

# MOFFITT BENEFITS: INFORMATION FOR CLINICAL FELLOWS

As a Moffitt team member, you have access to a comprehensive benefits package that includes:

- **Moffitt-paid Choice International medical plan\*** with optional employee-paid coverage for eligible dependents
- **Six weeks (30 workdays) of medical leave** for a qualifying event paid at 100% salary
- **Dental coverage** through two available plan options
- **Vision coverage** — optional
- **Medical Flexible Spending Account and Dependent Care Flexible Spending Account**
- **Basic Life and AD&D** — Moffitt paid
- **Supplemental Life and AD&D Insurance**
- **Short-term disability insurance** — Moffitt paid core and optional buy up
- **Long-term disability insurance** — Moffitt paid core and optional buy up
- **Employee Assistance Program (EAP)** — Moffitt paid
- **Variety of special Moffitt perks and other supplemental programs**

## Enrollment

You must enroll using the online benefits enrollment system within your first 30 days of employment. If you do not enroll during your first 30 days, you will be automatically enrolled in the Moffitt paid benefits (Life, AD&D, Core LTD, Core STD and EAP) only. Coverage is effective the later of July 1 or the first day of your contract through the end of the contract period.

Eligible dependents include your spouse/domestic partner and children up to age 26.

## Paid Time Off (PTO)

Fellows receive 25 PTO days per contract. If your contract is for less than one year, you will receive a prorated number of PTO days. You may use your PTO days for vacation, holidays, sick days and personal time.

Fellows who elect a medical leave during the contract will receive 5 PTO days in addition to the medical leave.

Your PTO bank is immediately accessible to you with approval from your program director. Any unused PTO days during the fiscal year will be lost. They do not carry over to the next fiscal year or new contract and cannot be cashed in.

Voluntary benefits and team member discounts are available through Corestream at [MoffittTeamExtras.com](http://MoffittTeamExtras.com).



For more information on the benefits available to you, see *Your Benefits: A Guide for Team Members*.

## The HR Answer Center

Have questions? The HR Answer Center has answers.



813-745-4000



[hrquestions@moffitt.org](mailto:hrquestions@moffitt.org)



# 2023 Medical Benefits Highlights

## *Moffitt Employed Fellows*

*Aetna International Plan*



Moffitt Employed Fellows, a group comprised of Post-Doctoral Fellows and Moffitt Employed Clinical Fellows, are provided with free employee-only medical insurance through Aetna International. You are automatically enrolled in the Aetna International Choice Plan with individual coverage, effective upon date of hire. Moffitt Employed Fellows may choose to add dependents to the plan at your own cost and may choose to elect the Aetna International Value Plan when adding family to step down in costs. If Moffitt Employed Fellows have dependents they wish to cover on the insurance, they will need to add them as a dependent when making plan elections. This includes dependents who are on a J-2 Visa.

The Aetna International Medical plans are fully compliant with the US Department of State mandates for J-Visa holders and offers comprehensive medical coverage for all Moffitt Employed Fellows, regardless of visa status. Moffitt Employed Fellows are eligible to participate in the most of the benefit programs detailed in Moffitt's annual benefit guide, including but not limited to dental, vision, life and disability insurance.

## How to Enroll

Moffitt Employed Fellows are automatically enrolled in the Aetna International Choice medical plan. To add dependents and to elect additional coverage like dental and life, access the benefit enrollment system using Chrome or Firefox browsers via <http://benefits.moffitt.org>. Log in using your Moffitt network credentials.

If you don't enroll during your first 30 days of employment, you'll be automatically enrolled in the Choice International medical plan with individual only coverage and the Moffitt-paid benefits. Your next opportunity to enroll will be during the next open enrollment period, unless you have a qualifying life event.

## Who's Eligible?

**You:** You are eligible for the benefits described in this flyer if:

- You are a regular, full-time Post-Doctoral Fellow or Moffitt Employed Clinical Fellow hired to work 64 hours or more biweekly, or
- You are a regular, part-time Post-Doctoral Fellow or Moffitt Employed Clinical Fellow hired to work 40 hours or more biweekly.

**Your Dependents:** You may also include your eligible dependents for benefits coverage. Eligible dependents include your:

- Legal spouse/domestic partner (same or opposite sex).
- Dependent children and dependent children of your legal spouse/ domestic partner, up to age 26.

You must upload documentation to support your dependent(s) eligibility to the benefits enrollment system. Examples of documentation may include copy of J-2 Visa, marriage certificate, birth certificate, etc.

### Open Enrollment Period

Each year, you can review your current benefits and decide what is right for you for the upcoming year. During the open enrollment period, you can add or drop coverage, add or drop dependents, or change to different plans that may better meet your needs. After open enrollment, you may not make changes until next year's open enrollment period, unless you have a qualifying life event.

### Qualifying Life Events

Qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Death of dependent
- Loss or gain of other coverage by you or a covered dependent
- Eligibility for Medicare by you or a covered dependent
- Covered dependent turns age 26

If you have a qualifying life event, access the benefits enrollment system within 30 days following the event's occurrence to make changes to your coverage. After 30 days, you may not make most benefit changes until the next open enrollment period. You must upload documentation that supports the Qualifying Life Event.

## When to Enroll

### New Hires

If you are a new hire and eligible for benefits, you must enroll within 30 days of your start date. Medical benefits are effective on your date of hire, but please note that medical plan ID cards are usually mailed 10 - 14 days after your enrollment elections have been processed.

Features	Choice Plan International		Value Plan International	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Annual Deductible</b>				
Individual	\$500	\$1,500	\$500	\$6,000
Family	\$1,500	\$4,500	\$1,500	\$12,000
<b>Annual Out-of-Pocket Maximum</b>				
Individual	\$4,500	\$6,750	\$6,550	\$13,100
Family	\$8,250	\$13,500	\$13,100	\$26,200
<b>Services</b>				
<b>Preventive Care<sup>1</sup></b>	100%	50% <sup>1</sup>	100%	50% <sup>1</sup>
<b>Doctor's Office Visit</b>				
Primary Care Physician	\$30 <sup>1</sup>	50% after deductible	\$45 <sup>1</sup>	50% after deductible
Specialist	\$50 <sup>1</sup>	50% after deductible	\$65 <sup>1</sup>	50% after deductible
<b>Lab and X-Ray</b>				
CT, MRI, PET Scans, Other Lab and X-Ray Tests	25% after deductible	50% after deductible	25% after deductible	50% after deductible
<b>Hospital Services</b>				
Inpatient	25% after deductible	50% after deductible	25% after deductible	50% after deductible
Outpatient	25% after deductible	50% after deductible	25% after deductible	50% after deductible
<b>Emergency Room Services</b>	\$250 <sup>1</sup>	\$250 <sup>1</sup>	\$500 <sup>1</sup>	\$500 <sup>1</sup>
<b>Urgent Care Services</b>	\$50 <sup>1</sup>	50% after deductible	\$75 <sup>1</sup>	50% after deductible
<b>Durable Medical Equipment</b>	25% after deductible	50% after deductible	25% after deductible	50% after deductible
<b>Prescription Drugs</b>	Generic/Brand/Non-Formulary		Generic/Brand/Non-Formulary	
<b>Annual Out-of-Pocket Maximum</b>	Combined with medical		Combined with medical	
Retail - 30-Day Supply	\$15/\$35/\$75		\$20/\$50/\$70	
Specialty	\$150 copay		\$150 copay	

<sup>1</sup> Deductible does not apply.

BI-Weekly Rates	Choice Plan International		Value Plan International	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>FT \$101,000+</b>				
Team Member Only	\$0		\$0	
Team Member + Spouse/DP	\$114.52		\$76.94	
Team Member + Child(ren)	\$75.86		\$51.32	
Family	\$150.37		\$100.69	
<b>FT \$51,000 - \$100,999</b>				
Team Member Only	\$0		\$0	
Team Member + Spouse/DP	\$101.01		\$73.46	
Team Member + Child(ren)	\$66.35		\$49.06	
Family	\$133.16		\$96.08	
<b>FT &lt; \$51,000</b>				
Team Member Only	\$0		\$0	
Team Member + Spouse/DP	\$78.18		\$54.13	
Team Member + Child(ren)	\$51.52		\$35.84	
Family	\$102.91		\$71.10	

Official plan documents are the definitive source of information. Electronic copies are available on the Benefits Enrollment System Library.