



# General Guide to Retiree Benefits



University of  
Pittsburgh®

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### **Disclosure**

*The information presented in this Summary Guide to Retiree Benefits is intended to provide a general overview and discussion of the plans. Descriptive literature is available from the carriers and the Office of Human Resources. Additional details of the benefits presented may also be found at [hr.pitt.edu/retirees](http://hr.pitt.edu/retirees). The rights and obligations of retirees, employees, and those of the University are governed by the terms of each benefit plan and, in some cases, by contracts with the insurance companies. The plans are based on current federal and state laws and are regulated by those laws. If there is a conflict between the Summary Guide to Retiree Benefits and the plan/contracts, then the plan and contracts will control.*

*Benefits may be modified as required by applicable laws, and benefits may be modified or terminated as deemed necessary or appropriate by the University. Any such modifications or terminations will be communicated in writing, as appropriate. No one speaking on behalf of the plans or purporting to speak on behalf of the plans can modify the terms of the plans in any way. The terms of the plans or any modifications control in all instances.*

# Preparing for Retirement

Retirement is an important decision, and having the necessary retiree benefit information is a critical part of the decision-making process. This guide is intended to provide you with the relevant information needed to assist you through the retirement process to enhance your understanding of the benefits offered to retirees and eligible spouses/domestic partners.

## On-Demand Retiree Information Session

We understand the importance of your retirement decisions. Our Benefits staff will guide you through the entire process and will help to ensure that you retire with peace of mind.

An on-demand information session is available for individuals considering retiring from the University. This session is recommended for only those individuals who are age 60 or over.

During the on-demand session, Benefits staff provide general information and practical steps for retiring from the University, as well as help you understand:

- » What the University retirement eligibility guidelines are
- » What your benefit options are
- » What benefit forms and information you will receive
- » How to apply for Medicare benefits
- » How to contact an investment advisor at TIAA to discuss your retirement savings accounts in person or over the phone
- » What action steps you need to take and when to take them

Access the on-demand retiree information session online at [hr.pitt.edu/retiree-general-info-session](https://hr.pitt.edu/retiree-general-info-session).

Those contemplating retirement should request a **retirement eligibility review** at [hr.pitt.edu/contact-ohr](https://hr.pitt.edu/contact-ohr)





# Eligibility for Official University Retiree Status

The following job types are eligible for retirement status from the University of Pittsburgh:

- » Executives
- » Full-time regular faculty
- » Part-time regular faculty in the tenure stream or tenured for no less than half-time effort
- » Full-time regular librarians
- » Full-time regular research associates
- » Full-time regular staff who are not covered by a collective bargaining agreement
  - » Union employees should check their collective bargaining agreement for eligibility

In addition to meeting the job type criteria, you must also fulfill one of the following eligibility criteria in relation to your age and University start date:

- » Recognized University start date prior to July 1, 2004: must be age 62 or older on the last day of work
- » Recognized University start date on or after July 1, 2004: must be a minimum of age 62 on the last day of work with age plus service (associated with recognized University start date) equal to 85 or greater

All determinations of service credit shall be based solely on the recognized dates in the University's Employee Records. The plan administrator has sole discretion and authority to, and will, make all determinations regarding whether employees have met the age, service, job classification, or other eligibility requirements.

Separate criteria exist for each University benefit. For example, the University considers UPMC hire dates for vacation accruals, but does not use the UPMC dates for retiree benefits. Contact the Benefits Department with questions concerning these criteria by calling **833-852-2210**. Additionally, you can visit [hr.pitt.edu/contact-ohr](http://hr.pitt.edu/contact-ohr) to submit a Retirement eligibility inquiry online for review.

## Eligibility for Spouses/Domestic Partners

Your spouse/domestic partner is eligible for benefits as described in this guide as long as they are designated with that status on University records at the time of your retirement.





## UPMC Benefit Management Services (BMS)

The University partners with UPMC's Benefit Management Services (BMS), a subsidiary of the UPMC Insurance Division. BMS is responsible for day-to-day retiree benefits administration. The University has a long-standing relationship with BMS in the administration of certain aspects of the faculty and staff benefits programs, such as the flexible spending accounts.

While the University remains responsible for the overall management of the plans, BMS handles the general program administration and day-to-day operations, such as:

- » Sending out retiree benefit enrollment packets to newly retired faculty and staff members
- » Distributing annual benefit enrollment packets to both pre-65 and post-65 retirees
- » Collecting benefit election forms and enrolling retirees in their elected programs
- » Assuring proper enrollment in University-sponsored retiree medical, dental, vision, and life insurance plans
- » Administering the Defined Dollar Benefit (DDB) program
- » Invoicing to collect premiums, when necessary
- » Answering retirees' general questions
- » Accepting change of address notifications

BMS is incorporated into the University's dedicated member services team for all University faculty, staff, students, and retirees. You have access to member services representatives Monday through Friday, 8 a.m. to 6 p.m.\*

*\*Hours are subject to change*

### Contact BMS

#### UPMC Benefit Management Services (BMS)

US Steel Tower  
600 Grant Street UST 01-11-01  
Pittsburgh, PA 15219

**Email:** [PITT-BMSdocs@upmc.edu](mailto:PITT-BMSdocs@upmc.edu)

**Telephone:** 1-888-499-6885 (select "retiree" option)

**Fax:** 1-877-851-5591



# Defined Dollar Benefit (DDB) Program

The University understands that health care costs and the escalation of those costs can be unpredictable. To help with paying for medical coverage, the University established a credit-based system that it provides to eligible retiring faculty and staff called the Defined Dollar Benefit (DDB) Program. The credits that each eligible retiring faculty and staff member receive monthly may be used to purchase retiree health care coverage. These credits are also provided to the eligible spouse or domestic partner.

The credit amounts are reevaluated annually with an effective date of Jan. 1 to correspond with the federal government's Medicare renewals and are increased in accordance with the medical component of the general Consumer Price Index, up to five percent (5%).

## How to Use the DDB Program

Under the DDB program, you may continue enrollment in University-sponsored coverage or you may elect any other supplemental retiree medical coverage. The cost of the premium may be reimbursed from the credits in an account established separately for you and your spouse/domestic partner.

On the first of each month, a fixed amount of credits is applied to an account that may be used toward the reimbursement of retiree medical coverage. The credits cannot be used toward the cost of dental or vision coverage, Medicare premiums, or premiums for another employer's active coverage.

Note: Medicare Parts A and B are required to enroll in a University retiree health plan if you are over the age of 65.

## Pre-65 Retiree DDB

Instead of electing medical coverage through the University, you may obtain coverage through another source (for example, through a spouse's plan or by accepting employment elsewhere that provides medical coverage). In this situation, DDB credits will accrue in an account for you that may be used at a later date. Please note:

1. Credits will not accrue while retirees and their spouses/domestic partners are covered under the University's Pre-65 faculty and staff medical plans.
2. Your eligible spouse/domestic partner (at least age 62) is qualified for DDB credits if retiree medical coverage is obtained elsewhere.

## DDB Surviving Spouses/Domestic Partners

The eligible spouse/domestic partner of a deceased retiree will have continuation of coverage for three months following the end of the month in which the retiree passes away. The credits for the deceased retiree are dissolved.

Continuation of coverage refers to your ability to continue with the same cost share for coverage (if applicable) for a surviving spouse/domestic partner between the ages of 62 and 65 or accrue the Defined Dollar Benefit credits for those waiving University coverage. Surviving spouses/domestic partners age 65 and older will continue to accrue credits for three months following the end of the month in which the retiree passes away.

After three months, the surviving spouse/domestic partner may elect to continue group coverage through the University; however, they will then become responsible for paying the full cost of the premium. However, they can use the remaining credits in their own account to pay the premiums until they are depleted. Coverage will end if the spouse/domestic partner fails to pay the monthly premium.

A surviving spouse becomes ineligible for coverage when they remarry. A domestic partner becomes ineligible when they establish a new domestic partnership or get married.



# Pre-65 Retiree Benefit Elections

The following sections describe available benefit elections for faculty and staff who retire at or after age 62, but prior to age 65. You have the following three options from which to choose:

1. Enroll in the University's active medical plan at the same cost-share premium as active faculty and staff. Your contributions are made on an after-tax basis.
2.
  - a. Obtain your medical coverage outside the University, through a spouse or domestic partner.
  - b. Obtain your medical coverage through another employer.
3. Accrue DDB credits for future use. *(You are eligible to bank DDB credits if you have coverage elsewhere. The only exception is that you cannot obtain active coverage from the University of Pittsburgh and receive DDB credits at the same time.)*

## University-Sponsored Medical Plan Options

You are eligible to continue with the current medical coverage in which you were enrolled as an active faculty or staff member; however, you will need to re-enroll for this coverage as a retiree at or after the age of 62, but prior to age 65.

For retirees, and their spouse or domestic partner (who must be between the ages of 62 and 65), medical coverage may be obtained at individual, parent/child(ren), two adults, or family coverage levels. Your contribution towards the cost of medical coverage is the same as active faculty and staff, but paid on an after-tax basis.

Note that a spouse or domestic partner who has not yet reached age 62 is able to access University-sponsored coverage; however, they are required to pay the full cost of the premium until they reach age 62.

For example, the spouse, who is age 59, will be eligible for individual University coverage. However, they are responsible for paying both the University and employee portion of the premium, and the retiree who is 62 will have individual University coverage and pay the same cost share premium as active faculty and staff. Once the spouse/domestic partner reaches age 62, they become eligible for the University contribution and will pay the cost share for two adults. Eligible dependent children can continue coverage, as well. Refer to the following chart for information on coverage level and cost for a retiree with an eligible spouse/domestic partner and/or children.

### Pre-65 Medical Plan Options:

- » UPMC Panther Gold (HMO)
- » UPMC Panther PPO
- » UPMC Panther Basic PPO
- » Waive University-sponsored medical coverage and accrue DDB credit

## Automatic Premium Payments

Automatic Premium Payments allow your insurance premiums to be automatically withdrawn from your checking account each month.

Having your premiums automatically withdrawn gives you assurance that your coverage will not be canceled for late payment or non-payment.

Additionally, it reduces administrative costs and possibly your personal banking costs by eliminating the need to write and mail a check each month.

# Scenarios of Coverage Levels with Cost-Sharing Information

Scenarios	Retiree Between 62-64	Retiree 65 and Over
<b>NO</b> spouse/partner <b>NO</b> dependent children	Individual Pre-65 plan at cost share	Post-65 plan with DDB
<b>NO</b> spouse/partner <b>WITH</b> dependent children*	Parent/Child(ren) Pre-65 plan at cost share	Retiree: Post-65 plan with DDB Dependent Child(ren): Individual Pre-65 plan at full cost

Spouse/Partner Less than Age 62		
<b>NO</b> spouse/partner <b>NO</b> dependent children	Retiree: Individual Pre-65 plan at cost share Spouse/Partner: Individual Pre-65 plan at full cost	Retiree: Post-65 plan with DDB Spouse/Partner: Individual Pre-65 plan at full cost
<b>NO</b> spouse/partner <b>WITH</b> dependent children*	Retiree: Parent/Child(ren) Pre-65 plan at cost share Spouse/Partner: Individual Pre-65 plan at full cost	Retiree: Post-65 plan with DDB Spouse/Partner: Parent/Child(ren) plan at full cost

Spouse/Partner Between 62 - 65		
<b>NO</b> spouse/partner <b>NO</b> dependent children	Retiree: Two Adult Pre-65 plan at cost share Spouse/Partner: Under Retiree's Two Adult plan at cost share	Retiree: Post-65 plan with DDB Spouse/Partner: Individual Pre-65 plan at cost share
<b>NO</b> spouse/partner <b>WITH</b> dependent children*	Retiree: Family Pre-65 plan at cost share Spouse/Partner: Under Retiree's Family plan at cost share	Retiree: Post-65 plan with DDB Spouse/Partner: Parent/Child(ren) Pre-65 plan at cost share

Spouse/Partner Age 65 and Over		
<b>NO</b> spouse/partner <b>NO</b> dependent children	Retiree: Individual Pre-65 plan at cost share Spouse/Partner: Post-65 plan with DDB	Retiree: Post-65 plan with DDB Spouse/Partner: Post-65 plan with DDB
<b>NO</b> spouse/partner <b>WITH</b> dependent children*	Retiree: Parent/Child(ren) Pre-65 plan at cost share Spouse/Partner: Post-65 plan with DDB	Retiree: Post-65 plan with DDB Spouse/Partner: Post-65 plan with DDB Dependent Child(ren): Individual Pre-65 plan at full cost

\*Dependent children up to age 26





# Examples of How DDB Credits May Be Applied

## To purchase University-sponsored coverage:

**Example:** I am 65-years-old upon retirement. My spouse is age 63. Upon retirement, I elect UPMC *for Life* HMO. My spouse is pre-Medicare at age 63 and elects to continue active individual coverage through the University.

Based on the 2024/2025 monthly premiums, the following applies:

Your cost of coverage is:	\$253
Your DDB credits are:	\$401
The amount of extra credits accrued in your account are:	\$148/month
Current active cost share of individual Panther Gold is:	\$93

Currently, the full cost of individual Panther Gold is \$578 per month. However, the amount your spouse pays for coverage is \$83.

BMS would apply the remaining \$160 in credits to your account and you would not be responsible for a premium. Your spouse would be billed \$83 per month. Note that the two accounts are kept separate.

## To purchase non-University coverage:

**Example:** Both my spouse and I are 66-years-old. Upon retirement, we move to Florida. We liked the HMO coverage we had in Pittsburgh, but we want to purchase coverage from a local network in Florida. Our friends tell us that there are other Medicare HMO coverage options in Florida. The current cost of individual coverage there is \$330 per month.

Your cost of coverage is:	\$330
Your DDB credits are:	\$401
The amount of extra credits accrued in your account are:	\$71/month
Your spouse's cost of individual coverage is:	\$330
Your spouse's DDB credits are:	\$401
The amount of extra credits accrued in your spouse's account are:	\$71/month

You would pay the premium to the Florida HMO and submit a receipt to BMS. A total of \$330 per month would be deducted from your \$401 of DDB credits. BMS will transfer the \$330 via direct deposit. As a result, a \$71 balance would remain for the month. The same process would apply for your spouse.

## To accrue credits for future use:

**Example:** I am leaving the University at age 62. My spouse, who is also 62, is going to continue working and has the option of placing me on their employer's coverage. What are my options under DDB?

You may both elect to decline enrolling in the University's retiree medical program and accrue credits for future use. At a later date, you may join the University's program, but must show proof of continuous coverage for the previous 18 months in a comparable program.

The DDB credits you accrue each month are:	\$401
The DDB credits your spouse accrues each month are:	\$401

## Dental Plan Options

You are eligible to continue with the current active faculty and staff dental coverage; however, you will need to re-enroll for this coverage as a retiree between the ages of 62 and 65. The dental election options for Pre-65 retirees are as follows:

- » United Concordia Plus Managed Care (PA only) DHMO
- » United Concordia Flex I
- » United Concordia Flex II
- » Waive University-sponsored dental coverage

Dental coverage is a retiree-paid benefit. Dental coverage may be obtained for the retiree, retiree plus one dependent, or family. The premiums for retirees remain the same as those for active faculty and staff.

You may contact United Concordia at **1-877-215-3616** with questions related to dental coverage.

## Vision Plan Options

You are eligible to continue with the current vision coverage that you were enrolled in as an active faculty or staff member; however, you will need to re-enroll for this coverage as a retiree between the ages of 62 and 65. The vision election options for Pre-65 retirees are as follows:

- » Davis Vision by Metlife Fashion Excellence
- » Davis Vision by Metlife Designer Gold
- » Waive University-sponsored vision coverage

Vision coverage is a retiree-paid benefit. Vision coverage may be obtained for the retiree, retiree plus one dependent, or family. The premiums for retirees remain the same as those for active faculty and staff.

For additional details, visit [www.metlife.com/mybenefits](http://www.metlife.com/mybenefits) or call **1-888-777-7418**.

## Retiree Life Insurance

The University provides term life insurance for retirees at no cost in the amount of \$15,000 if you have completed 10 or more years of regular full-time service in an eligible job type. Refer to the **“Eligibility for Official University Retiree Status”** section in this guide for the list of eligible job types.

For regular full-time service of less than 10 years, the amount of coverage is calculated at \$1,500 per year for each year of service. The University will pay the full cost of the premium and the term insurance will continue throughout your lifetime. Contact The Hartford, the University’s life insurance carrier, directly at **1-855-396-7655** to change beneficiary information or **1-888-755-1503** to report a claim.

It is recommended that you complete a new beneficiary form upon retirement to ensure that the information is up-to-date and accurate. For coverage and beneficiary information, call: **1-855-396-7655**.

Please refer to the **“Important Pre-65 Retiree/Post-65 Benefits Details”** section in this guide to obtain information about conversion and portability of basic and/or optional life insurance.



# Benefit Programs that Discontinue Upon Retirement

The following benefit programs discontinue upon retirement:

- » Sick day accruals/salary continuance
  - » Any unused vacation and/or sick time for staff members will be paid in the month after your retirement and in accordance with University policy.
- » Employee retirement plan contributions
- » University retirement plan contributions
- » Active basic life and basic accidental death and dismemberment (AD&D) insurance
- » Optional life and optional accidental death and dismemberment (AD&D) insurance (Basic, Optional and Dependent Life is portable and an invoice is mailed out the month following retirement)
  - » If your employment ends, you can convert the full amount of coverage you had on the date your employment ended. If your coverage is reduced due to retirement, you can convert the amount of coverage you are losing. (ex. \$50,000 basic life - \$15,000 retiree life = \$35,000 to convert) For questions about portability and/or conversion, please contact The Hartford by calling 1-877-320-0484.
- » Short-term disability (staff only)
- » Long-term disability
- » Long term care (this is portable and an invoice is mailed out the month following retirement)
- » Flexible spending accounts
  - » The filing deadline for claims is 180 days from your retirement date. However, expenses have to be incurred on or before your last day of work. To file your claims after retirement, contact UPMC Health Plan at **1-888-499-6855**.
- » **Post-65 retirees only:** Wellness incentives accrued while on active or Pre-65 retiree coverage expire when you transition to Post-65 coverage. Contact the Benefits Department for questions related to wellness incentives.
- » Pitt Perks

## Pre-65 Retiree Open Enrollment/Qualified Status Changes

**The benefit plan year for Pre-65 retirees runs from July 1 through June 30.** Changes can be made to your benefits during the annual open enrollment period, which generally occurs sometime in April or May.

In addition to the annual open enrollment period, changes can be made to your benefits during the plan year if you experience a qualified status change such as a marriage, divorce, death of a spouse/domestic partner, etc. Enrollment changes need to be completed within 60 days of the qualified status event. To make changes to your benefit elections, contact BMS at **1-888-499-6885**.

# Transitioning from Pre-65 to Post-65 Retiree Benefits

Medical benefit plans are associated with Medicare once you reach age 65 as a retiree. As a result, Pre-65 coverage discontinues at age 65. The University's health care plans will no longer be your primary coverage effective the first of the month of your 65th birthday.

The University sponsors several Post-65 medical plans. Some plans replace traditional Medicare. These plans are similar to active faculty and staff coverage. They include HMO plans similar to Panther Gold as well as PPO plans that operate in a similar fashion to the active faculty and staff PPOs that provide both in-network and out-of-network coverage.

The University also offers plans that complement traditional Medicare. Under these plans, Medicare is primary and the University plans serve as supplemental coverage. This means the University's plans cover many services and expenses not covered by Medicare. There are some advantages and restrictions to each plan.

Several months before you turn 65, BMS will send you enrollment materials to switch to a Post-65 retiree medical plan. You must complete this paperwork in order to transition to the Post-65 coverage. Around the same time, you will need to contact your local Social Security Office to apply for Medicare Parts A and B. Enrollment in Medicare plans is required before you are eligible to enroll in the Post-65 retiree medical plans offered by the University. (Refer to the section on **Social Security** on this page.)

## Post-65 Retiree Open Enrollment/Qualified Status Changes

**The benefit plan year for Post-65 retirees runs from Jan. 1 through Dec. 31.** Changes can be made to your benefits during the annual enrollment period, which generally occurs sometime in November.

In addition to the annual enrollment, changes can be made to your benefits during the plan year if you experience a qualified status change such as a marriage, divorce, death of a spouse/domestic partner, etc.

Enrollment changes need to be made within 60 days of the qualified status change. Contact BMS at **1-888-499-6885** to make changes to your benefit elections.

## Social Security

You are eligible to receive full Social Security retirement benefits upon meeting "full retirement age." Full retirement age depends on the year you were born.

If you were born:	Your full retirement age is:
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

Apply for Social Security benefits **three months before your retirement date** to ensure that your benefits will begin on time if you plan to start your benefit right away.

Note: If you retire between age 62 and your full retirement age and receive Social Security benefits before your full retirement age, your benefits are reduced.

To find your exact full retirement age and how it affects your Social Security retirement benefits, visit [www.socialsecurity.gov](http://www.socialsecurity.gov) or call the Social Security Administration at **1-800-772-1213**.



# Medicare

Medicare is health insurance for people age 65 or older, people under 65 with certain disabilities, and people of any age with End-Stage Renal Disease (ESRD), which is permanent kidney failure requiring dialysis or a kidney transplant.

**Important: Enrollment in the University's Post-65 retiree benefits is contingent upon enrollment in both Medicare Parts A and B.**

## Enrolling in Medicare and Social Security

At age 65, you become eligible for Medicare. You can enroll in Medicare and apply for Social Security benefits at the same time—as early as three months before you reach age 65. (If you are younger than 65 and are already receiving Social Security benefits, you will automatically be enrolled in Medicare as of the first day of the month of your 65th birthday.)

If you are currently still working, at age 65, and covered by the University's medical plan or your spouse's plan, you should apply for Medicare part A and you can defer Medicare part B until you lose your active health coverage (termination/retirement). Enrollment in active health coverage, after the age of 65, allows Medicare part B to be postponed without penalty.

## Enrolling in Medicare Parts A and B Only

You may apply online for Medicare only at [socialsecurity.gov/medicare](https://socialsecurity.gov/medicare) if you are delaying your Social Security retirement benefits.

Otherwise, contact Social Security at **1-800-772-1213** to schedule an appointment with your local Social Security office.

You may use the Social Security Office Locator at <https://secure.ssa.gov/ICON/main.jsp> or call **1-800-772-1213** to find the office you are assigned.

You may also call Medicare at **1-800-MEDICARE /1-800-633-4227**. Assistance is available 24 hours a day, 7 days a week.



# Different Parts of Medicare

## Medicare Part A (Hospital Insurance)

This insurance helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care. Medicare Part A is a standard benefit and has no cost if you meet the requirements. You or your spouse must have paid Medicare taxes for 10 or more years through working wages. If the requirement has not be met, there is a sliding scale premium.

- » If you are already receiving Social Security benefits, locate your Medicare ID card to make certain that you have been automatically enrolled.
- » If you are not receiving benefits, contact Social Security and apply for Medicare Part A about three months prior to your 65th birthday. (Note: This is not required but is recommended for faculty and staff remaining in an active employment status. You may not enroll in Medicare Part A while still working if you have the Panther Basic medical plan with a Health Savings Account.)

## Medicare Part B (Medical Insurance)

This insurance helps cover services from doctors and other health care providers, outpatient care, home health care, durable medical equipment, and some preventive services.

Medicare Part B is an individual election and requires a monthly premium. This premium may vary based on your income and may change each year. For reference, in **2024**, the standard Part B premium is **\$174.70 per month**. The premium is paid through a deduction from your Social Security check. Visit [medicare.gov](https://www.medicare.gov) for a complete listing of Medicare premiums.

If you postpone taking Social Security benefits, you will be billed quarterly by the Social Security Administration for your Medicare Part B premium. If you are already receiving Social Security benefits, locate your Medicare ID card to make certain that you are enrolled in Part B coverage.

- » You do not have to sign up for Medicare Part B while you have active faculty and staff medical coverage, such as Panther Gold HMO, through the University.
- » To avoid a penalty, you will need to enroll in Medicare Part B upon retirement if you are over the age of 65 as part of the Special Enrollment Period (SEP).
- » Obtain a Medicare Part B application from Social Security about three months prior to your retirement date (if over age 65) or three months prior to turning age 65. If you and your eligible spouse/domestic partner are over age 65 at the time of retirement, please send your completed Medicare Part B enrollment form and the Request for Employment Information form (Form CMS-L564) to the Benefits Department for confirmation of your active faculty and staff medical coverage. This will allow you to enroll during the SEP without penalty. The Benefits Department will complete the Request for Employment Information form. If both you and your spouse/domestic partner are over 65, separate forms will be required. Forms are available from your local Social Security Office. If you are on your spouse's medical plan at the time of your retirement, their employer must complete the Employment Information form to confirm active medical coverage.

Post-65 retirees do not need to sign up for **Medicare Part C (Medicare Advantage Plans)** or **Medicare Part D (Prescription Drug Coverage)** directly if you elect any of the University of Pittsburgh Post-65 Plans. Medicare Advantage Plans are Medicare Part C plans and only require the medical plan enrollment form. The plans offered by the University are Part D credible and include prescription drug coverage, so Medicare Part D should not be purchased.

*Individuals who are enrolled in a Medicare plan that includes a Medicare Part D plan and an income above a certain limit may be charged an extra amount called the Part D income-related monthly adjustment amount (IRMAA). This surcharge is separate from the Part D premium and is paid directly to Medicare, not to the insurance company. Medicare regulates all individual premiums; if you have any questions on billing, you should reach out to Medicare directly at 1-800-MEDICARE (1-800-633-4227).*



# Post-65 Retiree Benefit Elections

The following sections describe available benefit elections for faculty and staff who retire at age 65 or later. Post-65 retirees and their eligible spouses/partners who are entitled to participate in the DDB program can use their credits three different ways:

1. Apply credits toward the cost of a University-sponsored medical plan.
2. Apply credits toward the cost of retiree medical coverage obtained independently of the University. Reimbursements may be obtained on a monthly basis from BMS. A Defined Dollar Benefit Reimbursement claim form is required each calendar year by both the eligible retiree and eligible spouse/domestic partner, and is administered through BMS. This excludes reimbursement for Medicare premiums.
3. Accrue credits in your account for use at a later date if you have Medicare or group coverage from another insurance carrier, employer, or spouse/domestic partner.

Contact BMS at **1-888-499-6885** with any questions regarding DDB credits.

## Medical Plan Options

The University offers numerous medical plans that have various residency requirements. Each plan provides comprehensive prescription drug coverage. The medical plan options include:

University Sponsored Retiree Medical Plan	Medical Plan Type / Network Area
UPMC <i>for Life</i> HMO	Advantage Plan Western Pennsylvania only
UPMC <i>for Life</i> PPO - Standard	Advantage Plan Western Pennsylvania only
UPMC <i>for Life</i> PPO - Basic	Advantage Plan Western Pennsylvania only
UPMC Health Plan National Complementary Plan	Supplemental Plan Western Pennsylvania only
Highmark Freedom Blue PPO - Standard	Advantage Plan Pennsylvania or national
Highmark Signature 65	Supplemental Plan Pennsylvania or national



## Medicare Advantage Plans (HMO and PPO Plans)

The most popular Post-65 retiree medical plan is the **UPMC for Life HMO**. This plan provides a high level of coverage; however, out-of-network coverage is not available except for emergencies and urgent care. Retirees enrolling in this plan will find that the transition is very smooth and easy to navigate since it is similar to the active faculty and staff medical HMO coverage.

The **Highmark Freedom Blue PPO** plan is also popular. They provide a high level of in-network coverage, but also provide greater flexibility with an out-of-area option for coverage. These plans, along with the other PPO plans, are known by many names including: Medicare Advantage Programs, Medicare Replacement Programs, and Medicare Part C Programs. These programs replace traditional Medicare. However, you remain responsible for the Part B Medical Premium that is deducted from your Social Security check. For more information, visit: [www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans](http://www.medicare.gov/sign-up-change-plans/types-of-medicare-health-plans/medicare-advantage-plans).

## Medicare Supplemental Plans (Complementary Plans)

Retirees who live outside of Western Pennsylvania or travel frequently typically enroll in one of two complementary plans, as Medicare provides significant coverage, but also has many gaps in its coverage. Complementary plans fill in many of these gaps and coordinate coverage with Medicare. For more information, visit:

[www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap](http://www.medicare.gov/supplements-other-insurance/whats-medicare-supplement-insurance-medigap).

There are two complementary plans:

- » UPMC National Complementary Plan
- » Highmark Signature 65 with Blue Rx

## Prescription Drug Coverage

All of the University-provided Post-65 plans have prescription drug coverage built in, so you do not need to purchase Medicare Part D coverage separately. Please visit the Retirees section of the Office of Human Resources' website at [hr.pitt.edu/retirees](http://hr.pitt.edu/retirees) for prescription cost schedule and network information.





## Dental Plan Option

Post-65 retiree University-sponsored dental coverage is available separately and does not require prior participation regardless of your election at the time of retirement. When assessing your needs for dental services, keep in mind that the Medicare Advantage HMOs and PPOs may provide limited benefits for dental care services. DDB credits cannot be used to cover the cost of the dental plan.

The dental plan focuses on preventive and minor restorative services, which include cleanings and fillings. The plan does not include coverage for major restorative services like crowns and dentures. However, it does provide attractive discounts for these services.

To find a participating provider in the Advantage Plan national dental provider network, use the Find a Dentist tool on [ucc.com](http://ucc.com). You may contact United Concordia at **1-877-215-3616** for questions related to dental coverage.

## Vision Plan Option

Post-65 retiree University-sponsored vision coverage is available separately and does not require prior participation regardless of the election at the time of retirement. DDB credits cannot be used to cover the cost of the vision plan.

Vision coverage is offered through Davis Vision by MetLife in the Fashion Plan. This plan is similar to the Fashion Excellence Plan offered to active faculty and staff. Examinations and lenses are covered every 12 months, and frames are covered every 24 months.

For additional details, you may contact Davis vision by MetLife at **1-888-499-6885** or visit [metlife.com/mybenefits](http://metlife.com/mybenefits).

## Retiree Life Insurance

The University provides term life insurance for retirees at no cost in the amount of \$15,000 if you have completed 10 or more years of regular full-time service. For regular full-time service of less than 10 years, the amount of coverage is calculated at \$1,500 per year for each year of service. The University will pay the full cost of the premium and the term insurance will continue throughout your lifetime.

Contact The Hartford, the University's life insurance carrier, directly at **1-855-396-7655** to change beneficiary information or **1-888-755-1503** to report a claim.

It is recommended that you complete a new beneficiary form upon retirement to ensure that the information is up-to-date and accurate.

Refer to the "**Important Pre-65/Post-65 Benefit Details**" section of this guide for more information about **conversion and portability** of basic and/or optional life insurance.

# Important Pre-65/Post-65 Benefit Details

## Continuation of Certain Coverages

### Life Insurance Portability

You have a portability option to continue any Basic and/or Optional Employee Life and Optional Dependent Life insurance coverage as a term policy by paying premiums directly to The Hartford (formerly Aetna). You will be billed directly by The Hartford until you reach the age limit as specified in the plan or until you cancel your coverage.

Portability also applies to coverage for your spouse/domestic partner and dependent children. You have 31 days from the date of coverage termination to complete an application and submit a premium payment to The Hartford without being required to complete evidence of insurability or a physical examination.

Contact The Hartford directly at **1-877-320-1484** with questions or if you would like to port your life insurance.

### Long-Term Care

Unum is the University's long-term care insurance carrier. The contracts are individually written and provide future financial protection for expenses related to daily living as a result of an illness, accident, or advancing age.

You will be provided the option to maintain your insurance through a conversion process and by paying the full cost of the premium directly to Unum. The University will notify the carrier to send an invoice to your home if you are enrolled in the long-term care insurance at the time of your retirement.

Unum will automatically start direct billing retirees for the same coverage they had as active employees. You may contact Unum directly with questions at **1-800-227-4165**.

### Education Benefits

The University has allowances for eligible retirees and their dependents to continue taking classes through the tuition benefit program.

The details of the benefit can be found in University policies [AC 20](#) or [ER 05](#) or visit [hr.pitt.edu/retirees](http://hr.pitt.edu/retirees) to learn more.

### Life Insurance Conversion

Subject to the terms of the Group Policy, the conversion feature allows an individual to continue the balance of Basic and/or Optional Employee Life excluding the retiree life amount. The conversion feature allows you to convert your term life policy to a whole life policy when your group coverage ceases. Whole life insurance is generally more expensive than term insurance.

Conversion is also an option for those who do not qualify for portability. Basic and Optional Accidental Death & Dismemberment (AD&D) as well as Optional Dependent Life are also eligible for conversion. No evidence of insurability or medical examination is required, but application and payment of the first premium must be made within 31 days of the date group coverage terminates.

Contact The Hartford at **1-877-320-0484** with questions or if you would like to convert your life insurance.

*Note: Portability is not available for Basic and Optional AD&D.*

# Retirement Savings and Pension Plan

## Defined Contribution Plan Participants

The Defined Contribution Plan benefit depends upon factors such as the amount of funds contributed over the course of your career, the investment returns on those funds, and the distribution or withdrawal option selected at the time of retirement.

Three to six months prior to your retirement date, you are encouraged to schedule an appointment with a TIAA representative to review your accounts and discuss potential investment and distribution strategies. They are committed to providing investment advice strategies to and through your retirement.

Upon retirement from the University, faculty and staff have the opportunity to continue their investment relationship with TIAA provided you retain assets in your University-sponsored retirement accounts.

In accordance with IRS regulations, please note that individuals who are age 72 or older will be required to start taking a required minimum distribution after retiring. It is recommended that you consult your tax advisor. If you come back to the university in any type of active temp position, the RMD rule will not apply and you should contact the benefits department to submit a special service request.

The Noncontributory Defined Benefit Plan has been phased out and is no longer offered to new participants. Only currently participating members of this plan can continue to receive benefits. Union employees should check their collective bargaining agreement for eligibility.

Learn more about your options upon retirement by calling the University of Pittsburgh Pension Administration Center at **1-866-283-0208**.

### Contact TIAA

Telephone Consulting:  
**1-800-682-9139**

Personal Appointments:  
**412-365-3000**

Appointment by Website:  
**[tiaa.org/moc](https://tiaa.org/moc)**





# General Retiree Information

## What to Expect on Your Last Day at Work

You should schedule an exit interview with your supervisor or department administrator. Your exit interview provides an opportunity to ensure that you have been reimbursed for any University-related expenses that you have incurred, make payment of outstanding fees, and return University equipment. You will be required to turn in your active University identification card to your department administrator.

## Identification Cards

Retiree identification cards can be obtained from Panther Central located in the lobby of Litchfield Towers. Panther Central is open 24 hours a day, seven days a week.

Prior to obtaining your identification card, it is recommended that you contact Panther Central at **412-648-1100** to confirm that your payroll status has been updated. Your retiree identification card provides the following benefits:

**Non-Emeritus Retirees:** The retiree ID will provide access to the University shuttle only.

**Faculty Emeritus Retirees:** The Faculty Emeritus ID will provide all the same benefits as active faculty (access to facilities, including gyms and library, and PAT bus pass).

## Access to Hillman Library

A retiree can access the library and resources in the same manner as the general public; however, this does not allow for borrowing privileges. Anyone can purchase a special borrowers card, which provides limited access. This can be obtained at the front desk of the Hillman Library located at 3960 Forbes Avenue. You may contact the library for additional information at **412-648-3330**.

## University Club Membership

University Club memberships must be transferred from active to retiree status. Retirees can obtain a social membership to the University Club for \$360 per year. Payment must be made on an annual basis each fiscal year starting on July 1. The first year will be prorated if the membership begins after July. Payment can be made via cash, check, or credit card. Contact the University Club at **412-648-8213** for additional information.

## Other Discounts

All other University discounts, such as cell phone discounts and PittPerks, no longer apply.

## Osher Lifelong Learning Institute

The Osher Lifelong Learning Institute at the University of Pittsburgh (OLLI at Pitt) is a membership-based community of adults age 50 and over who are passionate about learning. OLLI at Pitt opens the door to an exciting and rewarding world of learning in a stress-free environment. It provides the perfect learning environment for exploring, sharing, and discovering new ideas with a diverse group of like-minded adults.

To learn more or to attend an Open House, please visit [olli.pitt.edu](http://olli.pitt.edu) or call **412-624-7308**.

## Action Steps

If you decide to retire after taking time to review this information and consulting with a University retirement specialist, there are a number of steps to complete:

- » Submit a request for a retirement eligibility review with the Benefits department at: [hr.pitt.edu/contact-ohr](http://hr.pitt.edu/contact-ohr)
- » Submit a written resignation to your department administrator
- » Enroll in health, dental, and/or vision coverage (if applicable)
- » Update life insurance beneficiary information with The Hartford (formerly Aetna)
- » Enroll in Social Security (if applicable)
- » Enroll in Medicare (if applicable)
- » Submit any outstanding Flexible Spending Account claims
- » Submit any outstanding University-related expenses
- » Return all University property
- » Obtain a retiree identification card

## Future Change of Address

Remember to notify the University's Payroll Department if you move during the same year that you retire. This ensures that W-2 information is sent to the correct location.

Otherwise, all future address changes should be communicated to BMS by calling **1-888-499-6885**.

## Additional Resources

You may refer to the [Post-65 Retiree Summary Guide](#) for detailed information on available Post-65 benefits.

General information on retiree plans and coverage can be found online at [hr.pitt.edu/retirees](http://hr.pitt.edu/retirees).

## Helpful Websites

Information	Website
Gateway to consumer health and human services	<a href="http://www.healthfinder.gov">www.healthfinder.gov</a>
Obtain information on Medicare	<a href="http://www.medicare.gov">www.medicare.gov</a>
Find a wealth of information, including publications	<a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a>
Tool to help estimate benefits amounts and help you decide when to start receiving retirement benefits	<a href="http://www.socialsecurity.gov/planners">www.socialsecurity.gov/planners</a>
Retirement tool that provides estimates based on your actual Social Security earnings on record	<a href="http://www.socialsecurity.gov/estimator">www.socialsecurity.gov/estimator</a>
Create an account and get your Social Security statement	<a href="http://www.socialsecurity.gov/myaccount">www.socialsecurity.gov/myaccount</a>
Apply for your Medicare benefits only	<a href="http://www.socialsecurity.gov/medicare">www.socialsecurity.gov/medicare</a>
Counseling for understanding medical plan options and Medicare in Allegheny County through PA MEDI	<a href="https://www.aging.pa.gov/aging-services/medicare-counseling">https://www.aging.pa.gov/aging-services/medicare-counseling</a>

# Contact Information

## Pre-65 Health Care Insurance and Other Benefits Contacts

Carrier	Website	Phone Number
UPMC Health Plan	<a href="http://www.upmchealthplan.com">www.upmchealthplan.com</a>	1-888-499-6885
Davis Vision by Metlife	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	1-888-777-7418
United Concordia	<a href="http://www.unitedconcordia.com">www.unitedconcordia.com</a>	1-877-215-3616
Flex Spending - UPMC Health Plan	<a href="http://www.upmchealthplan.com/members/learn/consumer-advantage">www.upmchealthplan.com/members/learn/consumer-advantage</a>	1-888-499-6885
The Hartford Life Insurance - Portability and Conversion	<a href="http://enroll.thehartfordatwork.com/upittbene">enroll.thehartfordatwork.com/upittbene</a>	1-855-396-7655 1-877-320-0484
Unum Long-Term Care	<a href="http://www.unuminfo.com/upitt">www.unuminfo.com/upitt</a>	1-800-227-4165
Faculty & Staff Education Benefits	<a href="http://www.hr.pitt.edu/education">www.hr.pitt.edu/education</a>	1-833-852-2210

## Post-65 Health Care Insurance and other Benefits Contacts

Carrier	Website	Phone Number
UPMC <i>for Life</i> HMO	<a href="http://www.upmchealthplan.com">www.upmchealthplan.com</a>	1-877-381-3765
UPMC <i>for Life</i> PPO	<a href="http://www.upmchealthplan.com">www.upmchealthplan.com</a>	1-877-381-3765
UPMC National Complementary Plan	<a href="http://www.upmchealthplan.com">www.upmchealthplan.com</a>	1-877-381-3765
Highmark - Current Members	<a href="http://www.highmarkbcbs.com">www.highmarkbcbs.com</a>	1-800-550-8722
Highmark - Prospective Members	<a href="http://www.highmarkbcbs.com">www.highmarkbcbs.com</a>	1-866-456-7739 Reference code: Freedom Blue PPO Standard: 23FB178453 Signature 65 with Blue Rx: 23BRX197360
Davis Vision by MetLife	<a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>	1-833-393-5433 1-888-777-7418
United Concordia	<a href="http://www.ucci.com">www.ucci.com</a>	1-877-215-3616
The Hartford Life Insurance - Portability and Conversion	<a href="http://enroll.thehartfordatwork.com/upittbene">enroll.thehartfordatwork.com/upittbene</a>	1-855-396-7655 1-877-320-0484
Social Security Administration	<a href="http://www.socialsecurity.gov">www.socialsecurity.gov</a>	1-800-772-1213
Medicare	<a href="http://www.medicare.gov">www.medicare.gov</a>	1-800-633-4227

Retirement Investment Companies	Website	Phone Number
TIAA	<a href="http://www.tiaa.org/pitt">www.tiaa.org/pitt</a>	1-800-682-9139
Pension Administration Center - Defined Benefit Plan	<a href="http://hr.pitt.edu/noncontributory">hr.pitt.edu/noncontributory</a>	1-866-283-0208

## Retiree Benefits Service Center, Benefit Management Services (BMS)

### Mailing Address:

US Steel Tower  
600 Grant Street, UST 01-11-01  
Pittsburgh, PA 15219

### Email:

[PITT-BMSdocs@upmc.edu](mailto:PITT-BMSdocs@upmc.edu)

### Telephone:

1-888-499-6885 (select "retiree" option)

### Fax:

1-877-851-5591