



Office of Human Resources, Benefits Department

Pitt Perks Unpacked: Your Guide to Voluntary Benefits

Welcome, we will begin the webinar shortly.

Thank you for your patience as we allow attendees to enter from the virtual lobby.

2025 Bridging Benefits Educational Series

Presented by the Benefits Department

December 11, 2025 Noon – 1 p.m.

**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.*

Today's Agenda & Panel

- Welcome and Session Overview
- Pitt Perks
 - Vendor Spotlight: Corestream
 - Q&A
- Spotlight on Partner Programs
 - Unum LTC
 - Care.com
 - SAVI
- Q&A
- Resources & Next Steps

Pitt Human Resources

Kim Phillips Presenter

Lifestyle Benefits Program Manager

Ana Frost Presenter

Benefits Analyst, Retirement Savings

Brittany Frund Moderator

Sr. Benefits Analyst, Health & Welfare Benefits



Beverly Boey Presenter

Sr. Client Relationship Manager

Rachel McGorry Presenter

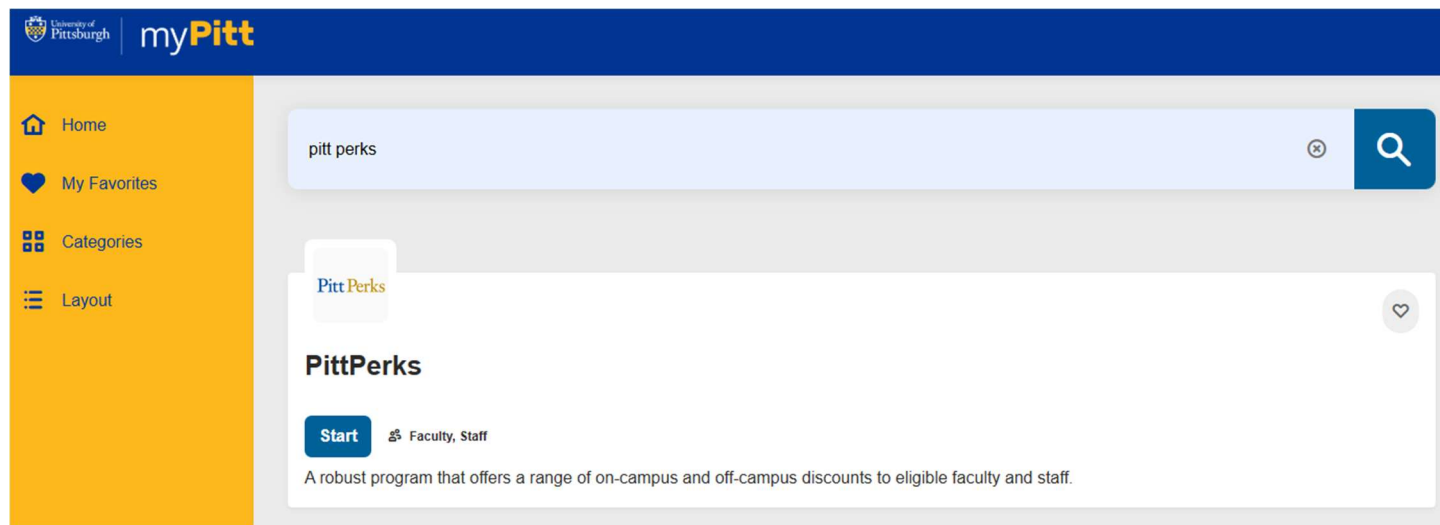
Client Success Coordinator



Pitt Perks

Pitt Perks

- PittPerks is a program that provides a broad range of discounts and the opportunity to purchase certain voluntary benefits at group rates through payroll deductions to employees.
- Accessible via the myPitt portal or going to www.pittperks.com
- Enrollment via Third-party Vendor
 - Corestream





corestream®

Corestream helps make life better for employees like you through carefully selected benefits, savings, and deals that fill the gaps core coverage leaves behind.

**Pitt Perks portal
demonstration available in the
recording of this webinar**

Support: M-F 8:30am-8:00pm ET

888-689-9696 | pittperks@corestream.com

Payroll Deduction

- All voluntary elections deducted through payroll are on a **post-tax basis**
 - Payslip Description: Employee Discount Program

After-Tax Deductions	
Description	
Employee Discount Program	

- For any missed deduction, PittPerks (Corestream) will bill you directly for those premiums.

Payroll Type	Deduction Schedule
Bi-weekly	1 st Biweekly Pay: ½ Monthly Premium 2 nd Biweekly Pay: ½ Monthly Premium
Monthly/UPP2	Month End Pay: Deduction In Full
Less Than Annual Appointments	January – April, Month End Pay: Deduction In Full September – December, Month End Pay: Deduction In Full

Partner Programs

Unum Long Term Care

Care.com

SAVI

Long Term Care

What is It?

Provided at home or in a care facility, Long Term Care (LTC) helps people to cope with the effects of accidents, illnesses, and advancing age.

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.

Financial Benefits:

- ✓ **Protects Savings & Assets** – Helps cover costly care expenses, reducing financial burden on personal savings.
- ✓ **Provides Choice & Flexibility** – Allows selection of preferred care options rather than relying on family or public assistance.
- ✓ **Secures Peace of Mind** – Ensures financial stability and quality care if long-term assistance becomes necessary.

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.

Care.com

What Is It? Care.com offers a network of providers and options to assist with needs such as after-school care, caring for a child who is home sick, caring for children while you are working from home, caring for aging parents, and more.

- **Premium Membership**
- **Backup Care**
- **Care Talks**

Eligibility is limited to full-time, regular:

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

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

 **Enroll or log in**
care.com/yourbenefits

care.
for Business.

Join to find care when and where you need it

Get access to your free, employer-sponsored account today

Employer name

Email

Join now

By choosing Join now you agree to our [Terms of Use](#) and [Privacy Policy](#).



FREQUENTLY ASKED QUESTIONS
care.com/faq

FREE Premium Membership

Unlimited access to Care.com's online network

Care for every part of your life:

- Babysitters, nannies, and after-school care
- Dog walkers, pet sitters, and more
- Senior care for loved ones at home
- Housekeepers, errand-runners, and more
- Tutors and after-school care



Child care



Daycare & activities



Senior care



Housekeeping



Pet care

LifeMart Discounts

- Make everyday life more affordable
- How It Works
 1. Log in to your Care account and select LifeMart discounts.
 2. Find discounts by searching or browsing categories.
 3. Select an offer to review the details and redemption instructions



Discounted daycares

Exclusive access to our network of verified daycares for a discount.



Pack your bags

Get exclusive travel deals with your discount partner LifeMart.



Day programs for kids

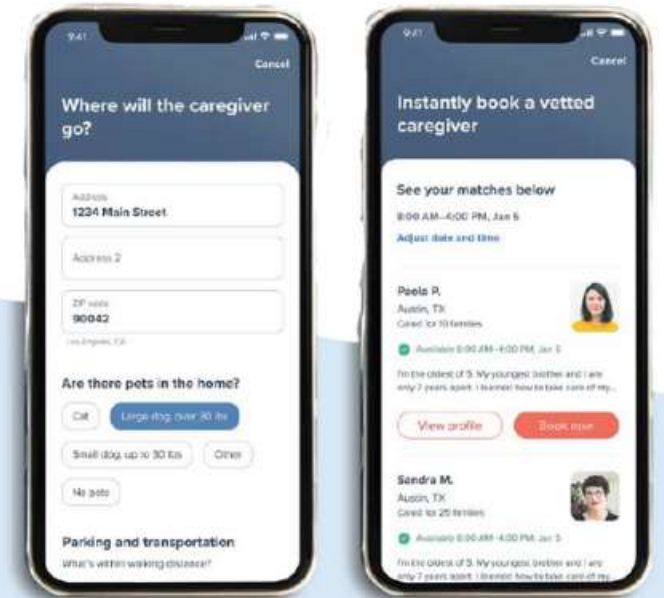
Perfect for school days off, these activities can keep kids engaged from morning to afternoon

Backup Care

- 10 available backup care days per program year (September 1 to August 31), for child and adult care, specifically for work related work purposes

With the app you can:

- Access all your Care benefits.
- Streamline how you manage and track



Don't delay,
GET THE APP TODAY!





Care.com

Care Talks

Care Talks support employees with access to advice and guidance from expert speakers in areas such as childcare, senior care, financial literacy, emotional health, and more.

Times for Care Talks

1pm ET | 12pm CT | 11am MT | 10am PT

Aging & adult care Gain knowledge and insights to help support your aging loved ones and navigate the challenges that come with aging.

Childcare & parenting Gain insights and learn strategies to help raise healthy and well-rounded children.

Disability & neurodiversity Get support and guidance on how to raise a child, or support a loved one, with a disability.

Emotional wellness Learn tips and techniques to manage stress and navigate life's challenges.

Financial wellness Explore strategies for planning your financial future and managing money to meet your goals.

Succeed at work Learn strategies for improving your skills, advancing your career, adapting to workplace change, and performing to your potential.

Your healthy lifestyle Get guidance and support from a Certified Health Coach so you can learn to live a healthier life.

SAVI: Student Loan Assistance

- The University of Pittsburgh is collaborating with TIAA and public benefit company Savi to provide current University faculty and staff with assistance in navigating repayment plans and federal student loan programs, such as the Public Service Loan Forgiveness (PSLF) program. With TIAA's and Savi's assistance, faculty and staff can:
 - Get help navigating and applying for federal loan repayment and forgiveness programs, like the PSLF program
 - Learn about lowering your interest rate, consolidating loans, or reducing your payments
 - Discover if other benefits or programs are available
 - be given objective and reliable advice to help you manage federal and private student debt--including loans that you may have taken out for dependents.
- **The University has waived the \$70 essential service fee for eligible employees.**
- Savi regularly offers free webinars to eligible PITT employees to help educate on topics related to Student loans
- Student Loan Assistance | Human Resources | University of Pittsburgh
 - Savi Presentation PDF
 - PSLF Frequently Asked Questions

Recent Article: Pitt Employees Are Taking Control of Student Loan Debt Through Savi Benefit | Human Resources | University of Pittsburgh

Q&A

Stay Connected

Bridging Benefit Sessions

- Recordings and slides of previous **Bridging Benefits** sessions are available on-demand
- Keep an eye out for the 2026 sessions

hr.pitt.edu/bridging-benefits



Bridging Benefits is a new **online webinar series**, designed to give Pitt employees **advanced insight** into the many **programs and services** offered through our Benefits Department that provide **value to you and your family**.

The topics we cover have been prioritized and designed to answer some of the most frequent inquiries we receive from University employees.

Our goal? Simple:

To **maximize the value** and **unlock the full potential of your benefits**.

Each month, our **subject matter experts** will take a deeper dive into a specific benefit, to answer your questions like:

- What it's all about?
- Who benefits from it, who's eligible?
- How to enroll?
- Where to find out more information?
- What have your co-workers experienced?

They'll also take time at the end of each session to answer additional questions you may still have.

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.





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>