

FLORIDA INTERNATIONAL UNIVERSITY



FIU Benefits Overview 2025

Benefit Options



- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Life
- ✓ Prescription Drug
- ✓ Savings & Spending Accounts
- ✓ Retirement
- ✓ Supplemental & Vol Plans
- ✓ Tuition Waiver
- ✓ Holidays and Leave Time
- ✓ Worker's Compensation
- ✓ Perks & Services

Eligible Dependents



FIU

- ✓ Legal Spouse
- ✓ Child (up to age 26)
- ✓ Legal Guardianship (up to age 26)
- ✓ Over-age Dependent (up to age 30)
- ✓ Disabled Child

Benefit Premiums



STATE BENEFITS

60 CALENDAR DAYS



FIU BENEFITS

90 CALENDAR DAYS



Premiums are paid *a month in advance*

Biweekly payroll deductions (pre-tax)

Coverage start date depends on *when you enroll*

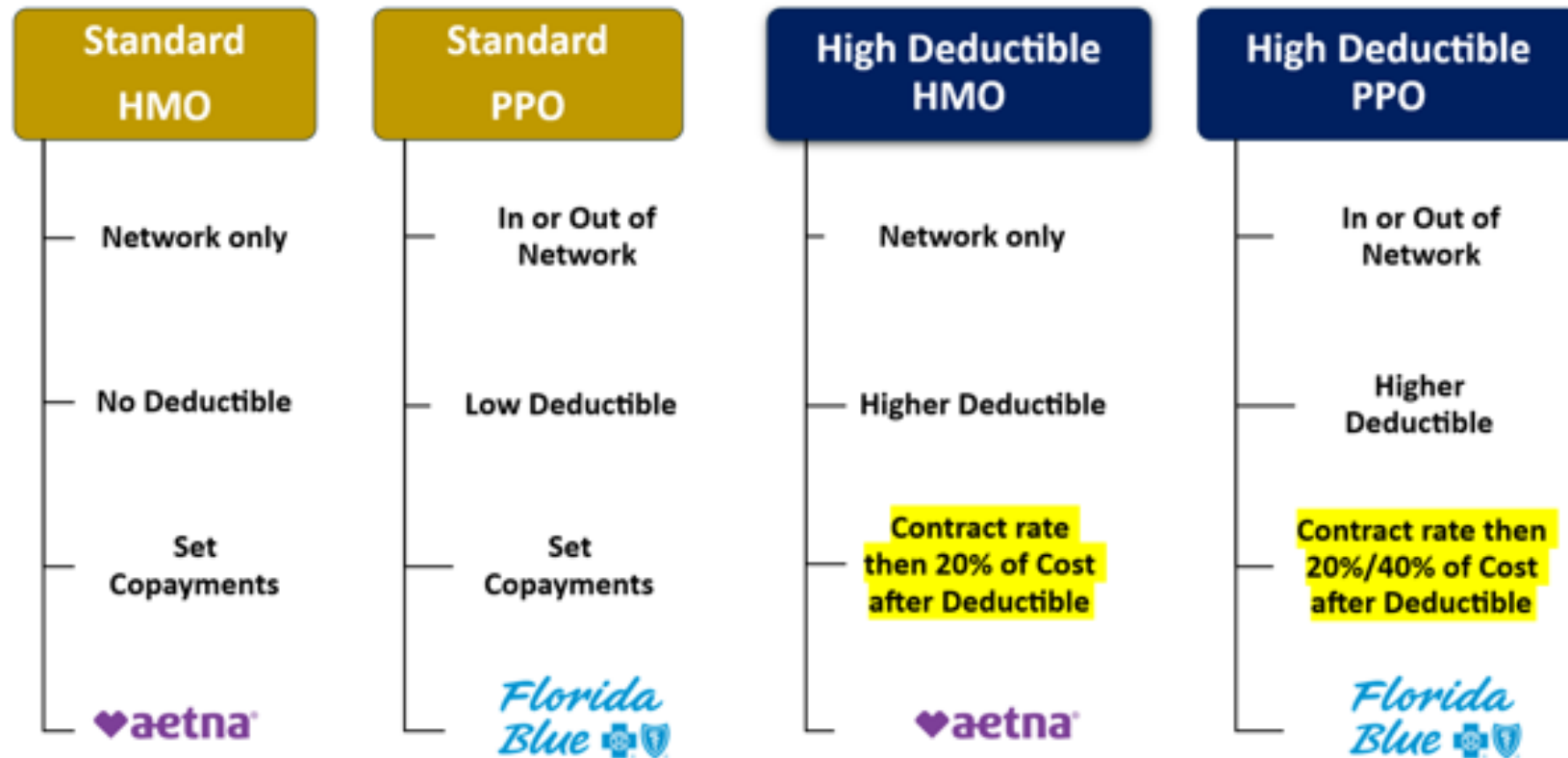
Medial Insurance effective the *1st day of the month following hire date (upon enrollment)*

Example: Start date of June 16th, benefits effective July 1st

Supplemental plans (Dental, Vision, Life Insurance, etc.) effective *1st day of the 2nd month following hire date (upon enrollment)*

Example: Start date of June 16th, benefits effective August 1st

Health Insurance Plan Options



https://www.mybenefits.myflorida.com/myhealth/health_insurance_plans

Health Insurance Premiums

Standard Plan

- ☐ Individual – \$50/month
- ☐ Family – \$180/month

High Deductible Plan

- ☐ Individual – \$15/month
- ☐ Family – \$64.30 /month
- ☐ Eligible for Health Savings Account (HSA) with State Contributions of:
 - Up to \$500/year (Individual)
 - Up to \$1000/year (Family)

Spouse Program Discount



- ☐ If you and your spouse are both State employees, you can participate in the Spouse Program at a shared premium of \$30.00 a month. Separate form required for enrollment.

Rates based on 30 hours or more – PT employees verify with Benefits Department

Dental Plans



Prepaid/HMO

- In-network care only
- No deductible
- Copayments
- No calendar year max



PPO

- In/Out network care
- Deductible
- Annual Max Apply



Indemnity with PPO Network

- In/Out network care
- Deductible
- Annual Max Apply



Indemnity

- In/Out network care
- Deductible and Annual Max Apply



Vision Plans

Humana®



Eye-exam once every 12 months



Frames once every 24 months



Lenses once every 12 months*



In and out network coverage

https://www.mybenefits.myflorida.com/myhealth/vision_insurance_plan

FIU

Life Insurance Plans



Basic Life Insurance

- Automatically enrolled (FT Employees)
- Paid by employer (FT Employees)
- Coverage of \$25,000

Optional Life Insurance

- Paid by employee (Post Tax)
- 1 to 7 times annual salary, maximum benefit of \$1,000,000
- Rates based on age and salary
- Medical Underwriting may be required

Dependent Life Insurance

- Paid by employee (Post Tax)
- Spouse Life
- Child Life



FIU

Prescription Drug Plan

Optum Rx®

	Standard HMO and Standard PPO** (in network)		High Deductible HMO and PPO ** (in network)	Standard & High Deductible PPO (out of network)
Type of Medication	Retail	Mail Order Program	Retail and Mail Order*	Retail and Mail Order*
	(up to a 30-day Supply)	(up to a 90-day Supply)		
Generic	\$7	\$14	30%	Pay in full and file a claim
Preferred Brand-Name	\$30	\$60	30%	
Non-preferred Brand-Name	\$50	\$100	50%	

https://www.mybenefits.myflorida.com/myhealth/prescription_drug_plan

Savings & Spending Accounts

	Dependent Care FSA	Healthcare FSA	*Limited Purpose FSA	*Health Savings Account (HSA)
Employee Contributions	* Healthcare FSA - \$60 up to \$3,300 pre-tax per calendar year * Dependent Care - \$60 up to \$5,000 pre-tax per calendar year			Subject to change based on IRS Guidelines
Deadline to Submit Claims	- Funds must be used by March 15th of next plan year. - Claims must be sent by April 15 of the next plan year	- Funds must be used by December 31st of plan year. - Claims must be submitted by April 15 of the next plan year		- HSA works like a savings account - Balance rolls over - Take the money if or when you leave state employment
Remaining Balances	Any unused money will be lost to the State.	- Unused funds may carry over to the next plan year. - Carry over amount subject to change based on IRS Guidelines - Funds in excess of the carry over maximum will be lost to the State.		
Payments	Benny prepaid benefits card			

https://www.mybenefits.myflorida.com/myhealth/savings_and_spending_accounts

State Retirement Plans

As a new State employee:

- **Must choose one (1) retirement plan** within specific enrollment deadlines.
- **Mandatory 3% contribution** toward retirement plan from all eligible compensation.

FRS Pension

FRS Investment

**State University System
Optional Retirement
Program (SUSORP)**





Voluntary Retirement Plans

- Rollover other employer retirement accounts into 403(b) or 457 voluntary accounts.
- Prior employee and/or employer plan contributions count towards the IRS limit for 403(b) and/or 457 voluntary accounts.

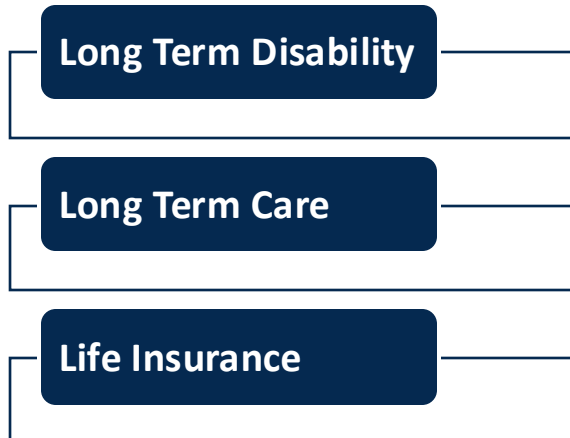
403(b) Plan (Pre-tax & Roth)

- Pre-tax contributions that lower taxable income
- Post-tax contributions that grow tax free
- Subject to IRS calendar year maximums
- Catch-up contribution for 50+
- **Separate contribution limit from 457(b)**
- Immediate vesting
- Multiple investment options

457(b) Deferred Compensation (Pre-tax & Roth)

- Pre-tax contributions that lower taxable income
- Post-tax contributions that grow tax free
- Subject to IRS calendar year maximums
- Catch-up contribution for 50+
- **Separate contribution limit from 403(b)**
- Immediate vesting
- Multiple investment options

Supplemental & Voluntary Plans



https://www.mybenefits.myflorida.com/myhealth/other_supplemental_plans

Tuition Waiver



FIU

Who's eligible?

- ☐ Full Time Employees
- ☐ Dependent Child (up to age 24)
- ☐ Spouse

Per Semester

- ☐ Employee: 6 credits
- ☐ Dependent: 4 credits
- ☐ If employee does not use credits, dependent may use up to 10 credits

Online Enrollment

- ☐ my.fiu.edu > self-service

Further Information

- ☐ [Tuition Waiver Program Overview](#)
- ☐ Edward Leao, *HR Service Center Manager*
- ☐ 305-348-4747

Holidays and Leave Accruals



FIU

Holidays

- *11 days*

Vacation Time

- *Accrual: between 5-7 hours per pay period*

Sick Time

- *Accrual: 4 hours per pay period*

FIU Holidays

2025 HOLIDAY SCHEDULE

Holiday	Day Observed	Date Observed
New Year's Day	Wednesday	January 1, 2025
Martin Luther King, Jr. Day	Monday	January 20, 2025
Memorial Day	Monday	May 26, 2025
Independence Day	Friday	July 4, 2025
Labor Day	Monday	September 1, 2025
Veteran's Day	Tuesday	November 11, 2025
Thanksgiving Day	Thursday	November 27, 2025
Friday after Thanksgiving	Friday	November 28, 2025
Winter Break Day 1	Wednesday	December 24, 2025
Christmas Day	Thursday	December 25, 2025
Winter Break Day 2	Wednesday	December 31, 2025
New Year's Day	Thursday	January 1, 2026
Martin Luther King, Jr. Day	Monday	January 19, 2026



Leave of Absence



Family Medical Leave of Absence (FMLA)

Job-protected medical leave of absence:

- Serious health condition of employee
- Birth or adoption of a child
- Care for a spouse, parent, or a child with a serious health condition

Leaves of Absence

- Medical (Non-FMLA)
- Military leave
- Personal Leave without Pay
- Professional Development

Continuation of Salary Programs

☐ Sick Leave Pool

- Employee's own illness – **up to 480 hours**
- Enrollment after 6 months of employment
- Initial donation of 8 hours, annual donation of 4 hours
- Part time employee would make contributions base Full Time Equivalency

☐ Catastrophic Pool

- Donations from Department – **up to 480 hours**

Worker's Compensation

To Do:

- Report to Supervisor
- Submit the **FIU Injury Report** online by clicking on *Health & Safety Tile* on the Panther Soft Home Page.

In case of Medical Emergency:

- For emergency transportation CALL Public Safety at (305) 348-5911
- Go to the nearest emergency room

Workers' Compensation Assistant:

- Mary Cruz
- 305-348-2181
- workerscomp@fiu.edu
- [Video Overview](#)

AmeriSys:

- Emergency Contact:
- 1-800-455-2079

On-the-job injuries MUST be reported IMMEDIATELY

Claims may be denied if not reported timely.

Perks & Services



- ☐ On Campus Services
- ☐ Retail Discounts
- ☐ Restaurants
- ☐ Hotel & Travel
- ☐ Entertainment Tickets
- ☐ Financial Planning
- ☐ Auto & Pet Insurance
- ☐ Cellphone Plan Discount
- ☐ Housing & Mortgage Services

<https://hr.fiu.edu/employees-affiliates/benefits/perks-services/>

Employee Benefits

Visit the **FIU Employee Benefits** website for details of full benefits package!

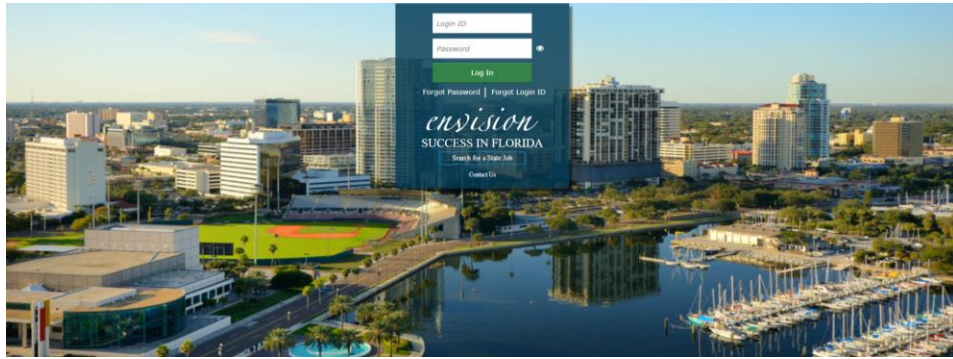
<https://hr.fiu.edu>

Questions?

Email Benefits@fiu.edu



Enrollment Process



Go to <https://peoplefirst.myflorida.com>



Health Benefits

- Go to <https://peoplefirst.myflorida.com>
- Select “*Forgot Login ID*” to retrieve your People First ID
- You only need your **Date of Birth** and **SSN**
- Select “*Forgot Password*” to establish password and security questions
- Check video: [How to Enroll in Insurance Benefits](#)

Retirement Plan

- FRS Plans – submit [enrollment form](#) online (ELE-1)
- SUSORP – two-step process:
 - Execute contract with [SUSORP provider](#).
 - Fill out [ORP-Enroll form](#) (*forward to benefits@fiu.edu*).
 - *Faculty employees of College of Medicine are mandatory members of the Optional Retirement Program and must use the ORP mandatory form.*

Deadlines & Resources



STATE BENEFITS

60 CALENDAR DAYS



FIU BENEFITS

90 CALENDAR DAYS



[State Benefits Website](#)

[Benefits Guide](#)

[FIU Insurance Options](#)

[Health & Supplemental Plans Video](#)

[Retirement Overview Video](#)

[Contact Information](#)



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