

Clinical Fellow New Hire Orientation Benefit Enrollment



WELCOME to MOFFITT CANCER CENTER

This brochure includes a summary of the benefits available to you as an employee of Moffitt, as well as general information to guide you to the resources available to answer your questions, and assist you in the enrollment process. Please feel free to contact the HR Answer Center at ext. 4000 or at HRquestions@moffitt.org should you encounter any difficulty in accessing information or need additional assistance in enrolling.

Am I eligible to enroll in Moffitt's benefit plans?

Yes, as a Moffitt Fellow, you will be automatically enrolled in Moffitt paid Employee Only POS Plan Medical Coverage, employer paid basic life and long term disability insurance coverage. You are also eligible to enroll in employee paid Dental, Vision, Short Term Disability, and additional Life Insurance coverage.

You may also elect coverage for your eligible dependents under your policy. Eligible dependents are defined as your legally married spouse, domestic partner, children up to the age of 19 (to age 26 for medical only). Dependent children must be full time students to be considered eligible between the ages of 19 to 25 for coverage, except for medical.

When do my Benefits become effective?

All coverage is effective the later of July 1st or the 1st day of your contract.

Moffitt's annual benefit plan year runs from July 1st to June 30th. You will be unable to make changes to your benefit elections during the benefit plan year unless you have a qualifying life event (marriage, divorce, newborn, etc.). You must advise the Human Resources Department of the qualifying event within 30 days of the event in order to modify your benefit elections. Otherwise, all benefit eligible employees are provided an annual opportunity to assess their benefit needs and make changes, or maintain elections, during an open enrollment period.

How do I enroll in benefits?

You must enroll in benefits using the paper enrollment form within the first 60 days of employment. If you fail to enroll within the first 60 days, you will forfeit your opportunity to elect benefits. You will be defaulted to enrollment in employee only health coverage and the employer paid basic life and long term disability insurance coverage. You will be defaulted to waiving enrollment in dental, vision and flex spending.

The Elan Group is available to assist you in reviewing your benefit options and to assist you in enrolling. To schedule a meeting with an Elan benefits counselor, contact them directly at ext. 8309 or if outside of Moffitt at 813-839-1530. Please be sure to identify yourself as a Moffitt fellow so that the Elan representative can properly assist you with your unique benefit options.

What are the benefits options available to me?

At Moffitt, we are concerned not only with the health and well-being of our patients, but also our employees. To that end, we offer a comprehensive benefits package that provides not only extensive health care coverage, and also emphasizes the importance of preventative and wellness care.

- **Medical (Aetna)** - Moffitt's health plan is a self-insured medical plan administered by Aetna. As a Moffitt Fellow, you are eligible to enroll in the **Point of Service (POS) medical plan**. The plan provides in-network benefits (subject to copay) and out-of-network benefits (subject to deductible and coinsurance) coverage. The pharmacy benefits provide access to retail pharmacies as well as Moffitt's in-house pharmacy operated by Publix.
- **Dental (Guardian Life)** - There are two dental options to choose from —**Choice Dental and Value Dental**. Both plans are PPO plans which provides you with access to both Guardian dental providers and out-of-network providers subject to different levels of coverage.
- **Vision (EyeMed Vision)** —The vision plan is a program where you may receive care from participating providers or receive reimbursement, up to plan limits, for services from non-participating providers.
- **Basic/AD & D and Supplemental Life (Aetna)** - Moffitt will purchase Life and Accidental Death and Dismemberment (AD &D) insurance coverage for you equal to two times your annual base salary for each. You may also purchase Supplemental Life/AD & D coverage up to four times (4x) your annual base salary. At initial eligibility, you may select up to 3x without evidence of insurability (EOI). However, electing 4x annual base salary, or electing supplemental life outside of initial enrollment, is subject to EOI. Additionally, if you purchase supplemental life coverage for yourself, you may purchase supplemental dependent life coverage on your spouse and/or child(ren) up to specified limits without EOI at initial enrollment.
- **Long Term Disability (Aetna)** - Moffitt will purchase a basic Long Term Disability benefit equal to up to 66 2/3% of covered monthly earnings (maximum monthly benefit is \$10,000).
- **Flexible Spending Accounts –Health Care and Dependent Care** - You may elect to contribute pre-tax dollars from your pay to a medical or dependent care account to pay for qualified expenses as defined by the IRS.
- **Telemedicine—(TelaDoc)** - Through a phone or video consultation with a board certified physician, you have access to a convenient, cost effective alternative to resolve routine medical issues.
- **Paid Time Off (PTO)** - Time off benefits are accrued to a PTO bank in lieu of separate accruals for vacation, sick, holiday and personal days. As a Moffitt Fellow, you receive 24 PTO days per year.
- **Sick, holiday, personal days**. As a Moffitt Fellow, your PTO bank is immediately accessible with approval from your supervisor. PTO hours are use it from July 1st to June 30th.
- **403(b)/401(k)/401(a) - Retirement Savings Program**– Upon hire, all employees are automatically enrolled in the Prudential 403(b) or 401(k) retirement savings plan at a 4% pre-tax deduction from their pay. You may increase, decrease or cease the automatic deduction by contacting Prudential at 877-778-2100 or <http://www.Prudential.com/online/retirement>.
- **Short Term Disability (Mutual of Omaha)** -Voluntary employee paid STD plan provides you with income protection to replace 60% of your pre-disability weekly earnings up to a maximum tax-free weekly benefit of \$1,500. Benefits begin on the 8th day of disability with a maximum benefit period of 12 weeks.
- **Voluntary Insurance Plans**—Coordinated through the Elan Group, you may purchase portable voluntary benefit plans including life insurance, short term disability, critical illness, legal care, long term care, etc. via payroll deductions for most plans.
- **Other benefits**

Free On-Site Medical Clinic	Employee Assistance Program
Smoking Cessation Assistance	Flexible Work Schedule arrangements
On-Site Child Care & After Care programs	Annual Free Health Screens & Flu shots
YMCA membership discount	Subsidized on site parking
Moffitt employee discount programs	On-Site cafeteria, gift shop & hair salon with discount