

# **Summary Guide to Benefits**

**for Eligible Faculty and Staff**

**July 1, 2023 - June 30, 2024**



University of  
**Pittsburgh**

# Summary Guide to Benefits

July 1, 2023 – June 30, 2024

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## Contact the Benefits Department

**Call:** 833-852-2210  
**Submit an inquiry:** [www.hr.pitt.edu/contact-ohr](http://www.hr.pitt.edu/contact-ohr)

*Individuals are responsible for reviewing the benefit deductions and retirement plan contributions on their pay statement for each benefit plan every pay period. Contact the Benefits Department immediately if there are any discrepancies.*

## Disclosure

The information presented in this Summary Guide to 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 [www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits). The rights and obligations of 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 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. Staff covered under collective bargaining agreements are governed by the terms of those agreements. 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 control in all instances.

# Eligibility, Enrollment, and Status Changes Outside of Open Enrollment



## Eligibility for Health and Welfare Plans

Participation is open to:

- » Full-time regular faculty, librarians, research associates, and postdoctoral associates
- » Part-time regular tenured/tenure stream faculty at no less than 50% effort
- » Part-time regular librarians designated with expectations of continued employment at no less than 50% effort
- » Full-time regular staff
- » Part-time regular staff

All of the above may include their spouse or domestic partner and children up to age 26

Disabled dependents may be able to continue coverage after age 26; for additional information, visit [www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits).

## Enrollment

Health and welfare plans for faculty and staff generally operate on a plan year, which runs from July 1 through June 30 (a 12-month period). These health and welfare plans include medical, dental, vision, flexible spending accounts, life, accidental death and dismemberment (AD&D), and dependent life insurances. If applicable, short-term and/or long-term disability, retirement, and long term care (LTC) benefits may be included in your benefits package, but are not subject to the plan year.

The effective date of coverage is dependent upon your date of hire. If you are hired on the first business day of the month, coverage becomes effective the first day of the same month. If you are hired after the first business day of the month, coverage becomes effective the first day of the next month. An initial benefit enrollment period for newly hired employees is 31 days from the date of hire.

For those who are subject to the plan year rules (outside of the initial benefit enrollment period), new enrollments, cancellations, and changes to coverage may only be made during future open enrollment periods or due to a qualified status change when the request for a change is made within 60 days of the life event. The effective date for a status change is the first of the month following the date of the qualifying event.

## Life Events (Qualified Status Changes)

[www.hr.pitt.edu/benefits/qualified](http://www.hr.pitt.edu/benefits/qualified)

A Qualified Status Change may include:

- » Marriage or divorce
- » Birth, adoption, or custody of a child or stepchild
- » Spouse/domestic partner's gain or loss of employment, or obtaining or losing coverage
- » Death of a spouse/domestic partner or child
- » Loss of Medicaid or CHIP coverage or becoming eligible for a premium assistance subsidy

You must make your election within 60 days of when the qualified status change occurs. Appropriate documentation must be submitted for any dependents being added to health and welfare plans. Documentation requirements can be reviewed at [www.hr.pitt.edu/eligibility](http://www.hr.pitt.edu/eligibility). Please note that primary care physicians and primary dental offices may be changed at any time during the year directly through the respective insurance carrier, not just at open enrollment or because of a status change.

## Enroll in or Make Changes to Benefits

1. Visit [login.pittworx.pitt.edu](http://login.pittworx.pitt.edu), and log in via Pitt Passport with your Pitt username and password (if not logged in)
2. In Pitt Worx, select **Benefits** from the Me page
3. Select the **Make Changes** button
4. Follow the on-screen instructions for enrolling in or making changes to your benefits.

For detailed steps about enrolling, visit the Pitt Worx Hub at [pittworx.pitt.edu/hub/benefits](http://pittworx.pitt.edu/hub/benefits).

**Note:** If you are adding dependents, you must add them in **Before You Enroll** and upload the appropriate documentation in **Document Records** prior to enrolling. **You will not be able to enroll new dependents in benefits coverage until documentation is added.**

## Accessing Current Benefits Elections

After logging in to Pitt Worx, select **Benefits** from the Me page, then select **Your Benefits**. On the My Benefits page, select **Active Program**.

UPMC Health Plan Member Services: 1-888-499-6885 www.upmchealthplan.com/pitt	PANTHER GOLD with Advantage Network (HMO)		PANTHER PPO		PANTHER BASIC (PPO) QHDHP with HSA Option	
	Requires selection of a network doctor, primary care physician (PCP) <sup>c</sup>  No coverage provided outside the UPMC Health Plan network, except in the case of an emergency		May select any doctor <sup>c</sup>  Provides coverage to any doctor or hospital		May select any doctor <sup>c</sup>  Provides coverage to any doctor or hospital	
Basic Plan Features and Explanations	UPMC ADVANTAGE NETWORK Higher Benefit-UPMC Owned Facilities <sup>a</sup>	UPMC HEALTH PLAN NETWORK Lower Benefit <sup>b</sup>	FULL UPMC IN-NETWORK	OUT-OF-NETWORK	FULL UPMC IN-NETWORK	OUT-OF-NETWORK
	\$150/\$300 for non-copay services	\$300 / \$600	\$750 / \$1,500	\$1,500 / \$3,000	\$2,000 / \$4,000	\$3,000 / \$6,000
	n/a	20%	15%	35%	30%	50%
	100%	80%	85%	65%	70%	50%
	\$2,000 / \$4,000		\$3,000 / \$6,000	\$6,000 / \$12,000	\$5,000 / \$10,000 <sup>1</sup>	\$10,000 / \$20,000
	Copayments for various services are listed below		n/a	n/a	n/a	n/a
	Eligible for Health Care FSA; More info on page 16		Eligible for Health Care FSA; More info on page 16		HSA Option <sup>+2</sup> Individual \$3,850; Family \$7,750; Age 55+ add \$1,000	

Health plan payments for services are noted. Copayments for the HMO, and deductibles and coinsurance for the PPO plans, apply as stated above.

<b>Adult and Pediatric Wellness &amp; Preventive Services</b> <i>e.g., adult physical, annual OB/GYN visit, pneumonia vaccine, well-baby visits, pediatric immunizations</i>	100%		100% <i>(deductible does not apply)</i>	65% <i>(deductible does not apply to pediatric immunizations and preventive mammograms)</i>	100% <i>(deductible does not apply)</i>	50% <i>(deductible does not apply to pediatric immunizations and preventive mammograms)</i>
<b>Doctor Office or Convenient Care Clinic Visit</b> <i>For illness or injury</i>	100% after \$25 copayment		85%	65%	70%	50%
<b>Specialist Office Visit</b> <i>e.g., cardiologist, dermatologist</i>	100% after \$50 copayment					
<b>Outpatient Behavioral Health</b> <i>e.g., therapist</i>	100% after \$25 copayment					
<b>Chiropractic Services</b> <i>Limit of 25 visits per plan year</i>	100% after copayment per visit: initial \$40 / others \$25					
<b>Prenatal Doctor Office Visits</b>	100%		85% (after in-network deductible)	65%	70% (after in-network deductible)	
<b>AnywhereCare Visits<sup>d</sup></b> <i>e.g., virtual visits with UPMC physicians</i>	100% after \$5 copayment				70% (after in-network deductible)	
<b>Urgent Care Services<sup>c</sup></b> <i>Same services as Convenient Care plus x-rays, setting broken bones, stitches</i>	100% after \$60 copayment		85% (after in-network deductible)	65%	70% (after in-network deductible)	
<b>Emergency Room Services</b> <i>Refer to Global Emergency Services for assistance while traveling</i>	\$100 copayment (children through age 18) / \$150 (adult 19+) (copayment waived if admitted)				70% (after in-network deductible)	
<b>Inpatient Hospital Services</b> <i>Max of 2 copayments per plan year</i>	100% after \$500 copayment	80%	85%	65%	70%	50%
<b>Outpatient Facility Services &amp; Observations</b> <i>e.g., same day surgery; max of 4 copayments per plan year</i>	100% after \$250 copayment					
<b>Diagnostic Services: Basic</b> <i>(e.g., x-ray, sonograms; max of 4 copayments per plan year)</i>	100% after \$25 copayment					
<b>High-Tech</b> <i>(e.g., MRI, CT, PET; max of 4 copayments per plan year)</i>	100% after \$100 copayment					
<b>Medical Therapy Services</b> <i>e.g., dialysis, radiation, chemo</i>	100%					
<b>Physical, Speech, &amp; Occupational Therapy</b> <i>Limit 60 visits per plan year for all therapies combined</i>	100% after \$25 copayment					

<sup>a</sup>UPMC Advantage Network

Listed is a sampling of the Advantage Network hospitals. Visit [www.upmchealthplan.com/find](http://www.upmchealthplan.com/find) to confirm all participating Advantage Network facilities:

- » UPMC Children's Hospital of Pittsburgh
- » UPMC Magee-Women's Hospital
- » UPMC Altoona
- » UPMC East
- » UPMC Hamot
- » UPMC McKeesport
- » UPMC Montefiore
- » UPMC Northwest
- » UPMC Passavant
- » UPMC Presbyterian
- » UPMC Shadyside
- » UPMC Western Psychiatric Hospital

<sup>b</sup>Other UPMC Health Plan Network Facilities

Listed is a sampling of the participating UPMC Health Plan network facilities. Visit [www.upmchealthplan.com/find](http://www.upmchealthplan.com/find) to confirm all other facilities that participate with UPMC Health Plan:

- » Butler Memorial Hospital
- » Heritage Valley
- » Latrobe/Westmoreland/Frick
- » St. Clair Memorial Hospital
- » The Washington Hospital

<sup>c</sup>To locate participating physicians and facilities in the UPMC Network:

1. Visit [www.upmchealthplan.com](http://www.upmchealthplan.com)
2. Select "Find Care" (top of page)
3. Choose either the "I'm A Member" or "I'm Just Browsing" tab (If you choose "I'm A Member," it will ask you to enter your member ID number to verify your plan)
4. Select the type of care (medical or behavioral health)
5. Choose to search either by name or by specialty
6. Enter zip code

Learn more by visiting [www.hr.pitt.edu/find-provider](http://www.hr.pitt.edu/find-provider)

<sup>d</sup>To utilize an AnywhereCare visit:

1. Access UPMC AnywhereCare by visiting [www.upmchealthplan.com/anywhere-care](http://www.upmchealthplan.com/anywhere-care)
2. Select the "Visit UPMC AnywhereCare" box to log into your MyUPMC account; if you are a new user, you can create an account through the sign-up process
3. Have a face-to-face conversation with a UPMC provider over live video on your phone, tablet, or computer within minutes to discuss your symptoms
4. Receive a diagnosis and treatment plan; prescriptions are sent directly to your pharmacy

Learn more by visiting [www.hr.pitt.edu/anywherecare](http://www.hr.pitt.edu/anywherecare)

The Patient Protection Notice can be found at [www.hr.pitt.edu/patient-notice](http://www.hr.pitt.edu/patient-notice).

<sup>\*</sup> One or more covered family members may satisfy these amounts.

The Summary of Benefits and Coverage (SBC) and uniform glossary of terms, developed by UPMC Health Plan, as mandated by the Patient Protection and Affordable Care Act (PPACA), are available online at [www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits).

+ Visit [www.upmchealthplan.com/pitt](http://www.upmchealthplan.com/pitt) for additional HIA and HSA information.

<sup>1</sup> This plan has an embedded out-of-pocket maximum (OOP max) for in- and out-of-network benefits, which means when an individual within a family reaches his or her individual OOP max, only that person on the plan is considered to have met the OOP max; or when a combination of family members' expenses reach the family OOP max all covered members are considered to have met the OOP max.

<sup>2</sup> Monthly statements are generated and posted to your UPMC Consumer Advantage member portal. If you prefer to also receive a paper statement, select Update Notification Preferences under the Statements & Notifications tab on the member portal. Please note that there will be a \$1.50 monthly fee to receive your paper HSA statement.

»»»

New for 2023-24

Panther PPO

The Panther Plus and Panther Advocate plans are merging into one, new plan - Panther PPO. Any current members of these plans who do not make benefits selections during open enrollment will be automatically placed into the new Panther PPO plan for the 2023-24 term. Since that means your coverage will be changing, please familiarize yourself with the information provided here. If you feel that another plan would better suit your needs, you must make this selection during open enrollment.





Premiums Summary

Plans	Total Monthly Premium	Monthly University Contribution*	Monthly Employee Contribution
PANTHER GOLD <i>with Advantage Network (HMO)</i>			
Individual	\$644	\$553	\$91
Parent/Child(ren)	\$1,430	\$1,194	\$236
Two Adults	\$1,616	\$1,285	\$331
Family	\$1,777	\$1,326	\$451
PANTHER PPO <i>(PPO)</i>			
Individual	\$613	\$553	\$60
Parent/Child(ren)	\$1,361	\$1,194	\$167
Two Adults	\$1,539	\$1,285	\$254
Family	\$1,692	\$1,326	\$366
PANTHER BASIC <i>(PPO) QHDHP with HSA Option</i>			
Individual	\$553	\$553	\$0
Parent/Child(ren)	\$1,200	\$1,194	\$6
Two Adults	\$1,333	\$1,285	\$48
Family	\$1,394	\$1,326	\$68

\*Individuals who do not elect coverage will receive a \$50 monthly benefit credit in their paycheck. The monthly benefit credit for individuals enrolled in coverage is reflected in the employer contribution portion of the medical insurance premium.



**Note:** 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.



# Prescription Drug Program

[www.hr.pitt.edu/prescription-drug](http://www.hr.pitt.edu/prescription-drug)

The Prescription Drug Program applies to all plans, but Panther Basic only receives this benefit once their deductible has been met.

Short-term, 30-, 60-, and 90-day supply available through:	
Retail and independent pharmacies	
UPMC Health Plan: 1-888-499-6885	
Tier	Copayment
1	\$16 Preferred Generics
2	\$45 Preferred Brand and Generics
3	\$90 Non-Preferred Medications (brand and generic)
4	\$100 Specialty Medications (brand and generic)
5	\$0 Preventive Medications (ACA)^

Members may obtain a 90-day supply of medication at any participating retail pharmacy, but three copayments will apply. Members may obtain a 90-day supply at a discounted price through mail order, Falk Pharmacy, or the University Pharmacy. For example, at the University Pharmacy members pay \$32 for a 90-day supply of a preferred generic medication, while the cost is \$48 at a retail pharmacy (\$16 x 3). Specialty medication is not available at the discounted price.

Please note that the prescription drug formulary is subject to change periodically based upon the decisions of the UPMC Pharmacy and Therapeutics Committee. Examples include introduction of new medications, changes in tier level (i.e., brand name to generic), etc. For additional information about the prescription drug program, please visit [www.hr.pitt.edu/prescription-drug](http://www.hr.pitt.edu/prescription-drug).

\* Applies to Panther Basic (QHDHP) only after the deductible has been met.  
 ^ Criteria must be met in accordance with the Patient Protection and Affordable Care Act (PPACA) of 2010 in order to receive preventive medications at no cost share.

90-day discounted supply available through:	
Mail order through Express Scripts: 1-877-787-6279	
Falk Clinic Pharmacy: 412-623-6222 Pittsburgh campus office delivery available	
University Pharmacy: 412-383-1850	
Tier	Copayment
1	\$32 Preferred Generics
2	\$90 Preferred Brand
3	\$180 Non-Preferred Medications
5	\$0 Preventive Medications

# Life Solutions: Faculty & Staff Assistance Program

1-866-647-3432 or [www.hr.pitt.edu/lifesolutions](http://www.hr.pitt.edu/lifesolutions)

Life Solutions, the University's faculty and staff assistance program, provides a broad range of services to assist faculty, staff, and their household members in balancing work and the stresses of daily life. The services are provided at no cost to you. Life Solutions services include:

- » Personalized Work Life Referrals (services include: elder care, child care, legal, and financial consultation)
- » Online Work Life Resources
- » Six sessions per issue of confidential coaching and counseling, and 24/7 crisis support
- » Disability and Family Medical Leave Outreach



## UPMC AnywhereCare

[www.hr.pitt.edu/anywherecare](http://www.hr.pitt.edu/anywherecare)

UPMC AnywhereCare gives you 24/7 access to low-cost, high-quality care from UPMC providers to treat a number of symptoms and illnesses, accessible over live video from your smartphone, tablet, or computer. Receive a personal diagnosis and treatment plan, if necessary, all for less than or comparable to what you would pay to see your primary care physician.

Learn more about UPMC AnywhereCare at [www.hr.pitt.edu/anywherecare](http://www.hr.pitt.edu/anywherecare).



## Comprehensive Medication Management

[www.hr.pitt.edu/cmm](http://www.hr.pitt.edu/cmm)

As part of your UPMC Health Plan wellness benefits, the University's Benefits Department offers Comprehensive Medication Management services. Visit with a pharmacist to answer your medication-related questions and develop an action plan to help take better control of your health. Services for pre-travel health consultations, smoking cessation, and diabetes prevention are also offered.

This service is offered at no cost to all full- and part-time regular University faculty and staff with UPMC Health Plan coverage.

Appointments can be held on the Pittsburgh campus in the Medical Arts Building, at a location of your choice, or by phone Mondays and Thursdays between the hours of 8:00 a.m. and 6:00 p.m. Schedule an appointment with a pharmacist by calling 412-383-6337 or emailing [mymeds@pitt.edu](mailto:mymeds@pitt.edu).

## Amplifon

[www.amplifonusa.com/pitt](http://www.amplifonusa.com/pitt)

Through a partnership with UPMC, Amplifon provides medical plan participants access to a national network of over 5,500 hearing health care providers with over 3,800 hearing aid models. The benefit includes an \$1,800 per ear insurance payment towards the cost of hearing aids every three years.

Learn more about the hearing aid benefit through Amplifon online at [www.amplifonusa.com/pitt](http://www.amplifonusa.com/pitt).



# Wellness for Life

[www.hr.pitt.edu/wellness-for-life](http://www.hr.pitt.edu/wellness-for-life)

The University's Wellness for Life program focuses on proactive health care management by offering services to you and your family members to promote healthy lifestyle activities and choices. The benefit coverage and activities sponsored by the University help support each member in the development of a healthy lifestyle.



## Benefits Coverage and Wellness-Related Programs

### Preventive Care Coverage

Preventive-related benefits are covered at 100% for those who participate in the University's medical plans without the need to make a copayment or meet a deductible, including but not limited to:

- » Wellness visits with your primary care physician and related blood panels
- » Mammograms, prostate screenings, and colonoscopies
- » Flu, pneumonia, and shingles vaccinations
- » Adult and pediatric immunizations

### Health Coaching

The University, through UPMC Health Plan, provides health coaching to members with University-sponsored health insurance.

**Lifestyle health coaches** can provide needed support in a variety of areas such as physical activity, nutrition, stress management, weight management, and tobacco cessation.

**Condition Management health coaches** can help you manage chronic conditions such as diabetes, asthma, lower back pain, high blood pressure, and more.

Learn more and schedule an appointment online at [www.hr.pitt.edu/health-coaching](http://www.hr.pitt.edu/health-coaching).

### Smoking Cessation

The University dedicates resources for those trying to quit smoking, including coverage for many tobacco cessation medications and tobacco cessation coaching programs.

Contact UPMC Health Plan at 1-800-807-0751 to start a coaching program today.

Additional support services are available through Life Solutions and the Comprehensive Medication Management program.

### Physical Activity

A well-balanced diet and exercise are key components of a healthy lifestyle. The availability of fitness facilities vary by campus. In Pittsburgh, Trees Hall and Bellefield Hall are available for faculty and staff to use. Additional information can be found on the Campus Recreation website at [www.studentaffairs.pitt.edu/campus-recreation/facilities-and-hours/](http://www.studentaffairs.pitt.edu/campus-recreation/facilities-and-hours/) or by calling 412-648-8320.

The University Club is also open to faculty and staff. Membership and general information are available on the University Club's website at [www.uc.pitt.edu](http://www.uc.pitt.edu).

Regional campus information is available through the campus' Human Resources office.

### Vaccination and Health Hub

The Vaccination and Health Hub on our Pittsburgh campus provides a variety of services to the Pitt community. These services include:

- » Vaccinations for Flu, COVID-19, Shingles, and more
- » Biometric Screenings (Blood Pressure, BMI, and a blood panel) to help you earn Wellness Incentives
- » Pre-travel health consultations and vaccines
- » Comprehensive medication management

Walk-ins are welcome, but appointments are preferred. Visit [www.healthhub.pitt.edu](http://www.healthhub.pitt.edu) to learn more.



### UPMC MyHealth@Work

UPMC MyHealth@Work is an on-site Health and Wellness Center that treats a variety of health issues. Health care professionals can help you get back to feeling your best, as well as provide additional services and referrals.

- » **Available at no cost** to all full- and part-time regular faculty and staff, regardless of insurance coverage.
- » **Convenient hours, by appointment only**, Monday through Friday, from 7:00 a.m. to 3:30 p.m.
- » **Staffed by a group of highly trained UPMC providers.**
- » **Located conveniently** on the Pittsburgh campus on the 5th floor of the Medical Arts Building with adjacent parking available.



Schedule an appointment online:  
[www.hr.pitt.edu/wellness](http://www.hr.pitt.edu/wellness)

Some of the conditions that UPMC MyHealth@Work can help treat include:

- |                             |                            |
|-----------------------------|----------------------------|
| » Acute bronchitis          | » Minor cuts               |
| » Allergies                 | » Nausea and vomiting      |
| » Blood pressure screenings | » Rashes                   |
| » Coughs, colds, and fever  | » Sinusitis                |
| » Headaches                 | » Strains and sprains      |
| » Insect bites and stings   | » Suture removal           |
| » Laryngitis                | » Urinary tract infections |
|                             | » Vaccinations             |

UPMC MyHealth@Work health care professionals can support the treatment program you already have in place with your doctor. Care you receive at UPMC MyHealth@Work is electronically shared with your doctor so that you can follow up with him or her as needed. The Center is not meant to serve as a replacement for your primary care physician.

If medications are recommended as part of your UPMC MyHealth@Work visit, they can be electronically prescribed to your preferred pharmacy.

Learn more about MyHealth@Work by visiting [www.hr.pitt.edu/wellness](http://www.hr.pitt.edu/wellness).

### Wellness for Life Health Incentive Reward Dollars

Faculty and staff can participate in the Wellness Incentives program to earn reward dollars for completing healthy activities. Your reward dollars can be used to cover the cost of certain health care expenses. If you participate in a health care flexible spending account (FSA), those monies must be exhausted first before earned reward dollars can be used.

Effective July 1, 2022, reward dollars can be used to purchase over-the-counter products and to pay for dental and vision expenses, just like you would use an FSA.

For more information about the Wellness Incentives program and to find a list of included activities, visit [www.hr.pitt.edu/incentives](http://www.hr.pitt.edu/incentives).

*Please note that activities and associated reward dollars are subject to change.*

\*For Panther Basic members, any earned reward dollars will be applied to your September 2024 paycheck.

### Incentivize Your Health

Now, everyone can earn up to \$200 in reward dollars no matter what plan they choose. This means you can get more money for investing in you!

Summary of Key Provisions

	Managed Care	Standard Care Plans	
	Concordia Plus Managed Care (PA only) DHMO	Concordia Flex I	Concordia Flex II
How the Plan Works	Requires selection of a primary dental office (PDO) in the Western PA DHMO network.*& All services <b>must</b> be coordinated through the designated dentist listed on the insurance card presented at the time of service.+ PDO referrals required for specialty and pediatric care.*  Plan payment accepted by PDO, or for certain services, patient responsible for fixed-dollar copayment. Claims will be denied for services provided by anyone other than the designated PDO. If a PDO is not elected at enrollment, one will be assigned. Each participant can have their own PDO.*	May select any dentist*  Plan payment accepted, or for certain services patient responsible for coinsurance as percent of maximum allowable charge (MAC).  MAC accepted as payment in full by participating provider (Concordia Advantage dentist); non-participating provider may issue a balance bill.	May select any dentist*  Plan payment accepted, or for certain services patient responsible for coinsurance as percent of maximum allowable charge (MAC).  MAC accepted as payment in full by participating provider (Concordia Advantage dentist); non-participating provider may issue a balance bill.
Network Name	DHMO Concordia Plus General Dentists	Advantage Plus	Advantage Plus
Annual Deductible	None	\$50/individual; \$150/family maximum deductible to be applied to ALL services, including preventive, diagnostic, and orthodontics and to be paid one time per plan year.	\$50 individual; \$150/family maximum deductible to be applied and paid one time per plan year and waived for preventive, diagnostic, and orthodontics.
Exam/Cleaning Frequency	One in any consecutive six months**	One in any consecutive six months	One in any consecutive six months
Preventive Services (e.g., x-rays)	Insurance pays 100%**	Insurance pays 100% of Maximum Allowable Charge^	Insurance pays 100% of Maximum Allowable Charge^
Basic Services (e.g., cavity fillings)	Insurance pays 100%	Insurance pays 50% of Maximum Allowable Charge^	Insurance pays 80% of Maximum Allowable Charge^
Major Services (e.g., crowns)	Covered based on specific member copayment schedule amounts <sup>1</sup>	Insurance pays 50% of Maximum Allowable Charge^	Insurance pays 50% of Maximum Allowable Charge^
Orthodontics <i>(Eligible dependents to age 19)</i>	Covered based on specific member copayment schedule amounts <sup>1</sup>	Not covered	Insurance pays approximately 50% up to scheduled allowance; \$1,500 lifetime maximum
Annual Plan Year Maximum <i>Note: Orthodontics maximum is separate</i>	None	\$500/covered person	\$1,000/covered person

\* Locate participating providers in the United Concordia network with instructions on next page.

& Electing the DHMO means having a limited network and would require a change in dentists/dental facilities if the currently selected dentist leaves the DHMO network.

\*\* A \$5 office visit copayment applies for these services only at University Dental Health Services Inc.

^ When in-network; when services are performed by an out-of-network dentist, balance billing may occur up to the dentist charge.


<sup>1</sup>To determine your copayment responsibility for the current plan year, visit **www.hr.pitt.edu/dental** and select “Schedule of Benefits.”

Monthly Dental Plan Premiums

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


- \*Locate Participating Providers in the United Concordia network:**
- Visit **www.unitedconcordia.com**
  - Select **“Find a Dentist”**
  - Enter a location or dentist name
  - For the Pennsylvania DHMO plan Primary Dental Office selection, select **“DHMO Concordia Plus General Dentist”** in the **“Select Network”** search box located in Western PA only
  - For the Concordia Flex I and II plans, select **“Advantage Plus”** in the **“Select Network”** search box
- + Existing participants must contact United Concordia directly at 1-877-215-3616 to change your primary dental office prior to seeking services.

United Concordia dental™



### MyDentalBenefits Overview

The Quick Way to Access and Manage Your Dental Benefits



**Note:** If you live, or are planning to live, outside of the Western PA area, it is recommended that you **do not** select the Concordia Plus Managed Care (DHMO) plan. The coverage/in-network area for the Concordia Plus Managed Care (DHMO) plan is limited to the Western PA area.



Summary of Key Provisions

How the Plans Work

All participants, regardless of age, are eligible for a comprehensive eye examination and one pair of eyeglass lenses, along with an allowance for frames OR contact lens evaluation and fitting, once every 12 months from the last date of service.

In-Network: Requires utilization of providers in the Davis Vision by MetLife network.\*
Out-of-Network: May utilize providers outside the Davis Vision by MetLife network.
Participants who utilize an out-of-network provider are responsible for paying all billed charges and will be reimbursed subsequently (after submitting claim forms to the carrier) up to the specified out-of-network schedule allowance as stated below.

	Fashion Excellence		Designer Gold	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Eye Examination	Covered in full	Plan pays up to \$32	Covered in full	Plan pays up to \$32
Eyeglass Lenses	Covered in full	Single Vision \$25 Bifocal \$36 Trifocal \$46 Lenticular \$72	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 \$30	Plan pays up to \$130 plus 20% off** 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	Daily wear: up to \$20 Extended wear: up to \$30 Elective: up to \$48 Disposable: up to \$75 Medically necessary: up to \$225	Evaluation and fitting: Covered in full Plan pays up to \$130 plus 15% off 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

\* Locate participating providers in the Davis Vision by MetLife network with instructions on next page.
\*\*Some limitations apply to additional discounts, discounts not applicable at all in-network providers.

Monthly Vision Plan Premiums

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

\*Locate Participating Providers in the Davis Vision by MetLife network:

- 1. Step 1: Go to MetLife.com.
- 2. Step 2: Scroll to "How can we help you" and select "Find a vision provider."
- 3. Step 3: Select "MetLife Vision - Davis"
- 4. Step 4: Complete the demographics section (location, mile radius, etc.).
- 5. Step 5: Click "Search Now" to obtain a provider list based on your inputs in step 4.

For more information on the Davis Vision Collection, contact Davis Vision by MetLife.
Additional discounts are now available at Walmart locations.
An additional \$50 allowance is available for Non-Collection frames purchased at Visionworks locations.
NOTE: Due to the transition to Davis Vision by MetLife, this contact information will not be active until your plan starts on July 1. Please continue to use the previous Davis Vision contact information until then.

New Name, Same Plan
Davis Vision is now Davis Vision by MetLife. All that will change for you is your group number and customer service contact information.



# Flexible Spending Accounts

www.hr.pitt.edu/fsa

**UPMC Benefit Management Services (BMS)**  
1-888-499-6885  
www.upmchealthplan.com/members/learn/consumer-advantage/

A flexible spending account (FSA) program provides an opportunity to reduce your federal and Social Security taxable income through funding an account on a pre-tax basis.\* You may obtain reimbursement through the submission of qualified out-of-pocket expenses relating to that particular account.

**Flexible spending accounts are intended to be used for predictable expenses only. Please review the plan details of each flexible spending account prior to enrollment to determine if a flexible spending account is right for you.**

Learn more about the flexible spending accounts, including eligible expenses, claim submission deadlines, and claim submission procedures, by using the phone number or website listed above.

*Note: Individuals enrolled in Panther Basic that desire to make a pre-tax contribution for health-related expenses must elect to participate in the Health Savings Account (HSA) associated with the Panther Basic plan.*

*\* There is a \$5,000 maximum for non-taxable dependent care benefits. Money used towards Care.com Backup Care and/or your Dependent Care FSA aggregates toward the \$5,000 cumulative total. Anything over this \$5,000 maximum will be taxed accordingly upon filing.*

## Higher Maximums, Less Taxes

Annual Maximums have increased for Health Care, Parking, and Mass Transportation FSAs to help you spend less on taxes and more on you.

## Flexible Spending Accounts Offered

Flexible spending account participants may enjoy the following benefits of the UPMC BMS Consumer *Advantage* flexible spending administration:

- » 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.
- » Subscribers can submit claims for reimbursement to UPMC BMS in three ways. Subscribers have the option to complete a reimbursement request form and submit it to UPMC Benefit Management Services. Claims can be submitted online through the UPMC Consumer *Advantage* portal. To access the portal, visit <https://my.pitt.edu/task/all/hr-myhealth-upmc> and select the “Start” button on the right side, then log in via Pitt Passport. Claims can also be submitted by using the Consumer *Advantage* mobile app. Download the UPMC Consumer *Advantage* mobile app from the iTunes App Store or Google Play and follow the instructions to access your account.
- » Participants can obtain their flexible spending account balances over the phone by calling 1-888-499-6885 and following the prompts, as well as through their *MyHealth* Online account.

## “Use It or Lose It” Rule for Plan Year July 1, 2023 - June 30, 2024

The “Use It or Lose It” rule applies to dependent day care, parking, and mass transportation. Other than the exception listed below for dependent care, all claims must be incurred prior to July 1, 2024. Participants must submit those expenses for reimbursement by December 31, 2024. If your coverage ends prior to June 30, 2024 claims must be incurred prior to your last day of coverage. If your coverage ends prior to the end of the plan year, you have six months to submit expenses after the last day of coverage. Any remaining funds in your account at the end of the plan year will be forfeited and used to offset the general plan expenses.

## Health Care Flexible Spending Account Rollover

The IRS allows a rollover of unused health care flexible spending account contributions up to \$610. The rollover does not count against the \$3,050 contribution maximum per year, and the rollover may be used to pay for expenses in the year in which it is carried over.

Waiving the account during Open Enrollment for a July 1 effective date allows for the rollover into the next plan year’s account for use during that plan year up to the annual rollover amount.

## Purchasing OTC Products

Individuals can purchase over-the-counter (OTC) products with their health care flexible spending account. Participants must submit their purchase receipts for reimbursement as the UPMC Consumer *Advantage* Visa card cannot be used at this time to complete purchases.

Effective July 1, 2022, Health Incentive Reward Dollars can be used to purchase over-the-counter products and to pay for dental and vision expenses, just like one would use an FSA.

## 2 ½ Month Dependent Care Flexible Spending Account Extension

The U.S. Treasury Department granted a 2½ month extension for dependent day care flexible spending accounts. Participants have until September 15 to incur an expense and use any contributions remaining in their dependent care flexible spending accounts. During this grace period, transactions will automatically pull from the previous plan year to exhaust funds before it pulls from the current plan year funds. Expenses incurred during this period must still be submitted to UPMC BMS, the University’s flexible spending account administrator, for reimbursement no later than December 31, 2024.

## Incomplete Participation in Plan Year

**For the dependent care, parking, and mass transportation accounts:** Unused funds will be forfeited if not claimed within six months of the following status changes:

- » End of the plan year
- » Termination
- » Change in status which makes you ineligible for the plan

**For the health care account:** Unused funds will be forfeited if not claimed within six months for terminations of University employment and other general ineligibility.

In case of termination of University employment or ineligibility during the plan year due to a change in benefit eligible positions, claims can be submitted for expenses incurred prior to the termination/ineligibility date. Expenses and services incurred after the termination/ineligibility date are not eligible for reimbursement.

Account Type	Examples of Eligible Expenses	Monthly Minimum*	Monthly Maximum*	Annual Maximum	Claims Incurred	Incurring Extension Available?	Filing Deadline**	Does the “Use It or Lose It” rule apply?	Eligible to use the UPMC Consumer <i>Advantage</i> card to cover expenses?
Health Care	Deductible(s), copayments, prescription drugs, prescription glasses, and orthodontics for you and/or your dependents.	\$10	\$254.17	\$3,050^	July 1, 2023 - June 30, 2024	No	December 31, 2024	No; a rollover up to a certain amount may be carried over annually	Yes
Dependent Care	Day care providers, after school care or extended day care, au pair, nanny, elder care, and summer day camp expenses incurred due to working, looking for work, or attending school full-time, for eligible dependents up to age 13.	\$10	\$416.67	\$5,000&		Yes; through September 15, 2024	December 31, 2024	Yes	No
Parking	The cost of parking in a non-University lot (leases or pay by the day) that is located near your place of employment, or cost of parking in a University lot if you pay by the day.	\$25	\$300.00	\$3,600^		No	Claims must be submitted within 6 months of the date of the claim		Yes
Mass Transportation	Vanpooling expenses or cost of a transit pass to travel to your place of employment from outside of Allegheny County.	\$25	\$300.00	\$3,600^			Claims must be submitted within 6 months of the date of the claim		

\* These amounts are based on a 12-month pay schedule; individuals on another schedule should adjust accordingly.  
\*\* If you terminate the plan earlier than June 30, the filing deadline for Health Care and Dependent Care accounts is six months from your termination date. To receive Parking and Mass Transit account reimbursement, receipts must be submitted within 180 days of the receipt date.

^ The annual IRS maximum is not the same as a household maximum. For example, both Spouse A and Spouse B can elect the annual maximum for a household total of the maximum times 2.  
& The annual IRS maximum is equal to a household maximum. For example, both Spouse A and Spouse B can hold a dependent care account, but their combined total must be at or under the annual IRS maximum.

Life Insurance and AD&D

www.hr.pitt.edu/life

The Hartford  
Customer Service: 1-855-396-7655  
enroll.thehartfordatwork.com/upittbene

Life insurance and accidental death and dismemberment (AD&D) insurance help provide financial protection in the event of your death or that of a spouse/domestic partner or dependent child. To elect or change a beneficiary, contact The Hartford at [enroll.thehartfordatwork.com/upittbene](https://enroll.thehartfordatwork.com/upittbene).

To report a death or to check on a claim, call 1-800-563-1124 and reference policy number 877187.

Basic Group Life and AD&D Coverage				
<i>The University provides group term life insurance coverage to faculty and staff in the amount of one times your annual salary, rounded up to the next thousand capped at the plan maximum of \$50,000. AD&amp;D coverage is also provided in the amount of one times your annual salary, rounded up to the next thousand capped at the plan maximum of \$50,000. There is no cost to you.</i>				
Optional Coverage and Monthly Rates				
Group Life	<i>Optional group term coverage is available to you at your choice of one to six times your annual salary, rounded up to the next thousand capped at the plan maximum of \$1,500,000. This is a fully employee-paid, after-tax benefit that does not reduce federal and state taxes. The monthly premium will be based on your age as of July 1 annually. New hires may elect the lesser of three times their annual salary or \$500,000 in optional life insurance without Evidence of Insurability (EOI), if enrolled within 31 days from the date of hire. The cost is a calculation of the age-graded rate times each \$1,000 of coverage.</i>			
	<i>Less than 30 years.....\$0.040</i>			
	<i>30–34 years.....\$0.054</i>			
	<i>35–39 years.....\$0.060</i>			
	<i>40–44 years.....\$0.067</i>			
	<i>45–49 years.....\$0.118</i>			
	<i>50–54 years.....\$0.168</i>			
	<i>55–59 years.....\$0.289</i>			
	<i>60–64 years.....\$0.463</i>			
	<i>65–69 years.....\$0.852</i>			
<i>70 plus.....\$1.381</i>				
<div><div><b>To calculate your life insurance cost:</b> <b>annual salary x additional coverage value (1-6) = total coverage</b>  Employees age 42 with \$45,000 annual salary electing to have coverage of three (3) times their salary will have a total coverage of \$135,000.  Total coverage / 1,000 x age rate = cost per month  \$135,000 / 1,000 x .067 = \$9.05  Employee cost per month = \$9.05</div></div>				
AD&D	<i>Coverage is available at your choice of one to six times your annual salary, rounded up to the next thousand capped at the maximum of \$1,500,000.</i>  <i>Cost is not age-graded and is a constant rate times each \$1,000 of coverage (\$.015/\$1,000).</i>			
Dependent Life	<i>Optional dependent life insurance is available to the spouse/domestic partner and children (up to age 26) of faculty and staff members.*Eight options are available to choose from for a spouse or domestic partner and three options are available for a dependent child or children. The faculty and staff member would be the automatic beneficiary of any elected benefit. Coverage is subject to Evidence of Insurability (EOI) for spouse/domestic partner and dependent child coverage. Cost is not age-graded and is constant regardless of the number of dependent children covered.</i>			
	<b>Coverage for Spouse/Domestic Partner</b>		<b>Coverage for Dependent Child(ren)</b>	
	<i>Option 1</i>	<i>\$1.18.....\$10,000</i>	<i>Option 1</i>	<i>\$.80.....\$10,000</i>
	<i>Option 2</i>	<i>\$2.32.....\$15,000</i>	<i>Option 2</i>	<i>\$1.20.....\$15,000</i>
	<i>Option 3</i>	<i>\$2.63.....\$20,000</i>	<i>Option 3</i>	<i>\$1.60.....\$20,000</i>
	<i>Option 4</i>	<i>\$7.74.....\$50,000</i>		
	<i>Option 5</i>	<i>\$10.77.....\$75,000</i>		
	<i>Option 6</i>	<i>\$14.61.....\$100,000</i>		
	<i>Option 7</i>	<i>\$19.33.....\$125,000</i>		
	<i>Option 8</i>	<i>\$23.20.....\$150,000</i>		

\* 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.



# Retirement Savings Plan

[www.hr.pitt.edu/retirement](http://www.hr.pitt.edu/retirement)

Eligible faculty and staff are offered a Defined Contribution Plan. Details can be found online at [www.hr.pitt.edu/retirement](http://www.hr.pitt.edu/retirement).

The plan operates on a calendar year basis and is not subject to an annual open enrollment. Elections or changes may be made online throughout the year. This can be done monthly and as often as you prefer. If you select the effective date to be the first available paycheck, please refer to the University payroll schedule for timing details by visiting [www.hr.pitt.edu/payroll-schedule](http://www.hr.pitt.edu/payroll-schedule). If you select a future effective date, you are selecting a future date to make a salary deferral agreement and the payroll schedule still applies.

Instructions on how to enroll or make changes can be found at [www.hr.pitt.edu/make-changes](http://www.hr.pitt.edu/make-changes). **Note:** Changes to your retirement contributions can only be made through TIAA; changes cannot be made in Pitt Worx.

One important term referred to frequently in the plan is vesting. Under the Defined Contribution Plan, once you have fulfilled the three-year vesting schedule, you have a non-forfeitable right to the University match when you retire or resign from the University. Under the Defined Contribution Plan, you always have the right to your contributions and earnings upon retirement or resignation.

## Defined Contribution Plan

Within the Defined Contribution Plan, employees are permitted to contribute to a 403(b) plan. Contributions to this plan may be made on a pre-tax, Roth after-tax, or after-tax basis. Eligible employees contributing to the 403(b) plan will receive University matching funds into a 401(a) account. The University contributions will be made on a pre-tax basis. Eligible employees also have the opportunity to contribute to a 457(b) plan on a pre-tax or Roth after-tax basis. Contributions to the 457(b) plan are not considered for matching contributions.

Eligible faculty, staff, and research associates become vested in the 401(a) plan after having completed 1,000 hours of participation in the plan in three separate calendar years. Once vested, the participant has ownership of the contributions given by the University. You are always 100% vested in your contributions into the 403(b) and 457(b) plans.

Between the ages of 52 and 65, once vested, you have the option of joining the Accelerated Option. You must contribute 8% to participate in this option, and the University match is 14.5%. Participation lasts for up to 120 months or to age 65, whichever occurs first. The University match ceases once participation in the Accelerated Option ends, however the participant can continue contributing to their retirement on an unmatched basis, but must re-enroll in the plan. As needed upon retirement, income streams may be established among the options available. For more information, please call TIAA at 1-800-682-9139, Monday–Friday, 8:00 a.m. – 10:00 p.m.

New hires are automatically enrolled at a 3% contribution rate in the 403(b) plan, but have 60 days to opt out of the plan.

## Defined Contribution Plan Schedule

	Faculty, Staff, and Research Associates 403(b)			University 401(a)	
	Minimum Contribution	Maximum Contribution	Dollar Contribution	Maximum Contribution	Match in Dollars
Non-vested	3%	8%	\$1.00	8%	\$1.00
Vested	3%	8%	\$1.00	12%	\$1.50
Accelerated Option	8%	8%	\$1.00	14.5%	\$1.81

## Noncontributory Defined Benefit Plan

If you are in the Noncontributory Defined Benefit Plan, which has been phased out and no longer offered to new employees, and have never been enrolled in the Defined Contribution Plan, you may be eligible to take advantage of the Once in a Career Change option, which will allow you to change from the Noncontributory Defined Benefit to the Defined Contribution Plan. Contact the Benefits Department at [www.hr.pitt.edu/contact-ohr](http://www.hr.pitt.edu/contact-ohr) for the Once in a Career Change form. You may enroll when the Benefits Department notifies you of your eligibility to participate.

Re-enrollment in the Noncontributory Defined Benefit Plan is not permitted. Additional information on the Noncontributory Defined Benefit Plan can be found at [www.hr.pitt.edu/noncontributory](http://www.hr.pitt.edu/noncontributory).

## Employee-Only Contributions

Eligible faculty, staff, and research associates may elect to make supplemental tax-deferred or pre- or post-Roth contributions without a University matching contribution, but within the limits permitted by tax regulations.

## Universal Availability

All employees who are not eligible for the University matching contribution may make elective tax-deferred contributions within the limits permitted by tax regulations. Learn more about universal availability online at [www.hr.pitt.edu/universal-availability](http://www.hr.pitt.edu/universal-availability).



## Write Your Own Financial Story

[www.hr.pitt.edu/your-financial-story](http://www.hr.pitt.edu/your-financial-story)

The University's Retirement Savings Plan offers a streamlined investment menu, a self-directed brokerage account, and a 457(b) plan. Whether you are just getting started with retirement savings or have been contributing for some time, you can take advantage of your ability to create a tailored investment strategy based on your comfort level with investing.

The University is committed to helping you write your financial story. No matter what chapter you find yourself in life, you can always begin, change, or improve your story. The Office of Human Resources website offers resources to help you better understand the updates that were made to the Retirement Savings Plan, as well as guides to help you write your own financial story.

Learn about the updates, schedule a one-on-one advice session with TIAA, and read how others have written their financial story online at [www.hr.pitt.edu/your-financial-story](http://www.hr.pitt.edu/your-financial-story).

### Account Information

View your account, make a transaction, and more with your online account. Access your account by visiting <https://my.pitt.edu/task/all/tiaa>. Select the "Start" button (right side) and log in via Pitt Passport.

### Schedule an Advice Session

Schedule a one-on-one advice session online at [www.TIAA.org/schedulenow-pitt](http://www.TIAA.org/schedulenow-pitt).

Call 1-800-732-8353, Monday–Friday, 8:00 a.m. – 8:00 p.m.

### Connect with TIAA

**Online** – Visit [TIAA.org/pitt](http://TIAA.org/pitt) to find plan, enrollment, and contact information

**Call** – Call TIAA at 1-800-682-9139, Monday–Friday, from 8:00 a.m. – 10:00 p.m.

**Mobile** – Download the TIAA app on Apple or Android devices to manage account transactions on the go

# Travel Assistance & Global Emergency Services

[www.hr.pitt.edu/travel-coverage](http://www.hr.pitt.edu/travel-coverage)

If you encounter a medical emergency while traveling for personal reasons or while on University business, you’re protected worldwide. Available services include doctor referrals, prescription assistance, emergency evacuation, and more. For information about accessing either travel benefit, visit [www.hr.pitt.edu/travel-coverage](http://www.hr.pitt.edu/travel-coverage).

## Personal Travel

When traveling for personal reasons, domestically or internationally, as part of UPMC Health Plan, you’re covered through Assist America if you encounter an emergency and you’re 100 miles or more away from home. For more information about Assist America, call 1-800-872-1414 or visit [www.assistamerica.com](http://www.assistamerica.com).

To obtain a brochure with attached ID card, you can call member services or print out a card by accessing the UPMC MyHealth Online member portal by following these steps:

1. Visit <https://my.pitt.edu/task/all/hr-myhealth-upmc> and select the “Start” button on the right side, then log in via Pitt Passport
2. Select the menu button (hamburger button) and then select “Your Insurance,” and then “ID Cards”
3. From the “Card Type” drop-down, select “Assist America”
4. After selecting the “Print ID Card” button, a new window/tab will open with your printable card

Assist America is available 24 hours a day, 365 days a year, anywhere in the world. Assist America arranges and pays for the services but cannot reimburse members for services arranged independently.

## Business Travel

For any University member traveling on an academic- or work-related assignment, you’re covered through International SOS, the world’s leading medical and travel security risk services company. In an emergency—or for routine advice—the International SOS team is available to serve your travel-related needs.

To learn more about coverage while traveling and how to register your trip with International SOS, visit [www.hr.pitt.edu/travel-coverage](http://www.hr.pitt.edu/travel-coverage).

For more information about International SOS, visit [www.internationalsos.com](http://www.internationalsos.com).

Please note that registration for your trip is required prior to traveling.

## Business Travel Accident Insurance

The University provides business travel accident (BTA) coverage for all full-time employees in the amount of \$100,000. BTA insurance coverage provides a benefit for loss of life and certain injuries resulting from a covered accident while traveling on authorized University business. For more information, contact the Benefits Department by submitting an online request at [www.hr.pitt.edu/contact-ohr](http://www.hr.pitt.edu/contact-ohr).

# Additional Benefits

Additional benefits are available to eligible faculty and staff. All of the additional benefit offerings that are outlined on this page do not operate on an annual open enrollment schedule or the same plan year. For benefits requiring an enrollment, the guidelines for enrollment are stated below.

## Education

The University offers tuition remission to faculty and staff, as well as their spouse/domestic partner and dependent children. Education benefits are administered by the Office of Human Resources Benefits Department.

For more information on faculty education benefits, refer to the online Faculty Handbook at [www.facultyhandbook.pitt.edu](http://www.facultyhandbook.pitt.edu) (Faculty Compensation/Benefits section).

For more information on staff education benefits, please visit [www.hr.pitt.edu/staffeducation](http://www.hr.pitt.edu/staffeducation).

## Paid Time Off from Work

The University provides faculty and staff with 11 paid holidays per calendar year.

Additionally, full-time faculty members with an annual contract are entitled to a one-month vacation each year. For more information on paid time off for faculty, refer to the online Faculty Handbook at [www.facultyhandbook.pitt.edu](http://www.facultyhandbook.pitt.edu) (Faculty Policies section).

Staff members accrue vacation and sick days each month. They also receive personal day(s) and may receive winter recess off. For more information on paid time off for staff, please visit [www.hr.pitt.edu/benefits/time](http://www.hr.pitt.edu/benefits/time). Union members should refer to their collective bargaining agreements.

## Leaves of Absence

For information on faculty leaves of absence, refer to the online Faculty Handbook at [www.facultyhandbook.pitt.edu](http://www.facultyhandbook.pitt.edu) (Faculty Policies and Faculty Compensation Benefits sections).

For information about staff leaves of absence, please visit [www.hr.pitt.edu/benefits/leaves](http://www.hr.pitt.edu/benefits/leaves).

## Long Term Care Insurance

Long Term Care insurance provides benefits to help pay for care of those who need assistance with activities of daily living because of an accident, illness, or advancing age.

Long Term Care insurance is an employee-paid benefit available at a group rate to faculty and staff, as well as their family members. Please contact the University’s Long Term Care insurance carrier, Unum, for specific plan details and coverage, rates, and enrollment forms at 1-800-227-4165 or [www.unuminfo.com/upitt002](http://www.unuminfo.com/upitt002). This plan is not subject to an annual open enrollment. You may apply any time, but existing employees will be required to complete a medical questionnaire.

## Retiree Benefits Program

The University provides a substantial retiree benefits package to its eligible retirees and their eligible spouse/ domestic partner on record at the time of retirement. Eligibility for the retiree benefits package is contingent upon the job type and status held while actively employed at the University, along with other criteria such as date of hire, age, and years of service.

The University also offers a Defined Dollar Benefit (DDB) program for eligible retirees. The DDB program provides eligible retiring faculty and staff with monthly credits that can be used for purchasing retiree health care coverage. The credits are also provided to the eligible spouse or domestic partner.

For additional information regarding the retiree benefits program, including eligibility for the program, along with the benefits offered upon retirement, please visit [www.hr.pitt.edu/retirees](http://www.hr.pitt.edu/retirees).

# PittPerks

[www.pittperks.com](http://www.pittperks.com)

PittPerks is a value-added benefit for the University of Pittsburgh’s faculty and staff. It provides special pricing on a variety of voluntary benefits including auto, home, and pet health insurance, as well as identity theft protection, all through a convenient payroll deduction. Faculty and staff can also obtain University, local, and national discounts on various products and services. These discounts have been negotiated especially for the University of Pittsburgh.

Visit the PittPerks website for more information. If you have any questions about the available programs on this site, would like to suggest new program offerings, or refer discount shopping vendors, please contact PittPerks [pittperks@corestream.com](mailto:pittperks@corestream.com).

**Note:** Enrollment is passive and will continue year-to-year; you can only opt-out of coverage during the Open Enrollment period.

## Supplemental Medical Coverage

Available through PittPerks, eligible employees can enroll in employee-paid **supplemental medical coverage with accident, critical illness, and hospital indemnity insurance through MetLife**. This coverage would be in addition to the UPMC medical coverage already provided by the University.

Enrollment for this voluntary coverage only takes place during Open Enrollment or new hire enrollment on the PittPerks website: [www.pittperks.com](http://www.pittperks.com).

## Legal Services

Provided through PittPerks by MetLife, eligible faculty and staff can enroll in legal plan coverage for a variety of legal matters, such as real estate, family law, document preparation, and more at an affordable monthly rate. For non-covered matters that are not otherwise included, your plan will now provide four additional hours of network attorney time and services a year.

Enrollment for legal plan coverage takes place during Open Enrollment or new hire enrollment on the PittPerks website: [www.pittperks.com](http://www.pittperks.com).

# Policies and Notices

[www.hr.pitt.edu/benefits/notices](http://www.hr.pitt.edu/benefits/notices)

## Children’s Health Insurance Program Reauthorization Act (CHIPRA)

CHIPRA requires employers offering group health plans to notify employees of their potential rights to receive premium assistance under a state’s Medicaid or CHIP program.

CHIPRA has two different rules that could benefit certain employees of the University. First, CHIPRA offers a premium assistance program for participants who are eligible for a Medicaid or a state CHIP program. If you are such an individual, and you are eligible for health coverage from the University but are unable to afford the premiums, the state CHIP program may help you pay for coverage under the University health plans. If you or your dependents are already enrolled in Medicaid or CHIP, you can contact your state Medicaid or CHIP office to find out if premium assistance is available. Second, CHIPRA includes two Qualified Status Change events. The Qualified Status Change events occur either when an eligible participant’s enrollment ends in Medicaid or a state’s CHIP program, or when an employee becomes eligible for the premium subsidy and can then enroll in the University’s coverage. If either of those two events occur, the employee must request coverage from the University within 60 days of the event.

## Summaries of Benefits and Coverage

Summaries of Benefits and Coverage (SBC) provide applicants, enrollees, and policyholders with government mandated comparable information about health plan benefits and coverage options to help you evaluate choices when comparing the University of Pittsburgh’s plans to other plans. For the most cost-accurate information to compare between the University of Pittsburgh’s group of plans, and for customized information about your medical options, please visit [www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits).

In addition to accessing/printing copies of the electronic SBCs or Certificates of Coverage (COC), you also have the right to request and receive paper copies of these documents for free.

Request a printed health and welfare SBC/COC by contacting the Benefits Department by submitting an online request at [www.hr.pitt.edu/contact-ohr](http://www.hr.pitt.edu/contact-ohr) or by calling 833-852-2210.

## Prescription Drug Notice of Creditable Coverage (Medicare Part D Notice)

Group medical plans with prescription drug coverage sponsored by the University for active faculty and staff, pre-65 retirees, and post-65 retirees meet the standards for creditable coverage required by federal regulations and guidelines.

## Benefits Appeals

Individuals who have a dispute or objection regarding a covered service, denial or provider; or the coverage, operations, or management policies of a plan vendor should contact that vendor directly. Any individual dispute or objection related to coverage through a plan must be addressed between the employee and vendor.

Please visit [www.hr.pitt.edu/current-employees/benefits/provisions/appeals](http://www.hr.pitt.edu/current-employees/benefits/provisions/appeals) for more information.

## Women’s Health and Cancer Rights Act

Under the University of Pittsburgh’s health plans, coverage will be provided to a member who is receiving benefits for a medically necessary mastectomy and who elects breast reconstruction after the mastectomy for:

1. Reconstruction of the breast on which a mastectomy has been performed
2. Surgery and reconstruction of the other breast to produce a symmetrical appearance
3. Prostheses
4. Treatment of physical complications of all stages of medical and surgical benefits provided under the plan

This coverage will be provided in consultation with the attending physician and the patient and will be subject to the same coinsurance and any applicable annual deductibles that apply for the mastectomy.

## Additional Notices

**The following policies and notices, including all of those mentioned on this page, are available online at [www.hr.pitt.edu/benefits/notices](http://www.hr.pitt.edu/benefits/notices).**

We encourage you, your spouse/domestic partner, and dependents to access the notices online and review them in conjunction with open enrollment and any time after. The notice of the availability of this information online and your ability to access the information is deemed to be delivery of those notices. You have the right to request any notice in paper copy by contacting the Plan Administrator.

- » Assisted Fertilization
- » Behavioral Health Care
- » Children’s Health Insurance Program Reauthorization Act (CHIPRA)
- » Claims Review and Appeal Procedures
- » Emergency Services
- » Genetic Information Non-Discrimination Act Compliance
- » Health Insurance Marketplace Notice
- » Initial COBRA Notification
- » Life Insurance Conversion and Portability
- » Loss of Coverage/Termination of Employment (COBRA)
- » Military Leave under USERRA and NDAA
- » Newborns’ and Mothers’ Health Protection Act
- » Notice of Rescission of Coverage
- » Patient Protection Notice
- » Protected Personal Health Information
- » Qualified Medical Child Support Orders
- » Summary of Benefits Coverage
- » Wellness Program Notice
- » Women’s Health and Cancer Rights Act
- » Women’s Health Care

# Benefits Glossary

**Coinsurance** – Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service

**Copayment** – A fixed amount you pay for a covered health care service, usually when you receive the service

**Deductible** – The amount you owe for health care services before your health insurance or plan begins to pay

**Dependent** – An individual, usually a spouse or child, of an insured employee who is eligible for insurance coverage

**Emergency Services** – Evaluation of an emergency medical condition and treatment to keep the condition from getting worse

**Excluded Services** – Health care services that your health insurance or plan doesn’t pay for or cover

**Health Incentive Reward Dollars** – An employer-sponsored program to reward you for taking steps to improve you and your dependent(s) health

**Health Insurance** – A contract that requires your health insurer to pay some or all of your health care costs in exchange for a premium

**Health Maintenance Organization (HMO)** – A health insurance plan that offers a wide range of health care services through a network of providers that contract exclusively with the HMO, or who agree to provide services to members at a pre-negotiated rate

**Health Savings Account (HSA)** – A tax-advantaged medical savings account used in combination with certain health insurance plans to pay for qualifying medical expenses

**In-Network Co-Insurance** – The percent (for example, 20%) you pay of the allowed amount for covered health care services to providers who contract with your health insurance or plan

**In-Network Co-Payment** – A fixed amount you pay for covered health care services to providers who contract with your health insurance or plan

**Inpatient Services** – Health care services at a medical facility when the duration of the stay is at least 24 hours or overnight

**Network** – The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services

**Non-Preferred Provider** – A provider who doesn’t have a contract with your health insurer or plan to provide services to you

**Out-of-Network Co-Insurance** – The percent you pay of the allowed amount for covered health care services to providers who do not contract with your health insurance or plan

**Out-of-Network Co-Payment** – A fixed amount you pay for covered health care services from providers who do not contract with your health insurance or plan

**Out-of-Pocket Costs** – Expenses for medical services that are not reimbursed by your health care plan

**Out-of-Pocket Limit** – The most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100% of the allowed amount

**Outpatient Services** – Health care services at a medical facility that does not require an overnight stay at the facility

**Plan** – A benefit your employer, union, or other group sponsor provides to you to pay for your health care services

**Plan Details** – This tells the employee more information about the plans including, but not limited to, participation period, option, dependents, beneficiaries, and cost

**Play Type** – The category of the plan enrolled in or offered to the employee and their dependents, including, but not limited to, medical, dental, and life plans

**Preferred Provider Organization (PPO)** – A provider who has a contract with your health insurer or plan to provide services to you at a discount

**Premium** – The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly, or yearly

**Prescription Drug Coverage** – Health insurance or plan that helps pay for prescription drugs and medications

**Preventive Care** – Medical care that focuses on health maintenance, such as annual physicals, certain screening tests, and child immunization programs

**Primary Care Physician** – A physician who directly provides or coordinates a range of health care services for a patient

**Primary Care Provider** – A physician, nurse practitioner, clinical nurse specialist, or physician assistant, as allowed under state law, who provides, coordinates, or helps a patient access a range of health care services

**Provider** – A physician, health care professional, or health care facility licensed, certified, or accredited as required by state law

**Qualified Life Status Change** – A change to benefits eligibility that is recognized by the IRS and allows an employee to make a change to certain benefits during the calendar year

**Specialist** – A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent, or treat certain types of symptoms and conditions

**Summary Plan Description** – A document that explains the fundamental features of an employer’s employee benefits plan, including eligibility requirements and the schedule of benefits

**Urgent Care** – Care for an illness, injury, or condition serious enough that a reasonable person would seek care right away but not so severe as to require emergency room care

# Contact Information

Vendor/Service	Benefits Plan/Information	Website	Phone Number
UPMC Health Plan	Medical	www.upmchealthplan.com	1-888-499-6885
	Prescription drug program: retail	www.upmchealthplan.com/pharmacy	1-888-499-6885
	Prescription drug program: mail order	www.expressscripts.com	1-877-787-6279
	Assist America	www.assistamerica.com	1-800-872-1414
	MyHealth Advice Line		1-866-918-1591
	Flexible Spending Accounts	www.upmchealthplan.com/members/learn/consumer-advantage	1-888-499-6885
	UPMC MyHealth@Work Health and Wellness Center	www.hr.pitt.edu/wellness	412-647-4949
	Amplifon	www.amplifonusa.com/pitt	1-866-978-9379
Davis Vision by MetLife	Vision	www.metlife.com/mybenefits	1-888-777-7418
United Concordia	Dental	www.ucci.com	1-877-215-3616
The Hartford Life Insurance	Life, AD&D, and dependent life	enroll.thehartfordatwork.com/upittbene	1-855-396-7655
Unum	Long term care insurance	www.unuminfo.com/upitt002	1-800-227-4165
TIAA	Defined Contribution Plan	www.tiaa.org/pitt	1-800-682-9139
Pension Administration Center	Noncontributory Defined Benefit Pension Plan	www.hr.pitt.edu/noncontributory	1-866-283-0208
Life Solutions	Faculty and Staff Assistance Program	www.hr.pitt.edu/lifesolutions	1-866-647-3432
MetLife	FMLA, STD, LTD	www.hr.pitt.edu/benefits/leaves	1-888-777-7418
PittPerks (Corestream)	PittPerks voluntary benefits	www.pittperks.com	1-888-689-9696
Care.com	Child and dependent backup care	www.pitt.care.com	1-855-781-1303

Contact the Benefits Department  
www.hr.pitt.edu/contact-ohr  
833-852-2210

How are we doing?  
Visit <http://pi.tt/BenefitsSurvey>  
and let us know.





University of  
Pittsburgh

Office of  
Human Resources

**Benefits Department**  
200 S. Craig Street  
Pittsburgh, PA 15260

**Support:** [hr.pitt.edu/contact-ohr](http://hr.pitt.edu/contact-ohr)

**Telephone:** 833-852-2210

**Website:** [hr.pitt.edu/benefits](http://hr.pitt.edu/benefits)