Summary Guide to Benefits

July 1, 2023 - June 30, 2024
# Summary Guide to Benefits

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

## Enrollment and Status Changes

### Life Events (Qualified Status Changes)

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. 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.

### 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.

### Enroll in or Make Changes to Benefits

1. Visit 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.

**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.

**Pre-65 retirees, surviving spouses/domestic partners, long-term disability participants, prolonged worker’s compensation participants, and COBRA participants will not enroll via Pitt Worx. Participants will receive their associated enrollment forms through Benefit Management Services (BMS).**

Participants who receive forms from BMS should return their forms to BMS if making changes or electing benefits.

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## Contact the Benefits Department

**Call:** 833-852-2210  
**Submit an inquiry:** www.hr.pitt.edu/contact-ohr

### 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. 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.

## Enrollment and Status Changes Outside of Open Enrollment

- **Preferential Debt Recovery**
  - mandatory  
  - listed in financial aid agreements  
- **Exception to Federal Debt Recovery**
  - and the plan/contracts, then the 
- **Summary Guide to Benefits**
  - will control.
- **Additional Benefits**
  - presented at www.hr.pitt.edu/benefits.
- **Life Events (Qualified Status Changes)**
  - www.hr.pitt.edu/benefits/qualified.
- **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.
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  - **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.
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  - **Pre-65 retirees, surviving spouses/domestic partners, long-term disability participants, prolonged worker’s compensation participants, and COBRA participants will not enroll via Pitt Worx. Participants will receive their associated enrollment forms through Benefit Management Services (BMS).**
  - **Participants who receive forms from BMS should return their forms to BMS if making changes or electing benefits.**
### Basic Plan Features and Explanations

**UPMC Health Plan Member Services:**
1-888-499-6885

**UPMC Health Plan:**
www.upmchealthplan.com/pitt

**UPMC Advantage Network:**
Includes Doctor Office or Convenient Care Clinic Visit, specialist office visit, and all facility services.

**UPMC Health Plan Lower Benefit:**
Less comprehensive than the Advantage Network and excludes some services.

### PANTHER GOLD

<table>
<thead>
<tr>
<th>Feature</th>
<th>Advantage Network</th>
<th>Health Plan Lower Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Out-of-Pocket Max</strong>&lt;br&gt;(includes Deductible and Coinsurance/Copayment Amounts, excluding Pharmacy copayments)&lt;br&gt;(Does not apply to members with Advantage Network (HMO))</td>
<td><strong>$2,000 / $4,000</strong></td>
<td><strong>$3,000 / $6,000</strong></td>
</tr>
<tr>
<td><strong>Outpatient Facility Services &amp; Observations</strong>&lt;br&gt;(Max of 2 copayments per plan year 100% after $500 copayment)</td>
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<td><strong>Inpatient Hospital Services</strong>&lt;br&gt;(Refer to Global Emergency Services for assistance while traveling)</td>
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<td><strong>Prenatal Doctor Office Visits</strong>&lt;br&gt;(Max of 25 visits per plan year)</td>
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### UPMC Advantage Network

**Listed is a sampling of the Advantage Network hospitals.**
- UPMC McKnightwest
- UPMC Montefiore
- UPMC Northwest
- UPMC Passavant
- UPMC Presbyterian
- UPMC Shadyside
- UPMC Western Psychiatric Hospital

### Other UPMC Health Plan Network Facilities

**Listed is a sampling of the Advantage Network health plan network facilities.**
- Butler Memorial Hospital
- St. Clair Memorial Hospital
- Heritage Valley
- Latrobe/Westmoreland/Friss

### To locate participating physicians and facilities in the UPMC Network:

1. Visit 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

### To utilize an AnywhereCare visit:

1. Access UPMC AnywhereCare by visiting 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

The Patient Protection Notice can be found at www.hr.pitt.edu/ad:benefits/notice. You may receive additional information provided here.
Life Solutions: Faculty & Staff Assistance Program
1-866-647-3432 or 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

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.

Comprehensive Medication Management
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.

Amplifon
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.

Prescription Drug Program
www.hr.pitt.edu/prescription-drug

This program applies to all medical plans.*

<table>
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<tr>
<th>Tier</th>
<th>Copayment</th>
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<tbody>
<tr>
<td>1</td>
<td>$16 Preferred Generics</td>
</tr>
<tr>
<td>2</td>
<td>$45 Preferred Brand and Generics</td>
</tr>
<tr>
<td>3</td>
<td>$90 Non-Preferred Medications (brand and generic)</td>
</tr>
<tr>
<td>4</td>
<td>$100 Specialty Medications (brand and generic)</td>
</tr>
<tr>
<td>5</td>
<td>$0 Preventive Medications (ACA)^</td>
</tr>
</tbody>
</table>

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.

* 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.
Wellness for Life
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

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/ 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.

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 to learn more.

Wellness for Life Health Incentive Reward Dollars
Faculty and staff can participate in the Wellness Incentives program by earning 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.

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.

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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.

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

Incentivize Your Health
Now, everyone can earn up to $200 in incentives no matter what plan they choose. This means you can get more money for investing in you!
## Summary of Key Provisions

<table>
<thead>
<tr>
<th>Dental Plans</th>
<th>Monthly Premiums</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concordia Plus Managed Care (PA only)</td>
<td>Concordia Flex I</td>
</tr>
<tr>
<td>Standard Care Plans</td>
<td></td>
</tr>
<tr>
<td>Concordia Flex I</td>
<td>Concordia Flex II</td>
</tr>
<tr>
<td><strong>Coverage Level</strong></td>
<td><strong>Concordia Plus Managed Care (PA Only) DHMO</strong></td>
</tr>
<tr>
<td>Individual</td>
<td>$21.58</td>
</tr>
<tr>
<td>Individual Plus One Dependent</td>
<td>$43.68</td>
</tr>
<tr>
<td>Family</td>
<td>$71.24</td>
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</tbody>
</table>

### How the Plan Works

- **Requires selection of a primary dental office (PDO) in the Western PA DHMO network.**
- **All services must be coordinated through the designated dentist listed on the insurance card presented at the time of service.**

### Network Name

- **Dental Plan Name:** DHMO Concordia Plus General Dentists
- **Advantage Plus**
- **Advantage Plus**

### Annual Deductible

- **None**
- **$50/individual; $150/family**
- **$50/individual; $150/family**

### Exams/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**
- **Insurance pays 50% of Maximum Allowable Charge**
- **Insurance pays 50% of Maximum Allowable Charge**

### Orthodontics (space maintainers to age 17)

- **Covered based on specific member copayment schedule amounts**
- **Not covered**
- **Insurance pays approximately 50% up to scheduled allowance; $1,500 lifetime maximum**

### Annual Plan Year Maximum

- **Note:** Orthodontics maximum is separate
- **None**
- **$500/covered person**
- **$1,000/covered person**

---


** Select “Find a Dentist”

+ Enter a location or dentist name

4. 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.

Use the Provider ID to designate the PDO(s) when enrolling.

5. For the Concordia Flex I and II plans, select the “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.

---

*Locate Participating Providers in the United Concordia network:*

1. Visit www.unitedconcordia.com
2. Select “Find a Dentist”
3. Enter a location or dentist name
4. 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.

Use the Provider ID to designate the PDO(s) when enrolling.

5. 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.

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* 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.

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

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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.

* 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.

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## Monthly Vision Plan Premiums

### Coverage Level

<table>
<thead>
<tr>
<th></th>
<th>Fashion Excellence</th>
<th>Designer Gold</th>
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<tbody>
<tr>
<td>Individual</td>
<td>$6.93</td>
<td>$10.25</td>
</tr>
<tr>
<td>Individual Plus One Dependent</td>
<td>$12.45</td>
<td>$18.42</td>
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<tr>
<td>Family</td>
<td>$16.95</td>
<td>$25.07</td>
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</table>

### Monthly Vision Plan Premiums

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<td>$25.07</td>
</tr>
</tbody>
</table>

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.

### Locate Participating Providers in the Davis Vision by MetLife network:

2. Step 2: Scroll to “How can we help you” and select “Find a vision provider.”
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.
Travel Assistance & Global Emergency Services
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.

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.

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. For more information about Assist America, visit www.hr.pitt.edu/travel-coverage.

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.

For more information about International SOS, visit 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.

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.

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. 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.

Legal Services
Provided through PittPerks by MetLife, eligible faculty and staff can enroll in legal plan coverage services for a variety of legal matters, such as real estate matters, family law, document preparation, and more at an affordable monthly rate.

Enrollment for legal plan coverage takes place during Open Enrollment or new hire enrollment on the PittPerks website: www.pittperks.com.

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

PittPerks
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.

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.

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

Retirement Savings Plan
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.

For more information about universal availability, visit www.hr.pitt.edu/universal-availability.

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Retirement Savings Plan
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.

For more information about universal availability, visit www.hr.pitt.edu/universal-availability.
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 elect to receive 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 the employee becomes eligible for the premium subsidy and can then enroll in the University's coverage. If either of those two events occurs, 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 a government mandated comparable information about health plan benefits and coverage options to help you make an informed choice 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.

In addition to accessing/printing copies of the electronic SBCs or Certificates of Coverage (COC), you also have the right to request any notice in paper copy by contacting the Benefits Department by submitting an online request at www.hr.pitt.edu/contact-ohr or by calling 833-852-2210.

Prescription Drug Notice of Creditable Coverage
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 the 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 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 on www.hr.pitt.edu/benefits.

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 your eligibility that is recognized by the IRS and allows an employer to make a change to certain benefits during the calendar year.

Overview of Services

- 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 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

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 dependents’ 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 insurance plans for paying 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
- 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
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Policies and Notices
www.hr.pitt.edu/benefits/notices
## Contact Information

<table>
<thead>
<tr>
<th>Vendor/Servicer</th>
<th>Benefits Plan/Information</th>
<th>Website</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td><strong>UPMC Health Plan</strong></td>
<td>Medical</td>
<td><a href="http://www.upmchealthplan.com">www.upmchealthplan.com</a></td>
<td>1-888-499-6885</td>
</tr>
<tr>
<td></td>
<td>Prescription drug program: retail</td>
<td><a href="http://www.upmchealthplan.com/pharmacy">www.upmchealthplan.com/pharmacy</a></td>
<td>1-888-499-6885</td>
</tr>
<tr>
<td></td>
<td>Prescription drug program: mail order</td>
<td><a href="http://www.expressscripts.com">www.expressscripts.com</a></td>
<td>1-877-787-6279</td>
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<td></td>
<td>Assist America</td>
<td><a href="http://www.assistamerica.com">www.assistamerica.com</a></td>
<td>1-800-872-1414</td>
</tr>
<tr>
<td></td>
<td>MyHealth Advice Line</td>
<td></td>
<td>1-866-918-1591</td>
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<tr>
<td></td>
<td>UPMC MyHealth@Work Health and Wellness Center</td>
<td><a href="http://www.hr.pitt.edu/wellness">www.hr.pitt.edu/wellness</a></td>
<td>412-647-4949</td>
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<tr>
<td></td>
<td>Amplifon</td>
<td><a href="http://www.amplifonusa.com/pitt">www.amplifonusa.com/pitt</a></td>
<td>1-866-978-9379</td>
</tr>
<tr>
<td><strong>Davis Vision by MetLife</strong></td>
<td>Vision</td>
<td><a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a></td>
<td>1-888-777-7418</td>
</tr>
<tr>
<td><strong>United Concordia</strong></td>
<td>Dental</td>
<td><a href="http://www.ucc.com">www.ucc.com</a></td>
<td>1-877-215-3616</td>
</tr>
<tr>
<td><strong>The Hartford Life Insurance</strong></td>
<td>Life, AD&amp;D, and dependent life</td>
<td>enroll.thehartfordatwork.com/upittbene</td>
<td>1-855-396-7655</td>
</tr>
<tr>
<td><strong>Unum</strong></td>
<td>Long term care insurance</td>
<td><a href="http://www.unuminfo.com/upitt002">www.unuminfo.com/upitt002</a></td>
<td>1-800-227-4165</td>
</tr>
<tr>
<td><strong>TIAA</strong></td>
<td>Defined Contribution Plan</td>
<td><a href="http://www.tiaa.org/pitt">www.tiaa.org/pitt</a></td>
<td>1-800-682-9139</td>
</tr>
<tr>
<td><strong>Pension Administration Center</strong></td>
<td>Noncontributory Defined Benefit Pension Plan</td>
<td><a href="http://www.hr.pitt.edu/noncontributory">www.hr.pitt.edu/noncontributory</a></td>
<td>1-866-283-0208</td>
</tr>
<tr>
<td><strong>Life Solutions</strong></td>
<td>Faculty and Staff Assistance Program</td>
<td><a href="http://www.hr.pitt.edu/lifesolutions">www.hr.pitt.edu/lifesolutions</a></td>
<td>1-866-647-3432</td>
</tr>
<tr>
<td><strong>MetLife</strong></td>
<td>FMLA, STD, LTD</td>
<td><a href="http://www.hr.pitt.edu/benefits/leaves">www.hr.pitt.edu/benefits/leaves</a></td>
<td>1-888-777-7418</td>
</tr>
<tr>
<td><strong>PittPerks (Corestream)</strong></td>
<td>PittPerks voluntary benefits</td>
<td><a href="http://www.pittperks.com">www.pittperks.com</a></td>
<td>1-888-689-9696</td>
</tr>
<tr>
<td><strong>Care.com</strong></td>
<td>Child and dependent backup care</td>
<td><a href="http://www.pitt.care.com">www.pitt.care.com</a></td>
<td>1-855-781-1303</td>
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**Contact the Benefits Department**
[www.hr.pitt.edu/contact-ohr](http://www.hr.pitt.edu/contact-ohr)
833-852-2210