Medical Plans

• **Panther Gold** – HMO
  - 86% of faculty and staff are enrolled
  - HMO plan design
    - Rich in-network benefits
    - Same copayments since 2013
    - Physicians and facilities within the Panther Gold Advantage Network (In-network only)
    - Must select in-network Primary Care Physician (PCP)
    - Adult and pediatric wellness and preventive services provided at no cost
    - No deductible or coinsurance
Medical Plans

- Preferred Provider Organization (PPO)
- In-network and out-of-network coverage
  - Panther Advocate
    - Credits can be earned by completing healthy activities
      - Maximum Credit to be Earned: $200 Individual/$400 Family
  - Panther Plus
  - Panther Basic: Qualified High Deductible Health Plan (QHDHP) with Health Savings Account (HSA) Option
    - Individual HSA deferral limit: $3,450 annual maximum
    - Family HSA deferral limit: $6,900 annual maximum
Medical Plans

- Panther Advocate, Plus, and Basic
  - All have different levels of deductibles and coinsurance

<table>
<thead>
<tr>
<th>PPO Plans*</th>
<th>Panther Advocate</th>
<th>Panther Plus</th>
<th>Panther Basic (HDHP)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible (Individual/Family)</td>
<td>$500/$1,000</td>
<td>$750/$1,500</td>
<td>$1,500/$3,000</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>10%</td>
<td>20%</td>
<td>30%</td>
</tr>
<tr>
<td>Out-of-Pocket Max (Individual/Family)</td>
<td>$2,000/$4,000</td>
<td>$3,000/$6,000</td>
<td>$5,000/$10,000</td>
</tr>
</tbody>
</table>

* In-network
Prescription Drug Coverage
Applies to All Plans*

- 30-day supply of medication at any participating retail pharmacy
- 90-day supply of medication at a discounted price through:
  - Falk Pharmacy (Campus delivery is available)
  - University Pharmacy
  - Express Scripts Inc. (Mail order service)

* Applies to Panther Basic (QHDHP) only after the deductible has been met
Medical Plans

What is Changing for FY 19?

• Medical plan designs remain unchanged, but include a 2% rate increase
• Narcan/naloxone offered with no copayment

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$528</td>
<td>$452</td>
<td>$75</td>
<td>$76</td>
<td>$1</td>
</tr>
<tr>
<td>Parent/Child(ren)</td>
<td>$1,171</td>
<td>$984</td>
<td>$183</td>
<td>$187</td>
<td>$4</td>
</tr>
<tr>
<td>Two Adults</td>
<td>$1,296</td>
<td>$1,033</td>
<td>$263</td>
<td>$268</td>
<td>$5</td>
</tr>
<tr>
<td>Family</td>
<td>$1,431</td>
<td>$1,071</td>
<td>$360</td>
<td>$367</td>
<td>$7</td>
</tr>
</tbody>
</table>
Consumer Education

• View UPMC MyHealth Online
  - This is the insurance/claims side
  - Log on Instructions
    ▪ Go to my.pitt.edu
    ▪ Click on “My Resources” from the top menu
    ▪ Select “UPMC Health Plan” from the drop down menu
    ▪ Click on “MyHealth”

• MyUPMC.com
  - Medical records access
Wellness Incentives

• Available for UPMC Health Plan members

<table>
<thead>
<tr>
<th>Amount</th>
<th>Activity Completion</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100/$75</td>
<td>Health Risk Assessment</td>
</tr>
<tr>
<td>$100-$125</td>
<td>Biometric Screening</td>
</tr>
<tr>
<td>$25-$145</td>
<td>Health Coaching: Lifestyle Program</td>
</tr>
<tr>
<td>$25-$100</td>
<td>Health Coaching: Condition Management</td>
</tr>
<tr>
<td>$15</td>
<td>Physical exam through PCP</td>
</tr>
<tr>
<td>$15</td>
<td>Flu vaccination</td>
</tr>
<tr>
<td>$15</td>
<td>Age-appropriate preventative care activity</td>
</tr>
<tr>
<td>$15</td>
<td>Other immunization</td>
</tr>
</tbody>
</table>

• Gold, Plus, and Basic: Individual and spouse/domestic partner are eligible to earn up to $125 each on a Consumer Advantage Health Incentive Account card

• Advocate: Individual and spouse/domestic partner are eligible to earn up to $200 each on a Consumer Advantage Health Incentive Account card

• Panther Basic members will continue to receive payment in their September pay following the plan year due to HSA requirements
UPMC MyHealth@Work Health and Wellness Center

• Located in the Medical Arts Building on 5th Avenue
• Open weekdays from 7 am to 3:30 pm
• Staffed by UPMC employees
• Free care to faculty and staff, regular full- and part-time
• Do not need to be enrolled in University health coverage
• Provides care for acute conditions
• Visits are confidential and records can be shared with your PCP
Health Coaching

• Onsite health coaching is available at the UPMC MyHealth@Work Health and Wellness Center for health plan members

• Health Coaching topics include:
  ▪ Nutrition
  ▪ Physical activity
  ▪ Stress Management
  ▪ Tobacco cessation
  ▪ Weight Management

• Telephonic Coaching is available by calling UPMC Member Services at 1-888-499-6885
Life Solutions

• No-cost benefit to all Pitt faculty and staff and members of their households that can help balance your work, life, and wellness

• Program provides assistance to support:
  ▪ Family advice
  ▪ Financial and legal concerns
  ▪ Elder care
  ▪ Child care and adoption
  ▪ Home improvement
  ▪ Health and wellness goals
  ▪ Other daily living concerns
Comprehensive Medication Management Program

- Sit down with a pharmacist to answer your medication-related questions and develop an action plan to help you take better control of your health

- Information discussed is confidential and is not shared with the University

- Available at no cost to all full-time and part-time regular University faculty and staff who have UPMC Health Plan coverage

- Flexible scheduling
  - Appointments can be held on-campus at University Pharmacy in Nordenberg Hall or by phone Monday through Friday between the hours of 9 a.m. and 6 p.m.

- To schedule an appointment with a pharmacist, call 412-383-MEDS(6337) or email mymeds@pitt.edu
Future Wellness Events

• Home Run for Health
  ▪ Registration: May 21 – June 8
  ▪ Campaign dates: June 11 – August 12

• Campus biometric screening events: Fall 2018/Spring 2019

• Campus flu shot clinics: Fall 2018

• Weight Race: Winter 2019
UPMC AnywhereCare

• Telehealth platform connecting patients and providers using video technology

• Convenient 24/7 access to a provider anywhere in the U.S.

• University of Pittsburgh employees and covered dependents have a $10 copayment

• Access by downloading the app or on the web at UPMCAnywhereCare.com
Flexible Spending Accounts

- Types of FSAs
  - Health Care – Increased from $2,600 to $2,650
  - Dependent Care - $5,000
  - Parking - $3,120
  - Mass Transportation - $3,120

- Why is this beneficial?
  - Reduces your taxable income

- Panther Basic has the option of a Health Savings Account
  - Individual $3,450 / Family $6,900
Dental Plans

• Two traditional indemnity plans (Flex I and Flex II)
  – No change in rates

• Dental Health Maintenance Organization (DHMO)
  – No change in rates
Vision Plans

• Options
  – Fashion Excellence Plan
  – Designer Gold Plan

• Rates
  – Designer Gold plan rate increase: 5.6% increase (Four-year rate hold)
## Life Insurance

<table>
<thead>
<tr>
<th>Basic Group Life</th>
<th>Optional Group Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>One times your salary (up to $50,000 maximum)</td>
<td>1 to 6 times your salary</td>
</tr>
<tr>
<td></td>
<td>Cost is age graded</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Basic AD&amp;D</th>
<th>Optional AD&amp;D</th>
</tr>
</thead>
<tbody>
<tr>
<td>One times your salary (up to $50,000 maximum)</td>
<td>1 to 6 times your salary</td>
</tr>
<tr>
<td></td>
<td>$.015 per $1,000 of coverage</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Dependent Life</th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers your spouse/domestic partner:</td>
</tr>
<tr>
<td>$10,000 - $100,000</td>
</tr>
</tbody>
</table>

<p>| |</p>
<table>
<thead>
<tr>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Covers your dependent children up to age 26:</td>
</tr>
<tr>
<td>$5,000 - $10,000</td>
</tr>
</tbody>
</table>

- You MUST complete a beneficiary election form
- Price for optional group life insurance is based on your age as of July 1, annually
Long Term Care

• Unum is one of a few carriers continuing to offer group long-term care coverage

• Group offering of individualized coverage

• Faculty and staff are encouraged to consider coverage when it is first offered since a statement of health form is not required at that time

• No premium increases for FY 19

• This coverage can be converted when you leave the University
International Travel Safety and Security (ISOS)

• For any University member traveling on an academic or work-related assignment, you will be covered through ISOS

• In an emergency – or for routine advice - the ISOS team is available to serve individuals traveling for University-related matters

• For more information about International SOS and the benefits available visit [www.internationalsos.com](http://www.internationalsos.com)
PittPerks

- Local and national discounts for products and services

- Voluntary Benefits
  - Auto Insurance (MetLife & Travelers)
  - Auto Insurance Quote Comparison Tool
  - Home Insurance (MetLife & Travelers)
  - Identity Theft (InfoArmor)
  - Pet Insurance (ASPCA)
WRITE YOUR OWN FINANCIAL STORY

Retirement Savings Plan
for University of Pittsburgh staff

University of Pittsburgh
Contributions Levels Before Vesting

**Employee**

- **403(b)**
  - 3% - 8%

- **403(b) Supplemental**
  - Contributions over 8% - “Max”

**University**

- **401(a)**
  - Matches 3-8% Contribution at 100%

**457(b)**
- May contribute up to another “Max”

Maximum Annual Deferral Limit ($18,500 in 2018)

*Not applicable for MHSF*
## Contribution Levels Before Vesting

### Optional Contribution Rates During Three-Year Delayed Vesting Period (As a % of base salary)

<table>
<thead>
<tr>
<th>Individual Contribution</th>
<th>3%</th>
<th>4%</th>
<th>5%</th>
<th>6%</th>
<th>7%</th>
<th>8%</th>
<th>10%</th>
</tr>
</thead>
<tbody>
<tr>
<td>University Matching Contribution</td>
<td>3%</td>
<td>4%</td>
<td>5%</td>
<td>6%</td>
<td>7%</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>Total</td>
<td>6%</td>
<td>8%</td>
<td>10%</td>
<td>12%</td>
<td>14%</td>
<td>16%</td>
<td>18%</td>
</tr>
</tbody>
</table>
Vesting

• University match becomes fully owned by you; portable upon separation.

• Takes three years. Each calendar year counts only if contributions of at least 3% are made for six months. Generally occurs in June.

• University match increases to 150% (on first 3%-8% contribution)
Contribution Levels
Once Vested

<table>
<thead>
<tr>
<th>Optional Contribution Rates During After Vesting (As a % of base salary)</th>
<th>Accelerated Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Contribution</td>
<td></td>
</tr>
<tr>
<td>3% 4% 5% 6% 7% 8%</td>
<td>8%</td>
</tr>
<tr>
<td>University Matching Contribution</td>
<td></td>
</tr>
<tr>
<td>4.5% 6% 7.5% 9% 10.5% 12%</td>
<td>14.5%</td>
</tr>
<tr>
<td>Total</td>
<td></td>
</tr>
<tr>
<td>7.5% 10% 12.5% 15% 17.5% 20%</td>
<td>22.5%</td>
</tr>
</tbody>
</table>
Important Information

• Open enrollment period: **Wednesday, April 25** through **Wednesday, May 16**

• Your benefit elections will be in place from July 1, 2018 through June 30, 2019

• Open Enrollment information, including the Summary Guide to Benefits, is available at [openenroll.hr.pitt.edu](http://openenroll.hr.pitt.edu)

• You do not have to take any action if you are not changing your benefits
Important Information

- If you make benefit changes, remember to print a confirmation through self-service and verify your deductions on your pay statement

- Review dependent information

- Address updates

- Enrollment in or changes to your retirement savings plan can be made at any time

- Retiree sessions are offered twice a month
  - To register, go to hr.pitt.edu/current-employees/benefits
Qualified Status Changes

- New enrollments, cancellations, and changes can only be made within 60 days of the approved life event

- Examples of Qualified Status Changes
  - Marriage or divorce
  - Birth, adoption, or custody of a child or stepchild
  - Death of a spouse/domestic partner or child
  - Dependent reaches age 26
  - Eligibility for or loss of Medicaid or CHIP coverage
  - Spouse employment changes
Resources

- Benefits web site: [www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits)

- Benefits Department
  - Email: [hr-benque@pitt.edu](mailto:hr-benque@pitt.edu)
  - Phone: 412-624-8160
  - Visit: 320 Craig Hall, Monday – Friday, 7:30 am to 5 pm
Questions?