**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

**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**

**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

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.

**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.
**UPMC Health Plan Member Services:** 1-888-499-6885
www.upmchealthplan.com/pitt

### Basic Plan Features and Explanations

<table>
<thead>
<tr>
<th>UPMC Health Plan Member Services:</th>
<th>PANTHER QOLD with Advantage Network (HMO)</th>
<th>PANTHER PPO</th>
<th>PANTHER BASIC (PPO) QDHPP with HSA Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Requires selection of a network doctor, primary care physician (PCP)</td>
<td>May select any doctor* Provides coverage to any doctor or hospital</td>
<td>May select any doctor* Provides coverage to any doctor or hospital</td>
<td>May select any doctor* Provides coverage to any doctor or hospital</td>
</tr>
<tr>
<td>No coverage provided outside the UPMC Health Plan network, except in the case of an emergency</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*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/anywhere-care

- Adult and Pediatric Wellness & Preventive Services
- Doctor Office or Convenient Care Clinic Visit
- Outpatient Behavioral Health
- Chiropractic Services
- Prenatal Doctor Office Visits
- Urgent Care Services
- Emergency Room Services
- Inpatient Hospital Services
- Outpatient Facility Services & Observations
- Diagnostic Services: Basic
- High-Tech
- Medical Therapy Services
- Physical, Speech, & Occupational Therapy

### UPMC ADVANTAGE NETWORK

<table>
<thead>
<tr>
<th>Eligible for Health Care FSA; More Info on page 16</th>
<th>UPMC ADVANTAGE NETWORK Higher Benefits-UPMC Owned Facilities</th>
<th>UPMC HEALTH PLAN Lower Benefit</th>
<th>FULL UPMC IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible*</td>
<td>$150/$300 for non-copay services</td>
<td>$300 / $600</td>
<td>$750 / $1,500</td>
<td>$1,500 / $3,000</td>
</tr>
<tr>
<td>Co-insurance</td>
<td>n/a</td>
<td>20%</td>
<td>15%</td>
<td>35%</td>
</tr>
<tr>
<td>Plan Responsibility</td>
<td>100%</td>
<td>80%</td>
<td>85%</td>
<td>65%</td>
</tr>
<tr>
<td>Out-of-Pocket Max (includes Deductible and Co-insurance/Copayment Amounts, excluding Pharmacy copayments)</td>
<td>$2,000 / $4,000</td>
<td>$3,000 / $6,000</td>
<td>$6,000 / $12,000</td>
<td></td>
</tr>
<tr>
<td>Copayment</td>
<td></td>
<td>n/a</td>
<td>n/a</td>
<td>n/a</td>
</tr>
</tbody>
</table>

*Co-insurance amounts do not apply towards any deductible or out-of-pocket max.

### UPMC HEALTH PLAN

<table>
<thead>
<tr>
<th>Eligible for Health Care FSA; More Info on page 16</th>
<th>FULL UPMC IN-NETWORK</th>
<th>OUT-OF-NETWORK</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,000 / $4,000</td>
<td>$3,000 / $6,000</td>
<td></td>
</tr>
<tr>
<td>30%</td>
<td>50%</td>
<td></td>
</tr>
</tbody>
</table>

### UPMC AdvantEdge Network

- Listed is a sampling of the UPMC Health Plan networks and facilities. Visit www.upmchealthplan.com/find to confirm all participating Advantage Network facilities:

  - UPMC McKnight
  - UPMC Magee-Womens Hospital
  - UPMC Abesme
  - UPMC East
  - UPMC Hamot
  - UPMC Western Psychiatric Hospital

### Other UPMC Health Plan Network Facilities

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

  - Butler Memorial Hospital
  - SL Clai Memorial Hospital
  - Heritage Valley
  - Latrobe/Westmoreland/Frick

### Health Care FSA/HSA Option

- Eligible for Health Care FSA; More Info on page 16

- More info on page 16

- HSA Options*2

### Comparative Summary of Key Provisions

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/anywhere-care

- To locate participating physicians and facilities in the UPMC Network:
  1. Visit www.upmchealthplan.com
  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/anywhere-care

- 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/anywhere-care

The Patient Protection Notice can be found at www.hr.pitt.edu/patient-notice.

- Use of more covered family members may satisfy these amounts

### Medical Plans

- 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.upmchealthplan.com

  * Visit www.upmchealthplan.com/sbc to view the SBC

  * Visit www.upmchealthplan.com/glossary to view the glossary

  * This plan has an embedded out-of-pocket maximum (OOP max) for in- and out-of-network benefits, which means an individual within a family reaches $2,000 in OOP max; or when a combination of family members’ expenses reach the OOP max, or when a combination of family members’ expenses reach the OOP max plus any coinsurance amount:

  * When the OOP max is reached:

    - Out-of-pocket max all covered members are considered to have met the OOP max; or when a combination of family members’ expenses reach the OOP max; or when a combination of family members’ expenses reach the OOP max plus any coinsurance amount:

    - Out-of-pocket max all covered members are considered to have met the OOP max; or when a combination of family members’ expenses reach the OOP max; or when a combination of family members’ expenses reach the OOP max plus any coinsurance amount:

### New for 2023-24 Panter 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.
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.*

Short-term, 30-, 60-, and 90-day supply available through:
Retail and independent pharmacies
UPMC Health Plan: 1-888-499-6885

<table>
<thead>
<tr>
<th>Tier</th>
<th>Copayment</th>
</tr>
</thead>
<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>

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
UPMC Health Plan: 1-888-499-6885
University Pharmacy: 412-383-1850

<table>
<thead>
<tr>
<th>Tier</th>
<th>Copayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$32 Preferred Generics</td>
</tr>
<tr>
<td>2</td>
<td>$90 Preferred Brand</td>
</tr>
<tr>
<td>3</td>
<td>$180 Non-Preferred Medications</td>
</tr>
<tr>
<td>5</td>
<td>$0 Preventive Medications</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

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, prostrate 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.

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.

Wellness Center
UPMC MyHealth@Work 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.

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 University Club’s website at www.uc.pitt.edu.

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, prostrate screenings, and colonoscopies
Flu, pneumonia, and shingles vaccinations
Adult and pediatric immunizations

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.

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

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!

Some of the conditions that UPMC MyHealth@Work can help treat include:
» Acute bronchitis
» Allergies
» Blood pressure screenings
» Coughs, colds, and fever
» Headaches
» Insect bites and stings
» Laryngitis
» Minor cuts
» Nausea and vomiting
» Rash
» Sinusitis
» Strains and sprains
» Suture removal
» 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.
### Summary of Key Provisions

<table>
<thead>
<tr>
<th>Managed Care</th>
<th>Standard Care Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Concordia Plus Managed Care (PA only) DHMO</td>
<td>Concordia Flex I</td>
</tr>
<tr>
<td><strong>How the Plan Works</strong></td>
<td></td>
</tr>
<tr>
<td>Requires selection of a primary dental office (PDO) in the Western PA DHMO network. <strong>All services must be coordinated through the designated dentist listed on the insurance card presented at the time of service.</strong> PDO referrals required for specialty and pediatric care.</td>
<td>May select any dentist*</td>
</tr>
<tr>
<td>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 selected at enrollment, one will be assigned. Each participant can have their own PDO.*</td>
<td>Plan payment accepted, or for certain services patient responsible for coinsurance as percent of maximum allowable charge (MAC).</td>
</tr>
<tr>
<td></td>
<td>MAC accepted as payment in full by participating provider (Concordia Advantage dentist); non-participating provider may issue a balance bill.</td>
</tr>
<tr>
<td><strong>Network Name</strong></td>
<td>DHMO Concordia Plus General Dentists</td>
</tr>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>None</td>
</tr>
<tr>
<td><strong>Exam/Cleaning Frequency</strong></td>
<td>One in any consecutive six months**</td>
</tr>
<tr>
<td><strong>Preventive Services</strong> (e.g., x-rays)</td>
<td>Insurance pays 100%**</td>
</tr>
<tr>
<td><strong>Basic Services</strong> (e.g., cavity fillings)</td>
<td>Insurance pays 100%</td>
</tr>
<tr>
<td><strong>Major Services</strong> (e.g., crowns)</td>
<td>Covered based on specific member copayment schedule amounts$</td>
</tr>
<tr>
<td><strong>Orthodontics</strong> (dental appliances to age 18)</td>
<td>Covered based on specific member copayment schedule amounts$</td>
</tr>
<tr>
<td><strong>Annual Plan Year Maximum</strong></td>
<td>None</td>
</tr>
</tbody>
</table>

* Locate participating providers in the United Concordia network:
1. Visit [www.unitedconcordia.com](http://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
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.

**Locate Participating Providers in the United Concordia network:**
1. Visit [www.unitedconcordia.com](http://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
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.

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.

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### Monthly Dental Plan Premiums

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Concordia Plus Managed Care (PA Only) DHMO</th>
<th>Concordia Flex I</th>
<th>Concordia Flex II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$21.58</td>
<td>$18.20</td>
<td>$27.30</td>
</tr>
<tr>
<td>Individual Plus One Dependent</td>
<td>$43.68</td>
<td>$34.58</td>
<td>$52.78</td>
</tr>
<tr>
<td>Family</td>
<td>$71.24</td>
<td>$55.90</td>
<td>$101.92</td>
</tr>
</tbody>
</table>

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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](http://www.hr.pitt.edu/dental) and select “Schedule of Benefits.”

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* To determine your copayment responsibility for the current plan year, visit [www.hr.pitt.edu/dental](http://www.hr.pitt.edu/dental) and select “Schedule of Benefits.”

---

* 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](http://www.hr.pitt.edu/dental) and select “Schedule of Benefits.”
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.

<table>
<thead>
<tr>
<th>Coverage Level</th>
<th>Fashion Excellence</th>
<th>Designer Gold</th>
</tr>
</thead>
<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>
</tr>
<tr>
<td>Family</td>
<td>$16.95</td>
<td>$25.07</td>
</tr>
</tbody>
</table>

**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.

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.

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<table>
<thead>
<tr>
<th>Eye Examination</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covered in full</td>
<td>Plan pays up to $32</td>
<td>Plan pays up to $32</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Eyeglass Lenses</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bifocal: $36</td>
<td>Bifocal: $36</td>
</tr>
<tr>
<td></td>
<td>Trifocal: $46</td>
<td>Trifocal: $46</td>
</tr>
<tr>
<td></td>
<td>Lenticular: $72</td>
<td>Lenticular: $72</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Frame</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Davis Vision Fashion Frame: Covered in full</td>
<td>Plan pays up to $60</td>
<td>Plan pays up to $130 plus 20% off**</td>
</tr>
<tr>
<td>Davis Vision Designer Frame: $20 copay</td>
<td>Davis Vision Designer Frame: Covered in full</td>
<td>Davis Vision Designer Frame: $30 copay</td>
</tr>
<tr>
<td>Davis Vision Premier Frame: $40 copay</td>
<td>Davis Vision Premier Frame: $25 copay</td>
<td>Plan pays up to $30</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Contacts (in lieu of eyeglasses)</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Evaluation and fitting: Covered in full</td>
<td>Daily wear: up to $20</td>
<td>Daily wear: up to $20</td>
</tr>
<tr>
<td>Plan pays up to $75 for provider supplied contacts</td>
<td>Extended wear: up to $30</td>
<td>Extended wear: up to $30</td>
</tr>
<tr>
<td>Medically necessary: up to $225</td>
<td>Elective: up to $48</td>
<td>Elective: up to $48</td>
</tr>
<tr>
<td>Disposable: up to $75</td>
<td>Medically necessary: Covered in full</td>
<td>Disposable: up to $75</td>
</tr>
<tr>
<td>Medically necessary: up to to $225</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
</tbody>
</table>

* 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.

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.
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, 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.

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.

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.

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.

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.

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.
Benefits Glossary

**Coinurance** - 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 your health and the health of your dependents

**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 fee

**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 to members

**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 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

<table>
<thead>
<tr>
<th>Vendor/Servicer</th>
<th>Benefits Plan/Information</th>
<th>Website</th>
<th>Phone Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>UPMC Health Plan</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>
</tr>
<tr>
<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>
</tr>
<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>
</tr>
<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>Davis Vision by MetLife</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>United Concordia</td>
<td>Dental</td>
<td><a href="http://www.ucci.com">www.ucci.com</a></td>
<td>1-877-215-3616</td>
</tr>
<tr>
<td>The Hartford Life</td>
<td>Life, AD&amp;D, and dependent life</td>
<td><a href="http://enroll.thehartfordatwork.com/upittbenef">enroll.thehartfordatwork.com/upittbenef</a></td>
<td>1-855-396-7655</td>
</tr>
<tr>
<td>Insurance</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unum</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>TIAA</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>Pension Administration Center</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>Life Solutions</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>MetLife</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>PittPerks (Corestream)</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>Care.com</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>
</tr>
</tbody>
</table>

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**Contact the Benefits Department**

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

833-852-2210