	Cost above \$51.30
Root planing, per quadrant (ADA 4341)	Cost above \$52	75%*	Cost above \$14.40
Surgical extraction of tooth, including wisdom teeth (ADA 7240)	Cost above \$104	20%	Cost above \$61.60
General anesthesia, each 30 minutes (ADA 9220, 9230)	Cost above \$80	20%	Cost above \$30.60
Crowns (ADA 2750)	Cost above \$156	75%*	Cost above \$180
Fixed bridges (ADA 6240)	Cost above \$151	75%*	Cost above \$180
Full lower denture (ADA 5120)	Cost above \$166	75%*	Cost above \$129.60
Inlays and onlays (ADA 2520)	Cost above \$123	75%*	Cost above \$26.10
Partial Dentures (ADA 5214)	Cost above \$193	75%*	Cost above \$79.20
Re-cement bridges, crowns, inlays (ADA 2920)	Cost above \$12	75%*	Cost above \$11.70
Relining dentures (ADA 5730)	Cost above \$58	75%*	Cost above \$32.40
Repairs to full dentures, partial dentures, bridges (ADA 5510)	Cost above \$32	75%*	Cost above \$26.10
ORTHODONTICS	You Pay:		
Child 24-month treatment fee (ADA 8670)	100%	50%; 1,000/child lifetime	100%
Adult 24-month treatment fee (ADA 8670)	100%	100%	100%

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PLAN PROVISIONS	Dental HMO/Pre-paid (In-Network Only)				
	CompBenefits	UnitedHealth Care	Assurant	CIGNA	American Dental Plan
Monthly Premiums					
Employee Only	\$16.22	\$10.91	\$12.35	\$23.46	\$12.64
Employee + Spouse	\$31.98	\$23.95	\$19.99	\$42.14	\$21.20
Employee + Child(ren)	\$38.14	\$29.90	\$27.03	\$49.60	\$23.00
Employee + Spouse + Child(ren)	\$48.70	\$41.98	\$31.69	\$60.18	\$32.98
Annual Deductible	\$0	\$0	\$0	\$0	\$0
CALENDAR YEAR MAXIMUM	\$0	\$0	\$0	\$0	\$0
***Preventive Care (no deductible)	You Pay:				
Periodic oral exam (ADA, 103, 120)	\$0	\$0	\$0	\$0	\$0
Bite-wing X-ray (ADA 274)	\$0	\$0	\$0	\$0	\$0
Cleanings (Dental Prophylaxis - ADA 1110)	\$0	\$0	\$0	\$0	\$0
Flouride treatments (ADA 1201, 1203)	\$0	\$0	\$0	\$0	\$0
Sealants (ADA 1315)	\$0	\$0	\$10/tooth	\$10/tooth	\$7/tooth
Space maintainers (ADA 1515)	\$0	\$0	\$60	\$155	\$45
BASIC SERVICES	You Pay:				
Series of panoramic X-ray (ADA 210/330)	\$0	\$0	\$0	\$0	\$0
Amalgam fillings (ADA 2150)	\$8	\$0	\$15	\$0	\$0
Composite resin fillings (ADA 2331)	\$10	\$37	\$45	\$0	\$37
Root canal (ADA 3330)	\$64	\$245	\$245	\$280	\$240
Periodontal Surgery - gingivectomy, per quadrant (ADA 4210)	\$39	\$375	\$120	\$140	\$120
Root planing, per quadrant (ADA 4341)	\$14	\$50	\$50	\$70	\$45
Surgical extraction of tooth, including wisdom teeth (ADA 7240)	\$27	\$80	\$100	\$95	\$75
General anesthesia, each 30 minutes (ADA 9220, 9230)	\$23	\$125	\$180	\$145	\$15
Crowns (ADA 2750)	\$150	\$245	\$265	\$425	\$220
Fixed bridges (ADA 6240)	\$150	\$245	\$265	\$425	
Full lower denture (ADA 5120)	\$320	\$325	\$335	\$535	\$260
Inlays and onlays (ADA 2520)	\$115	\$235	\$125	\$380	\$95
Partial Dentures (ADA 5214)	\$354	\$425	\$380	\$615	\$280
Re-cement bridges, crowns, inlays (ADA 2920)	\$6	\$15	\$15	\$40	\$10
Relining dentures (ADA 5730)	\$18	\$85	\$60	\$110	\$45
Repairs to full dentures, partial dentures, bridges (ADA 5510)	\$9	\$325	\$30	\$70	\$15
ORTHODONTICS	You Pay:				
Child 24-month treatment fee (ADA 8670)	\$725 - 1,580	\$2,250	\$1,000	\$1,700	75%
Adult 24-month treatment fee (ADA 8670)	\$725 - 1,580	\$2,350	100%	\$2,100	75%

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HEALTH SAVINGS ACCOUNTS

Eligible enrollees* and pre-Medicare retirees in the Health Investor plans can establish HSAs or Health Savings Accounts to pay for eligible medical expenses with pre or post-tax dollars. Account balances carry forward year to year. For active employees, the State will make a tax free contribution to your Health Savings Account. Active employees can add their own pre-tax contributions - which combines state and employee contributions up to the annual limits established by IRS for Health Savings Accounts.

Active employees will be able to decide at open enrollment how much they want to contribute from their pre - tax pay.

Contributions to the Health Savings Account can be up to \$1,250 if you enroll for individual medical coverage or \$2,500 if you enroll for family medical coverage equal to the annual deductible under the Health Investor PPO/HMO.

State contribution to the Health Savings Account is \$500 for individual coverage or \$1,000 for family coverage.

* Active employees and retirees not yet eligible for Medicare enrolled in one of the Health Investor PPO/HMO choices not having medical coverage through a spouse's employer, a healthcare reimbursement account covering medical expenses or any other medical plan.

Comparing Your Choices:

The following are some questions that you should ask before making your decision. The answers will help you make an informed decision about which plan best meets your needs.

- Does the plan you are considering have co-payments or deductibles? What is the maximum you could pay a year? Is that amount acceptable to you and your family?
- Can you continue to see your current physician? If your physician ceases to participate in the plan, are you willing to switch to another physician?
- Are participating doctors, hospitals, pharmacies located conveniently for you?
- Are there limits on certain benefits? Are these limitations acceptable for you? If not, is there a plan that better meets your needs?
- If you are a new employee or are signing up for the first time, do you have any conditions for which you are already receiving treatment? If you do, will the plan you are considering provide coverage for those conditions? If it will not, how long is the exclusion for those specific conditions? Is that limitation acceptable for you? Will another plan provide you with better coverage in that regard?

(PLEASE NOTE: IF YOU SWITCH FROM AN HMO TO THE STATE SELF-INSURED GROUP PLAN DURING AN OPEN ENROLLEMT PERIOD, ANY LIMITATIONS FOR PRE-EXISTING CONDITIONS WILL NOT APPLY.)

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

DOCUMENTATION FOR DEPENDENT COVERAGE

Eligible dependent includes:

1. Your spouse
2. Your own children, legally adopted children, children placed in your home for the purpose of adoption in accordance with Chapter 63, F.S.
3. Stepchildren whom you can claim as an exemption on your Federal Income Tax (IRS) return
4. Foster children
5. Children for whom you have establish legal guardianship pursuant to Chapter 744, F.S or court ordered temporary custody.

Documentation Required

People First requires the following documentation (within thirty-one days) when an employee requests family coverage:

- Marriage license (if married)
- Birth certificate for each child
- Court-ordered custody, adoption, or guardianship documents
- Foster care letter from a Bureau Chief, Director, or Secretary in the Department of Children and Family Services
- For stepchildren, proof that you claim the children on your federal income tax return or a copy of the court order for child support

An eligible dependent may be covered under the employee's policy until the end of the month in which the child becomes age 19.

After becoming age 19, a dependent child may remain under the employee's policy until the end of the year that the dependent becomes age 25

- (a) If he/she is financially dependent upon the employee for support **and** is either
- (b) Residing in the **employee's** home **or**
- (c) A part-time or full-time student. The employee must submit the following documentation:

1. **Financial support** - a letter stating that the employee is financially responsible for the dependent or similar documents which demonstrate financial responsibility; **and**
2. **Legal residence of the dependent** - proof of legal residence must be provided; i.e., copy of driver's license, voter's registration card and any similar document which specifies a dependent's address; **or**
3. **Student** - a letter from the Registrar's Office confirming that this dependent is enrolled as a student.

If an employee has family coverage with one eligible dependent, and that dependent becomes ineligible, the employee may change to individual coverage. People First will base the effective date upon receipt of the required forms and documentation. For participants in the pre-tax program, it is imperative that dependents are dropped within thirty-one calendar days of becoming ineligible. Failure to do so will cause the employee to pay family premiums throughout the remainder of the plan year.

Employees are allowed thirty-one calendar days from the change in status date to supply documentation. If documentation is not received, the employee's request will not be honored. There are no exceptions.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

GROUP CONTINUATION COVERAGE UNDER COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) requires that most employers sponsoring group health plans offer employees and dependents the opportunity to continue health, dental and vision coverage for specified period of time due to qualifying events.

An **active FIU employee** covered under the Program can choose COBRA if group coverage is lost because of termination of employment for reasons other than gross misconduct.

It is the employee's responsibility to notify the Division of Human Resources when terminating employment from FIU. Once the termination is processed with the Employee Records and Payroll Department, the information is sent to People First, who will send COBRA information to the home address the employee has on file with the University. To obtain COBRA coverage, the employee must complete the appropriate paperwork and returns it to People First within the specified time frame.

A **spouse of an FIU employee** covered under the Program, can choose COBRA if group coverage under the Program is lost for any of the following reasons:

- (1) The death of the spouse
- (2) Termination of the spouse's employment
- (3) Divorce from the spouse or
- (4) The spouse becomes entitled to Medicare.

A **dependent child of an FIU employee** covered under the Program, can choose COBRA if group coverage under the Program is lost for any of the following five reasons:

- (1) The death of the employee
- (2) Termination of the employee's employment
- (3) The employee's divorce
- (4) The employee becomes entitled to Medicare or
- (5) The dependent child ceases to be a covered "dependent child" under the Program.

The employee or his/her dependent is responsible to inform People First at (866) 663-4735 of any qualifying event, which will allow employee, and/or dependents to access COBRA (death, divorce, child's ineligibility, termination, Medicare entitlement, etc). People First will offer COBRA or continuation coverage to the person losing it. Under COBRA, a person has 60 days from date of loss of coverage to request continuation coverage. If not requested on a timely basis, group coverage will end.

Continuation coverage is identical to that provided to active employees or family members. It can be continued for 36 months except for employees terminating employment. In this case, the coverage period is 18 months. At the end of the COBRA coverage, qualified individuals may enroll in a conversion plan through the HMO or PPO plan administrator. Rates will be based upon current market rates.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

STATE LIFE INSURANCE

www.lifebenefits.com/florida

All Faculty, Administrative and Staff employees of the State are eligible to enroll in the State Life Insurance Plan underwritten by Minnesota Life. Coverage provided by the Plan is Term Life Insurance with a corresponding amount of Accidental Death and Dismemberment Insurance plus an accelerated death benefit.

Basic Plan Coverage Amount and Premium Cost:

Faculty, ADMINISTRATIVE and STAFF Employees: The amount of coverage is 1 1/2 times the employee's salary. At age 70 the benefit reduces 50%. The State pays 80% of the premium and the employee pays the balance. For employees that are not full-time, the premiums are pro-rated based on the employee's FTE.

Executive Service Employees: Coverage is double the annual salary and the State of Florida pays the full premium.

Optional Term Life and AD&D

All active full-time employees working for the State of Florida who are enrolled or enroll in the Basic Term Life Insurance plan are eligible for the Optional Term Life Insurance and Accidental Death & Dismemberment (AD&D) coverage. This is additional coverage above what is provided under your Basic Term Life and AD&D plan. The amount of insurance coverage will be reduced at age 70 by 50%. If you leave state employment prior to age 70, and you are not a retiree, you may elect a portability option to retain the Optional Term Life Insurance coverage with Minnesota Life.

This Optional Term Life Insurance coverage is offered on an employee-pay-all basis, and premiums are paid on a post-tax basis only.

Accelerated Death Benefit

The Accelerated Death Benefit provides covered members an advanced benefit in the event of a terminal illness diagnosis that will result in death within a two-year period.

Designation of Beneficiary

Death benefits will be paid to any beneficiary named by the participant. The beneficiary designation may be changed at any time at the discretion of the participant. If a beneficiary is not designated in writing, the insurance will be paid to the employee's estate. To designate new beneficiaries, log on to www.lifebenefits.com/florida.

Terminations and Conversions

Life insurance is discontinued at termination of employment. At that time, you have the option of converting some or all of your life insurance to an individual contract. Regardless of age or health, you may purchase a standard life insurance plan provided the conversion request and premium payment are made within 31 days of group plan termination. Employees interested in converting the policy to an individual contract need to call Minnesota Life at (888) 826-2756, for more information.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

FLORIDA FLEXIBLE BENEFITS PLAN

The Florida Flexible Benefits Plan allows employees to increase their take-home pay by utilizing pretax payment of certain benefits. "Pretax Payments" means that the amount you pay for some benefits will be deducted from your gross earnings before federal income and social security taxes are calculated.

The Plan has several components: **Pretax Premiums, Medical and Dependent Day-Care Reimbursement Accounts Limited Purpose Medical Reimbursement account for those employees enrolling in HAS's and Supplemental Insurance Programs.** If you participate in any of these programs you will be allowed to make changes only if you experience a "Qualifying Status Change" event. Changes must be requested within 31 days of the event and the requested change must be consistent with the nature of the event, as stated under IRS Code, Section 125.

- If you pay premiums for State Group Health or Life Insurance, you will automatically be enrolled in the Pretax Premium Component after 60 days of coverage. You may choose to have these premiums taxed by completing a Pretax Premium Waiver Form (FB-1). You must complete a new waiver form each year that you choose not to participate in Pretax Premiums.
- **FLEXIBLE SPENDING ACCOUNTS PROGRAM** allows you to pay for certain eligible medical and/or dependent day-care expenses on a pretax basis. You should base the amount of your annual election on the amount you expect to spend on eligible medical and dependent day-care expenses during the plan year. The election amount is automatically deducted from your salary throughout the year.

When you incur an eligible expense, you will submit a claim form along with proper documentation to People First for reimbursement. After People First reviews and processes the claim, a reimbursement check will be issued to you from the funds in your account. In the case of a medical reimbursement account, you will be reimbursed up to the amount of your annual election even if the funds have not been deducted from your paycheck and deposited in your account.

Because of the tax savings involved, the federal government has placed some restrictions on reimbursement accounts. One such restriction is referred to as "Use It or Lose It" which requires that any money remaining in your account(s), after you have submitted all claims for the plan year, will be forfeited. Balances remaining from one plan year cannot be rolled over into the next plan year.

To read more information on the Flexible Spending Accounts Program visit People First web site at: <http://peoplefirst.myflorida.com>

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

SUPPLEMENTAL INSURANCE PROGRAMS

Supplemental Insurance Programs include the following plans:

Hospital Income/Supplemental Insurance

Supplemental hospital plans to help offset the out of pocket expenses when confined to a hospital.

Plan Providers:	State Securities Corp 1-2-3 Plan 1-800-277-2300 www.ssc-life.com	<u>Capital Insurance Agency</u> Alta Preferred Provider Plus/PPP Alta 30/20 Plus Plan Alta State Ins. Supplement/SIS Alta 365 Plus 1-800-940-5656 www.capitalins.com
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CANCER/INTENSIVE CARE INSURANCE

This coverage is intended to help you cope with the high costs of specialized medical treatment. These policies are not designed to pay 100% of the costs related to hospitalization and treatment, but are carefully designed to supplement your regular hospital/medical insurance.

Plan Providers:	<u>AFLAC</u> Offered Through: Capital Insurance Agency (800) 780-3100 (800) 940-5656 www.capitalins.com	<u>Colonial Life and Accident Insurance</u> Cancer Plan and with Optional Intensive Care Plan (800) 325-4368 www.coloniallife.com/florida
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Disability and Accidental Death and Dismemberment Insurance

- (1) Disability benefits may be payable from the first day of injury up to 24 months. Benefit amount depends on income level and coverage selected.
- (2) Accident insurance provides benefits if you are in a covered accident on or off the job. Benefits are based on the type of injury.

Plan Provider:	Colonial Life and Accident Insurance Company (800) 325-4368 www.coloniallife.com/florida
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To obtain plan brochures, please contact the Division of Human Resources Benefits Office at (305) 348-3515, or download them from the People First website at: <http://peoplefirst.myflorida.com>.

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ARAG GROUP

ARAG Group, one of the largest legal insurers in the world offers eligible employees the possibility of enrolling in Ultimate Advisor®, a comprehensive legal plan listing a wide network of experienced attorneys providing legal services which include family and juvenile issues, criminal misdemeanors, consumer protection, personal property, will preparation and other legal situations requiring attorney services. In addition, Ultimate Advisor® offers tax and financial planning services and unlimited toll-free telephone legal advice.

A complete description of services and exclusions can be found by visiting <http://members.ARAGgroup.com/fiu> or calling the Customer Care Center at 800-247-4184.

The biweekly rates are as follows:

Individual	\$8.60
Family	\$11.06

Post-Tax VisionCare Plan

Benefits-eligible employees can enroll in vision insurance through VisionCare. This post-tax program covers routine eye care including eye exams and eyeglasses (lenses and frames) or contacts. VisionCare has an extensive network of optometrists and ophthalmologists available.

Additional information on this program may be obtained by calling VisionCare at (800) 939-5369 or by visiting their website at <http://www.compbenefits.com/custom/state-of-fl-vision/>

THE GABOR AGENCY, INC.

Through this agency FIU offers:

Group Term Life Insurance - Full-time employees may participate in the program, provided they apply within 60 days of beginning employment or during an open enrollment period. Each employee may choose any amount of Group Term Life Insurance benefit he or she desires, but not less than 100% of annual salary and no more than 300%, or \$150,000, whichever is less.

Cash Value Life Insurance-Guaranteed Issue Perm-Life Insurance provides members of this group with guaranteed rate life insurance that may never be terminated by the company, except for non-payment of premium.

Permanent full-time employees, up to their 69th birthday, may participate in the guaranteed issue program, provided they apply within 60 days of date of hire or during an open enrollment period. If past the 60 days or at age 65 participation or increase of coverage requires evidence of insurability.

Cash Value Life Insurance For Spouse and Dependent Children – Permanent individual life insurance for spouses of employees at a monthly cost calculated in the same manner as for employees. Application can only be made based on evidence of insurability.

Voluntary/Accidental Death And Dismemberment Insurance Plan - This plan is designed to help cover loss of potential income because of accidental death or loss of limb or eyesight. Protection under this plan covers accidents on and off the job, 24 hours a day. It also provides emergency travel assistance while traveling more than 100 miles from home on either business or pleasure. Coverage is also available for spouse and children.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

Long-Term Disability Insurance (LTD) - This plan will pay 66 2/3% of basic monthly earnings, if the employee becomes disabled due to injury or sickness and requires the regular attendance of a physician. Employees have the option of choosing a 30-day or a 90-day elimination period, at which time the benefit will start. Payment of the benefit will be weekly for the first 9 weeks of disability in the 30-day elimination period option subject to a maximum benefit of \$1,650.00 per week or monthly in the 90-day elimination period option, subject to a maximum benefit of \$9,000.00 per month as of January 1, 2007. This benefit will continue for as long as the disability exists, up to age 65 and coordinates with other sources of income such as sick and annual leave payment, Social Security benefits, Workers' Compensation, Retirement, etc. The LTD benefit will be reduced by the amount of the other income, but will never pay less than \$100.00 or 10% of gross benefit, whichever is greater.

Unum Long-Term Care Insurance (LTC) - This plan is available to all active full-time employees working at least 20 hours per week, and to the employees' spouse, parents, grandparents, the spouse's parents and grandparents. Eligible employees can apply for coverage on a guarantee issue basis during the first 60 days of employment for a maximum benefit of \$4,000.00 per month. If you do not enroll during the first 60 days of employment, you will be subject to medical underwriting.

Coverage for your spouse and other eligible family members will be medically underwritten and subject to approval. After the elimination period, the insured is eligible to receive a monthly benefit if there is loss of the ability to perform two of the six specified Activities of Daily Living (ADLs), cognitive impairment, and if under the care of a physician. The coverage is also portable at a competitive group rate.

Please call the Benefits Section at (305) 348-3515/2058 to request brochures on the Gabor products. You can also call the Gabor agency representative for additional information at 1-800-330-6115 or visit their web site at www.gaboragency.com

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

RETIREMENT

Florida Retirement System (FRS)

The Florida Retirement System (FRS) offers two retirement plans, the FRS Pension Plan and the FRS Investment Plan. All Staff, Faculty, and Administrative employees are eligible for the FRS. Employees are automatically enrolled in the FRS Pension Plan when they are hired, and have 180 days from the date of hire to choose between the FRS Pension Plan or the FRS Investment Plan. If the employee takes no action, the retirement plan will default to the FRS Pension Plan. Employees hired as Faculty or ADMINISTRATIVE also have the choice of enrolling in the Optional Retirement Program within the first 90 days of employment. If a choice is not made within the 90 days, the retirement defaults to the FRS.

The FRS Pension Plan is a defined benefit plan, which provides a monthly retirement benefit that is based on your age, years of creditable service, the value of each year of service and the average final compensation of your highest five years of salary. The University pays all monthly contributions for the employee.

Requirements for Normal Retirement under the FRS are:

Regular Members

- 6 years of creditable service and age 62 *
- 30 years of service, regardless of age (all creditable service counts toward the 30 year requirement, including military service credit)

Special Risk Members

- 6 years of creditable special risk service and age 55 *
- 25 total years of special risk service (may include 4 years of military service) and age 52
- 25 non-continuous years of special risk service, regardless of age

Senior Management (Executive) Service Class Members

- 6 years of creditable service and age 62 *
- Combination of 6 years of creditable FRS service in any class and age 62
- 30 years of creditable FRS service in any class regardless of age

The Florida Retirement System has provisions for early retirement, disability retirement, survivor's benefits, and refund of accumulated personal contributions.

Early retirement is available at any age for employees with at least six years of service in the FRS Regular Class or the Special Risk Class and six years of service for employees in the Senior Management (Executive) Service Class. The retirement benefit is reduced 5% for each year a member retires before attaining normal retirement age of 62, unless he/she has a total of 30 years of creditable service.

An employee who terminates employment and elects not to retire will retain all service credit earned. This credit will be combined with any service credit you earn for any future covered employment. If the employee returns to covered employment, they must work for one year before they can claim any other prior service.

The FRS Investment Plan is a defined contribution plan, in which you may choose from an assortment of investment funds to allocate employer contributions. Monthly contributions, based on a percentage of your salary are deposited into an account set up in your name.

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Your retirement benefit is based on your account balance, which equals employer contributions to your account, plus investment returns, minus expenses, fees and losses. You are vested after one year of service and you may choose to receive your account balance through a variety of options. If you leave FRS covered employment and go to a non-FRS employer, you can choose to leave your account invested in the Plan or you may also “roll it over” according to the plan rules.

New employees need to decide between the two FRS retirement plans before the end of the fifth month following the month of hire. The State of Florida has established the MyFRS Guidance Program in order to assist employees in making an informed choice. Employees may call 1-866-446-9377 or TTY 1-888-429-2160 to get questions answered by an experienced financial planner. Employees may also visit MyFRS.com to access information, which can found under the heading of FRS PROGRAMS.

Deferred Retirement Option Program (DROP)

The Deferred Retirement Option Program is a Retirement program within the FRS Pension Plan and is offered to members who have reached their normal retirement date. This program allows you to effectively retire without terminating your employment. While participating in the program for a maximum of 60 months, your monthly retirement benefits accumulate in the Florida Retirement System Trust Fund, earning tax-deferred interest, while you continue to work and earn a salary (but not additional retirement service credit).

Optional Retirement Program (ORP)

The ORP is a defined contribution pension plan available to Faculty and ADMINISTRATIVE employees. The University contributes a percentage of the employee's earnings to purchase an individual retirement contract in the employee's name, which will grow with investment income based on the particular contract selected by the employee. Employees selecting this plan may also make pre-tax contributions that are equal to, or less than the University's contribution. Employees choose how to invest the University's contribution amount the annuity products offered by the five provider companies. Contributions can be split on a percentage basis among any or all participating companies with the only restriction being the minimum deposit requirements of the selected company. The percentage the University contributes on the employees' behalf is subject to change as mandated by Legislation. Upon termination the plan provides full and immediate vesting of all contributions.

To enroll, eligible employees must execute an annuity contract with one of the annuities provider companies within 90 days of the date eligibility; otherwise the employee will be deemed to have elected membership in the Florida Retirement System. This action is considered an irrevocable election and once that decision is made, participation in the selected retirement plan will continue for the remainder of the employee's career, unless job status affects participation in either plan.

Note to all College of Medicine (COM) eligible clinical faculty:

Eligible clinical faculty members are not eligible for the Florida Retirement System plans (Pension and Investment) and must elect the SUSORP option. Please refer to House Bill 5063, Chapter 2008-139, Laws of Florida.

You may reach The Optional Retirement Plan provider companies agents at:

Jefferson National (305) 321-5647/ (305) 467-5579

TIAA-CREF 1-800-842-2776

ING/Aetna (305) 321-5647/ (305) 467-5579

AIG VALIC (305) 962-7503

MetLife Resources (954) 443-9695

For more information on the FRS, ORP and DROP, visit www.MyFRS.com

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PHASED RETIREMENT PROGRAM

Faculty employees, who have accrued at least six (6) years of creditable service in the Florida Retirement System (FRS), the Florida Investment Plan (PEORP), the Teachers Retirement System (TRS), or the Optional Retirement Program, are eligible to participate in the Phased Retirement Program. This program allows faculty participants, who have retired under the rules of the Division of Retirement, to be reemployed by the University for one half of an academic year, at one half of their thirty nine (39) week academic year salary, without affecting their retirement status. Participants in the Phased Retirement Program must remain off the State payroll for one (1) calendar month following the effective date for retirement in order to validate their retirement, as required by the Florida Division of Retirement. Eligibility for this program will expire on the employee's 63rd birthday. Employees who decide to participate must provide written notice to the University of such decision prior to the expiration of their eligibility, or thereafter forfeit such eligibility. The University period of reemployment obligation extends over five consecutive years.

TAX SHELTERED ANNUITY PRODUCTS – 403(b) and 403(b) (7) Plans

FIU currently has available several companies that offer annuity contracts, 403(b) and custodial accounts 403(b)(7) plans allowing employees to make tax-deferred contributions through payroll deductions.

Making contributions to these products is a way for employees to plan for their future by building a retirement savings nest-egg and also meet their long-term financial goals. The sooner an employee starts contributions, the more time the investment has to grow. The monies contributed to these products are deducted from the gross income before taxes are taken and all investments earnings and income are tax-deferred until withdrawn.

However, these plans are subject to restrictions under Section 403(b) of the Internal Revenue Code and employees need to understand that withdrawals or distributions from these plans cannot be made unless participants meet one of the following triggering events:

- * Attainment of 59 and ½ years of age or
- * Termination of employment, or
- * Death, or
- * Disability, as defined by IRS, or
- * Financial Hardship, as defined by IRS

Employees interested in participating in these plans may enroll at anytime. Brochures with information are available at the Division of Human Resources Benefits Department. The employee needs to contact the company of their choice directly with questions related to the plan and also sign a contract with the company. A Salary Reduction agreement form and a copy of the contract need to be submitted to the Benefits Department before payroll deductions can start.

Click here: <http://www.fiu.edu/hr/formslibrary/benefits/salaryreduc.pdf>

TAX-SHELTERED PROVIDER COMPANIES

Name	Agent	Phone Number
AIG Valic	Jim Hopler Mark L. Braginsky	(954) 559-0286 (754) 235-6275
Fidelity Investments	Customer Service	(800) 784-4032
ING/AETNA	Goddy Cruz Erik Sussman Ashley O’Kurley Peter Ream Robert Fitzgerald	(786) 399-2160 (305) 978-8107 (305) 951-6454 (561) 703-4941 (561) 391-5767
The Gabor Agency	Customer Service	(800) 330-6115
ING/Northern	Joanne Waldorf Stuart Klein	(305) 670-1233 (305) 671-1233
Jefferson National	Goddy Cruz Erik Sussman Ashley O’Kurley Peter Ream Robert Fitzgerald	(786) 399-2160 (305) 978-8107 (305) 951-6454 (561) 703-4941 (561) 391-5767
MetLife	Richard Akirmaian	(954) 443-9695
TIAA-CREF	Sharon Mohan	(800)842-2003 ext. 3522
T. Rowe Price	Customer Service	(800) 492-7670
Vanguard Group	Customer Service	(800) 662-2003
Symetra	Goddy Cruz Erik Sussman Ashley O’Kurley Peter Ream Robert Fitzgerald	(786) 399-2160 (305) 978-8107 (305) 951-6454 (561) 703-4941 (561) 391-5767

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STATE DEFERRED COMPENSATION PLAN - 457 Plan

The federal government enacted legislation to allow public employees the opportunity to establish a supplemental retirement plan that has many tax advantages. This program is called Deferred Compensation or 457 Plan.

The Deferred Compensation Plan allows you to save money out of your paycheck and to postpone the payment of taxes until a later day. Now you can save money and not pay taxes on your savings until you receive the proceeds. Additionally, you pay no taxes on the growth credited to your savings until you actually receive the money.

The purpose of the Plan is to provide a convenient method of accumulating money through payroll deduction for future use to meet individual objectives such as:

- Increased financial independence
- Supplemental retirement income
- A possible hedge against inflation
- The possibility to accumulate more money than with after-tax savings methods
- A reduction in current tax liability

The Plan is not intended for savings and investments of short-term nature since monies deferred are generally not available until you terminate employment, retire, or experience an unforeseen financial emergency.

The primary purpose of a Deferred Compensation Plan is to allow you to set aside a portion of your salary and receive its value when you retire. The amount of current earnings deferred will not be considered as income for tax purposes until its value is paid, as provided in the Plan. At that time, it will be taxable as ordinary income.

By deferring payment of income taxes until you receive the value of your account as a retirement benefit, you can set aside more of your current earnings for retirement. Therefore, you may reduce the total amount of income taxes paid in your lifetime and accumulate a larger sum for retirement under the Plan than if you had invested after-tax dollars outside the Plan.

For additional information, please contact the Deferred Compensation Office in Tallahassee at (877) 299-8002 toll free or SUNCOM 292-3162 or visit their web site at <http://www.MyFloridaderferredcomp.com>

LEAVE

The following information applies to In – Unit AFSCME, UFF, PBA, and SEIU employees. Information for out – of unit employees may be found in the Policies Manual at <http://www.fiu.edu/hr/newpolicies/>

1. VACATION LEAVE

The University provides for the accrual of vacation leave for 12-month Faculty, Administrative staff and University Support Personnel System employees. Vacation leave should be used to provide periodic vacations; however, earned vacation leave may be used for any purpose.

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Vacation leave cannot be authorized before the time it is earned and credited to the employee, and can only be used with the approval of the immediate supervisor. It is the responsibility of each department to cooperate with the Payroll and Employee Records department in maintaining accurate and up-to-date leave records for each employee. Employees should consult with their immediate supervisor to obtain the official University leave forms and to become acquainted with vacation leave policies.

In – Unit 12-Month Faculty

Full-time 12-month Faculty employees accrue annual leave at a rate of 6.77 hours biweekly. Part-time employees accrue annual leave directly proportionate to the number of hours in pay status during the pay period. A nine-month academic year Faculty, and an employee appointed for less than 9-months shall not accrue annual leave.

Upon termination, payment for accumulated but unused annual leave is provided for a maximum of 352 hours (44 days). Upon transfer from an annual leave-accruing position (12 months) to a non leave-accruing position (9 months), the employee shall be paid for unused annual leave at the rate of pay the employee was accruing at the time of transfer.

For more details concerning the credit and accumulation of earned leave and the payment for unused annual leave at termination, consult with the Payroll and Employee Records department.

In – Unit Employees

All full-time, non exempt employees who are filling established positions earn vacation leave based on their length of continuous and creditable service as follows:

Up to 5 years of service - 5 hours biweekly
5 to 10 years of service - 6 hours biweekly
Over 10 years of service - 7 hours biweekly

Regardless of length of service, exempt employees earn 7 hours biweekly.

Part-time employees and employees who work less than a full pay period accrue vacation leave in proportion to hours worked.

Employees are encouraged to take vacation time (annual leave) each year. Non-exempt employees with accrued vacation leave in excess of 250 hours shall stop accruing leave until the hours fall below 250. Exempt employees with an excess of 352 hours shall stop accruing until the hours fall below 352.

For more information concerning the credit and accumulation of earned vacation leave and the payment for unused vacation leave at termination, consult with the Payroll and Employee Records Department.

2. SICK LEAVE

Sick leave shall be authorized for the use of employee's personal illness, (including maternity-related disability), childbirth and recovery, injury or exposure to a contagious disease, which would endanger others, employee's personal appointments with a doctor, dentist, or other health care provider and illness, injury or well care checkups of the employee's immediate family members.

At the discretion of the supervisor, employees may use sick leave in reasonable amounts for absences resulting from illness, injury, or death of a member of the employee's immediate family members.

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Employee's Immediate Family – defined as spouse, same-sex domestic partner, children (including foster or stepchildren), parents (including stepparents), brother and sister (including stepbrother and stepsister), grandparents, and grandchildren.

Sick leave is not to be approved for use other than the above. Use of sick leave shall not be authorized prior to the time it is earned and credited, unless available through the Sick Leave Pool or the Catastrophic Pool, and shall only be used with the approval of the immediate supervisor. It is the responsibility of each supervisor or department head to coordinate with the Payroll and Employee Records Department and to maintain accurate, up-to-date leave records for each employee.

Employees should consult with their immediate supervisor to obtain information regarding procedures in requesting sick leave and to become acquainted with departmental leave policies.

An employee may carry over sick leave hours from year to year. With one exception, sick leave will not be paid out upon separation from the University. An employee with a minimum of ten (10) years of continuous service at the University on July 1, 2005 will be grandfathered under the previous sick leave policy for purposes of receiving payment for accumulated sick leave hours upon separation from the University

For more information concerning the credit and accumulation of sick leave and the payment for unused sick leave at termination consult with the Payroll and Employee Records Department.

In – Unit Employees

All full-time in – Unit employees earn sick leave at the rate of four (4) hours biweekly. Part-time employees and employees who work less than a full pay period accrue sick leave in proportion to the hours worked. There is no limit to the amount of sick leave employees may accrue.

Whenever possible (as in the case of doctor's appointments), employees should complete the back of their time cards requesting the use of leave and have their supervisor approve it before using sick leave.

Notification of Absences due to illness, injury, disability or exposure to a contagious disease shall be given to the immediate supervisor by the employee or the employee's representative on the first day of absence.

After three (3) consecutive workdays of absence, the immediate supervisor may require a medical certification of the employee's illness before authorizing any additional use of sick leave by the employee.

If there is a pattern of absence by the employee, such as consistent absence on the day preceding or following the employee's regular days off, or absence on the same day each week or each month, the immediate supervisor may address the further use of leave in accordance with the University disciplinary actions policy.

Employees and/or supervisors should consult with the Employee & Labors Relations Department when an employee is planning to use sick leave for an extended period of time (over two weeks).

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

In – Unit Faculty

Faculty employees shall earn four (4) hours of sick leave for each biweekly pay period of employment, without limitation as to the total number of hours they may accrue. Employees who are employed less than 1.00 FTE accrue sick leave on a basis directly proportionate to the number of hours in pay status during the pay period.

Whenever possible (as in the case of doctors' appointments), employees should complete leave cards requesting the use of leave and have their supervisor approve it before taking sick leave.

Faculty employees or their immediate supervisor should consult with Academic Affairs when planning to use sick leave for an extended period of time.

Special Leaves

The following 'Special Leave' Information applies to In Unit and Out of Unit employees, but not In Unit Faculty. In Unit Faculty should contact academic affairs or refer to UFF agreement.

3. MEDICAL LEAVE

Medical Leave of Absence with Pay or Without Pay – In Unit and Out of Unit employees who are unable to work due to an injury or illness that will not allow them to perform the daily functions of their job, may request a Medical Leave of Absence. The employee shall submit a written request, accompanied with the required medical documentation, to the Employee and Labor Relations Department at the Division of Human Resources. The request must indicate the period of time that is being requested. The Division of Human Resources will notify the employee in writing as to the period of leave to be granted; clearly specifying the date the employee is expected to return to duty.

The employee, upon being granted the medical leave, must use any accrued leave balances intermittently for the purpose of continuing payment of their insurance programs as well as to meet their other financial obligations. Employees on approved medical leave, who have used all leave hours available and will not be receiving a biweekly pay warrant, must make arrangements to pay by personal check their portion of the insurances to ensure continuation of their coverage. The University will continue paying the state contribution for the health and life insurance for employees on medical or parental leave without pay, for a period not to exceed six (6) months in a twelve month period. The six-month count begins with the employee's first day of parental or medical leave without pay, but not for both in the same twelve- month period.

4. PARENTAL LEAVE

An employee who becomes a biological parent or whom has a child placed in their home pending adoption shall, upon written request to the Employee and Labor Relations Department at the Division of Human Resources, be granted a parental leave of absence. The leave may begin no more than two (2) weeks prior to the expected date of the child's arrival, for a period up to six (6) calendar months. When parental leave is granted, the Division of Human Resources shall notify the employee in writing as to the period of leave to be granted, clearly specifying the date the employee will return to duty.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

The employee, upon being granted parental leave, may use any accrued leave balance intermittently for the purpose of continuing payment of their insurance programs as well as to meet other financial obligations. Prior to the beginning of the leave of absence, the employee should meet with a Benefits Administration Representative from the Division of Human Resources to determine how to distribute the accrued leave balance throughout the approved parental leave of absence period to ensure continued benefit coverage.

Employees on approved parental leave, which have used all leave hours available and will not be receiving a biweekly pay warrant, must pay their portion of the insurances by personal check to ensure continuation of their coverage. The University will continue paying the state contribution for the health and life insurance for employees on medical or parental leave without pay, for a period not to exceed six (6) months in a twelve month period. The six-month count begins with the employee's first day of parental or medical leave without pay, but not for both on the same twelve-month period.

Any illness caused or contributed to by pregnancy shall be treated as a temporary disability and the employee shall be allowed to use accrued sick leave when certified by a physician that the illness or disability was caused or contributed to by the pregnancy.

While on parental leave, the employee shall be entitled to preserve retirement, fringe benefits and other service credits accumulated prior to the leave period.

5. INTERMITTENT LEAVE

Intermittent leave means using accrued leave hours for the purpose of continuing payment of the employee's insurance programs as well as meeting other financial obligations. Intermittent leave may be taken during military, parental, medical or a job-related injury (Workers' Compensation).

6. PERSONAL LEAVES OF ABSENCE WITHOUT PAY

An employee may, upon request, be granted leave of absence without pay, provided the University deems such leave to be justified and not detrimental to the operations of the department. When considering a leave of absence without pay, the employee shall submit a written request indicating the dates and conditions of the leave to the immediate supervisor. The department shall submit a recommendation to the Division of Human Resources who shall notify the employee in writing as to the period of leave to be granted, clearly specifying the date the employee will return to duty.

7. FAMILY MEDICAL LEAVE ACT (FMLA)

The Family Medical Leave Act (FMLA) provides eligible employees with up to 12 work weeks within a 12 month period of unpaid leave for certain family and medical reasons. Employees must use accrued leave to cover the FMLA to be taken. The 12 weeks of leave may be taken on an intermittent basis. Employees wishing to take leave are required to provide advanced leave notice and medical certification to the Division of Human Resources.

FMLA leave may be granted to an eligible employee for one or more of the following reasons:

- Birth and care of a child;
- For the placement with the employee of a child for adoption or foster care;
- To care for an immediate family member (spouse, same - sex domestic partner, child or parent – but not a parent "in-law") with a serious health condition; and
- When the employee is unable to work because of a serious health condition.

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To be eligible for FMLA, an employee must:

1. Have worked for the employer at least 12 months; and
2. Have worked at least 1,250 hours during the 12 months prior to the start of the FMLA leave.

For further information please contact the Employee and Labor Relations Department.

8. ADMINISTRATIVE LEAVE & OTHER LEAVES OF ABSENCE

Under certain circumstances, other kinds of absences from work may be authorized. The circumstances in which these conditions apply to Administrative and Staff employees are described below. Faculty employees should consult with Academic Affairs prior to requesting administrative leave and/or other leaves of absence.

Athletic Competition – An employee may be granted administrative leave for athletic competition in Olympic events in accordance with Section 110.118, FS. Documentation is required.

Bereavement Leave

An employee shall be granted three (3) days of administrative leave for a death in the immediate family.

Formal Investigation – When the President or designee has reason to believe that the employee's presence on the job will adversely affect the operation of the University; the employee may be placed on administrative leave up to the length of the investigation.

Job-Related Disability – Any employee who sustains a job-related disability that is compensable under the Workers' Compensation Law will be carried in full pay status up to a maximum of 40 hours, without being required to use accrued vacation or sick leave.

Jury Duty and Subpoenaed Court Appearances – (Documentation required). Administrative leave for jury duty shall not exceed the number of hours in the employee's normal workday. If jury duty does not require absence for the entire workday, the employee shall return to work immediately upon release by the court. If the jury duty does not coincide with the regular work schedule, the employee shall be granted administrative leave based on the total hours served on jury duty and such leave shall be granted on the next scheduled work shift. The employee shall retain any jury pay. Administrative leave shall be provided to an employee summoned as a witness in a matter not involving personal interest. Administrative leave shall not be provided to an employee serving as an expert witness. The employee shall retain witness pay.

National Disasters and Other Emergency Conditions – The University President may close the University in the event an Executive Order by the Governor declaring an emergency has been issued. When natural disasters or other sudden and unplanned emergency conditions occur, the President may determine whether the University or any portion thereof, is affected by the emergency and is to be closed. In such cases administrative leave shall be provided to all employees scheduled to work during the time of the emergency closing, except for OPS employees. Special compensatory leave shall be provided to in-unit employees required to perform essential services during the emergency closing.

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Voting - Employees who live at such a distance from the assigned work location as to preclude voting outside of working hours may be granted a maximum of two (2) hours administrative leave for the purpose of voting in public elections.

An employee shall not be granted administrative leave to work at the polls during elections.

9. MILITARY LEAVE

All employees' leaves of absence under this section shall be verified by official orders or appropriate military certification submitted to the supervisor and the Division of Human Resources. Leave will be granted under the guidelines of the Uniformed Service Employment & Reemployment Rights Act (USERRA)

Active Military Service Leave – All employees who are drafted, volunteer for active military service or are ordered to active duty (not active duty training) are eligible for military leave.

Upon presentation of a copy of the official or appropriate military certification to the employee's supervisor and the Division of Human Resources, the first 30 days of such leave shall be with full pay and benefits and the remainder approved military leave without pay. The employee may requests to use any accrued leave balance intermittently for the purpose of continuing payment of their insurance premiums. Prior to the beginning of the military leave, the employee elects how to distribute the accrued leave balance throughout the approved military leave of absence period.

Upon separation from the military service, the employee shall be eligible to return to the former position held or a different position in the same class in the same geographic location.

National Guard State Service Leave – An employee, who is a member of the Florida National Guard, and who is ordered to State service by the Governor, shall be granted administrative leave upon presentation of a copy of the official orders to the employee's supervisor and the Division of Human Resources. Such administrative leave or leave with pay shall not exceed 30 calendar days at any time.

Short Term Military Training – An employee shall be granted leave with pay, without affecting his/her vacation or sick leave balances, when ordered to active or inactive duty for training upon presentation of a copy of the official orders to the employee's supervisor and the Division of Human Resources. Whether continuous or intermittent, such administrative leave or leave with pay shall not exceed 17 working days in any one (1) federal year (October – September).

10. SICK LEAVE POOL Refer to Policy at:

<http://www.fiu.edu/hr/newpolicies/pdfpolicies/sicklvpool.pdf>

11. CATASTROPHIC POOL Refer to Policy at:

<http://www.fiu.edu/hr/newpolicies/pdfpolicies/catpool.pdf>

HOLIDAYS

Refer to policy at: <http://www.fiu.edu/hr/newpolicies/pdfpolicies/holidays.pdf>

The University presently provides eleven paid holidays that are normally observed by closing offices and discontinuing operations that will not affect the academic calendar or those services necessary to the University community and to the public.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

WORKERS' COMPENSATION

Worker's Compensation is a benefit required by law. It is an insurance plan which pays all reasonable and necessary medical care if an employee becomes injured or develops an occupational disease resulting from conditions on the job. The Department of Financial Services, Division of Risk Management has contracted with approved managed care providers to manage all the University's medical needs pertaining to work related injuries. All university employees are covered under the State of Florida Worker's Compensation Program from the first day on the job, including full-time, part-time and temporary employees. Students and volunteers working for the University are also covered, regardless of how minor all on-the-job related injuries may be.

All work-related injuries, whether they require medical assistance or not, must be reported to the Worker's Compensation Section of the Office of Environmental Health and Safety (EH&S) www.fiu.edu/~ehs. If an accident should occur which requires immediate medical assistance, the employee should first contact the Public Safety Department if emergency transport is required and then notify EH&S. If it is not an emergency but medical attention is needed, the employee should report the accident to their immediate supervisor and the EH&S as soon as possible. The Worker's Compensation Coordinator at (305) 348-2621 or (305) 348-7960, will then complete an injury report. An appointment will be set up for the employee with a managed care network physician. If for some reason the injured employee is not satisfied with the care or prognosis given by the managed care network physician, he/she should notify the Worker's Compensation Coordinator for further information.

In addition to medical expenses, the State ensures that all Faculty, Administrative and Staff employees whom sustain a job-related injury will be carried on full-pay status for the first seven calendar days of disability when an approved managed care network physician has certified that he/she is unable to return to work. Employees will be paid the first forty hours with no change against their accrued leave of absence. After the first forty hours, the Division of Risk Management – Bureau of Workers' Compensation Claims will pay a percentage of the weekly salary. The difference will be made by using the employee's sick or vacation leave accruals. The combined amount will not exceed the employee's regular salary or the State maximum average weekly wage.

If the managed care network physician or the Division of Risk Management determines that the injury is not work-related or not compensable through Workers' Compensation, medical treatment will be stopped and no monetary compensation will be authorized. At this time a leave of absence without pay may be requested.

The employee is responsible as soon as the injury occurs, to report it to the supervisor and to EH&S. Once the injured worker is receiving treatment, a work status report will be provided after every doctor visit. The employee is responsible to notify EH&S and his/her supervisor if unable to work, work limitations or if released to full duty.

MODIFIED DUTY WORK/RETURN TO WORK PROGRAM

When an injured worker is placed on modified duty, a copy of the doctor's work status report must be given to the immediate supervisor and the Worker's Compensation Coordinator in (EH&S). Reasonable accommodation will be made to his/her job functions and/or work site to accommodate the restrictions determined by the managed care network physician.

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All modified duty jobs are of a temporary nature and are not to be considered a permanent accommodation to a work related injury or illness. If the University determined the modified duty is not available, the employee will remain at home until released by the doctor to return to work on full duty.

If condition is permanent and the injured worker cannot perform all of the duties specified in the position description, the marginal duties may be modified to accommodate the disability. This will only be done if the employee is able to perform the essential functions of his/her position or those of a similar position with or without reasonable accommodations. The University will provide reasonable accommodations to an employee in accordance with the identified disability.

UNEMPLOYMENT COMPENSATION

All University employees, regardless of source of funds, type of appointment or percent of employment, are covered by Unemployment Compensation, with certain exceptions, as required by law.

The term "employees" does not include Graduate Assistants or College Work Study students who are employed and regularly attending classes at the University. Faculty and Administrative personnel of the University are not eligible for unemployment compensation benefits during the break between two academic years if they have contracted to resume work the following academic year.

OFFICE OF EMPLOYEE ASSISTANCE (OEA)

The OEA provides confidential, professional assistance to help employees and their families resolve problems that affect their personal lives or job performance. The mission of the program is to: enhance the quality of life of FIU faculty and staff; improve personal and organizational effectiveness; and create a healthier campus community by providing mental health and assessment and referral, group development facilitation, and educational workshops.

Most employees who use the OEA are people with everyday problems that have the potential to get out of control. Situations often include:

- Adjusting to separation, divorce, death or other loss
- Elder care issues
- Parenting
- An unhealthy balance between work and personal life
- Coping with illness and injury
- Facing a stressful change at work or home
- Or just a build up of stress

The initial problem assessment and referral services are free of cost. When ongoing therapy or treatment is recommended, the employee's regular health insurance will be considered. If additional services are not covered by insurance, the employee assistance professional will try to help the employee minimize the costs.

OEA carefully follows professional standards of ethics and confidentiality. Detailed information is included in the Statement of Understanding that each new client is asked to read and sign at the time of the first visit to OEA. Except in situations involving danger to self or others, abuse or neglect, no information is released without written consent of the client. Client data is maintained by OEA separate from the FIU record keeping system. Information maintained by OEA is not part of, or accessible by, any other University record system.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

The University values your personal and professional well-being. The OEA is here to assist. To speak with the OEA or to schedule a confidential appointment, call 348-2469. Appointments can be scheduled at the Biscayne Bay Campus with advance notice.

FINANCIAL INSTITUTIONS

Direct Deposit of Pay Checks to Financial Institutions

The State Comptroller's Office has a Direct Deposit System mandatory for all employees. This system deposits your paycheck directly into your account at any designated financial institution through Electronic Funds Transfer. Banks, savings and loan associations, and credit unions are eligible to accept such deposits. In addition, some financial institutions offer free checking and other specialized banking services to employees who have their pay checks directly deposited by electronic funds transfer to the institution. The State of Florida Direct Deposit Authorization form and brochures describing the specialized banking services provided to employees are available in the Division of Human Resources.

University Credit Union

The employees of FIU are served by the University Credit Union. Founded in 1947, the Credit Union is a non-profit institution in the business of providing a wide selection of quality financial services to its members. Unlike other financial institutions in the area, the University Credit Union is unique because it can payroll deduction to the FIU employees.

Their variety of services include deposit accounts, Christmas Club, money market accounts, share certificates, IRAs, loan services (first mortgages, new and used auto loans, consumer loans, home equity loans and home improvement loans). Travelers' checks, automobile sales and free notary public services are also offered. Membership includes FIU employees, students, alumni and their immediate family.

Employees can become members by completing an application card, making a \$50.00 initial and paying a one-time member fee of \$2.50. Members receive a free checking account with no monthly service charges, except for checks. No minimum balance is required. Direct deposit of paychecks is also available along with ATM cards and a computer telephone service. MasterCard Credit Cards are issued with no annual fee to qualified applicants.

E*Branch Online services include account access, billpayer, eStatements, eChecks, Check Imaging and WebLoans.

To find out more information, visit the Credit Union website at www.myunicu.coop.

Your deposits at University Credit Union are insured up to \$100,000 by the National Union Credit Share Insurance Fund (NCUSIF), the strongest insurance fund in the nation.

TUITION WAIVER PROGRAM

This program will allow employees or immediate family members who meet the eligibility requirements listed below, to enroll for up to six (6) credit hours per semester.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

Eligibility

The employee:

1. Must be a full-time.
2. Must have completed six months of continuous service.
3. Must be admitted as a degree-seeking student in an undergraduate, graduate, or a doctoral program.
4. May, if approved by their supervisor, enroll as a special student and take courses that are specifically related to their job assignment.

The dependent:

1. Must be admitted as a degree-seeking student in an undergraduate program.
2. Must meet dependent status as outlined in the Tuition Waiver Policy

Special Requirements

1. The program covers in-state tuition only. Special laboratory or other required student fees are to be paid by the employee.
2. Employees must receive a grade of not less than a “B” for courses taken. Lower grades will result in the employee being charged for the course(s).
3. Employees will be responsible for paying the tuition if they drop courses after the official Drop/Add period.
4. Thesis and independent study courses are not covered by this program.
5. Dissertation courses (7980-7989) only are covered.

Employees are encouraged to discuss with their supervisor their intent to take classes and should schedule classes during off-duty hours whenever possible. When a desired class cannot be scheduled during off-duty hours, the department may adjust the employee's work schedule, or allow the employee to use vacation leave, accumulated compensatory time or leave without pay.

Applications to participate in the tuition program should be made through the Division of Human Resources. To obtain a copy of the application go to:

http://www.fiu.edu/hr/formslibrary/benefits/scholarship_app.pdf

MOVING EXPENSES – See Policy website:

<http://www.fiu.edu/hr/newpolicies/pdfpolicies/movingex.pdf>

PERQUISITES – See Policy website: <http://www.fiu.edu/hr/newpolicies/index.htm>

SAVINGS BONDS

All in unit and out of unit employees may purchase U.S. Savings Bonds through payroll deductions. The amount of deductions will vary depending on the bond denomination and the rate of purchase. To sign up for payroll deduction the employee need to contact our U.S. Savings Bond Payroll Deduction program administrator at (800) 426-9314.

For more information on U.S. Savings Bonds, visit the savings bonds web site at:

www.savingsbonds.gov.

EMPLOYEE BENEFITS – FLORIDA INTERNATIONAL UNIVERSITY

UNITED WAY

Dade and Broward Counties

United Way is the community. It is local people... more than 5,000 volunteers representing all elements of the community working together to meet local needs and improve the quality of life for all in Dade and Broward County.

United Way supports agencies and programs, which provide vital human services to people of every age, race, and religious affiliation in Dade and Broward County.

United Way believes that giving is a personal decision, whether individuals wish to give and how much they choose to give are up to the individual. Contributions for United Way are made through payroll deductions.

ADOPTION BENEFIT

Section 110.152, Florida Statutes, provides that any full-time or part-time employee of the state who is paid from regular salary appropriations and who adopts a special-needs child whose permanent custody has been awarded to the Department of Children and Family Services or to a Florida-licensed child-placing agency is eligible to receive a monetary benefit in the amount of \$10,000 per child. Any employee of the state who adopts a child whose permanent custody has been awarded to the Department of Children and Family Services or to a Florida-licensed child-placing agency, other than a special-needs child, shall be eligible to receive a monetary benefit in the amount of \$5,000 per child. Benefits paid under this subsection to a part-time employee must be prorated based on the employee's full-time equivalency status at the time of applying for the benefits. The final order of adoption must have been awarded on or after October 1, 2000 (inception date of program).

The rule and benefit application can be accessed on-line from the Department of Management Services, Division of Human Resource Management's website at:

http://dms.myflorida.com/human_resource_support/human_resource_management/human_resource_benefit_programs/adoption_benefits_program_for_state_and_water_management_district_employees

The open enrollment period for the adoption benefits program is during the months of April and May of each year.

Employees who apply for adoption benefits must complete and submit the application to his or her agency head or designee to be considered for his benefit. Once the agency has certified the application, the employee must then submit the application, along with a certified copy of the final order of adoption, to the Department of Management Services by close of business on the last day of open enrollment in order to be considered for the benefit. The amount of benefits available to fund this program is contingent upon Legislative Appropriation.

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FLORIDA PREPAID COLLEGE PLAN & FLORIDA COLLEGE INVESTMENT PLAN

Children grow every day, and the cost of college is growing even faster. That is why the State of Florida now offers two plans to help families save for college. The popular Florida Prepaid College Plan and the new Florida College Investment Plan give families the choices; options and flexibility you need to reach your college savings goals.

FLORIDA PREPAID COLLEGE PLAN – The Florida Prepaid College Plan locks in the cost of college tuition, local fees and dormitory housing – *guaranteed!* When your child is ready for college, the plan covers the actual cost at any Florida public college, or you can transfer the value of the plan to most private colleges in Florida, select technical schools and most out-of-state colleges.

FLORIDA COLLEGE INVESTMENT PLAN – The Florida College Investment Plan is a new way to save for college with a wide range of investment options. With the Investment Plan, you can save for any qualified college expense, at most any college, anywhere in the country—*tax-free!**

You don't have to choose between the Florida Prepaid College Plan and the Florida College Investment Plan. You can sign up for one or both plans.

Sign up today online at www.florida529plans.com or call 1-800-552-GRAD (4723) to request an Enrollment Kit and application.

To make saving for college even easier and more affordable, FIU employees can sign up for payroll deduction for both plans. You will need your account number(s) to complete the form. Your account number(s) will be included in the confirmation package you will receive from the program. There is no extra cost to participate in payroll deduction, beyond the cost of the plan selected. The application fee cannot be payroll deducted.

IDENTIFICATION CARDS

Golden Panther ID Cards

While employed at FIU, employees will need the "Golden Panther ID Card" as identification of an active employee.

The Golden Panther ID card will be required to check out books at FIU Libraries as well as A.V. equipment from campus media centers. The ID card will also be needed to access computer labs and fitness centers (where additional charges may be applicable). ID cards are a must to secure tickets for lectures, dances, comedy shows, movies, athletic and recreational events, and to receive discounts offered by community businesses.

An additional benefit offered with the Golden Panther ID card is the Panther Debit Plan. This new feature can provide increased convenience and security. The card may be used at both University Park and Biscayne Bay Campus to pay for purchases in the cafeterias, bookstores, Gracie's Grill, food-vending machines in the University Centers, Faculty Clubs, and (in the near future) for parking decals.

The Panther Debit Plan is a declining balance program that works like a credit card in reverse. To participate, employees simply deposit money into a specially designated account. The account number is encoded in the Golden Panther ID card, and every time a purchase is made it subtracts the amount from the account. The purchase amount and the new balance are displayed at the register.

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Adjunct Faculty and non-FIU student OPS must obtain authorization from the Division of Human Resources to secure a Golden Panther ID card.

For an ID card to be issued, employees must present current photo identification such as a driver's license or passport to the Photo ID Office staff.

The Panther Debit benefit is available immediately upon sign up for the plan.

IMPORTANT TELEPHONE NUMBERS

Division of Human Resources Service Center.....348-2181