

Office of Human Resources, Benefits Department

Back to Basics – General Benefits Overview



2025 Bridging Benefits Educational Series

Presented by the Benefits Department

3/26/2025 Noon – 1:30 PM

**Please be aware that the benefits outlined in these presentations are subject to change. The information provided is accurate as of the date of this presentation and is intended for general guidance only. Any future modifications or updates to benefits will be communicated as they occur. Staff, Faculty, and Librarians under Collective Bargaining Agreements are governed according to the terms of the agreements.*

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For Benefits Customer Support following the presentation:

[Submit a question or comment](#)

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Health & Wellness

- Terminology
- Medical
- Dental
- Vision
- FSAs
- MyHealth@Work
- Life Insurance

Qualified Life Events

Work Life Balance

- Leaves of Absence
- Life Solutions
- Departmental Wellness
- Employee Emergency Fund
- Voluntary Benefits

Benefits in Retirement

Financial Wellness & Education Benefits

Q&A

Upcoming Sessions & Staying Connected

Agenda



Health & Wellness

Terminology, Medical, Health Incentive Reward Dollars (HIA), Dental, Vision, Flexible Spending Accounts + Life Insurance

Health Insurance 'Premium'

- **Premium:** The amount that you must pay for your health insurance on a designated basis by the insurance company.
 - Benefits premiums for health and welfare coverage are deducted from the employee's paycheck.
 - Monthly* (if salaried)
 - Biweekly (if paid hourly)
 - These deductions can occur on a pre-tax or after-tax basis depending on the election and employee's job category.

Direct Billing:
Individuals who are enrolled in coverage but are not receiving a paycheck, or whose paycheck does not fully cover the benefit premium, will be directly billed for their premiums through an invoice issued by UPMC Benefit Management Services



Review the [Benefits Premium Collections page](#) for more information about premium collections and the taxation of certain benefits.

**Less than Annual 4/4 Grandfathered, 8/8, 9/9 and 10/10 faculty members receive double deductions in the spring term January - May to cover their benefits over the summer term July – August. when they may not be working.*

Deductible, Copayments & Coinsurance

Deductible

- The initial amount that you must pay each plan year for covered benefits before the insurance plan begins to pay for covered benefits. If you have covered dependents including a spouse/domestic partner, and/or children, you will have a family deductible.



Copayments

- The specified dollar amount that you are expected to pay at the time of service for certain covered benefits.



Coinsurance

- The percentage of expenses for covered benefits that you are responsible to pay, after meeting your deductible.



In Network vs Out-of-Network

- **In Network** - The phrase usually refers to physicians, hospitals, or other health care providers who are considered **participants** in an insurance plan.

- **Out of Network** - The phrase usually refers to physicians, hospitals, or other health care providers who are considered **nonparticipants** in an insurance plan.

General Example:

UPMC Health Plan

Schedule of Benefits

Member Cost Sharing	Participating Provider	Non-Participating Provider
Annual Deductible		
Individual	\$750	\$1,500
Family	\$1,500	\$3,000
Your plan has an aggregate Deductible, which means that for family coverage, any one or a combination of covered family members must meet the family Deductible before Covered Services are paid for any member on the plan. The individual Deductible does not apply if you are enrolled in family coverage.		
Deductible applies to all Covered Services you receive during the Benefit Period, unless the service is specifically excluded.		
Coinurance		
	You pay 15% after Deductible	You pay 35% after Deductible

Important! Making sure you are using in-network providers is important to save \$\$ on medical care expenses.

Prescriptions, PCPs & PDOs



Prescription Drug

Drugs and medications that by law require a prescription from a doctor, or medical provider.

- **Examples:**
 - Antibiotics to fight a bacterial infection
 - Inhaler
 - Blood Pressure Medication
 - High Cholesterol Medication
 - Acid reflux Medication
 - Anxiety Medication
 - Pain Medication



Primary Care Physician (PCP)

A physician or medical doctor who directly provides or coordinates a range of health care services for a patient. Some insurance plans require that one is designated.



Primary Dental Office (PDO)

A dentist or dental office who directly provides or coordinates a range of dental services for a patient. Some insurance plans require that one is designated.

- **Examples:**
 - Routine Cleanings
 - Cavities/Filings
 - X-Rays

Specialists, Urgent Care & the Emergency Room



Specialist

A physician specialist focuses on a specific area of medicine or a group of patients to diagnose (such as children/pediatric specialist), manage, prevent or treat certain types of symptoms and conditions.



Urgent Care

Urgent care is a category of walk-in clinic focused on the delivery of ambulatory care in a dedicated medical facility outside of a traditional emergency room. Urgent care centers primarily treat injuries or illnesses requiring immediate care, but not serious enough to require an emergency room visit.



Emergency Room

The department of a hospital that provides immediate treatment for an acute illness or trauma.

Where to go when care is needed



Primary Care Physician

- Check-ups or Physicals
- Common Illnesses
- Flu Shots
- Health Advice
- Medication Changes
- Referral to Specialist
- Routine Visits
- Regular Medical Problems



Specialist

- Management of complex chronic conditions
- Diagnosis and treatment of diseases
- Procedures or surgeries
- Reproductive Health (OBGYN)



Urgent Care

- Fever, Flu or Cold
- Sore Throat
- Sprains and Strains
- Pink Eye
- Animal or Insect Bites
- Small cuts that need stitches
- Urinary Tract Infection (UTI)



Emergency Room

- Broken Bone
- Major Allergic Reaction
- Back, Neck or Head Injury
- Difficulty Breathing
- Heavy Bleeding
- Seizures
- Severe Pain

Health Maintenance Organization (HMO/DHMO) vs Preferred Provider Organization (PPO) Plans

HMO (medical) / DHMO (dental) Plans:

- Requires selecting a Primary Care Physician (PCP) or a Primary Dental Office (PDO).
- All services must be rendered through your PCP/PDO (if required by insurance coverage) and treatment with a specialist must be referred by your PCP/PDO (if required by insurance coverage).
- Your PCP/PDO must participate in the HMO/DHMO Network in order to have services/claims covered by insurance.
- Smaller network of providers

PPO Plans:

- Do not require selecting a PCP or PDO
- Can coordinate your own care with specialists
- Larger network of providers

Medical Plans

Plans offered through UPMC Health Plan

Medical Plans: UPMC Health Plan

*deductible does not apply

**deductible does not apply to pediatric immunizations and preventive mammograms

Plan Year 24-25

	Panther Gold HMO		Panther PPO		Panther Basic HDHP	
	UPMC Advantage Network	UPMC Health Plan Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible (Individual/Family)	\$150 / \$300 For non-copay services	\$300 / \$600	\$750 / \$1,500	\$1,500 / \$3,000	\$2,000 / \$4,000	\$4,000 / \$8,000
Coinsurance	N/A	20%	15%	35%	30%	50%
Adult and Pediatric Wellness and Preventive Services	100%		100%*	65%**	100%*	50%**
Doctor Office or Convenient Care Clinic Visit	100% after \$25 copayment		85%	65%	70%	50%
Specialist Office Visit	100% after \$50 copayment					
Urgent Care Services	100% after \$60 copayment		85% (after in-network deductible)		70% (after in-network deductible)	
Emergency Room Services	\$100 copayment (children through age 18) / \$150 copayment (adults 19+) copayment waived if admitted		85% (after in-network deductible)		70% (after in-network deductible)	

➤ Additional information about medical plans is available at <https://www.hr.pitt.edu/current-employees/benefits/health-wellness/medical-plans>



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Panther Gold HMO

Health Maintenance Organization

Key Highlights

Coverage is provided for physicians and facilities within the UPMC Panther Gold Advantage and UPMC Health Plan Network (in-network only)

- Not recommended for employees living or planning to live outside of the Western Pennsylvania area.
- The coverage/in-network area for the Panther Gold (HMO) plan is limited to the Western PA area.
- Please visit hr.pitt.edu/medical to review a list of ineligible counties.
- Dependent children up to age 26 that live or attend school outside of Western PA have access to extended care networks.

Requires a selection of a Primary Care Physician.

1

Meets the J-1 Visa status requirements.

2

Any member that is travelling has coverage for Urgent Care and Emergency Room visits.

3

Primarily coverage for the UPMC Service Area is in Western PA

4

Panther PPO

Preferred Provider Organization

Key Highlights

After the deductible is met, the plan's co-insurance will pay 85% of the cost of in-network services and 70% of the cost of out-of-network services.

- Good option for employees living or planning to live outside of the Western Pennsylvania area.
- Participating Networks:
 - Cigna PPO Network
 - SuperMed PPO Network (Ohio Only)
- Information on Extended Network Coverage can be found at hr.pitt.edu/medical/extended

Includes In-Network and Out-of-Network Coverage

1

Mid-Level Deductibles

2

Mid-Level Coverage

3

Extended Network Coverage for Family

4

Panther Basic

Preferred Provider Organization

If you are looking to learn more about HSA's please register for our April Bridging Benefits Session on Financial Wellness Benefits!

Key Highlights

The Panther Basic plan is a qualified high deductible health plan that gives participants the option to open a health savings account or HSA.

- Pitt Adopts the Annual IRS Limit Increases every fiscal year for July 1st
 - For the HSA deferral limits please refer to the Summary Guide to Benefits comparison grid on hr.pitt.edu/current-employees/benefits
- Individuals who elect the Health Savings Account cannot also elect the Health Care FSA
- HSA funds can be used to pay for your health care expenses, as well as those of your spouse and dependents.
 - **Examples of eligible HSA expenses:**
 - Doctor visits (including coinsurance, copayments, and deductibles)
 - Eyewear, chiropractic care, and dental and vision services
 - Prescriptions

Includes In-Network and Out-of-Network Coverage

1

High Deductible

2

Low Monthly Premium

3

Health Savings Account (HSA) option

4

Additional Services Available to UPMC Medical Plan Participants



Hearing Aid Benefits

Medical Plan Participants can access a national network of over 5,500 hearing health care providers with over 3,800 hearing aid models.

Benefit includes \$1,800 per ear insurance payment towards the cost of hearing aids every 3 years.

Visit: www.amplifonusa.com/pitt

Call: 1-866-978-9379



Wig Reimbursement for Chemotherapy Patients

Pitt members have coverage for wigs and can submit for reimbursement if they are suffering hair loss due to chemotherapy.

Allowed one wig per chemotherapy regimen.

Call UPMC Member Services :
1-888-499-6885



Infertility Benefits

This includes coverage for medical and prescription services related to infertility treatment.

Call UPMC Member Services :
1-888-499-6885



Transgender Resources

Services for Gender Affirmation and other resources available.

Call UPMC Member Services :
1-888-499-6885

Additional Services Available to UPMC Medical Plan Participants



Pregnancy & Soon to Be Parents

Family Preparation, Finding an OBGYN, Fertility Assistance, Preventative Screenings, Nutritional Assistance, Support for Post-Partum Depression and much more.

Call UPMC Member Services : 1-888-499-6885

[Parents-To-Be and New Parents | Human Resources | University of Pittsburgh](#)



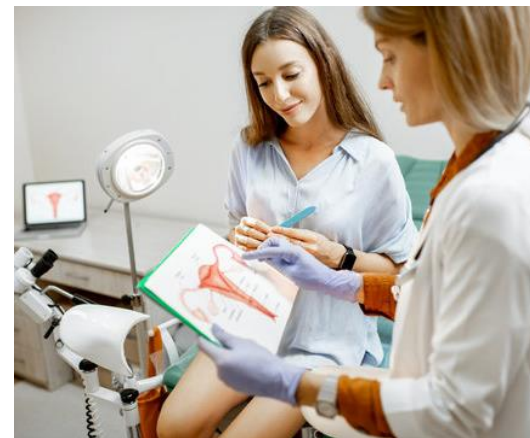
Comprehensive Medication Management Program

The Comprehensive Medication Management (CMM) program allows covered individuals to work with a pharmacist to get their medication-related questions answered, quit smoking, manage their diabetes, and more

Visit: www.hr.pitt.edu/cmm

Call: 412-383-6337

Email: mymeds@pitt.edu



Woman's Health Care

OBGYN Resources, Reconstruction Surgery and other services available.

Call UPMC Member Services : 1-888-499-6885



Behavioral Health

All plans provide in-patient and out-patient, behavioral health, includes mental health, chemical dependency, detoxification, or rehabilitation.

Call UPMC's Life Solutions at 1-877-461-8610

Wellness for Life

Health Incentive Reward Dollars

- Automatically included in all Medical Plan enrollments.
- All employees will receive a UPMC Consumer Advantage Debit Card in the mail (*except for Panther Basic Participants*).
- Employees and their covered spouse/domestic partner, if applicable, that are enrolled in UPMC Health Plan coverage can earn up to \$200* in reward dollars for participating in healthy activities
- Healthy Activities Include, but are not limited to:
 - MyHealth Questionnaire
 - Well-visits and immunizations
 - Preventative health screenings
 - Biometric Screening (routine blood work)

➤ Additional information about the Wellness incentive is available at hr.pitt.edu/current-employees/work-life-balance/wellness-for-life/wellness-incentives

➤ *Employee and Spouse/Domestic Partner can each earn \$200. For a combined total of \$400



Level 1 Bronze: 50 points

Level 2 Silver: 100 points

Level 3 Gold: 150 points

Level 4 Platinum: 200 points

Digital Tools & Resources



UPMC Health Plan

- UPMC Health Plan App & UPMC Health Plan Member Site
- Offers quick access to your plan details, medical claims, UPMC AnywhereCare telehealth services, and other powerful tools.
- You can also use the app to **download your digital ID card(s)** and chat with a Health Care Concierge if you need support.



UPMC AnywhereCare

- UPMC AnywhereCare is now seamlessly integrated into the UPMC Health Plan member site and app (on the left), so you have virtual care at your fingertips 24-7 with no need for a separate app or login.
- Turn to UPMC AnywhereCare for non-emergency virtual urgent care, pediatric services through UPMC Children's AnywhereCare, talk thereapy, health coaching and more.



Rx Well App

- As a UPMC Health Plan member, you have access to health and well-being support through the RxWell App(same login as the UPMC Health Plan site and App)
- Its proven techniques are designed to help you achieve your goals on your own or with the support of a health coach. You can choose from 10 programs including Depression, Anxiety, Stress, Weight management and Healthy eating.



MyUPMC App

- MyUPMC makes it easy for UPMC patients to manage their health care.
- With the free and secure website and app, you can see your test results and medical records, schedule and manage appointments, send messages to your providers, pay your bills, and find helpful information to help you stay healthy.

Using Medical Insurance

■ Find Providers that accept your insurance

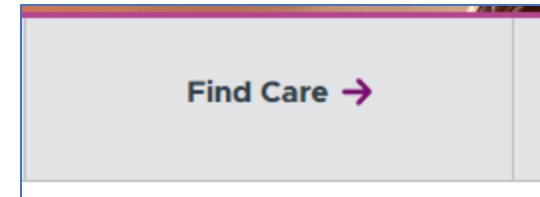
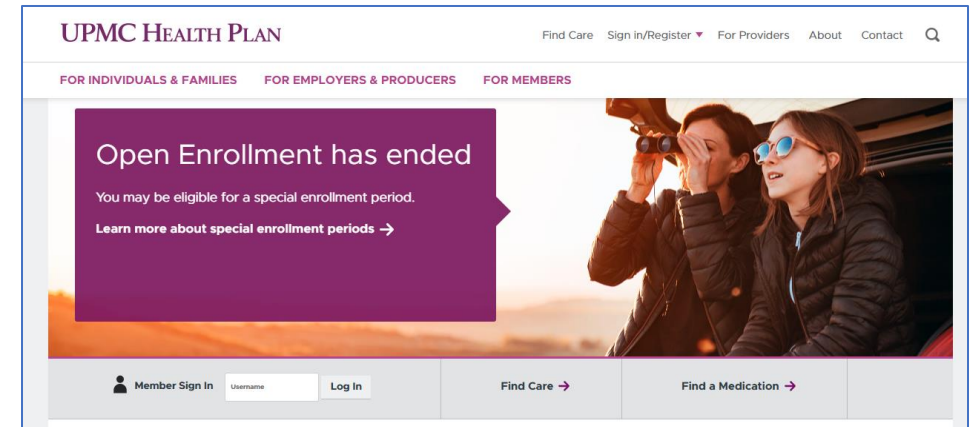
UPMC Health Plan (medical)

Calling Customer Service at 1-888-499-6885

Online Search:

- Go to www.upmchealthplan.com
- Select **Find Care** at the top of the page
- Select either the '**I'm A Member**' or '**I'm Just Browsing**' tab
- Choose the type of care (medical or behavioral health)
- Choose to search either by name or by specialty
- Enter zip code
 - Search tips
- If selecting '**I'm A Member**,' enter your member ID number to verify your plan
- If selecting '**I'm Just Browsing**,' you will need to verify that your plan is accepted
- To verify, select the office/doctor and then select 'Show Networks Accepted'

[Learn how to find a UPMC physician or facility.](#)



Find a Doctor, Provider, Pharmacy, or Medication

Find a person who provides care, a place to receive care, or a medication you may have been prescribed. You can also search for durable medical equipment like wheelchairs and oxygen supplies.

Are you a UPMC Health Plan member? Click the I'm a Member tab to identify your plan and see results in your network. Want to search all our networks? Click the I'm Just Browsing tab.

☐ I'm a Member ☒ I'm Just Browsing

What kind of care are you looking for?
Medical

How do you get your health insurance?
My employer provides my health insurance

Find a person or place...
☐ By their name ☒ By a type, specialty, procedure, service or equipment ☐ By a phone number

Primary Care Provider (PCP)

Your Location: 15260 Distance: 20 miles or less

Search

Dental Plans

Plans offered through United Concordia

Dental Plans: United Concordia

	Concordia Plus Managed Care (PA Only) DHMO	Concordia Flex I	Concordia Flex II
Annual Deductible	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
Exam/Cleaning Frequency	One in any consecutive six months		
Preventive Services (e.g., x-rays)	Insurance pays 100%	Insurance pays 100% of MAC	Insurance pays 100% of MAC
Basic Services (e.g., cavity fillings)	Insurance pays 100%	Insurance pays 50% of MAC	Insurance pays 80% of MAC
Major Services (e.g., crowns)	Covered based on specific member copayment schedule amounts	Insurance pays 50% of MAC	Insurance pays 50% of MAC
Orthodontics (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
Annual Plan Year Maximum	None	\$500/covered person	\$1,000/covered person

Concordia Plus Managed Care DHMO

Dental Health Maintenance Organization

Key Highlights

Coverage is provided for physicians and facilities within the Western Pennsylvania DHMO network only.

- Not recommended for employees living or planning to live outside of the Western Pennsylvania area.
- All dental services, including emergency dental services, must be coordinated through the assigned PDO. Otherwise, services will not be covered.
 - There is no out-of-network coverage
 - Referrals are required for specialty and pediatric care
 - Coverage for referral to a pediatric specialty care dentist ends on a member's seventh birthday

No Annual Deductible

1

Requires a selection of a Primary Dental Office

2

Dental Network limited to Western PA only

3

Includes Orthodontics Coverage for Dependent Children up to age 19

4

Concordia Flex I PPO

Preferred Provider Organization

Key Highlights

May select any participating dentist nationwide.

- Plan payment accepted, or for certain services patient responsible for coinsurance as percent of maximum allowable charge (MAC).
- MAC accepted as payment in full by participating provider (Concordia Advantage dentist); non-participating provider may issue a balance bill.

Has a Deductible

1

Providers available nationwide

2

Low Monthly Cost,
Higher out-of-pocket
expenses

3

No Orthodontic
Coverage.

4

Concordia Flex II PPO

Preferred Provider Organization

Key Highlights

May select any participating dentist nationwide.

- Plan payment accepted, or for certain services patient responsible for coinsurance as percent of maximum allowable charge (MAC).
- MAC accepted as payment in full by participating provider (Concordia Advantage dentist); non-participating provider may issue a balance bill.

Has a Deductible

1

Providers available nationwide

2

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

3

Includes Orthodontics Coverage for Dependent Children up to age 19

4

Using Dental Insurance

Locating a Participating Provider

- Can be done online, via the '[MyDentalBenefits](#)' App or by calling 1-877-215-3616 .

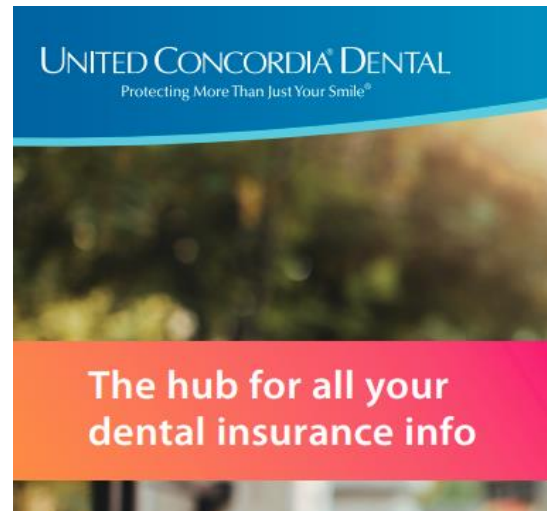
*Locate Participating Providers in the United Concordia network:

1. Visit www.unitedconcordia.com
2. Select **"Find a Dentist"**
3. Enter a location or dentist name
4. For the Pennsylvania DHMO plan Primary Dental Office selection, select **"DHMO Concordia Plus General Dentist"** in the **"Select Network"** search box located in Western PA only

Use the Provider ID to designate the PDO(s) when enrolling*
5. For the Concordia Flex I and II plans, select **"Advantage Plus"** in the **"Select Network"** search box

Appointment Scheduling

- Routine Dental care can be scheduled every six months from the last date of service.



Digital Tools

- OHR Website:
 - <https://www.hr.pitt.edu/current-employees/benefits/health-wellness/dental-plans-and-rates>
- United Concordia Website:
 - www.unitedconcordia.com
- United Concordia '[MyDentalBenefits](#)' App:
 - <https://www.hr.pitt.edu/sites/default/files/MyDentalBenefitsApp.pdf>

For certain providers discounted services may be available. For more information, please contact United Concordia directly. Look for dentists marked by a green \$Save! Box.

\$ave!

Vision Plans

Plans offered through Davis Vision by MetLife

Vision Plans: Davis Vision by MetLife

	In-Network		Out-of-Network
	Fashion Excellence	Designer Gold	Fashion Excellence and Designer Gold
Eye Examination	Covered in full	Covered in full	Play pays up to \$32
Eyeglass Lenses	Covered in full	Covered in full	Single Vision \$25 Bifocal \$36 Trifocal \$46 Lenticular \$72
Frame	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	
Contacts (in lieu of eyeglasses)	Davis Vision Premier Frame: \$40 copay	Davis Vision Premier Frame: \$25 copay	Daily wear: up to \$20 Extended wear: up to \$30 Elective: up to \$48 Disposable: up to \$75 Medically necessary: up to \$225
	Evaluation and fitting: Covered in full	Evaluation and fitting: Covered in full	
	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	

➤ Additional information about Vision coverage is available at hr.pitt.edu/current-employees/benefits/health-wellness/vision-plans-and-rates

Using Vision Insurance

Locating a Participating Provider

- Can be done online at <https://www.metlife.com/insurance/vision-insurance/> or by calling 1-888-777-7418.

To locate participating providers in the Davis Vision by MetLife network:

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

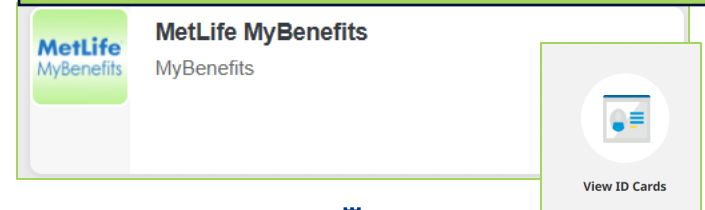
Appointment Scheduling

- Routine Vision care can be scheduled every 12 months from the last date of service.
- Medical Conditions impacting your eyes/eyesight may fall under medical insurance instead of vision. Please consult with a physician to confirm.

Digital Tools

- OHR Website:
 - <https://www.hr.pitt.edu/current-employees/benefits/health-wellness/vision-plans-and-rates>
- Davis Vision Website:
 - <https://www.metlife.com/insurance/vision-insurance/>
- MetLife MyBenefits App
- MetLife MyBenefits on my.pitt.edu (SSO)

Tip! Enrolled employees can access a digital ID card using Single-Sign-On from my.pitt.edu and searching "MetLife MyBenefits"



Flexible Spending Accounts

Types of Accounts & Claim Filing Deadlines

Flexible Spending Accounts (FSA)

Register for the April 24th
Bridging Benefits Session to
learn more about the
Financial Benefits of an FSA!



Health Care FSA

A Health Care FSA (HCFSA) is a pre-tax benefit account that's used to pay for eligible medical, dental, and vision care expenses - those not covered by your health care plan or elsewhere.



Dependent Care FSA

A pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare.

It's a smart, simple way to save money while taking care of your loved ones so that you can continue to work.



Parking FSA

Is a pre-tax benefit account that is used to pay for the cost of parking in a non-university leased lot.



Mass Transit FSA

A pre-tax benefit account that is used to pay for the cost of vanpool or mass transit expenses for commuting to and from work.

FSA Claim Submission Deadlines

Health Care & Dependent Care

Note: The Dependent Care account has a 2 ½ month extension for expenses through 9/15 for dependent care.

Example Plan Year	Claims Incurred	Claim Filing Grace Period	Claim Filing Deadline
2026	July 1, 2025 - June 30, 2026	6 months	December 31, 2026
2025	July 1, 2024 - June 30, 2025	6 months	December 31, 2025

Parking & Mass Transit

Qualified commuter expense account (both parking and mass transit) **claims must be submitted within SIX MONTHS (180 days) of the date of the claim.**

- For example, a parking or mass transit receipt dated January 1 must be submitted by July 1. A parking or mass transit receipt dated March 1 must be submitted by September 1. Parking and/or mass transit claims submitted beyond the six-month window will not be eligible for reimbursement.

➤ Additional information about the Flexible Spending Accounts is available online at <https://www.hr.pitt.edu/current-employees/benefits/health-and-wellness/fsa>

MyHealth@Work

Onsite Health & Wellness Center Available to
Pitt Employees with their Pitt Employee ID

UPMC MyHealth@Work Health & Wellness Center



Since the filming of this video, the MyHealth@Work Center has transitioned to **by appointment** operations; walk-ins will not be accepted.



Appointments can be made using the **online scheduling form** by visiting hr.pitt.edu/benefits/wellness-center or by calling **412-647-4949**.



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

Monday - Friday,
7:00 am to 3:30 pm

- The UPMC MyHealth@Work Health and Wellness Center for University of Pittsburgh faculty and staff is an onsite center that treats a variety of health issues. Healthcare professionals at the Center can help you get back to feeling your best, with services like wellness screenings, support for chronic conditions, and online and telephonic resources.
 - [Explore the services available to faculty and staff.](#)
- Faculty and staff can also recharge and discover healthy tips and techniques that can be used at work or at home with health and wellness coaching.
- **Individual or Departmental Wellness:** A [health coach](#) can bring onsite services to your department or team, as well as provide one-on-one coaching, along with additional services and helpful resources online and over the phone.
 - Schedule wellness offerings for your department by emailing our Wellness Specialist at bewell@pitt.edu.

MyHealth@Work Services



- **Allergy Injection**
 - Patients must bring their physician order, medications, and allergy flow sheet to this appointment.
- **Animal Research Exposure/Bite Visit** (In Person)
- **B12 Injection**
 - Patients must bring their physician order and medication to this appointment.
- **Behavioral Health Follow-Up Visit** (In Person or Virtually)
- **Behavioral Health Initial Visit** (In Person or Virtually)
 - Receive clinical support for anxiety and/or depression
- **Complete Health Review** (In Person)
 - Benefit-eligible faculty and staff can talk with a provider about their health risks, review their medical history, and get help creating a plan to maintain or improve their health.
 - Please note: Patients must fast for at least eight hours before their scheduled appointment.²
- **Fitness Testing** (In Person)
 - Body mass index, body fat percentage, waist circumference, muscular strength, flexibility, and cardiovascular fitness
- **Flu Vaccine**
- **Health Coach Visit** (In Person)
 - A health coach will review the participant's biometric screening or MyHealth Questionnaire results, discuss health and wellness goals, explore risk-appropriate resources, and help the participant develop an action plan.
- **Needlestick/Bloodborne Pathogen Exposure (BBP)** (In Person)
- **Nurse Visit: Blood Pressure Check** (In Person)
- **Research-Related Visit** (In Person)
 - Blood draws and annual surveillance visits
- **Sick Visit (In Person)**
 - Get treatment for minor illnesses and injuries, such as coughs, colds, sinus infections, minor cuts, rashes, and fevers.
- **Virtual Care Visit**
 - Book an illness/injury visit to be seen by a MyHealth@Work provider for minor illnesses and/or injuries (ex: coughs, colds, sinus infections, minor cuts, rashes, and fevers, etc.)
- **Weight Management Program Blood Work** (In Person) Please note: Only Weight Management program enrollees can schedule this visit, and participants must fast for at least eight hours before their scheduled appointment.²

Life Insurance

Basic Group Life, Basic AD&D, Optional Group Life, Optional AD&D and Dependent Life offered through The Hartford

Life Insurance and AD&D

Group Life

Basic Group Life

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

Optional Group Life

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

Accidental Death and Dismemberment (AD&D)

Basic AD&D

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

Optional AD&D

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

- You must complete a beneficiary election form, which can be found online hr.pitt.edu/current-employees/benefits/health-wellness/life-insurance-and-add
- 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. The Hartford provides 60 days to submit the EOI application for approval or denial of coverage.

Dependent Life

Coverage for Spouse/Domestic Partner

Option 1	\$1.18.....	\$10,000
Option 2	\$2.32.....	\$15,000
Option 3	\$2.63.....	\$20,000
Option 4	\$7.74.....	\$50,000
Option 5	\$10.77.....	\$75,000
Option 6	\$14.61.....	\$100,000
Option 7	\$19.33.....	\$125,000
Option 8	\$23.20.....	\$150,000

Coverage for Dependent Child(ren)*

Option 1	\$.80.....	\$10,000
Option 2	\$1.20.....	\$15,000
Option 3	\$1.60.....	\$20,000

**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 in order to be approved for coverage. The Hartford provides 90 days to submit the EOI application for approval or denial of coverage.

Support Through All Stages Of Life

- Discounts and Services included in The Hartford life insurance at no additional cost:

	While you're living (caring for yourself)	If you become ill (caring support and resources)	After you're gone (caring for your loved ones)
Financial	Access to financial advice services	Accelerated Death Benefit	Financial Counseling
Legal	Access to online legal services	Access to in-person legal and estate planning	Access to legal advice and estate planning
Emotional	Access to funeral planning	Access to end-of-life info Compassionate Care website and funeral planning	Bereavement counseling and funeral planning
Physical	Discount programs	Care Advocacy	

In addition to these services, beneficiaries can also receive compassionate guidance and support through an online tool that offers personalized checklists and real people who are there to listen.

Your loved ones don't have to navigate the challenges of loss on their own. To access these services, register online at join.empathy.com/hartfordcare. Once you register, you can access your services by calling 229-544-2332

How to Add or Update Beneficiaries

- [Visit The Hartford's website to personally manage](#) your beneficiary designations for Pitt group term coverage. The Beneficiary Designation form is [available for download](#) only or (via the [Pitt HR Sharepoint site](#)).
- You must designate a beneficiary (or beneficiaries) at the time you enroll in any of the coverages. Basic coverage is provided by the University through The Hartford, and you may elect from optional programs of insurance sponsored by the University through The Hartford. You need to complete only [one form for The Hartford](#).
- Following initial enrollment, you may change a beneficiary designation at any time. Please check periodically to make sure your designation is current. To check or change your beneficiaries, call The Hartford at **1-855-396-7655**. This will help to ensure that any claim in the event of your death is fulfilled according to your wishes. Personal life events typically require a review and perhaps an update to your beneficiary designations. Personal life events include, but are not limited to:
 - Birth of a child
 - Marriage
 - Divorce
 - Death

Qualified Life Events

When and How to Change Your Benefits

Changing Your Health & Wellness Benefits



■ Qualified Status Change

- Must be completed within **60 days** of the life event.
- Examples of qualified Life events under the IRS regulations include, but are not limited to:
 - Marriage / Registration of Domestic Partnership
 - Divorce/Termination of Domestic Partnership
 - Gain of Coverage
 - Loss of Coverage
 - Birth/Adoption/Placement/Fostering of a child
 - Death of an enrolled dependent

Life Events that do not require Pitt Employee Action

- Removal of a Dependent Child turning Age 26 - COBRA Eligible
 - Coverage covered child(ren) on Pitt Benefits plans are removed by the benefit departments (except for certified disabled dependents)
 - Certified Disabled Dependents may remain covered beyond age 26

■ Open Enrollment

- Annual election period to make changes (or newly enroll)
 - Occurs every Spring
 - Coverage changes are effective for July 1st
- For Life Events that occur on the 1st of the month changes are effective the first of that same month.
 - For Life events that occur after the 1st of the month, changes are effective the 1st of the following month.

How to Request A Qualified Life Event

Life events must be submitted within 60 days of the event occurring.



Step 1: Contact the Benefits Department

- To request that a life event is opened by submitting an online inquiry at www.hr.pitt.edu/contact-ohr.



Step 2: Await Guidance from the Benefits Department

- Wait for instructions on the required documentation.



Step 3: Provide Required Documentation

- Upload documentation into PittWorx → Document Records
- Select a Document Type with “Benefits” as the category



Step 4: Update Dependent Information (If Necessary)

- **Adding a Dependent?** Update your contact list in **Before you Enroll** section of PittWorx
- **Removing a Dependent?** Do Not Delete names. Wait to remove (undesignated the dependent) in Step 6.



Step 5: Monitor Review Process

- Allow 1-2 business days for document review by the Benefits Dept



Step 6: Make Enrollment Changes in PittWorx

- You'll receive an email notification from PittWorx and from Benefits customer support when available
- PittWorx → Benefits → Make Changes. Edit your tier level to designate or undesignated (remove) coverage for dependents.



Step 7: Receive Enrollment Confirmation from the Benefits Department

- Changes must comply with IRS Regulations
- Benefits Customer Support will correct any non-compliant changes.

COBRA Coverage

Coverage Termination

Health & Wellness Benefits through the University of Pittsburgh continue until the last day of the month in which the individual works.

Please note, the last day of coverage for employees with less than annual payroll assignments (i.e. 09/09 or 08/08 pay types) may vary based on spring term double deductions. [COBRA coverage](#) will be available to faculty and staff whose current coverage has been terminated.

- Please visit the [Benefits Coverage Verification and Coverage Termination page](#) for more information.
 - Coverage Verification
 - How to Request a Benefits Verification Letter
 - Coverage Termination Effective Dates
 - Premiums Collection
 - COBRA Information

For information on the effects of separation (voluntary or involuntary) on [education benefits](#) or [retirement savings](#), please visit our OHR Website or contact benefits customer support.

What is COBRA? The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) requires that a group health plan offer you the opportunity to receive continued coverage you had while an active employee or dependent if you lose health coverage.

Eligibility

The following individuals qualify for coverage if they were covered under the plan at the time of one of the following events:

- An employee and his/her dependents who lose coverage due to reduction in scheduled work hours or termination of employment (including retirement, layoff, and strike) for reasons other than gross misconduct.
- An employee's former spouse/partner (and/or children) who lose coverage due to divorce or legal separation.
- An employee's surviving spouse/partner (and/or children) who lose coverage due to the employee's death.
- An employee's spouse/partner (and/or children) who lose coverage due to the employee's entitlement to Medicare.
- An employee's child who lose coverage due to no longer meeting the definition of dependent under the plan (i.e., attainment of maximum age).

Resources

- **OHR Website:** <https://www.hr.pitt.edu/current-employees/benefits/qualified-changes>
 - Instructions
 - Examples of Life Events
 - Required Documentation
 - Life Event Rules
- **Benefits Enrollment Overview:** [Benefits Enrollment Overview reference guide.](#)
 - Instructions on Navigating the different areas of PittWorx
- **Contact Benefits Customer Support:**
 - Online: www.hr.pitt.edu/contact-ohr.
 - By Phone: 833-852-2210 Monday – Friday 8:30 AM – 5:00 PM
- **COBRA Coverage:** <https://www.hr.pitt.edu/cobra-coverage>

Work Life Balance

Leaves, Life Solutions & Voluntary Benefits

Leaves of Absence

Medical leaves for Staff, Faculty, Post-Doctoral Scholars & Post-Doctoral Associates, eligibility & how to apply.

University Policy

- Under University policy, if you have been absent for more than three consecutive workdays or have a foreseeable need for leave within 30 days you must:
 - Notify your immediate supervisor or department administrator
 - Call MetLife at 1-888-777-7418 or select the MetLife [MyBenefits](#) link on the Human Resources page at my.pitt.edu to file for FMLA/FMFL.
- The University requires the use of accrued sick time while taking FMLA leave. Staff members must use up to 60 sick days, and may elect to use vacation or personal days once sick days are exhausted

Staff – Medical Leave Programs

Family Medical Leave Act (FMLA)

Provides:

- Up to 12 –Weeks of unpaid Job Protected Leave.

Eligibility Requirements:

- Must have worked at least one year
- Must have worked 1,250 hours in the last 12 months

Leave Entitlement:

- May be used for your own serious health condition, or the serious health condition of a family member.
- For incapacity due to pregnancy, prenatal medical care or child birth.
- To care for the staff member's child after birth, or placement for adoption or foster care.

Paid Parental Leave

Provides:

- Up to 4–Weeks of Paid Leave (runs concurrent with FMLA) Pro-rated for part-time staff.

Eligibility Requirements:

- Must have worked at least 6 months in a benefits eligible position
- Must be at least 50% effort

Leave Entitlement:

- May be used for the birth, adoption, or foster care placement of a child.

Short Term Disability

Provides:

- Up to 60% income replacement up to \$1,500 weekly maximum.
- May last for up to 26 weeks

Eligibility Requirements:

- Must have worked at least 6 months in a benefits eligible position
- Must be at least 50% effort

Leave Entitlement:

- May be used for your own serious health condition only.

Long Term Disability

Provides:

- Up to 60% income replacement up to the plan maximum of \$20,000 per month.
- May last for up to the maximum benefit period.

Eligibility Requirements:

- Must have worked at least 6 months in a benefits eligible position
- Must be at least 50% effort
- Eligible the first month following six months on short-term disability

Leave Entitlement:

- May be used for your own serious health condition only.

Faculty – Medical Leave Programs

Faculty Medical Family Leave (FMFL)

Provides:

- Up to 26 –Weeks of Job Protected Leave.
- Salary will be continued only during that period for which the faculty member would normally be on the payroll.

Eligibility Requirements:

- Eligible Immediately, No Waiting Period
- Must be Full-Time Regular or Part-time Regular Tenured or Tenure Stream for no less than 50% effort

Leave Entitlement:

- May be used for your own serious health condition, or the serious health condition of a family member.
- For incapacity due to pregnancy, prenatal medical care or child birth.
- To care for the faculty member's child after birth, or placement for adoption or foster care.

Paid Parental Leave

Provides:

- Up to 4–Weeks of Paid Leave (runs concurrent with FMFL) Pro-rated for part-time faculty.

Eligibility Requirements:

- Eligible Immediately, No Waiting Period
- Must be Full-Time Regular or Part-time Regular Tenured or Tenure Stream for no less than 50% effort

Leave Entitlement:

- May be used the birth, adoption, or foster care placement of a child.

Dependent Leave

Provides:

- Up to 4–Weeks of Paid Leave during any consecutive 24 month period.

Eligibility Requirements:

- Must have been employed for at least 24 calendar months or more
- Must be Full-Time Regular or Part-time Regular Tenured or Tenure Stream for no less than 50% effort

Leave Entitlement:

- May be used for the serious medical condition or illness of a spouse or registered domestic partner, child, or parent.

Long Term Disability

Provides:

- Up to 60% income replacement up to the plan maximum of \$20,000 per month.
- May last for up to the maximum benefit period.

Eligibility Requirements:

- Must have worked at least 6 months in a benefits eligible position
- Must be at least 50% effort
- Eligible the first month following 26 weeks (six months) on FMFL

Leave Entitlement:

- May be used for your own serious health condition only.

How To Apply for a Leave – Faculty & Staff

1. Contact your supervisor or department administrator to inform them of your intent to take a medical leave.
2. Contact MetLife at 1-888-777-7418 to file your claim. MetLife will send you a packet of information that you must review. Claims can be filed over the phone or online.
 - In the case of your **own serious health condition**, you and your attending physician must complete the forms in the packet and return them to MetLife.
 - In the case of a medical leave **for your family member**, you and your family member's attending physician must complete the forms in the packet.
 - These forms must be returned directly to MetLife

How To Apply for a Leave – Post-Doctoral Associates and Post-Doctoral Scholars

1. Contact:

- Office of Academic Career Development
- Phone: 412-648-8486
- Email: oacd@pitt.edu

2. They will provide guidance on what the steps/process is when needing to take a medical leave of absence.

The administration of medical leaves for Post-Doctoral Associates and Post-Doctoral Scholars is administered by the **Office of Academic Career Development (OACD)** and not the Office of Human Resources Benefits Department.

MetLife 'MyBenefits' Navigation

1. To file an absence online, you can do so by logging into **my.pitt.edu** using your University username and password.
2. In the search bar type **"MetLife My Benefits"** and select the icon
3. Select **"Claim Center"**
4. Click **"File an Absence"** to submit a claim
 - You can also contact MetLife by phone at 1-888-777-7418 to initiate a claim.

The screenshot shows the myPitt website interface with four numbered callouts indicating the navigation steps:

- 1**: The myPitt logo at the top left.
- 2**: The search bar at the top right, which contains the text "Search Results: 'Metlife MyBenefits'". Below the search bar, there are filters for "Campus: All" and "Roles: Staff (change)".
- 3**: The "Claim Center" link in the left sidebar, which is highlighted with a blue background.
- 4**: The "FILE AN ABSENCE" button at the bottom right of the page.

The main content area displays the "Claim Center" section, which includes a description: "See details and **status updates** for all your claims; get helpful information about the filing process." Below this, there is a blue box with white text that reads: "If you have previously filed a claim, it will appear here and you can view or manage your claim details." To the right of the Claim Center section, there is a sidebar with the heading "Absence and Disability" and a dropdown menu labeled "I Want To...". Below the dropdown, there is a "SHOW LESS" link. Further down, there is a section titled "Absence and Disability Insurance enables you to report, view and manage your absences from work. Disability Insurance ensures that you'll receive a portion of your income if you need to stop working for a period due to a disabling illness or accident." Below this, there is a message: "No recent absences have been submitted . You can file a new absence below." and a link: "Submitted an absence but don't see it here? Contact a MetLife representative for help."

Website Resources

- **OHR Website:**
<https://www.hr.pitt.edu/current-employees/benefits/leaves>
- **Additional Resources:**
 - [MetLife MyBenefits Instructions](#)
 - [MetLife MyBenefits User Guide](#)
 - [Leave Responsibilities for Employees](#)
 - [Leave Responsibilities for Departments](#)
 - [Parental Leave Staff Examples](#)
 - [Parental Leave Administrative Reference Guide](#)
 - [Parental Leave Calculator](#)

Leaves of Absence

Leaves

LEAVE OF ABSENCE



STAFF MEDICAL LEAVES



FACULTY LEAVES



LEAVE GUIDES



PAID PARENTAL LEAVE



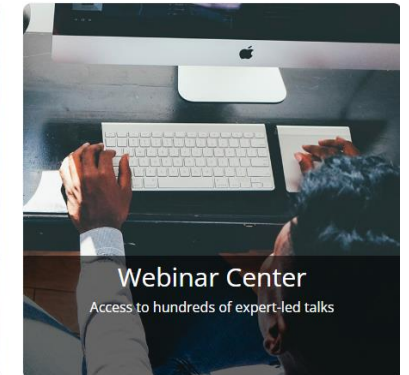
Life Solutions

- LifeSolutions is the University of Pittsburgh's Faculty and Staff Assistance Program that provides a broad range of services to assist University employees and their household members to balance work and the stresses of daily life.
- LifeSolutions offers personalized care services, 24-hour support, online resources and tools, and more, all at no cost to you. LifeSolutions services include:
 - Personalized Work Life Referrals
 - Online Work Life Resources
 - Crisis 24/7 Contact Information
 - Counseling and Coaching Services
 - Disability and Family Medical Leave Outreach



Life Solutions Webinars

- Variety of Topics available:
 - [Achieving Harmony: How to Maintain a Healthy Work-Life Balance](#)
 - [Appreciating Drama](#)
 - [Reclaiming Your Joy](#)
 - [Do You Speak "Teen"?](#)
 - [Minimizing Worry to Maximize Your Life](#)
 - [It's Not Selfish, It's Self-Care](#)
 - [Workplace Etiquette 101](#)
 - [Three S's of Stress Management](#)
 - [Financial Wellness](#)
- And many more!



<https://workpartners.personaladvantage.com/workpartners/content/lifesolutions-webinar-series.html>

Departmental Wellness

Cost: FREE!

For questions or to schedule, please contact Ashley Boykin at BeWell@pitt.edu.

Academic Leaders and Department Heads can schedule wellness services for their employees. Categories of services include:



ON THE GO'S

On the Go is a program developed to bring quick and effective activities to employees such as: stress management, physical activity, and nutrition. These can be done in person or virtually upon request. The time for each activity is 15-20 minutes but can be tailored to the amount of time you have available.

This option is great to offer during staff meetings or a full day of training to break up the flow.



STOP BY BOOTHS

The on-site health coach will be at a table with information on a variety of wellness topics such as: stress, physical activity, tobacco cessation, hypertension, lower back pain, and healthy holiday eating. The table should be placed near high traffic areas such as employee cafeterias, lunchrooms, or lounges. Each session includes an interactive activity and a Coach on Call educational piece with follow up. Times are usually scheduled in two-hour blocks.

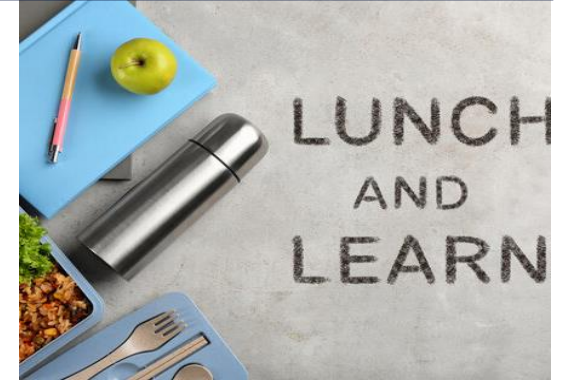
This option would be great to offer if there is a certain day of the week when most of your team will be in the office.



MYHEALTH KITCHEN

Looking for new recipe ideas that are quick, easy, and help achieve your health and wellness goals? Welcome to the MyHealth Kitchen where participants can learn in real time how to accomplish healthy, nutritional-based foods in the comfort of their home. Each demonstration will range from 20-30 minutes highlighting different aspects of nutrition that is inclusive to all.

Only offered virtually.



PRESENTATIONS (LUNCH & LEARNS)

Educational sessions offered in a wide variety of topics. Each session can range in length from 30-45 minutes.

Sessions can be offered in person or virtually.

Employee Emergency Fund

OVERVIEW

The Employee Emergency Fund provides financial support of up to \$1,500 to eligible Pitt employees across all five campuses

Employees eligible under this policy include full-time and part-time, active:

- Executive
- Staff
- Faculty
- Research associates
- Postdoctoral associates

Note: union-eligible employees should check their collective bargaining agreement

COVERED HARDSHIPS

- Essential Utility Expenses
→ water, gas, electricity
- Medical Care Expenses
→ Over/past-due medical care expenses for the employee or their eligible dependents
- Primary Residence Repair
→ Damages making residence unlivable or excess of insurance
- Retention of Residence
→ Payments necessary to prevent eviction or foreclosure

Applications are submitted online:

REQUEST DETAILS

Service Area *

I Need Help with... *

Hardship Request Type *

Pitt Username *

Amount Requested *

Enter a description of your request

Required Documentation

Supporting Documentation *

No file chosen

Please redact any personally identifiable information (PII) on the files you upload. Please be sure to keep your name, but remove things like social security numbers and date of birth. By submitting this request, you attest that the documentation provided is valid and true. If any



Visit: hr.pitt.edu/EEFapplication to learn more.

I consent to the University contacting me at a future time to share my impact story, should this request be approved. *

☐ Yes

☐ No

Voluntary Benefits

Long Term Care, Pitt Perks, Care.com & Care Talks

Long Term Care

As part of Pitt's commitment to encouraging faculty and staff members to plan for a future of financial stability and security, the University offers LTC insurance at a group rate through Unum. It's an employee-paid benefit available to faculty and staff as well as their family members.



Underwritten by:
Unum Life Insurance
Company of America

How does this coverage help?

Here are some examples of how you may use a long term care benefit of \$3,000 per month, based on the national averages for care:⁴



Home health:

• Long term care annual benefit	\$36,000
• Home health aide (\$18.50/hour)	- \$24,050/year*
• Left over for out-of-pocket expenses	= \$11,950

Assisted living:

• Long term care annual benefit	\$36,000
• Assisted living (\$2,825.25/month)	- \$33,903/year
• Left over for out-of-pocket expenses	= \$2,097

Private nursing home:

• Long term care annual benefit	\$36,000
• Private nursing home (\$203.31/day)	- \$74,208.15/year
• The cost of care that you will pay out of pocket	= -\$38,208.15

*Based on receiving care five hours a day/five days a week at \$18.50/hour. For illustrative purposes only.

Discount Categories

- Apparel & Beauty
- Automotive
- Cruises
- Education
- Entertainment
- Family and Dependent Care
- Financial Services
- Food & Drinks
- Gifts & Flowers
- Gyms & Health Clubs
- Health & Wellness
- Home & Garden
- Hotels
- Limited Time Offer
- Mental Health
- Movie Tickets
- Pets
- Phone & Internet
- Pittsburgh, PA
- Rental Cars
- Sporting Events
- Sports and Outdoors
- Sustainability
- Technology & Electronics
- Theme Parks & Attractions
- Travel

Perks Subjected to the Plan Year

- MetLife Legal Services
- MetLife Supplemental Medical Benefits

Perks Available Year-Round

- Group Home and Automobile Insurance
 - Features online quotes and comparisons between MetLife and Travelers
- Pet Insurance
 - Offered through ASPCA
- Identity Theft
 - Offered through Allstate

Care.com

■ Premium Membership

- Unlimited access to the online network to:
 - Post jobs
 - Search and view profiles of local caregivers
 - Receive applications from local caregivers
 - Request background checks
 - Reply to applications and other messages received from caregivers

■ Backup Care for Children and for Adults

■ Care Talks

- exclusive events from expert speakers offering advice and guidance to help you better care for yourself and your family

■ Tuition Discount Center Network

- Tutoring
- Local and National Childcare Centers

Eligibility for Care.com is limited to full-time, regular:

- Staff
- Faculty
- Librarians
- Research Associates
- Postdoctoral Associates
- Postdoctoral Scholars*

*Individuals who have a Job Type of Certificate are not eligible.



Upcoming Care Talks – April 2025

EMOTIONAL WELLNESS

Overcoming Burnout

Thursday, April 3rd

DISABILITY & NEURODIVERSITY

Financial Planning

Tuesday, April 8th

FINANCIAL WELLNESS

Overcoming Debt

Wednesday, April 9th

AGING & ADULT CARE

**How to Modify Your Home for More
Safety, Serenity & Less Stress**

Wednesday, April 16th

SUCCEED AT WORK

Increasing Mental Toughness

Thursday, April 17th

YOUR HEALTHY LIFESTYLE

**The Connection Between Mental
Health and Exercise**

Tuesday, April 22nd

CHILD CARE & PARENTING

**Communicating and Resolving
Conflict with Your Teen**

Wednesday, April 23rd

Register for Care Talks at
care.com/business/care-talks

Benefits in Retirement

Overview, Eligibility, Pre-65 vs Post-65 Coverage,
Medicare & Resources

Retiree Benefits - Overview

- The University of Pittsburgh provides a very valuable benefits package to its eligible retirees and their eligible spouse or domestic partner.
- Employees are officially granted retiree status if they fulfill certain employment status, age and service criteria.
- Two Types of Retiree Coverage:
 - Pre-65 Retirees (Retirees under age 65)
 - Post-65 Retirees (Retirees age 65+)

Note: Spouses are eligible if married prior to the employee's retirement date. Domestic Partners are eligible if approved by the University prior to the employee's retirement date.



Retiree Status Eligibility

Request a Retiree Benefits Eligibility
Review by submitting a case online at:
<https://www.hr.pitt.edu/contact-ohr>

The following job types at the University of Pittsburgh are officially granted retiree status if they fulfill the eligibility criteria as stated below.

You were employed in a job type* and status including:

- ☐ Executives
- ☐ Full-time faculty
- ☐ Part-time faculty in the tenure stream or tenured for no less than half time
- ☐ Full-time librarian
- ☐ Full-time research associate
- ☐ Regular, full-time staff employee

**Union-eligible employees should check their collective bargaining agreement for eligibility.*

You must also fulfill one of the following criteria:

- **Recognized Pitt start date prior to July 1, 2004:** must be age 62 years or older on last day of work
- **Recognized Pitt start date on or after July 1, 2004:** must be a minimum of age 62 years on last day of work with age plus service (associated with recognized Pitt start date) equal to 85 or greater
- All determinations of service credit shall be based solely on the recognized dates in the University's Employee Records. Anyone interested in learning about their own retirement eligibility should contact the benefits department and request a retirement eligibility review.

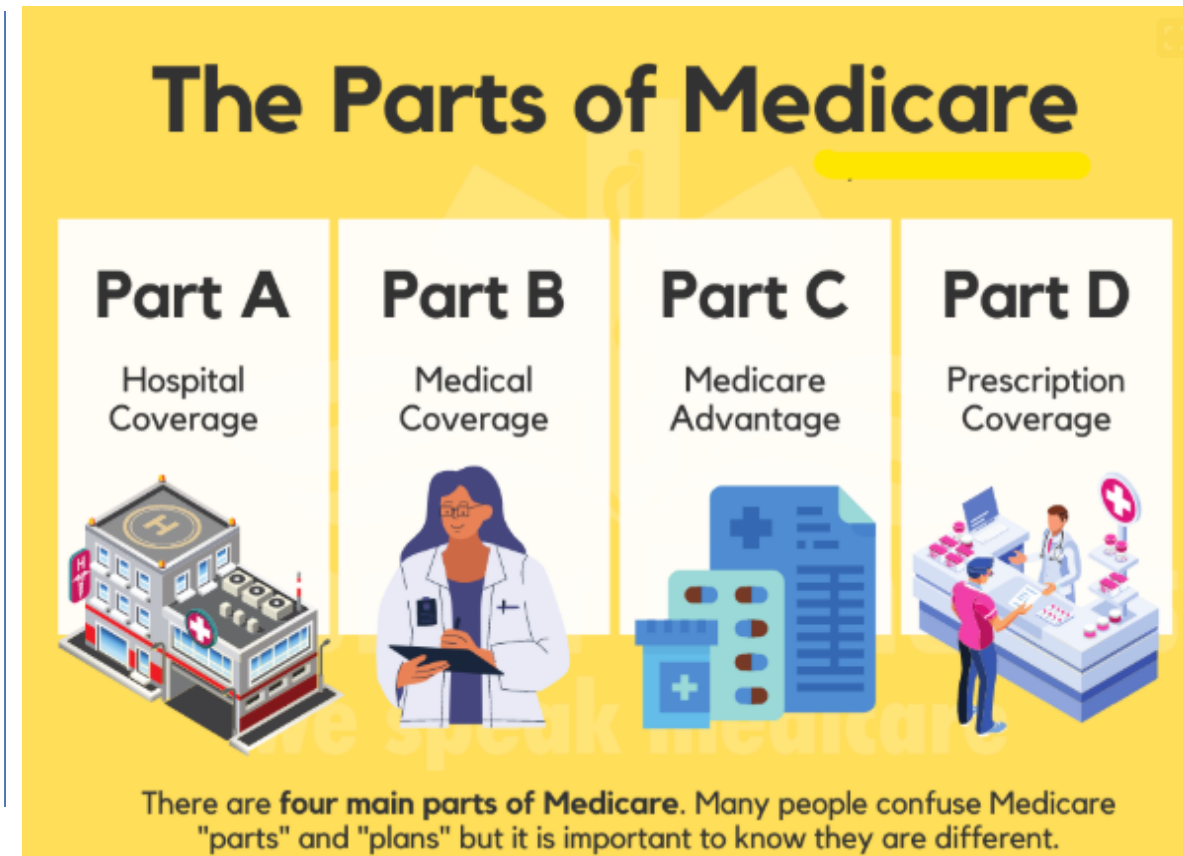
Online Resources

- Retirement Eligibility/Defined Dollar Benefit Calculator
- The Defined Dollar Benefit calculator may be used to determine your eligibility date for the Defined Dollar Benefit (DDB) Program. Eligible faculty and staff hired prior to July 1, 2004 must be at least 62 years of age. Faculty and staff hired on or after July 1, 2004 must have their age and service equal 85 to qualify for this program.
 - Retiree Benefits Webpage
 - Recorded Webinar
 - Steps to retirement guide
 - Summary guides
 - Social Security and Medicare Overview
 - Retirement Eligibility Review

These resources & more can be found on : <https://www.hr.pitt.edu//retirees> and <https://www.hr.pitt.edu/retirees/social-security-and-medicare>

Medicare and actively working age 65+

- You should [apply for Medicare Part A online](#) once you reach age 65 while you are working, as it is at no-cost to you.
- Medicare Part B is not required while you are actively working and have health coverage. You can delay Medicare Part B if you're already enrolled in health coverage through an active employer health plan.
 - As part of the retirement process, 1-2 months prior to your retirement date, the Benefits Department will provide you with an Employer Verification Form that should be mailed in with your Medicare Part B application to your local Social Security office. For more information, visit www.socialsecurity.gov or www.medicare.gov.
 - [Medicare Counseling PA MEDI Program](#)



Pre-65 Retiree Coverage

<https://www.hr.pitt.edu/retirees/pre-65-coverage>



Medical

- Eligible for the same medical plans as active faculty and staff.
- Premium Cost-Share
- Premiums are paid after-tax



Dental

- Eligible for the same dental plans as active faculty and staff.
- Premiums are the responsibility of the Retiree
- Premiums are paid after-tax



Vision

- Eligible for the same vision plans as active faculty and staff.
- Premiums are the responsibility of the Retiree
- Premiums are paid after-tax

Plan Year is July 1 – June 30

Post-65 Retiree Coverage

<https://www.hr.pitt.edu/retirees/post-65-coverage>



Medical

- Offered Medical Coverage that works with Medicare
- **Medicare Advantage Plans**
 - UPMC for Life HMO
 - UPMC for Life PPO Standard
 - UPMC for Life PPO Basic
 - Highmark Freedom Blue PPO Standard
- **Medicare Supplement (Medigap) Plans**
 - UPMC National Complementary
 - Highmark Signature 65

Defined Dollar Benefit (DDB) credits available to help cover the cost of the Post-65 medical premiums



Dental

- Post-65 Dental Plan Available
- Premiums are the responsibility of the Retiree
- Premiums are paid after-tax



Vision

- Post-65 Vision Plan Available
- Premiums are the responsibility of the Retiree
- Premiums are paid after-tax

Plan Year is January 1 – December 31

Additional Benefits & Resources for Retirees



- **Education Benefits**
 - Retirees are eligible to retain the same education benefits available to active employees
- **Employer Provided Retiree Life Insurance**
 - University-Paid Retiree Life Coverage
 - Up to \$15,000 (based on years of service)
- **Surviving Spouse/Domestic Partner Benefits**
 - Coverage will continue for three (3) months following the end of the month in which the retiree passes away, then:
 - If the spouse/partner is pre-65: Surviving spouse/domestic partner is eligible to continue group coverage at full cost
 - If the spouse/partner is post-65: Any accumulated DDB credits in the spouse's account may be used until depleted



Life Insurance/AD&D Port or Conversion:

Retirees can also port or convert optional life insurance they had while active. Information on the porting/conversion process is included in the retirement enrollment packet at time of retirement from UPMC Benefit Management Services (BMS).

Additional information and other resources can be found on the retiree web pages at <https://www.hr.pitt.edu/retirees>



Financial Wellness

Upcoming Bridging Benefits Session on 4/24



Office of Human Resources, Benefits Department

Financial Wellness Benefits & Resources

Overview of Financial Wellness benefits such as Retirement Savings, MetLife Legal, SAVI, Long Term Care, Identity theft Protection, Employee Emergency fund, Care.com and more.

Presented by the Benefits Department + Vendors

Thursday, April 24, 2025

Noon – 1:00 PM

Link to Register: [Register](#)



Focus on your Financial Future!

Financial Wellness Benefits

Register Now for
Thursday, April 24, 2025,
Noon – 1:00 PM!



QR Registration code

- **TIAA Retirement Savings**
 - Universal Availability
 - Defined Contribution Plan
 - 401(a) Employer Matching Contribution
 - 403(b) Employee Matching Contributions
 - 403(b) Employee Supplemental (Non-Matched) Contributions
 - 457(b) Employee Supplemental (Non-Matched) Contributions
 - Vesting
 - The Accelerated Plan
- **Defined Benefit Pension Plan (discontinued in 2015)**
- **SAVI Public Service Loan Forgiveness**
- **Care.com**
- **Employee Emergency Fund**
- **Flexible Spending Accounts/Health Incentive Reward Dollars**
- **& Much More!**

Education Benefits

Education Benefits & Where to Learn More

Education Benefits & Related Programs

Education Benefits for Employees

- Education Benefits for Employees at Pitt
- Education Benefits for Spouses or Domestic Partners at Pitt
- Education Benefits for Dependent Children at Pitt
- Education Benefits for Dependent Children attending other Institutions (discontinued September 1st, 1994)

Related Programs

- Tuition Exchange Program (Applied through the office of Financial Aid)
- Falk Laboratory Tuition Discount (Applied through Falk Laboratory School)
- English Language Institute at Pitt

How to Access Recorded Sessions

- Visit : <https://www.hr.pitt.edu/bridging-benefits>
- Select 'view recording'
- Or click the link under the **Recorded Sessions** section

Date	Topic	Registration Link	Shareable PDF
Jan. 27, 2025	Education Benefits for Dependent Children	Closed - View Recording*	Slide Deck
Feb. 27, 2025	Education Benefits for Employees, Spouses & Domestic Partners	Closed - View Recording*	Slide Deck
March 27, 2025	Back to Basics: General Benefits Overview <i>(note: this session is scheduled to end at 1:30 p.m. to allow more time for content/questions)</i>	Register	Flyer
April 24, 2025	Financial Wellness Benefits & Resources	Register	Flyer

▶ [Education Benefits for Dependent Children, Jan. 2025](#)

▶ [Education Benefits for Employees, Spouses & Domestic Partners, Feb. 2025](#)

Q&A

Bridging Benefits

Upcoming Sessions

Event Calendar

4th Quarter FY 24-25



April 24, 2025: Financial Wellness Benefits & Resources



May 22, 2025: Preparing for the New Plan Year (Post-Open Enrollment)



June 26, 2025: Planning for Parenthood

1st Quarter FY 25-26



July 24, 2025: Retirement Savings Vesting & the Accelerated Plan



August 21, 2025: Understanding Student Health Insurance



September 2025: Back to School - Wellness and Stress Management

2nd Quarter FY 25-26



October 2025: Pathway to Retirement



November 2025: Perks of Working at Pitt



December 2025: Flexible Spending Accounts & Claim Submission Deadlines

Stay Connected

Next Steps:

❑ Register for a Session if Interested!

- <https://www.hr.pitt.edu/bridging-benefits>

❑ Follow Us on Social Media



❑ Keep an Eye Out for Future Sessions!

❑ Take our Bridging Benefits – Experience Survey

- Link will be sent via email following today's session.
- The recording + slides will also be made available on the Bridging Benefits Webpage.



Resources & Contact Information

Department:	Topic:	Where to Learn More:
Benefits Department Phone: 833-852-2210	Benefit Eligibility	https://www.hr.pitt.edu/current-employees/benefits
	Education Benefits	https://www.hr.pitt.edu/current-employees/benefits/education-benefits
	Health and Wellness Benefits	https://www.hr.pitt.edu/current-employees/benefits/health-and-wellness
	Medical Leaves of Absence	https://www.hr.pitt.edu/current-employees/benefits/leaves
	Retirement Savings Plan	https://www.hr.pitt.edu/current-employees/benefits/retirement-savings-plan
	Work-Life Balance	https://www.hr.pitt.edu/current-employees/work-life-balance
HR Client Services Phone: 412-624-7000	Bereavement Leave, Time Off Balances, Holidays, Time Off Usage & Timecards	https://www.hr.pitt.edu/current-employees/benefits/time-off
Employee & Labor Relations Phone: 412-624-7000	Personal Leave of Absence, Military Leave (To request a leave of absence if you do not meet the eligibility requirements for an approved medical leave. Approved at the Department level.)	https://www.hr.pitt.edu/current-employees/employee-labor-relations

Online inquiries can be submitted at: <https://www.hr.pitt.edu/contact-ohr>



University of Pittsburgh®

Office of Human Resources Benefits Department

<https://www.hr.pitt.edu/current-employees/benefits>

Contact us at 833-852-2210 or online at <https://www.hr.pitt.edu/contact-ohr>