



Office of Human Resources

# Staff Benefits Orientation

---

Plan Year July 1, 2026 – June 30, 2027

Presented by the Benefits Department



# Agenda



## Health & Wellness Plans

- **Medical:** Choice of three (3) UPMC Health Plans with built-in prescription through CVS Caremark.
  - Wellness for Life Programs
- **Dental:** Choice of three (3) United Concordia Plans
- **Vision:** Choice of two (2) Davis Vision by MetLife Plans
- **Flexible Spending Accounts:** health care, dependent care, parking, and/or mass transit
- **Life Insurance:** Basic and Optional coverage



## Financial Wellness

- Retirement Savings Plans
- Public Service Loan Forgiveness (PSLF) & SAVI
- Employee Emergency Fund



## Work-Life Balance

- Leaves of Absence
- Life Solutions
- PittPerks Voluntary Benefits and Discount Program
- Care.com Partnership



## Education Benefits

- For Self
- For Spouses / Domestic Partners
- For Children
- Other Related Education Programs

# Health and Wellness Benefits

---

Your guide to Medical, Wellness for Life, Dental, Vision, FSAs, and Life Insurance — plus how to enroll.

**Plan year: July 1, 2026 – June 30, 2027**



University of Pittsburgh  
Office of Human Resources,  
Benefits Department

# Benefit Provisions

## Effective Dates, Enrollment & Plan Year



### Effective Date of Coverage

Hired on or before the 1st business day of the month → Coverage begins that month

Hired after the 1st business day → Coverage begins the 1st of the following month



### How to Enroll

Complete enrollment online in [Pitt Worx](#) via my.pitt.edu

Elections due within **31 days** of hire date

Instructions & video guide: [Benefits Reference Guides on SharePoint](#)



### Plan Year

Current plan year: **July 1, 2026 – June 30, 2027**

Annual Open Enrollment occurs each spring; changes effective July 1

# Benefit Eligibility

## Who is Eligible?

Your eligibility for benefits may depend on your role, union representation, and Full-Time or Part-Time status.

### Both full-time and part-time regular staff employees are eligible for:

- Medical (including prescription), dental, and vision coverage
- Flexible Spending Accounts / Health Savings Account
- Life and AD&D insurance
- Wellness programs and additional services

*\* Staff, Faculty, and Librarians covered by a collective bargaining agreement should consult their agreement, as those terms govern eligibility and benefits.*

## Key Facts

### Documentation Required

Upload dependent documentation in Pitt Worx before enrolling

### 31-Day Window

Enroll within 31 days of your hire date — or wait for Open Enrollment or another qualifying life event and contact benefits within 60 days.

### Not Eligible

Parents, grandparents, siblings, cousins are not covered.

# Eligible Dependents



## Spouse / Domestic Partner

Legal spouse or Pitt-approved domestic partner.

*Marriage certificate or partner affidavit required.*



## Children

Biological, step, and adopted children.

*Covered until the last day of the month they turn 26.*



## Disabled Dependents

Disabled children may remain covered beyond age 26.

*Additional disability certification may be required.*

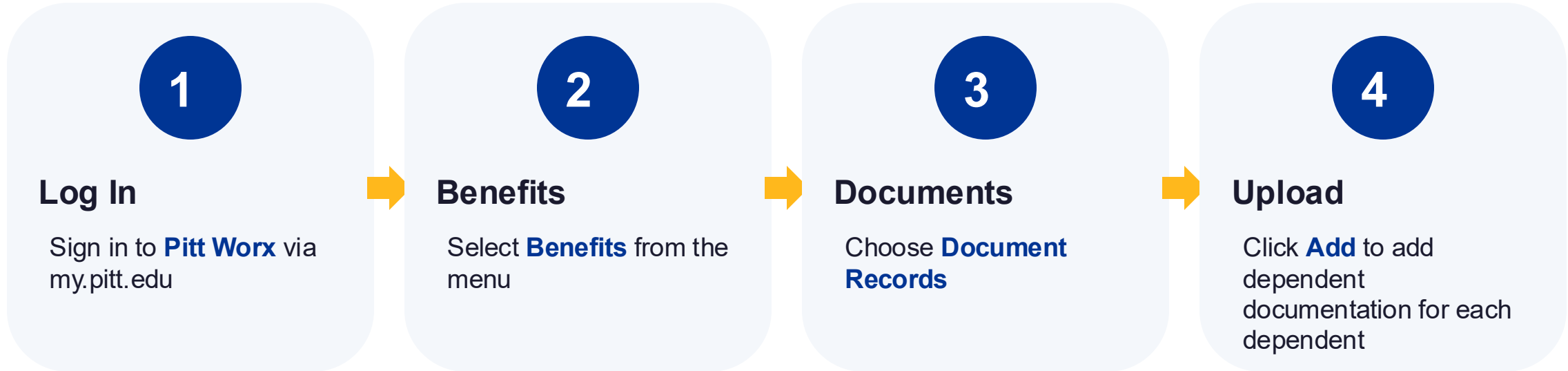
Not eligible: parents, grandparents, grandchildren, siblings, cousins, and other extended family.

For a full listing of eligible dependents and acceptable documentation, visit [hr.pitt.edu/benefits/documentation-requirements-dependents](http://hr.pitt.edu/benefits/documentation-requirements-dependents)



University of  
Pittsburgh®

# Uploading Dependent Documentation



## 31-day deadline

Dependents are removed from your policy if valid documentation isn't submitted within 31 days of your hire date. *Documents not in English must be submitted along with a certified third-party translation. Self-translations are not permitted.*

For a full listing of eligible dependents and acceptable documentation, visit [hr.pitt.edu/benefits/documentation-requirements-dependents](https://hr.pitt.edu/benefits/documentation-requirements-dependents)



# Making Changes to Your Elections



## Open Enrollment

Annual election period to make changes or newly enroll in benefits.

Annual

ENROLLMENT PERIOD

**Every Spring**

COVERAGE EFFECTIVE

**July 1**



## Qualified Status Change (QSC)

60-day window to act

### QUALIFYING EVENTS

- Marriage
- Divorce
- Birth / Adoption / Foster
- Gain/loss of other coverage
- Dependent reaches age 26
- Death of a dependent

*Outside these windows, changes aren't permitted until the next Open Enrollment, or a change in employment that impacts eligibility.*

Note: If you waive Medical coverage, you'll receive a \$50/month benefit credit.

# Premium Deductions

## Pre-Tax Deductions

*These deductions reduce your taxable income — saving you money each paycheck.*

- Medical
- Dental
- Vision
- Flexible Spending Accounts (FSAs)
- Health Savings Account (HSA)

## After-Tax Deductions

*Paid after-tax — does not reduce taxable income.*




- Optional Life Insurance
- Optional AD&D Insurance
- Spouse / Domestic Partner Life Insurance
- Dependent Child Life Insurance

*Domestic partner premiums are deducted after-tax per IRS guidance. Premium rates vary by employee group; represented staff should refer to their collective bargaining agreement.*

➤ Additional information about benefit premium deductions is available at [hr.pitt.edu/premiums](http://hr.pitt.edu/premiums)

# Benefit Summary Guides & Rates

Explore complete plan details, rates, and summary guides on the OHR Benefits website: [hr.pitt.edu/benefits/health-welfare](http://hr.pitt.edu/benefits/health-welfare)

	Non-Represented Staff	Represented Staff (USW)
 <b>Medical</b> <i>Including Prescription</i>	<a href="#">View Summary Guide &amp; Rates</a>	<a href="#">View Summary Guide &amp; Rates</a>
 <b>Dental</b>	<a href="#">View Summary Guide &amp; Rates</a>	<a href="#">View Summary Guide &amp; Rates</a>
 <b>Vision</b>	<a href="#">View Summary Guide &amp; Rates</a>	<a href="#">View Summary Guide &amp; Rates</a>
 <b>Flexible Spending Accounts</b>	<a href="#">View Summary Guide &amp; Rates</a>	<a href="#">View Summary Guide &amp; Rates</a>
 <b>Life Insurance &amp; AD&amp;D</b>	<a href="#">View Summary Guide &amp; Rates</a>	<a href="#">View Summary Guide &amp; Rates</a>

# Medical Plans

---

Three plan options to fit your healthcare needs and budget through UPMC Health Plan.

Panther HDHP

Panther PPO

Panther HMO

# Panther HDHP

High Deductible Health Plan — Low Premium, HSA Eligible

1

In-Network & Out-of-Network Coverage

2

High Deductible / Lowest Premium

3

Health Savings Account (HSA) Option

4

HSA Seeding: Non-Represented Staff

## About the HSA

- Qualified HDHP — qualifies you to open an HSA
- Cannot combine HSA with a Health Care FSA
- HSA funds cover medical, dental, vision, and Rx for you, your spouse, and dependents
- Pitt adopts annual IRS limit increases each July 1\*

## ★ HSA Seeding\* — Non-Represented Staff Only

Pitt seeds your HSA at the start of each plan year:

**\$500<sup>^</sup>**

Individual Coverage

**\$1,000<sup>^</sup>**

Family Coverage

*Represented Staff (USW): see footnote below.*

<sup>^</sup> If coverage begins mid-year, the contribution is paid in your first paycheck after the effective date and will be pro-rated for enrollments between January and June.

\* Not available to all employees. If you are covered by a collective bargaining agreement (union contract) or within a collective bargaining unit, please consult your agreement or contact your union representative to confirm eligibility.

# Health Savings Account (HSA)

Available to Panther HDHP enrollees · Administered by UPMC Health Plan

## About the HSA

- **Tax-advantaged savings account** for current and future qualified medical expenses.
- **Who's eligible:** employees enrolled in the **Panther HDHP**.
- **Triple tax advantage:** pre-tax contributions, tax-free growth, tax-free withdrawals for qualified expenses.
- **Funds roll over** year to year — no "use it or lose it."
- **Portable:** the account stays with you if you change plans or leave the University.

## Examples of Eligible Expenses

- ✓ Doctor visits & copays
- ✓ Prescription medications
- ✓ Dental care (cleanings, fillings)
- ✓ Vision care (eye exams, glasses, contacts)
- ✓ Lab tests & X-rays
- ✓ Mental health & therapy
- ✓ Physical therapy & chiropractic
- ✓ Hearing aids & batteries
- ✓ Medical equipment & supplies
- ✓ Insulin & diabetic supplies
- ✓ OTC medications (with prescription)
- ✓ Acupuncture

*Not exhaustive. See IRS Publication 502 for the complete list of qualified medical expenses.*

# HSA Contribution Limits

## Non-Represented Staff

 2026–27 Plan Year Limits

Coverage	IRS Limit	– Seeding*	= Your Max
Individual	\$4,400	\$500	\$3,900
Individual + 55 catch-up	\$5,400	\$500	\$4,900
Family	\$8,750	\$1,000	\$7,750
Family + 55 catch-up	\$9,750	\$1,000	\$8,750


**Hired January–June?** HSA seeding is **prorated to half** (\$250 / \$500).

## Represented Staff (USW)

 Status Quo: 2024–25 Limits (Frozen)

Coverage	Your Max
Individual	\$4,150
Individual + 55 catch-up	\$5,150
Family	\$8,300
Family + 55 catch-up	\$9,300

**Want to contribute more up to the current IRS limit?** You may still reach the full IRS limit through **external contributions** directly with UPMC Health Plan.

 **Medicare Rule:** You **cannot contribute** to an HSA if you or your spouse/domestic partner is age 65 or older and enrolled in Medicare. Applies to all staff.

\* Not available to all employees. If you are covered by a collective bargaining agreement (union contract) or within a collective bargaining unit, please consult your agreement or contact your union representative to confirm eligibility.

# Panther PPO

*Preferred Provider Organization — Mid-Level Deductible & Coverage*

1

In-Network & Out-of-Network Coverage

2

Mid-Level Deductibles / Mid-Level Premiums

3

Nationwide & Extended Network

4

Suited for Out-of-Area Employees

## Coverage Details

- After the deductible is met, plan pays 85% in-network / 65% out-of-network of covered services
- Participating networks: Cigna PPO Network, SuperMed PPO Network
- Good option for individuals with dual-residency, or who live outside of the UPMC Service area.

# Panther HMO

*Health Maintenance Organization — Lowest Deductible*

1

In-Network Coverage  
Only except for  
Urgent/ER Visits

2

Lowest Deductible /  
Highest Premium

3

Requires Primary Care  
Physician (PCP)

4

Meets J-1 Visa  
Requirements

## Coverage Details

- Coverage provided within the UPMC Advantage Network and UPMC Health Plan Network (in-network only)
- Not recommended for employees living or planning to live outside of Western Pennsylvania — see [hr.pitt.edu/medical](http://hr.pitt.edu/medical) for ineligible counties
- Dependent children up to age 26 living or attending school outside of Western PA have access to extended care networks
- All members have Urgent Care and Emergency Room coverage while traveling

# Prescription (Included with Medical)

---

Automatically built into all three medical plan options.  
Prescription coverage is through CVS Caremark.

Panther HDHP

Panther PPO

Panther HMO

# Prescription Coverage

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

## Short-term, 30-, 60-, 90-day supply

Available through retail and independent pharmacies.  
CVS Caremark: 833-296-1891

Tier	Non-Represented Staff	USW Represented Staff
1	\$20	\$16
2	\$50	\$45
3	\$100	\$90
4	\$120	\$100
5	\$0	\$0

## 90-day discounted supply

Mail order through **CVS**: 833-296-1891, **Falk Clinic Pharmacy** (412-623-6222) Pittsburgh campus office delivery available, or **University Pharmacy** (412-383-1850).

Tier	Non-Represented Staff	USW Represented Staff
1	\$40	\$32
2	\$100	\$90
3	\$200	\$180
5	\$0	\$0

Three copays apply if a 90-day supply is filled at a participating retail pharmacy instead of mail order, Falk, or University Pharmacy.  
**Tier 4 (Specialty) medications** are not available at the 90-day discounted price.

^ Preventive medications at no cost share per ACA (PPACA, 2010). Applies to all plans; Panther HDHP receives this benefit only after the deductible is met.

# Wellness for Life

---

Automatically built into all three medical plan options.  
Stay healthy, and get rewarded.

Panther HMO

Panther PPO

Panther HDHP

# Wellness for Life

Health Incentive Reward Dollars — Automatically Included with Medical Enrollment



## How It Works

- Automatically included in all medical plan enrollments
- Employees enrolled in UPMC Health Plan and their covered spouse/domestic partner can each earn up to \$300 in reward dollars
- Combined household maximum: up to \$600 per plan year
- All employees receive a UPMC Consumer Advantage Debit Card (except Panther HDHP participants – they receive the reward in their September paycheck following the completion of the plan year)

## Healthy Activities Include:

- ✓ MyHealth Questionnaire
- ✓ Well-visits and immunizations
- ✓ Preventative health screenings
- ✓ Biometric Screening (routine blood work)

& More!

# Additional Services Available to UPMC Medical Plan Participants



## Hearing Aid Benefits

Visit: [amplifonusa.com/pitt](https://amplifonusa.com/pitt)

Call: 866-978-9379



## Comprehensive Medication Management Program

Visit: [hr.pitt.edu/cmm](https://hr.pitt.edu/cmm)

Call: 412-383-6337

Email: [mymeds@pitt.edu](mailto:mymeds@pitt.edu)



## Health Coaching Services

Visit: [hr.pitt.edu/health-coaching](https://hr.pitt.edu/health-coaching)

Call: 412-647-4949



## Assist America (Personal Travel)

Visit: [hr.pitt.edu/travel-coverage](https://hr.pitt.edu/travel-coverage)

Call: 800-872-1414

# Dental Plans

---

Coverage through United Concordia.

Concordia Plus Managed Care  
(PA Only) DHMO

Concordia Flex I PPO

Concordia Flex II PPO

# Dental Plans: United Concordia

	Concordia Plus Managed Care (PA Only) DHMO	Concordia Flex I	Concordia Flex II
<b>Annual Deductible</b>	None	\$50/individual; \$100/individual + one adult/child; \$150 family  <i>Deductible applies for all services</i>	Same as Flex I—waived for preventive diagnostic, and orthodontics
<b>Exam/Cleaning Frequency</b>		One in any consecutive six months	
<b>Preventive Services</b> (e.g., x-rays)	Insurance pays 100%	Insurance pays 100% of MAC	Insurance pays 100% of MAC
<b>Basic Services</b> (e.g., cavity fillings)	Insurance pays 100%	Insurance pays 50% of MAC	Insurance pays 80% of MAC
<b>Major Services</b> (e.g., crowns)	Covered based on specific member copayment schedule amounts	Insurance pays 50% of MAC	Insurance pays 50% of MAC
<b>Orthodontics</b> (eligible dependents to age 19)	Covered based on specific member copayment schedule amounts	Not Covered	Insurance pays approximately 50% up to scheduled allowance; \$1,500 lifetime maximum
<b>Annual Plan Year Maximum</b>	None	\$500/covered person	\$1,000/covered person

# Concordia Plus Managed Care DHMO

## Dental Health Maintenance Organization

**1** No Annual Deductible

**2** Requires a selection of a Primary Dental Office

**3** Dental Network limited to Western PA only

**4** Includes Orthodontics Coverage for Dependent Children up to age 19

### Coverage Details

- Administered by United Concordia — limited network of providers within the DHMO Concordia Plus General Dentist network (Western PA only); no out-of-network coverage.
- Requires a Primary Dental Office (PDO) — all services must be coordinated through your PDO or they will not be covered.
  - ▶ If a PDO is not designated, University Dental Health Services is assigned by default. Each participant can have their own PDO.
  - ▶ To change your PDO, contact United Concordia at 1-877-215-3616 before seeing services. Changes after the 28th of the month take effect two months later.
- When using in-network DHMO providers:
  - ▶ No annual deductible and no plan-year maximum.
  - ▶ Preventative care (cleanings, exams) covered at 100% every six months.
  - ▶ Partial orthodontics coverage for eligible dependents up to age 19.

#### \*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  
  
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

# Concordia Flex I PPO

## Preferred Provider Organization

**1** Has a Deductible

**2** Providers available nationwide

**3** Low Monthly Cost, Higher out-of-pocket expenses

**4** No Orthodontic Coverage

### Coverage Details

- **Administered by United Concordia — broad network of providers within the Advantage Plus network.**
  - ▶ Does **not** require selection of a Primary Dental Office (PDO).
- **When using in-network (Advantage Plus) providers:**
  - ▶ Preventative care (cleanings, exams) covered at 100% every six months after the deductible is met.
  - ▶ If you see an out-of-network dentist, they may bill you for the difference between their full fee and what the plan pays.

# Concordia Flex II PPO

## Preferred Provider Organization

**1** Has a Deductible

**2** Providers available nationwide

**3** Higher Monthly Cost, Mid-Level out-of-pocket expenses

**4** Includes Orthodontics Coverage for Dependent Children up to age 19

## Coverage Details

- **Administered by United Concordia — broad network of providers within the Advantage Plus network.**
  - ▶ Does **not** require selection of a Primary Dental Office (PDO).
- **When using in-network (Advantage Plus) providers:**
  - ▶ No annual deductible for preventative, diagnostic, and orthodontic services (dependents up to age 19).
  - ▶ Preventative care (cleanings, exams) covered at 100% every six months.
  - ▶ Provides partial orthodontic coverage for eligible dependents up to age 19.
  - ▶ If you see an out-of-network dentist, they may bill you for the difference between their full fee and what the plan pays.

# Vision Plans

---

Coverage through Davis Vision by MetLife.

Fashion Excellence

Designer Gold

# Vision Plans: Davis Vision by MetLife

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

# Flexible Spending Accounts (FSAs)

---

Offered through UPMC Health Plan.

Health Care FSA

Dependent Care FSA

Parking FSA

Mass Transit FSA



University of  
Pittsburgh®

# Flexible Spending Accounts

*Reduce Your Taxable Income — Use Pre-Tax Dollars for Eligible Expenses*

## What Is an FSA?

An FSA lets you set aside pre-tax dollars to pay for predictable, eligible expenses — lowering your Federal and Social Security taxable income. Because elections are set for the year, estimate your expenses carefully.

## Using Your Consumer Advantage Card

Health Care FSA: swipe your UPMC Consumer Advantage Visa card to pay for medical, dental, vision, and prescription expenses.

Dependent Care, Parking & Mass Transit: you receive the same card but submit those claims online instead of swiping.



*Additional information about FSAs is available at [hr.pitt.edu/benefits](http://hr.pitt.edu/benefits).*

# Flexible Spending Accounts (FSAs)

*Reduce Your Taxable Income — Use Pre-Tax Dollars for Eligible Expenses*

## Health Care FSA

Medical, dental, vision, and Rx expenses

Min: \$10/month • Partial rollover allowed

*IRS annual max — see note below*

## Dependent Care FSA

Childcare (not healthcare expenses), elder care, and qualifying dependent day care expenses for children under age 13

Min: \$10/month • Use it or Lose it

*IRS household max — see note below*

## Parking FSA

Qualified parking expenses at or near work

Min: \$25/month • Use it or Lose it

*IRS monthly max — see note below*

## Mass Transit FSA

Bus, train, vanpool commuting expenses

Min: \$25/month • Use it or Lose it

*IRS monthly max — see note below*

**⚠** IRS Annual Limits vary by employee type: Non-Represented Staff receive the full IRS limit. USW-Represented Staff are in status quo and have frozen lower limits. HSA participants may not also elect the Health Care FSA.



# FSA Claim Deadlines & Important Rules

## Health Care & Dependent Care FSA — Claim Deadlines

Plan Year	Claims Incurred	Grace Period	Filing Deadline
2026–27	July 1, 2026 – June 30, 2027	6 months	<b>Dec 31, 2027</b>
2025–26	July 1, 2025 – June 30, 2026	6 months	<b>Dec 31, 2026</b>

## Parking & Mass Transit FSA Claims

Claims must be submitted within 6 months (180 days) of the expense date. Claims submitted after this window are not eligible for reimbursement.

## Key FSA Rules

### "Use It or Lose It"

Health Care & Dependent Care FSAs have a partial rollover for Health Care; Dependent Care, Parking, and Transit are use-it-or-lose-it.

### Health Care FSA Rollover

Up to a specific IRS-approved amount rolls over from one plan year to the next.

### OTC Products

You can use FSA funds to purchase eligible OTC products without a prescription.

### Incomplete Plan Year

Leaving mid-year may affect available FSA funds — contact Benefits for guidance.



# Flexible Spending Account Usage

1

“Use It or Lose It” Rule

2

Health Care Flexible Spending Account Rollover

3

Purchasing OTC (Over the Counter) Products

4

2½ Month Dependent Care Flexible Spending Account Extension

5

Incomplete Participation in Plan Year

# Life Insurance and AD&D

---

Offered through Securian Financial.

Basic Life

Basic AD&D  
(Accidental Death & Dismemberment)

Dependent Life

Optional Life

Optional AD&D  
(Accidental Death & Dismemberment)



University of  
Pittsburgh®

# Life Insurance & Accidental Death and Dismemberment

## Group Life

### BASIC

- Provided by the University at no cost to you
- One times your salary (up to \$50,000 maximum)

### OPTIONAL

- 1 to 6 times your salary
- Cost is age-graded
- Optional Group Life is capped at \$1,500,000

## Accidental Death & Dismemberment (AD&D)

### BASIC

- Provided by the University at no cost to you
- One times your salary (up to \$50,000 maximum)

### OPTIONAL

- 1 to 6 times your salary
- \$0.15 per \$1,000 of coverage

Proof of good health, also called Evidence of Insurability (EOI), is required for some types of coverage. EOI is an application process in which you provide information on the condition of your health or your dependent's health to be approved for coverage. Securian Financial provides 60 days to submit the EOI application for approval or denial of coverage.

# Dependent Life

Coverage for Spouse / Domestic Partner		
OPTION	MONTHLY COST	COVERAGE
1	\$1.18 /mo	\$10,000
2	\$2.32 /mo	\$15,000
3	\$2.63 /mo	\$20,000
4	\$7.74 /mo	\$50,000
5	\$10.77 /mo	\$75,000
6	\$14.61 /mo	\$100,000
7	\$19.33 /mo	\$125,000
8	\$23.20 /mo	\$150,000

No EOI required for Spouse/Partner Life Options 1 – 5.

Coverage for Dependent Child(ren)		
OPTION	MONTHLY COST	COVERAGE
1	\$0.80 /mo	\$10,000
2	\$1.20 /mo	\$15,000
3	\$1.60 /mo	\$20,000

No EOI required for Child Life

*\*Only dependents up to age 26 are eligible*

Proof of good health, also called Evidence of Insurability (EOI), is required for some types of coverage. EOI is an application process in which you provide information on the condition of your health or your dependent's health to be approved for coverage. Securian Financial provides 60 days to submit the EOI application for approval or denial of coverage.



# Enrollment In Pitt Worx

---

Complete Your Health & Wellness Elections Online

Medical (Including Prescription)

Dental

Vision

FSAs/HSAs

Life & AD&D Insurance

# Enrollment in Pitt Worx

## Complete Your Health & Wellness Elections Online

1

### Log in to Pitt Worx

Access through my.pitt.edu → search 'Pitt Worx' → select the Pitt Worx link

2

### Upload Dependent Documentation

Go to Benefits → Document Records → Add documents for each dependent before enrolling

3

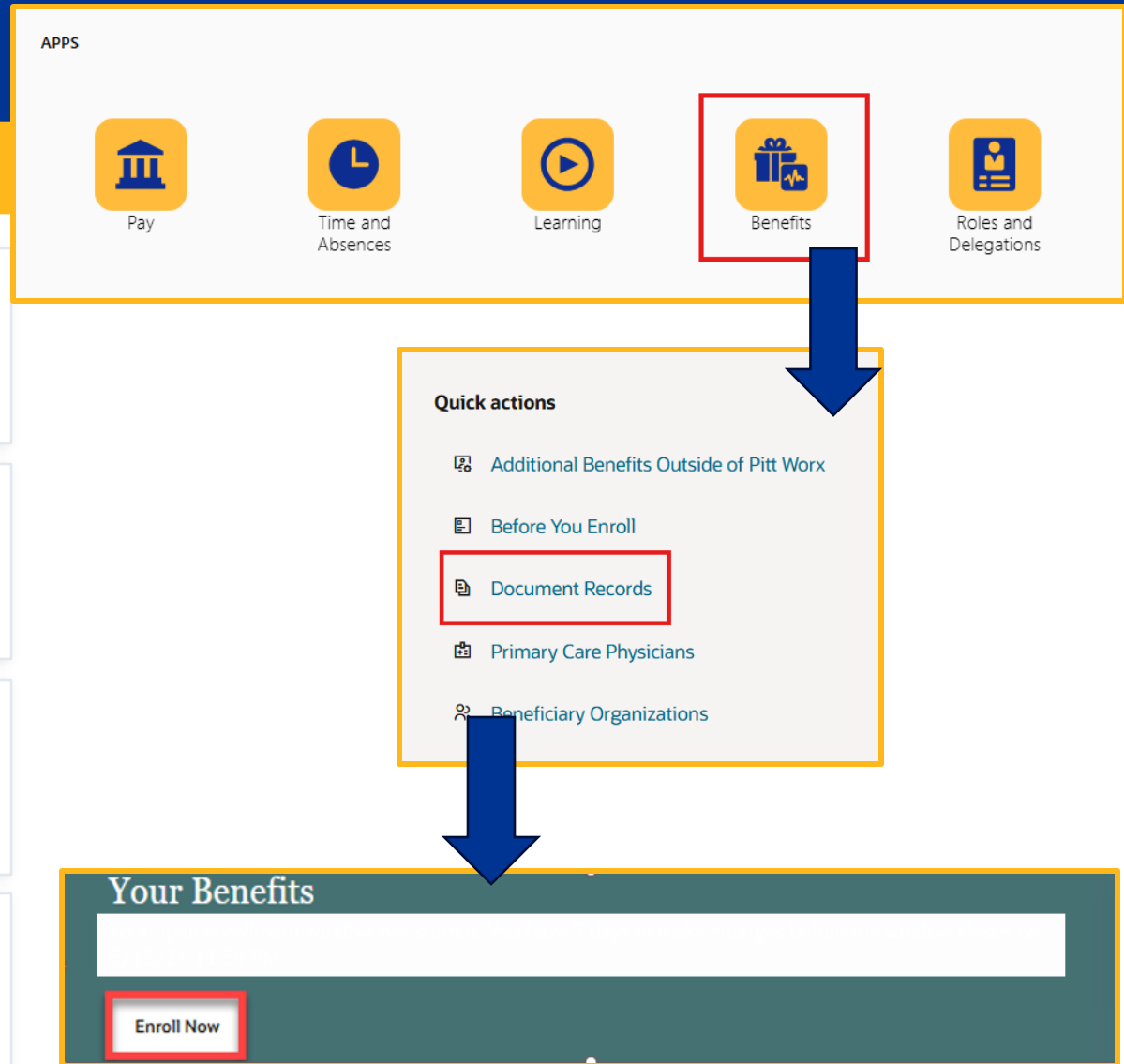
### Complete Your Benefit Elections

Select medical, dental, vision, FSA/HSA, and life insurance options

4

### Submit Within 31 Days

Elections must be submitted within 31 days of your hire date. Missing this window means waiting for Open Enrollment or a Qualified Status Change



Step-by-step instructions with screenshots and a guided video: [hr.pitt.edu/benefits/enrollment](https://hr.pitt.edu/benefits/enrollment) • Questions? Contact Benefits: 833-852-2210

# Financial Wellness Benefits

---

Programs and resources to help secure your financial future.



University of Pittsburgh  
Office of Human Resources,  
Benefits Department

# Retirement Savings Plan

Note: Pitt uses 403(b), 401(a) & 457(b) – not a 401(k)

## 403(b)

Employee

### Employee Contributions

- Contribute 3%–8% of base salary (Basic Contribution)
- May include matched AND nonmatched funds
- Can also make supplemental contributions above 8%, up to IRS max

## 401(a)

University

### Employer Match

- University matches your 403(b) Basic Contribution at 100%
- Dollar-for-dollar match during delayed vesting period
- Match Increases to 150% after vesting is complete

## 457(b)

Optional

### Supplemental Savings

- Optional plan, employee contributions only — no University match
- Contribute up to the 457(b) IRS annual maximum
- ⚠ Not available to MHSF employees

# Plan Participation

1

## Hired on or before 1st business day

Eligibility effective the 1st of the following month

Example: Hired July 1 → Effective August 1

2

## Hired after 1st business day

Eligibility effective the 1st of the month after your first 30 days

Example: Hired July 15 → Effective September 1

3

## Enroll before your effective date

Enroll prior to the month of your eligibility date to avoid losing vesting time

Auto-enrollment default: 3% contribution

4

## Rollover option available

You may roll over or transfer funds from another qualified employer plan

Contact TIAA once enrolled in Pitt's plan for assistance



## TIAA Portal Access

New hires gain access 7–10 business days after their hire date.

# Retirement Savings Contributions

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

*\*Not applicable for MHSF employees*

# Vesting in the 401(a) Plan

## 1 Work 1,000+ hours each calendar year

Each year you meet the 1,000-hour threshold counts toward your vesting period.

*Note: An individual is credited with 190 hours each month regardless of percent effort.*

## 2

### Participate in the 403(b) Plan for 3 years to fully vest

Most individuals vest in June of their third year of participation. You must actively contribute to the plan throughout this period to accrue vesting credit.

## 3

### Enroll early — don't lose vesting time

Enrolling before your eligibility effective date ensures vesting time is not lost. Auto-enrollment sets you at 3% if you don't choose a rate.

## After Vesting — Your Benefits Increase

### Increased University Match (150%)

Once vested, the University match increases from 100% to 150% of your Basic Contribution — an up to 14.5% if eligible for and enrolled in the 8% Accelerated Option.

### Funds Become Fully Yours

The University's matching contributions become fully owned by you upon vesting. Before this point, those funds are not yet yours to keep if you leave.

### Portable Upon Separation

Once vested, you can take the University match with you if you leave Pitt. Unvested funds are forfeited upon separation.

## Accelerated Option (available to fully vested participants starting at age 52)

By contributing 8% and selecting the Accelerated Option after vesting, the University contributes 14.5% — bringing your combined total retirement contribution to 22.5% of your base salary.

# Plan Contribution Levels

## BEFORE VESTING (3-Year Delayed Vesting Period)

Individual Contribution	3%	4%	5%	6%	7%	8%
University Match	3%	4%	5%	6%	7%	8%
<b>TOTAL</b>	<b>6%</b>	<b>8%</b>	<b>10%</b>	<b>12%</b>	<b>14%</b>	<b>16%</b>

### Vesting Milestone

~3 years of participation , 1,000 work hours/year  
Typically occurs in June  
Must actively contribute to accrue vesting

## AFTER VESTING (University match increases to 150%)

							Accelerated Option
Individual Contribution	3%	4%	5%	6%	7%	8%	8%
University Match	4.5%	6%	7.5%	9%	10.5%	12%	14.5%
<b>TOTAL</b>	<b>7.5%</b>	<b>10%</b>	<b>12.5%</b>	<b>15%</b>	<b>17.5%</b>	<b>20%</b>	<b>22.5%</b>

# Taxation & Investment Options

## Pre-Tax Contributions

- Lower your taxable income now
- Pay taxes upon withdrawal from your accounts

## Roth After-Tax Contributions

- Pay taxes now; reduce taxable income at withdrawal
- Possible advantage of tax-free growth on your investments

## Investment Options

### One-Step Investing

Panther Target-Date Plus Models

### Streamlined Array

Core Investment Funds

### Self-Directed

Brokerage Accounts

⚠ Diversification is a technique to help reduce risk. It is not guaranteed to protect against loss.

# Investment Menu

GUARANTEED\*

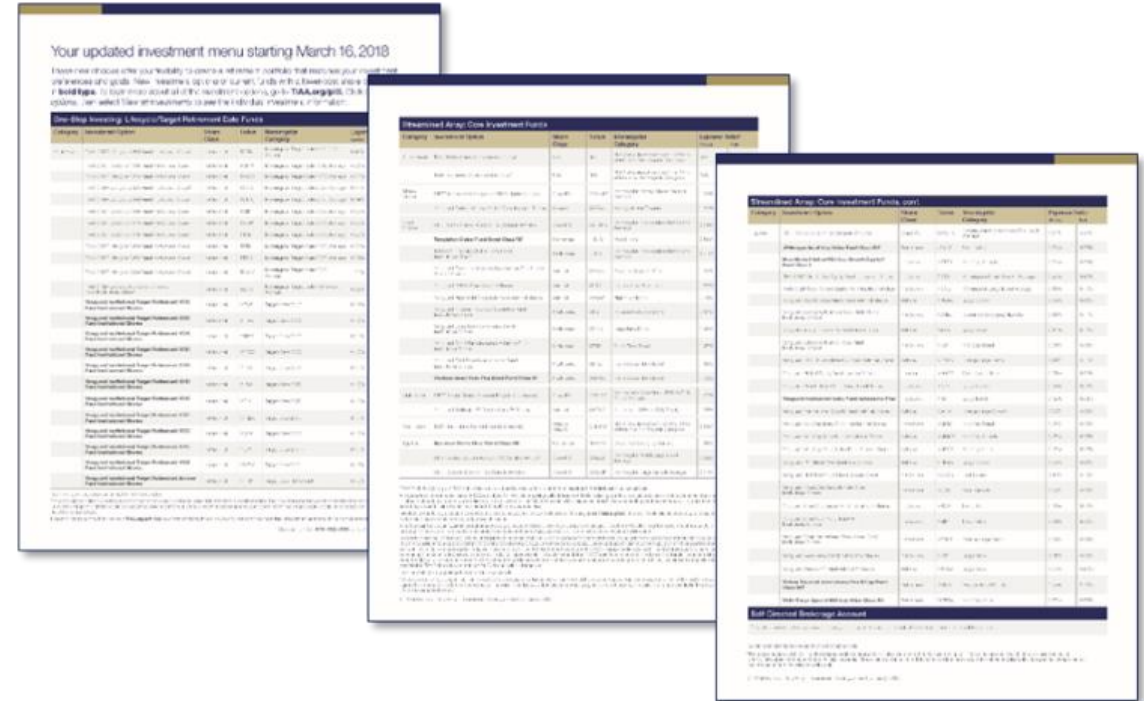
MONEY MARKET

FIXED INCOME

MULTI-ASSET

REAL ESTATE

EQUITIES




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

# Enroll or Make Changes




## How to Enroll or Make Changes

Visit [my.pitt.edu](http://my.pitt.edu) and search for "Retirement Savings Plan Access"

### Get Assistance from a TIAA Financial Consultant

 **Schedule:** [tiaa.org/schedulenow-pitt](http://tiaa.org/schedulenow-pitt)  
 **Phone:** 800-682-9139

### Online Resources

 [hr.pitt.edu/defined-contribution](http://hr.pitt.edu/defined-contribution)  
 [tiaa.org/pitt](http://tiaa.org/pitt)  
 [tiaa.org/moc](http://tiaa.org/moc)

#### Contribution % Changes

Generally effective the following month. Timing may vary for biweekly paid employees.

#### Investment Changes

Effective can be effective the same day (4 PM EST)

#### Beneficiary Updates

Effective immediately

# Public Service Loan Forgiveness



## SAVI: Student Loan Assistance

In collaboration with TIAA and Savi, the University of Pittsburgh provides faculty and staff with expert assistance navigating federal student loan repayment plans and the Public Service Loan Forgiveness (PSLF) program.

### What is PSLF?

A federal program that forgives remaining student loan balances after:

- 10 years of qualifying payments (120 payments)
- Working full-time for a qualifying public employer

### How Savi Helps You

- Identify the best repayment plan for your situation
- Determine PSLF eligibility and guide your application
- Track progress toward forgiveness milestones

More info: [hr.pitt.edu/public-service-loan-forgiveness](https://hr.pitt.edu/public-service-loan-forgiveness)

# Employee Emergency Fund

**Up to \$1,500 in financial support**

Available to eligible Pitt employees across all campuses.  
Apply via the Contact OHR form with supporting documentation.



## Overdue Medical Expenses

For employee, spouse, domestic partner, or dependents.  
Note: Routine dental and vision are not covered.



### Required:

Non-itemized medical bill with balance owed and due date



## Eviction or Foreclosure Prevention

Payments necessary to prevent eviction from primary residence or mortgage foreclosure.



### Required:

Copy of eviction/foreclosure notice with balance and due date



## Home Damage Repairs

Residence destroyed or unlivable; costs exceed insurance. Includes flood, tornado, or fire damage.



### Required:

Repair estimate or dated invoice/receipt for damages



## Essential Utility Shutoff

Water, gas, or electricity scheduled to be disconnected.



### Required:

Dated shut-off notice from the utility company

More info: [hr.pitt.edu/employee-emergency-fund](https://hr.pitt.edu/employee-emergency-fund)

# Work-Life Balance

---

Programs and resources to support your wellbeing.



University of Pittsburgh  
Office of Human Resources,  
Benefits Department

# Staff Medical Leave Programs

## Family Medical Leave Act (FMLA)

Up to 12 weeks unpaid · Job protected

- Must have worked at least 1 year + 1,250 hours
- Covers your own or a family member's serious health condition
- Can be continuous or intermittent

## Paid Parental Leave (PPL)

Up to 4 weeks unpaid · Pro-rated for part-time

- Must have worked at least 6 months and be at least 50% effort
- Applies to birth, adoption or fostering of a child

## Short-Term Disability (STD)

Up to 60% income replacement · University Paid

- Must have worked at least 6 months and be at least 50% effort
- For your own serious health condition only

## Long-Term Disability (LTD)

Up to 60% income replacement · Permanent Disability

- Must have worked at least 6 months and be at least 50% effort
- Begins after STD period is exhausted
- For your own serious health condition only

FACULTY & STAFF ASSISTANCE PROGRAM

# Life Solutions

Free support for University employees and household members to help navigate work demands and daily life — 24 hours a day.

**FREE** No Cost to You

 866-647-3432 [Website](#)

## WHAT'S INCLUDED



Personalized Work Life Referrals



Online Work Life Resources & Tools



Crisis 24/7 Contact Line



Counseling & Coaching Services



Disability & Family Medical Leave Outreach



# Pitt Perks

## AVAILABLE YEAR ROUND

### Discounts: Local & National •

Theme Parks · Entertainment · Health & Wellness · Home & Garden · Automotive · Travel & Cruises · Gifts & Electronics

### Voluntary Benefits •

Group Home & Auto Insurance · Pet Insurance · Identify Theft Protection

## NEW HIRE, OPEN ENROLLMENT OR QUALIFIED STATUS CHANGE ONLY

### MetLife

### Supplemental Medical Coverage •

Accident · Critical Illness · Hospital Indemnity — complements your UPMC coverage.

[hr.pitt.edu/supplemental-medical-coverage](http://hr.pitt.edu/supplemental-medical-coverage)

### MetLife Legal

### Legal Services Plan •

Real estate · Family law · Document preparation & more.

[hr.pitt.edu/metlife-legal-services](http://hr.pitt.edu/metlife-legal-services)

# Care.com

## Provider Network

Access a broad network of background-checked caregivers, care centers, and resources — searchable by location and care need.

## Child Care 🧒

- After-school care, care for a child who is home sick, and childcare support while you are working.

## Elder Care 🧓

- Find vetted care options for aging parents or other family members who need support at home or in a care facility.



⚠️ **Eligibility reminder:** Must be at least 50% effort or greater to qualify for this benefit.

# International SOS

Covers non-routine medical care for faculty and staff on academic or work-related assignments outside their home country — for up to 6 consecutive months at a time.



## Non-Routine Medical Care

Emergency and non-routine medical services while on assignment abroad, beyond what your standard health plan covers.



## Who Qualifies

Regular full- and part-time faculty and staff traveling on behalf of the University to a country other than their home country.



## Duration

Coverage applies for up to 6 consecutive months per assignment.



# UPMC *MyHealth@Work* Health & Wellness Center



UPMC  
*MyHealth@Work*  
for the University of Pittsburgh

⚠ Please note: Since the filming of this video, the *MyHealth@Work* Center has transitioned to **by appointment** operations; **walk-ins are not accepted.**

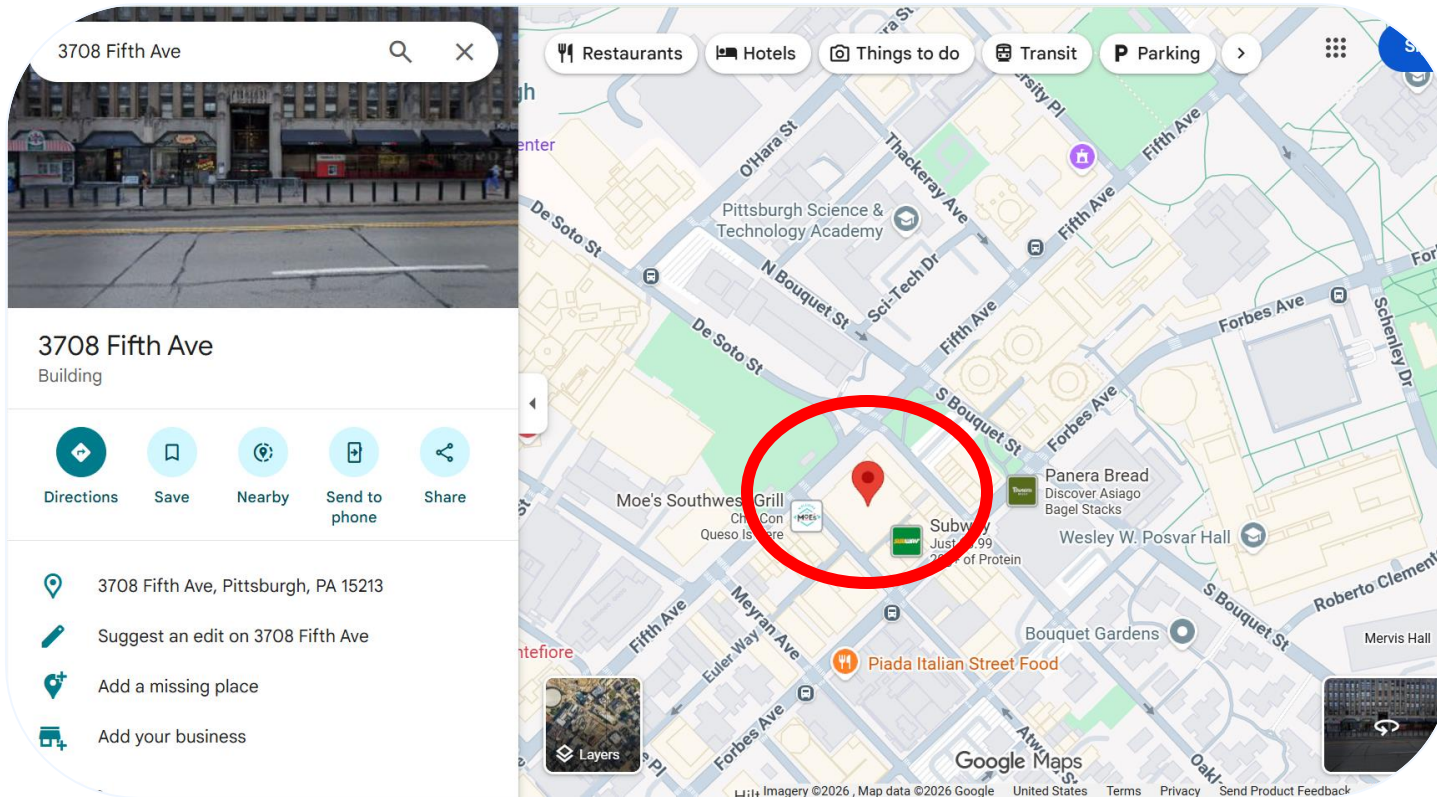
# Location & Parking

## Medical Arts Building

3708 Fifth Avenue  
5th Floor, Suite 505  
Pittsburgh, PA 15213

## Hours of Operation

Monday – Friday; 7 a.m. to 3:30 p.m.



## P Parking

- Park in the **Medical Arts Parking Garage**, bring your ticket to the clinic for validation — parking is **FREE**
- Street parking near the Center is also available at a cost

**Appointments required** - walk-ins not accepted.  
Schedule at [hr.pitt.edu/wellness-center](https://hr.pitt.edu/wellness-center) or call **412-647-4949**

**3708 Fifth Ave, Pittsburgh, PA 15213**  
**Medical Arts Building · 5th Floor, Suite 505**

# Education Benefits

---

Investing in you and your family – a guide to education support at the University of Pittsburgh.



University of Pittsburgh  
Office of Human Resources,  
Benefits Department

# General Provisions



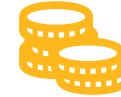
## Where it Applies

Available at our Pittsburgh campus and all regional campuses across Pennsylvania.



## Admission Not Guaranteed

Eligibility for the education benefit does not guarantee admission into or retention in any program.



## Tuition Only

Benefits apply exclusively to tuition billed by the University. Fees, deposits, and other charges are not covered.



## Grade Does not Affect Benefit

The benefit remains on your account regardless of the grade received in the course.



## Part-Time Staff

Part-time regular staff receive a pro-rated benefit for themselves only — not for dependents or partners.



## Key Takeaway

Your benefit is tied to your employment status. Changes in FTE or employment category may affect your coverage.



# Waiting Periods

**\*Note:** Six months is the standard provisional period length. Staff employed in the Office of University Council may have a longer provisional period. Please consult with your department for questions on your provisional period length if so.

## Employee (Self)

Available the first term after completing your **6-month provisional period\***.

**6 Months\***

## Spouse or Domestic Partner

Available the **first term after 12 months** of employment.

**12 Months**

## Dependent Children

Available the first term after completing your **6-month provisional period\***.

**6 Months\***

## Benefit Eligibility by Term


**Fall Term → Sept. 1**

**Spring Term → Jan. 1**

**Summer Term → May 1**

*\* If the provisional period (or 12-month period for spouse/partner) is not successfully completed by the dates above, eligibility begins the first term following.*

# Benefits for You (Employee)

Pro-rated benefit for self-only, dependents of part-time staff are not eligible. 

## FULL-TIME REGULAR STAFF

### UNDERGRADUATE COURSES

**97%**

Of tuition - up to 8 credits per term

### GRADUATE COURSES

**90%**

Of tuition - up to 6 credits per term

First \$5,250/yr is tax-free

## PART-TIME REGULAR STAFF

### UNDERGRADUATE COURSES

**97%**

Of tuition - up to 8 credits x FTE per term

### GRADUATE COURSES

**90%**

Of tuition - up to 6 credits x FTE per term

First \$5,250/yr is tax-free

\* FTE = Full Time Equivalence (i.e., percent effort)

\*\*Benefits apply to tuition only. No paperwork needed – benefit applies automatically once you are eligible and enrolled.

# Benefits for Spouse / Domestic Partner

## Coverage

90%

Of tuition - up to 6 credits per term.

Applies to both **undergraduate and graduate level programs.**

### WAITING PERIOD


First term after 12 months of employment

## Documentation Required

- 📄 Copy of **Marriage Certificate**
- OR-
- 📄 University Approved – **Affidavit of Domestic Partnership**

## How to Activate

- 1 Spouse/ Domestic Partner enrolls in a degree or certificate program and registers for courses.
- 2 Complete the **Education Benefit Request DocuSign form** for Spouses/Domestic Partners and attach the required supporting documentation.

**Tax Note:** Graduate-level benefits are taxable income. For domestic partners, undergraduate benefits are also taxable. No pre-tax value applies — benefit is taxed all three terms. Visit [hr.pitt.edu/education/taxable](http://hr.pitt.edu/education/taxable) for examples. 

# Benefits for Dependent Children

## Coverage

# 100%



tuition coverage – non-taxable

Full tuition coverage for up to **12 terms** of full-time or part-time undergraduate study only leading to a **first baccalaureate degree**.

### WAITING PERIOD


First term after successful completion of provisional period.

## Documentation Required

-  Copy of most recent **Federal 1040 Form** claiming the child as a dependent.
-  *Additional documents may be required if the child is claimed by a non-Pitt parent/guardian.*

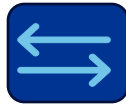
## How to Activate

- 1** Child enrolls and registers for courses.
- 2** Complete the **Education Benefit Request form** for Dependent Children.
- 3** Eligible stepchildren may also qualify — additional documentation may be required.

 **Study Abroad:** Education benefits can extend to eligible dependent children studying through Pitt's Study Abroad Program.

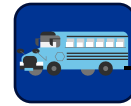
# Related Education Programs

## External Scholarships



### Tuition Exchange (TE) Scholarship

A network of 550+ schools offering exchange scholarships to dependent children of faculty and staff at member institutions including Pitt.



### Falk Laboratory School

Scholarships up to ¼ tuition for dependent children of full-time faculty, librarians, and staff with 12 consecutive months of service.

## Unique Pitt Programs



### Study Abroad Programs

Pitt encourages international study and works to extend education benefits to eligible staff dependent children studying abroad through Pitt.



### English Language Institute (ELI)

Eligible for the tuition benefit. Students are responsible for \$30/credit; the remaining tuition balance is covered by the benefit.



# You're Ready!

Here are your next steps to get enrolled in Health & Wellness Benefits:

**1 Keep an eye on your Pitt email**

Details on plans, rates, and enrollment typically arrive within one week

**2 Review your benefit plan options**

[hr.pitt.edu/benefits/health-welfare](http://hr.pitt.edu/benefits/health-welfare)

**3 Gather dependent documentation**

Upload in [Pitt Worx](#) under Document Records

**4 Complete enrollment in Pitt Worx**

Due within **31 days** of hire — don't miss this window!

**5 Questions? Contact the Benefits Department**

[hr.pitt.edu/contact-ohr](http://hr.pitt.edu/contact-ohr) | 833-852-2210



# Questions? We are Here.

For full program details and resources, visit the OHR Benefits page or reach out to the Benefits Department directly.

[hr.pitt.edu/benefits](https://hr.pitt.edu/benefits)

# Disclosure

The information presented in these presentations is intended solely for general educational and informational purposes and provides an overview and discussion of university benefit plans and related policies. It does not replace or override any official plan documents, University policies, established procedures, or contracts with insurance carriers. In all instances, the terms and provisions contained in the official plan documents, University policies, and applicable contracts govern and supersede the information provided in these presentations. The benefit plans are based on current federal and state laws and are regulated by those laws. If there is any conflict between the information provided in these presentations and the official plan documents or contracts, the official plan documents and contracts will control. Benefits may be modified as required by changes in applicable laws, or they may be modified or terminated as deemed necessary or appropriate by the University. Any such modifications or terminations will be communicated in writing when appropriate. No one speaking on behalf of the plans, or purporting to do so, has the authority to modify the terms of the plans in any way. The plan documents govern in all cases.

Employees who are members of a collective bargaining unit should refer to their collective bargaining agreements for specific guidance regarding their benefits, as those agreements may include provisions that differ from or take precedence over the information discussed in these presentations.

Employees may obtain additional descriptive materials from the carriers and the Office of Human Resources. Further details about the benefits discussed can also be found at [hr.pitt.edu/benefits](https://hr.pitt.edu/benefits).

Website: [hr.pitt.edu/benefits](https://hr.pitt.edu/benefits) | Contact: 833-852-2210 | [hr.pitt.edu/contact-ohr](https://hr.pitt.edu/contact-ohr)