

Benefits Open Enrollment 2018-19 Highlights

Open Enrollment, as defined by the IRS, is the only time that you can make changes to your benefits elections unless you experience a qualified status change (marriage, divorce, birth of a child, etc.) during the plan year. Learn more about qualified status changes at hr.pitt.edu/benefits/qualified.

If you do not make changes during the Open Enrollment period, your current benefits elections will remain the same.

In order to protect your confidential information, the University will not mail a printed summary of your benefits elections. If you make changes to your elections, you should print your online confirmation statement, which is available at the end of the benefits self-service process in PRISM.

Open Enrollment is a great opportunity to review or add information for your dependents, and to provide dependent Social Security Numbers (SSNs) if they are not currently on file with the University, to maintain compliance with the Affordable Care Act (ACA). You can view and update this information through the benefits self-service process in PRISM.

If you have moved, or will be moving soon, you should update your home address with your department administrator and with the University's Payroll Department at payroll.pitt.edu (select Employee Self-Service and then Update Address).

Important Dates

Open Enrollment Begins:	Wednesday, April 25
Open Enrollment Ends:	Wednesday, May 16
Effective Date of Coverage:	Sunday, July 1

Review the full Summary Guide to Benefits online at openenroll.hr.pitt.edu.

Medical

All plan designs remain unchanged, but include a 2% rate increase.

The University is following the recommendation of UPMC Health Plan to offer Narcan/naloxone, a medication used to reverse the effects of opioids, especially in overdose, with no copayment.

More information can be found online at hr.pitt.edu/benefits.

Health and Wellness Center

The UPMC *MyHealth@Work* for the University of Pittsburgh Health and Wellness Center continues to be available for faculty and staff. UPMC health care providers are available to treat a variety of acute health conditions at no cost, regardless of your insurance coverage.

Located on the Pittsburgh campus in the Medical Arts Building, the Center is open weekdays from 7 a.m. to 3:30 p.m., with no appointment necessary. For more details about the Center and to learn more about on-site health coaching, visit hr.pitt.edu/wellness.

Dental

The plan designs and premiums remain the same as the current plan year. Three plans are available through United Concordia Dental (UCCI), including a DHMO plan and a traditional indemnity program with two flex plan designs.

Vision

The plan designs remain unchanged, and the premiums are increasing slightly for the first time in five years for the Designer Gold plan. This rate will remain the same for the next four years. There is no rate increase for the Fashion Excellence plan.



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Wellness for Life

Wellness incentives continue for members in all four University-sponsored medical plans. You and your covered spouse/domestic partner, if applicable, are each eligible to earn up to \$125 if you're in either the Gold, Plus, or Basic plan, or up to \$200 if you're in the Panther Advocate Plan. The incentive activities for 2018-19 include:

Amount*	Completion of
\$75/\$100	Health Risk Assessment
\$100/\$125	Biometric Screening
\$25-\$115	Health Coaching: Lifestyle Program
\$25-\$100	Health Coaching: Condition Management
\$15	Physical exam through PCP
\$15	Flu vaccination
\$15	Age-appropriate preventive care activity
\$15	Other Immunization

*Learn more about all of the Wellness Incentives and how to earn them at hr.pitt.edu/incentives.

Incentives for Gold, Advocate, and Plus will continue to be placed into a Health Incentive Account (HIA) and credited to a UPMC *Consumer Advantage* Visa debit card that can be used to cover the cost of certain health care expenses. Panther Basic participants will continue to receive their incentive in their September pay following the plan year due to the availability of a Health Savings Account (HSA). Information about the HIA or HSA programs can be found at hr.pitt.edu/benefits.

Dependent children are encouraged to continue taking part in healthy lifestyle activities. However, due to IRS regulations, they do not have the ability to earn HIA incentives.

Benefits Fairs

Date	Campus	Location	Time
Friday, April 27	Greensburg	Village Hall, Room 118	11 a.m.–1 p.m.
Monday, April 30	Pittsburgh	Scaife Hall, Room 1105 A, B, C	10:30 a.m.–1:30 p.m.
Tuesday, May 1	Pittsburgh	WPU Assembly Room	7–9 a.m., 11 a.m.–1 p.m., and 4–6 p.m.
Wednesday, May 2	Bradford	Frame-Westerberg Commons	11 a.m.–1 p.m.
Thursday, May 3	Titusville	Haskell Memorial Library Lobby	11 a.m.–1 p.m.
Tuesday, May 8	Johnstown	Cambria Room	11 a.m.–1 p.m.

Flexible Spending Account (FSA)

The annual health care spending account limit has increased to \$2,650. Keep in mind that the IRS allows a \$500 rollover (carryover) from the previous plan year for the health care FSA. Any amount that rolls over into the new plan year does not affect the maximum election you may select. You should consider the rollover amount before making your final health care FSA election.

The dependent day care account maximum remains at \$5,000 annually.

The parking and mass transportation accounts maximum annual contribution amounts have increased to \$3,120 per plan.

Learn more about Flexible Spending Accounts at hr.pitt.edu/fsa.

Life Insurance

There are no changes in the life insurance plans or rates for FY18. Please note: your premium in the Optional Group Life coverage may change if you reach a new age bracket. The premium will be based on your current age as of each July 1. Premiums will not change throughout the plan year even if you reach the next higher age bracket. Information about Basic Group Life, Optional Coverage, and AD&D Coverage can be found at hr.pitt.edu/benefits.