

Staff Benefits Orientation

July 1, 2023 – June 30, 2024

University of Pittsburgh
Office of Human Resources
Benefits Department



Agenda

- Health and Welfare Plans
 - Medical: Choice of three (3) UPMC Health Plan, Plans
 - Dental: Choice of three (3) United Concordia Plans
 - Vision: Choice of two (2) Davis Vision plans
 - Flexible Spending Accounts: Choice of health care, dependent care, parking and/or mass transit
 - Life Insurance: Basic and Optional coverage
- Retirement Savings Plans
 - Defined Contribution: Eligible to contribute with University match
 - 457(b): Eligible to contribute pre-tax or after-tax Roth without University match
- Additional Benefits and Related Programs
 - Care.com Membership
 - PittPerks Voluntary Benefits and Discount Programs
 - Financial Wellness Programs
 - Education Benefits
 - And more



Health & Welfare Benefits

Benefits Provisions

- Effective Date of Coverage
 - If hired the first business day of the month, coverage becomes effective the first day of that same month
 - If hired after the first business day of the month, coverage becomes effective the first day of the following month
- The plan year for all health and welfare benefits is July 1st — June 30th
- Enrollment is completed online in Pitt Worx, which is accessible through your Pitt Portal
 - Detailed instructions on this process are available at hr.pitt.edu/benefits/enrollment

Election Changes

- Open Enrollment
 - Annual election period to make coverage changes (or newly enroll) effective for July 1st
- Qualified Status Change (within 60 days of the life event)
 - Examples of qualified events under the IRS regulations include, but are not limited to:
 - Marriage
 - Divorce
 - Birth/adoption of a child
 - Loss of dependent status at age 26
 - Death of an enrolled dependent

Eligible Dependents

- Coverage for your spouse/domestic partner or child(ren)* requires proof of the relationship
 - For a full listing of acceptable documentation by relationship type, please visit hr.pitt.edu/benefits/dependents
- This documentation must be uploaded in the Pitt Worx system prior to enrolling for benefits
 - Dependents will be removed from your policy if valid, required documentation is not submitted within 31 days from date of hire

Premium Deductions

Pre-Tax Deductions

- Medical*
- Dental*
- Vision*
- Flexible Spending & Health Savings Accounts

After – Tax Deductions

- Optional Life Insurance
- Optional ADD Insurance
- Spouse/Domestic Partner Life Insurance
- Dependent Life Insurance

➤ Additional information about benefit premium deductions is available at hr.pitt.edu/premiums

Medical Plans UPMC Health Plan

Panther Gold HMO		Panther PPO		Panther Basic HDHP	
UPMC Advantage Network	UPMC Health Plan Network	In-Network	Out-of-Network	In-Network	Out-of-Network
\$150 / \$300 For non-copay services	\$300 / \$600	\$750 / \$1,500	\$1,500 / \$3,000	\$2,000 / \$4,00	\$3,000 / \$6,000
N/A	20%	15%	35%	30%	50%
100%		100%*	65%**	100%*	50%**
100% after \$25 copayment		85%	65%	70%	50%
100% after \$50 copayment					
100% after \$60 copayment		85% (after in-network deductible)		70% (after in-network deductible)	
\$100 copayment (children through age 18) / \$150 copayment (adults 19+) <i>copayment waived if admitted</i>		85% (after in-network deductible)		70% (after in-network deductible)	

*deductible does not apply

**deductible does not apply to pediatric immunizations and preventive mammograms

Panther Gold HMO

Health Maintenance Organization

- Coverage is provided for physicians and facilities within the UPMC Panther Gold Advantage Network (in-network only)
 - If you live, or are planning to live, outside of the Western PA area, it is recommended that you do not select the Panther Gold plan. The coverage/in-network area for the Panther Gold (HMO) plan is limited to the Western PA area. Please visit hr.pitt.edu/medical to review a list of ineligible counties.
- Must select a Primary Care Physician (PCP)
 - Your PCP must participate in the health plan's provider network
 - Can be changed at any time with appropriate notice
- The Panther Gold plan meets the J-1 Visa status requirements

Panther PPO

Preferred Provider Organization

- After the deductible is met, the plan's co-insurance will be pay 85% of the cost of in-network services and 70% of the cost of out-of-network services
- UPMC Health Plan provides access to an extended network of providers, urgent and emergency care, and telehealth options.
 - Participating Networks
 - Cigna PPO Network
 - SuperMed PPO Network
 - Information on Extended Network Coverage can be found at hr.pitt.edu/medical/extended

Panther Basic QHDHP

Qualified High Deductible Health Plan

- The Panther Basic medical plan has the option of a Health Savings Account (HSA)
 - 2023 HSA deferral limits are \$3,850 for individuals and \$7,750 for families
 - Individuals who elect the Health Savings Account cannot also elect the Health Care FSA
 - HSA funds can be used to pay for your health care expenses, as well as those of your spouse and dependents.
 - examples of eligible expenses:
 - Doctor visits (including coinsurance, copayments, and deductibles)
 - Eyewear, chiropractic care, and dental and vision services
 - Prescriptions

Prescription Drug Coverage

- 30-day supply of medication at any participating retail pharmacy
- 90-day supply of medication at a discounted price available through:
 - Falk Pharmacy (Pittsburgh campus delivery is available)
 - University Pharmacy
 - Express Scripts Inc. (mail-order service)
- Note: Applies to all plans*
 - **Applies to Panther Basic (QHDHP) health plan only after the deductible has been met*

Health Incentive Reward Dollars

- Employees and their covered spouse/domestic partner, if applicable, that are enrolled in UPMC Health Plan coverage can earn up to \$200 in reward dollars for participating in healthy activities
- Healthy Activities include, but are not limited to:
 - MyHealth Questionnaire
 - Well-visits and immunizations
 - Preventive health screenings
 - Biometric screening (routine blood work)

Additional Services Available to UPMC Medical Plan Participants

- Hearing Aid Benefits – Amplifon
 - Visit: www.amplifonusa.com/pitt
 - Call: 1-866-978-9379
- Comprehensive Medication Management Program
 - Call: 412-383-6337
 - Email: mymeds@pitt.edu
 - Visit: www.hr.pitt.edu/cmm
- Health Coaching Services: Call: 412-647-4949
 - Visit: www.hr.pitt.edu/wellness
- Assist America (personal travel)
 - 1-800-872-1414

Premium Summary – Medical Plans

		Total Rate	University Contribution	Employee Contribution
Panther Gold	Individual	\$ 644.00	\$ 553.00	\$91.00
	Parent/Child(ren)	\$ 1,430.00	\$ 1,194.00	\$236.00
	Two Adults	\$ 1,616.00	\$ 1,285.00	\$ 331.00
	Family	\$ 1,777.00	\$ 1,326.00	\$ 451.00
Panther Plus	Individual	\$ 613.00	\$ 553.00	\$ 60.00
	Parent/Child(ren)	\$ 1,361.00	\$ 1,194.00	\$ 167.00
	Two Adults	\$ 1,539.00	\$ 1,285.00	\$ 254.00
	Family	\$ 1,692.00	\$ 1,326.00	\$ 336.00
Panther Basic	Individual	\$ 553.00	\$ 553.00	\$ 0.00
	Parent/Child(ren)	\$ 1,200.00	\$ 1,194.00	\$ 6.00
	Two Adults	\$ 1,333.00	\$ 1,285.00	\$ 48.00
	Family	\$ 1,394.00	\$ 1,326.00	\$ 68.00

Dental Plans United Concordia

Concordia Plus Managed Care (PA Only) DHMO

Concordia Flex I

Concordia Flex II

Annual Deductible

None

\$50/individual;
\$100/individual + one
adult/child;
\$150 family

Deductible applies for all services

Same as Flex I—waived for
preventive diagnostic, and
orthodontics

Exam/Cleaning Frequency

One in any consecutive six months

Preventive Services (e.g., x-rays)

Insurance pays 100%

Insurance pays 100% of MAC

Insurance pays 100% of MAC

Basic Services (e.g., cavity fillings)

Insurance pays 100%

Insurance pays 50% of MAC

Insurance pays 80% of MAC

Major Services (e.g., crowns)

Covered based on specific
member copayment schedule
amounts

Insurance pays 50% of MAC

Insurance pays 50% of MAC

Annual Plan Year Maximum

None

\$500/covered person

\$1,000/covered person

Concordia Plus Managed Care (PA Only) DHMO

- Dental Health Maintenance Organization (DHMO)
 - Requires selection of a primary dental office (PDO) in the Western PA DHMO network
 - All dental services, including emergency dental services, must be coordinated through the assigned PDO. Otherwise, services will not be covered.
 - There is no out-of-network coverage
 - Referrals are required for specialty and pediatric care
 - Coverage for referral to a pediatric Specialty Care Dentist ends on a Member's seventh birthday

Premium Summary – Dental Plans

	Concordia Plus Managed Care (PA Only) DHMO*	Concordia Flex I	Concordia Flex II
Individual	\$21.58	\$18.20	\$27.30
Individual Plus One	\$43.68	\$34.58	\$52.78
Family	\$71.24	\$55.90	\$101.92

Vision Plans

Davis Vision by MetLife

	In-Network		Out-of-Network
	Fashion Excellence	Designer Gold	Fashion Excellence and Designer Gold
Eye Examination	Covered in full	Covered in full	Play pays up to \$32
Eyeglass Lenses	Covered in full	Covered in full	Single Vision \$25 Bifocal \$36 Trifocal \$46 Lenticular \$72
Frame	Plan pays up to \$60 Davis Vision Fashion Frame: Covered in full Davis Vision Designer Frame: \$20 copay Davis Vision Premier Frame: \$40 copay	Plan pays up to \$130 Davis Vision Fashion Frame: Covered in full Davis Vision Designer Frame: \$0 copay Davis Vision Premier Frame: \$25 copay	Plan pays up to \$30
Contacts (in lieu of eyeglasses)	Evaluation and fitting: Covered in full Plan pays up to \$75 for provider supplied contacts Medically necessary: Covered in full	Evaluation and fitting: Covered in full Plan pays up to \$130 plus 15% for provider supplied contacts Medically necessary: Covered in full	Daily wear: up to \$20 Extended wear: up to \$30 Elective: up to \$48 Disposable: up to \$75 Medically necessary: up to \$225

Premium Summary

	Fashion Excellence	Designer Gold
Individual	\$6.93	\$10.25
Individual Plus One	\$12.45	\$18.42
Family	\$16.95	\$25.07

Flexible Spending Accounts (FSA)

Health Care

Annual Maximum: \$3,050
Monthly Minimum: \$10

Dependent Care

Annual Maximum: \$5,000
Monthly Minimum: \$10

Parking

Annual Maximum: \$3,600
Monthly Minimum: \$25

Mass Transit

Annual Maximum: \$3,600
Monthly Minimum: \$25

- An FSA reduces your taxable income
- FSAs are intended to be used for predictable expenses only
- The UPMC Consumer Advantage Visa card for health care, mass transportation, and parking FSA members provides the benefit of swiping your card to pay for expenses such as qualified medical, dental, vision, parking, and mass transportation expenses

Flexible Spending Accounts (FSA)

- “Use It or Lose It” Rule
- Health Care Flexible Spending Account Rollover
- Purchasing OTC Products
- 2 ½ Month Dependent Care Flexible Spending Account Extension
- Incomplete Participation in Plan Year

Life Insurance and AD&D

Group Life

- Basic Group Life
 - Provided by the University at no cost to you
 - One times your salary (up to \$50,000 maximum)
- Optional Group Life
 - 1 to 6 times your salary
 - Cost is age-graded
 - Optional Group Life is capped at \$1,500,000

Accidental Death and Dismemberment (AD&D)

- Basic AD&D
 - Provided by the University at no cost to you
 - One times your salary (up to \$50,000 maximum)
- Optional AD&D
 - 1 to 6 times your salary
 - \$.015 per \$1,000 of coverage

- You must complete a [beneficiary election form](#)
- Proof of good health, also called Evidence of Insurability (EOI), is required for some types of coverage. EOI is an application process in which you provide information on the condition of your health or your dependent's health to be approved for coverage. The Hartford provides 60 days to submit the EOI application for approval or denial of coverage.

Dependent Life

Coverage for Spouse/Domestic Partner

Option 1 \$1.18.....	\$10,000
Option 2 \$2.32.....	\$15,000
Option 3 \$2.63.....	\$20,000
Option 4 \$7.74.....	\$50,000
Option 5 \$10.77.....	\$75,000
Option 6 \$14.61.....	\$100,000
Option 7 \$19.33.....	\$125,000
Option 8 \$23.20.....	\$150,000

Coverage for Dependent Child(ren)*

Option 1 \$.80.....	\$10,000
Option 2 \$1.20.....	\$15,000
Option 3 \$1.60.....	\$20,000

**only dependents up to age 26 are eligible*

- Proof of good health, also called Evidence of Insurability (EOI), is required for some types of coverage. EOI is an application process in which you provide information on the condition of your health or your dependent's health in order to be approved for coverage. The Hartford provides 90 days to submit the EOI application for approval or denial of coverage.

Pitt Worx Enrollment

- Detailed instructions on the enrollment process in Pitt Worx are available at hr.pitt.edu/benefits/enrollment
 - Including screenshots and a guided video
- Supporting documentation for dependent must be uploaded in the Pitt Worx system prior to enrolling for benefits



The screenshot displays the Pitt Worx enrollment interface. At the top, a navigation bar includes "Me" and "Tools". Below this, a "QUICK ACTIONS" section lists various options: Personal Details, Document Records, Contact Info, Benefit Contacts, Employment Info, Pay, Time and Absences, Personal Information, Benefits (highlighted with a red box), Roles and Delegations, Self Service Instructions, Employee Payscale, Personal TimeOff Balances, Address & Tax Form Changes, and a plus sign for more options. A blue arrow points from the "Benefits" icon to the next screen.

The second screen, titled "Review your benefits package and relevant info before you enroll," features a "Make Changes" button. It displays a "Time Remaining" of 28 days and a "Make Changes Until" date of 5/25/22 at 11:59 PM EST. Below this, there are six sections: Pending Actions, Your Benefits, Report a Life Event, Before You Enroll, Primary Care Physicians, and Document Records. A blue arrow points from the "Make Changes" button to the next screen.

The third screen, titled "Start Enrollment," contains an "Authorization" section. It includes a list of terms and conditions that the user must agree to before enrolling. The terms cover benefit selections, coverage periods, and the user's responsibility for providing accurate information. At the bottom, there are "Accept" and "Decline" buttons.

Retirement Savings Plans

Retirement Savings Plan

- Defined Contribution Plan
 - 403(b): Employee contributions; matched and nonmatched funds
 - 401(a): Employer matching contributions
 - 457(b): Optional plan, nonmatched employee contributions only
 - Please note, the 457(b) is not available to employees of the Medical and Health Sciences Foundation (MHSF)
- Basic Contribution refers to an amount, between 3% and 8%, that a participant may contribute of their monthly base salary
 - Basic Contribution is matched by the University at 100% during the delayed vesting period

Retirement Savings Plan Account

	Employee	University
403(b)	3% - 8%	N/A
401(a)	N/A	Dollar-for-dollar match of 403(b) contributions 3% - 8%
403(b) Supplemental	Contributions over 8%, up to the 403(b) IRS Maximum Limit	N/A
457(b)*	Contributions up to the 457(b) IRS Maximum Limit	N/A

Plan Participation

- If hired the first business day of the month, eligibility is effective the first of the following month
 - Example: Hired July 1, effective August 1
- If hired after the first business day of the month, eligibility is effective the first of the month after your first 30 days of work
 - Example: Hiring July 15, effective September 1
- Enroll prior to the month of your eligibility effective date to ensure you do not lose vesting time in the plan
- Auto enrollment: 3% contribution
- Transferring funds from another qualified employer plan

Benefits of Making an Active Election

Active Election

Vest in the plan up to a year earlier

You choose your contribution rate

Maximize University-matching contributions

You choose your beneficiary

You choose your funds

Auto-Enrollment

Possible delay in vesting by up to a full year

You will default to a 3% contribution rate

Lose 2 months of the University-matching contributions

Your beneficiary is your estate

Default into the Panther Target-Date Plus Fund closest to when you turn age 65

Contribution Levels Before Vesting

Optional Contribution Rates During Three-Year Delayed Vesting Period (as a % of base salary)						
Individual Contribution	3%	4%	5%	6%	7%	8%
University Matching Contribution	3%	4%	5%	6%	7%	8%
Total	6%	8%	10%	12%	14%	16%

Vesting in the 401(a) Plan

- Approximately three (3) years with 1,000 or more hours worked in each calendar year
 - Generally occurs in June, annually
- Must actively contribute to the plan to accrue vesting
- Increased University match (150%)
- University match becomes fully owned by you; portable upon separation
- Accelerated Option

Contribution Levels After Vesting

	Optional Contribution Rates During Three-Year Delayed Vesting Period (as a % of base salary)						Accelerated Option
Individual Contribution	3%	4%	5%	6%	7%	8%	8%
University Matching Contribution	4.5%	6%	7.5%	9%	10.5%	12%	14.5%
Total	7.5%	10%	12.5%	15%	17.5%	20%	22.5%

Investment Menu

**One-Step Investing:
Panther Target-Date
Plus Models**

**Streamlined Array:
Core Investment Funds**

**Self-Directed
Brokerage Accounts**

Investment Menu

GUARANTEED*

MONEY MARKET

FIXED INCOME

MULTI-ASSET

REAL ESTATE

EQUITIES

Your updated investment menu starting March 16, 2018

Investment menu of the University of Pittsburgh. The menu is a reference tool that provides information on the investment options available to the University. It is not a recommendation to invest in any particular investment. For more information, please contact the University's Investment Committee. **Investment menu of the University of Pittsburgh. The menu is a reference tool that provides information on the investment options available to the University. It is not a recommendation to invest in any particular investment. For more information, please contact the University's Investment Committee.**

Category	Investment Option	Asset Class	Investment Objective	Investment Strategy	Investment Manager	Investment Date
Guaranteed	University of Pittsburgh - Guaranteed Fund	Fixed Income	Capital Preservation	Conservative	University of Pittsburgh	2018-03-16
Money Market	University of Pittsburgh - Money Market Fund	Fixed Income	Capital Preservation	Conservative	University of Pittsburgh	2018-03-16
Fixed Income	University of Pittsburgh - Fixed Income Fund	Fixed Income	Capital Preservation	Conservative	University of Pittsburgh	2018-03-16
Multi-Asset	University of Pittsburgh - Multi-Asset Fund	Fixed Income	Capital Preservation	Conservative	University of Pittsburgh	2018-03-16
Real Estate	University of Pittsburgh - Real Estate Fund	Real Estate	Capital Preservation	Conservative	University of Pittsburgh	2018-03-16
Equities	University of Pittsburgh - Equities Fund	Equities	Capital Preservation	Conservative	University of Pittsburgh	2018-03-16

- Investing involves risk of loss of principal.
- *Options offered in the Guaranteed asset class are subject to the claims-paying ability of the issuing company.
- Diversification is a technique to help reduce risk. It is not guaranteed to protect against loss.

Taxation Options

- Pre-Tax Contributions
 - Allows you to lower your taxable income now
 - Taxes are paid upon withdrawing from your accounts
- Roth After-Tax Contributions
 - Pay taxes now and reduce taxable income at the time of withdrawal
 - Possible advantage of untaxed growth

Enroll or Make Changes to Your Retirement Savings Plan

- Enroll or make changes any time through the my.pitt.edu portal, then search "Retirement Savings Plan Access"
 - Percentage election changes effective the following month
 - Investment changes can be effective close of business day (4 p.m. EST)
 - Beneficiary changes can be effective immediately
- Get Assistance from a TIAA Financial Consultant
 - Schedule appointment: www.tiaa.org/schedulenow-pitt
 - Telephone Counseling: 800-682-9139
- Online Resources
 - www.hr.pitt.edu/defined-contribution
 - www.tiaa.org/pitt
 - www.tiaa.org/moc

Additional Benefits and Related Programs

Work-Life Balance

International SOS (ISOS)

The ISOS program covers non-routine care for regular full-time and part-time faculty and staff declared to be on an academic or work-related assignment on behalf of the University to a country other than their home/country of origin for up to six consecutive months at a time.

Savi: Student Loan Assistance

In collaboration with TIAA and public benefit company Savi, the University of Pittsburgh is providing University faculty and staff with assistance in navigating repayment plans and federal student loan programs, such as the Public Service Loan Forgiveness (PSLF) program.

Life Solutions

Life Solutions, the University's Faculty and Staff Assistance Program, offers a variety of resources and services to assist with employees' lives within and beyond the workplace.

Long-Term Care Insurance (LTC)

The University offers LTC insurance at a group rate through Unum. It's an employee-paid benefit available to faculty and staff as well as their family members. Provided at home or in a care facility, LTC helps people to cope with the effects of accidents, illnesses, and advancing age.

Care.com

Care.com offers a network of providers and options to assist with needs such as after-school care, caring for a child who is home sick, caring for children while you are working from home, caring for aging parents, and more.

PittPerks

PittPerks is a program that provides a broad range of discounts and the opportunity to purchase certain voluntary benefits at group rates through payroll deductions to employees. New offerings are added frequently.

PittPerks

Perks Available Year-Round

- Local and national discounts for products and services
 - Categories include but aren't limited to:
 - Theme Parks & Attractions
 - Entertainment
 - Health & Wellness
 - Home & Garden
 - Automotive
 - Travel & Cruises
 - Gifts & Flowers
 - Computer & Electronics
- Voluntary Benefits
 - Group Home and Automobile Insurance
 - Pet Insurance
 - Identity Theft

PittPerks

Perks Only Available During Open Enrollment or as a New Employee

- Supplemental Medical Coverage
 - Employee-paid supplemental medical coverage with accident, critical illness, and hospital indemnity insurance through MetLife.
 - Complements UPMC medical coverage already provided by the University (or other existing coverage).
 - Learn more: www.hr.pitt.edu/supplemental-medical-coverage
- MetLife Legal Services
 - Legal plan coverage services for a variety of legal matters, such as real estate matters, family law, document preparation, and more.
 - Learn more: www.hr.pitt.edu/metlife-legal-services

Staff Leave Programs

- **Family Medical Leave Act (FMLA):** Eligible employees can take up to 12 weeks of unpaid, job-protected leave for own serious health condition, family member's health condition, birth or adoption/fostering of child, or to take care of family matters for an eligible service member. Eligible employees may also take up to 26 weeks of unpaid leave to care for eligible service members.
- **Paid Parental Leave:** Eligible staff employees (50% effort and greater, 6 months of employment) can take up to 4 weeks (prorated for part-time staff) paid leave for birth or adoption/fostering of a child.
- **Short-Term Disability (STD):** University-paid income replacement of 60% of gross pay for own serious health condition.
- **Long-Term Disability (LTD):** University-paid continuation of 60% income replacement for permanent disability after the completion of STD.

Staff Education Benefits

- Available at the University of Pittsburgh's Oakland and Regional Campuses
- Eligibility for the benefit does not guarantee admission or retention
- Remains on your account irrespective of the grade received
- The education benefit is applied to tuition only
- Part-time, regular staff are only eligible for a pro-rated benefit for themselves
- Effective Date
 - Benefit for yourself and/or dependent child(ren)
 - Available after the staff member has completed their 6-month provisional period
 - If the provisional period is not completed by date specified on the benefits website, the benefit will begin the first term after the provisional period has ended
 - Benefits for your spouse/domestic partner
 - Available first term after the staff member has completed 12 consecutive months of employment

Staff Education Benefits

Benefit for Yourself

Full-time, Regular Staff

- 97% of Tuition, up to 8 credits
- 90% of Tuition, up to 6 credits

Part-time, Regular Staff

- 97% of Tuition, up to 8 credits x FTE
- 90% of Tuition, up to 6 credits x FTE

Benefit for Dependent Child(ren)

100% tuition coverage for up-to 12 terms of full- or part-time study in an undergraduate program leading to a first baccalaureate degree

Benefit for Spouse/Domestic Partner

90% of Tuition, up to 6 credits for both Undergraduate and Graduate Level Programs

- Under IRS tax code, the value of certain educational benefits is considered taxable income. This taxation could reduce the benefit amount applied to the applicable student account. Learn more and view examples at hr.pitt.edu/education/taxable.

Contact Us

Benefits Department

University of Pittsburgh, Office of Human Resources

Monday - Friday, 8:30am to 5:00pm

833-852-2210 or hr.pitt.edu/contact-ohr

For Additional Benefits Information:

hr.pitt.edu/benefits

For Upcoming Benefits Webinars:

hr.pitt.edu/events

