

# Benefits Orientation



For Newly Hired, Fulltime,  
Regular Faculty Members  
in a Bargaining Unit

University of Pittsburgh  
Office of Human Resources  
Benefits Department

July 1, 2023 – June 30, 2024

# Agenda

- Health and Welfare Plans
  - Medical: Choice of four (4) UPMC Health Plan, Plans
  - Dental: Choice of three (3) United Concordia Plans
  - Vision: Choice of two (2) Davis Vision plans
  - Flexible Spending Accounts: Choice of health care, dependent care, parking and/or mass transit
  - Life Insurance: Basic and Optional coverage
- Retirement Savings Plans
  - Defined Contribution: Eligible to contribute with University match
  - 457(b): Eligible to contribute pre-tax or after-tax Roth without University match
- Additional Benefits and Related Programs
  - Care.com Membership
  - PittPerks Voluntary Benefits and Discount Programs
  - Financial Wellness Programs
  - Education Benefits
  - And more



# Health & Welfare Benefits

# Benefits Provisions

- Effective Date of Coverage
  - If hired the first business day of the month, coverage becomes effective the first day of that same month
  - If hired after the first business day of the month, coverage becomes effective the first day of the following month
- The plan year for all health and welfare benefits is July 1<sup>st</sup> – June 30<sup>th</sup>
- Enrollment is completed online in Pitt Worx, which is accessible through your Pitt Portal
  - Detailed instructions on this process are available at [hr.pitt.edu/benefits/enrollment](https://hr.pitt.edu/benefits/enrollment)

# Election Changes

- Open Enrollment
  - Annual election period to make coverage changes (or newly enroll) effective for July 1<sup>st</sup>
- Qualified Status Change (within 60 days of the life event)
  - Examples of qualified events under the IRS regulations include, but are not limited to:
    - Marriage
    - Divorce
    - Birth/adoption of a child
    - Loss of dependent status at age 26
    - Death of an enrolled dependent

# Eligible Dependents

- Coverage for your spouse/domestic partner or child(ren)\* requires proof of the relationship
  - For a full listing of acceptable documentation by relationship type, please visit [hr.pitt.edu/benefits/dependents](http://hr.pitt.edu/benefits/dependents)
- This documentation must be uploaded in the Pitt Worx system prior to enrolling for benefits
  - Dependents will be removed from your policy if valid, required documentation is not submitted within 31 days from date of hire

# Premium Deductions

## Pre-Tax Deductions

- Medical\*
- Dental\*
- Vision\*
- Flexible Spending & Health Savings Accounts

## After – Tax Deductions

- Optional Life Insurance
- Optional ADD Insurance
- Spouse/Domestic Partner Life Insurance
- Dependent Life Insurance

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

# Medical Plans UPMC Health Plan

	Panther Gold		Panther Advocate		Panther Plus		Panther Basic HDHP	
	UPMC Advantage Network	UPMC Health Plan Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>	n/a	\$300 / \$600	\$500 / \$1,000	\$1,000 / \$2,000	\$750 / \$1,500	\$1,500 / \$3,000	\$1,500 / \$3,000	\$3,000 / \$6,000
<b>Coinsurance</b>	n/a	20%	10%	30%	20%	40%	30%	50%
<b>Adult and Pediatric Wellness and Preventive Services</b>	100%		100% <i>(deductible does not apply)</i>	70% <i>(deductible does not apply to pediatric immunizations and preventive mammograms)</i>	100% <i>(deductible does not apply)</i>	60% <i>(deductible does not apply to pediatric immunizations and preventive mammograms)</i>	100% <i>(deductible does not apply)</i>	50% <i>(deductible does not apply to pediatric immunizations and preventive mammograms)</i>
<b>Doctor Office or Convenient Care Clinic Visit</b>	100% after \$25 copayment		90%	70%	80%	60%	70%	50%
<b>Specialist Office Visit</b>	100% after \$40 copayment							
<b>Urgent Care Services</b>	100% after \$60 copayment		90% (after in-network deductible)		80% (after in-network deductible)		70% (after in-network deductible)	
<b>Emergency Room Services</b>	\$100 copayment (children through age 18) / \$150 copayment (adults 19+) <i>(copayment waived if admitted)</i>		90% (after in-network deductible)		80% (after in-network deductible)		70% (after in-network deductible)	



# Health Maintenance Organization Panther Gold HMO Plan

- Coverage is provided for physicians and facilities within the UPMC Panther Gold Advantage Network (in-network only)
  - If you live, or are planning to live, outside of the Western PA area, it is recommended that you do not select the Panther Gold plan. The coverage/in-network area for the Panther Gold (HMO) plan is limited to the Western PA area. Please visit [hr.pitt.edu/medical](http://hr.pitt.edu/medical) to review a list of ineligible counties.
- Must select a Primary Care Physician (PCP)
  - Your PCP must participate in the health plan's provider network
  - Can be changed at any time with appropriate notice
- The Panther Gold plan meets the J-1 Visa status requirements

# Preferred Provider Organization

## Three PPO Plan Choices

- Panther Advocate
  - The Panther Advocate plan meets the J1 Visa status requirements
- Panther Plus
- Panther Basic – Qualified High Deductible Health Plan (QHDHP)
  - Health Savings Account (HSA) option:
    - Maximum annual individual HSA deferral: \$3,650 (Age 55+: \$1,000)
    - Maximum annual family HSA deferral: \$7,300 (Age 55+: \$1,000)
- UPMC Health Plan provides access to an extended network of providers, urgent and emergency care, and telehealth options, [hr.pitt.edu/medical/extended](https://hr.pitt.edu/medical/extended)

# Prescription Drug Coverage

- 30-day supply of medication at any participating retail pharmacy
- 90-day supply of medication at a discounted price available through:
  - Falk Pharmacy (campus delivery is available)
  - University Pharmacy
  - Express Scripts Inc. (mail-order service)
- Note: Applies to all plans\*
  - *\*Applies to Panther Basic (QHDHP) health plan only after the deductible has been met*

# Health Incentive Reward Dollars

- Panther Gold, Panther Plus, and Panther Basic
  - Employees and their covered spouse/domestic partner, if applicable, that are enrolled in UPMC Health Plan coverage can earn up to \$125 in reward dollars for participating in healthy activities
  - **Gold and Plus plans:** Funds will be added to a UPMC Consumer Advantage Visa debit card
  - **Basic plan:** Rewards included in September payroll for prior year's earnings
- Panther Advocate
  - Rewards can be earned by completing healthy activities
  - Maximum credits to be earned: \$200/\$400
  - Funds will be added to a UPMC Consumer Advantage Visa debit card

# Additional Services Available to UPMC Medical Plan Participants

- Hearing Aid Benefits – Amplifon
  - Visit: [www.amplifonusa.com/pitt](http://www.amplifonusa.com/pitt)
  - Call: 1-866-978-9379
- Comprehensive Medication Management Program
  - Call: 412-383-6337
  - Email: [mymeds@pitt.edu](mailto:mymeds@pitt.edu)
  - Visit: [www.hr.pitt.edu/cmm](http://www.hr.pitt.edu/cmm)
- Health Coaching Services: Call: 412-647-4949
  - Visit: [www.hr.pitt.edu/wellness](http://www.hr.pitt.edu/wellness)
- Assist America (personal travel)
  - 1-800-872-1414

# Premium Summary – Medical Plans

		Total Rate	University Contribution	Employee Contribution
<b>Panther Gold</b>	Individual	\$ 604.00	\$518.00	<b>\$86.00</b>
	Parent/Child(ren)	\$1,341.00	\$1,122.00	<b>\$219.00</b>
	Two Adults	\$1,515.00	\$1,205.00	<b>\$310.00</b>
	Family	\$1,674.00	\$1,251.00	<b>\$423.00</b>
<b>Panther Advocate</b>	Individual	\$596.00	\$518.00	<b>\$78.00</b>
	Parent/Child(ren)	\$1,322.00	\$1,122.00	<b>\$200.00</b>
	Two Adults	\$1,488.00	\$1,205.00	<b>\$283.00</b>
	Family	\$1,642.00	\$1,251.00	<b>\$391.00</b>
<b>Panther Plus</b>	Individual	\$545.00	\$518.00	<b>\$27.00</b>
	Parent/Child(ren)	\$1,188.00	\$1,122.00	<b>\$66.00</b>
	Two Adults	\$1,346.00	\$1,205.00	<b>\$141.00</b>
	Family	\$1,491.00	\$1,251.00	<b>\$240.00</b>
<b>Panther Basic</b>	Individual	\$518.00	\$518.00	<b>\$0.00</b>
	Parent/Child(ren)	\$1,127.00	\$1,122.00	<b>\$ 5.00</b>
	Two Adults	\$1,245.00	\$1,205.00	<b>\$ 40.00</b>
	Family	\$1,308.00	\$1,251.00	<b>\$ 57.00</b>

## 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>Annual Plan Year Maximum</b>	None	\$500/covered person	\$1,000/covered person

# Concordia Plus Managed Care (PA Only) DHMO

- Dental Health Maintenance Organization (DHMO)
  - Requires selection of a primary dental office (PDO) in the Western PA DHMO network
  - 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



# Premium Summary – Dental Plans

	Concordia Plus Managed Care (PA Only) DHMO*	Concordia Flex I	Concordia Flex II
Individual	\$21.58	\$18.20	\$27.30
Individual Plus One	\$43.68	\$34.58	\$52.78
Family	\$71.24	\$55.90	\$101.92

# 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  Davis Vision Fashion Frame: Covered in full  Davis Vision Designer Frame: \$20 copay  Davis Vision Premier Frame: \$40 copay	Plan pays up to \$130  Davis Vision Fashion Frame: Covered in full  Davis Vision Designer Frame: \$0 copay  Davis Vision Premier Frame: \$25 copay	Plan pays up to \$30
<b>Contacts</b> (in lieu of eyeglasses)	Evaluation and fitting: Covered in full  Plan pays up to \$75 for provider supplied contacts  Medically necessary: Covered in full	Evaluation and fitting: Covered in full  Plan pays up to \$130 plus 15% for provider supplied contacts  Medically necessary: 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

# Premium Summary

	Fashion Excellence	Designer Gold
Individual	\$6.93	\$10.25
Individual Plus One	\$12.45	\$18.42
Family	\$16.95	\$25.07

# Flexible Spending Accounts (FSA)

## Health Care

Annual Maximum: \$2,850  
Monthly Minimum: \$10

## Dependent Care

Annual Maximum: \$5,000  
Monthly Minimum: \$10

## Parking

Annual Maximum: \$3,600  
Monthly Minimum: \$25

## Mass Transit

Annual Maximum: \$3,600  
Monthly Minimum: \$25

- An FSA reduces your taxable income
- FSAs are intended to be used for predictable expenses only
- The UPMC Consumer Advantage Visa card for health care, mass transportation, and parking FSA members provides the benefit of swiping your card to pay for expenses such as qualified medical, dental, vision, parking, and mass transportation expenses

# Flexible Spending Accounts (FSA)

- “Use It or Lose It” Rule
- Health Care Flexible Spending Account Rollover
- Purchasing OTC Products
- 2 ½ Month Dependent Care Flexible Spending Account Extension
- Incomplete Participation in Plan Year

# 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
  - \$.015 per \$1,000 of coverage

- You must complete a [beneficiary election form](#)
- 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.

# Pitt Worx Enrollment

- Detailed instructions on the enrollment process in Pitt Worx are available at [hr.pitt.edu/benefits/enrollment](http://hr.pitt.edu/benefits/enrollment)
  - Including screenshots and a guided video
- Supporting documentation for dependent must be uploaded in the Pitt Worx system prior to enrolling for benefits



The image shows a sequence of three screenshots from the Pitt Worx enrollment system. The first screenshot is the main dashboard with a grid of icons for various services. The 'Benefits' icon is highlighted with a red box. The second screenshot shows a 'Review your benefits package and relevant info before you enroll' screen with a 'Make Changes' button highlighted in red. The third screenshot is the 'Start Enrollment' page, which includes an 'Authorization' section with a list of terms and conditions that the user must agree to before enrolling.

Me Tools

QUICK ACTIONS APPS

Personal Details Document Records Contact Info Benefit Contacts Employment Info

Pay Time and Absences Personal Information **Benefits** Roles and Delegations

Self Service Instructions Employee Paystub Personal TimeOff Balances Address & Tax Form Changes +

Review your benefits package and relevant info before you enroll.

Make Changes

Time Remaining 28 days

Make Changes Until 5/25/22 11:59 PM EST

Pending Actions Address your open items to complete enrollment

Your Benefits See your current, past, and future enrollments

Report a Life Event Record a life event for enrollment opportunities

Before You Enroll Add family and others before you enroll

Primary Care Physicians Provide physician details for yourself and others

Document Records Upload documents to support your enrollments

Additional Benefits outside of Pitt Work Access your retirement savings and voluntary benefit enrollment platforms

Start Enrollment Cancel

Authorization

I understand that:

- My benefit selections will remain in effect for the entire year and may only be changed during the next annual open enrollment period or, if earlier, during a limited time period associated with a qualified status change as defined under the University of Pittsburgh Welfare Benefit Plan (the "Plan").
- By completing this administrative form, I authorize the University of Pittsburgh to adjust my pay and make payroll deductions pursuant to the terms, conditions and provisions of the University of Pittsburgh Flexible Compensation Plan and in the amount of the employee contribution portion for my benefits selections.
- If I select "Waive" to any of the above benefit options, I and/or my eligible dependents will not be covered for any of those benefit options.
- If I elect to waive, and not enroll in, any University medical plans, I need to have proof of alternative medical coverage under another plan.
- I will not be eligible for a subsidy on the marketplace exchange if I choose to waive, and not enroll in an offered University medical plan that the IRS considers is affordable for me.
- If I withdraw from coverage as permitted during the annual open enrollment period or during the year due to a qualified status change, and request that my payroll deduction be cancelled accordingly, I relinquish my rights to future coverage under the designated terms and conditions. If I desire to participate again after withdrawal, I may do so only at designated open enrollment or qualified status change times when my re-enrollment is permitted.
- If at any point, I fail to make premium payments for benefits that I have enrolled in, I understand that the university has the right to deduct the remaining amount owed from future payments or compensation owed to me.
- If I have the right to recover expenses incurred for my own or my eligible dependent's care from another person or organization that may have caused my own or my eligible dependent's injury or illness, the Plan has the right to take action to assert against them any such rights I have and recover the full amount the Plan paid for my own or my eligible dependent's care and I have a legal obligation to help the Plan recover against such other person or organization for the amounts the Plan paid. The Plan reserves the right and is entitled to be repaid the entire amount of any amount awarded to me or my eligible dependents, regardless of the amount of the award we actually receive.
- My personal and protected health information may be disclosed and used as described in the University of Pittsburgh's Notice of Privacy Practice, a copy of which has been made available to me.

I certify that all of the information provided above is true and correct and is being provided for the purpose of securing medical and other benefits (some of which may be insured by a third party) for me or other persons eligible under the Plan. I further acknowledge that it is unlawful for me or any other person to make a false or inaccurate statement for the purpose of securing benefits for myself, themselves or any other person, and further acknowledge and agree that any false or misleading statement herein may affect eligibility and may result in discipline by the University of Pittsburgh (up to and including termination of employment) to the extent otherwise permitted by law.

Accept Decline



# Retirement Savings Plans

# Retirement Savings Plan

- Defined Contribution Plan
  - 403(b): Employee contributions; matched and nonmatched funds
  - 401(a): Employer matching contributions
  - 457(b): Optional plan, nonmatched employee contributions only
    - Please note, the 457(b) is not available to employees of the Medical and Health Sciences Foundation (MHSF)
- Basic Contribution refers to an amount, between 3% and 8%, that a participant may contribute of their monthly base salary
  - Basic Contribution is matched by the University at 100% during the delayed vesting period

# Retirement Savings Plan Account

	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

# Plan Participation

- If hired the first business day of the month, eligibility is effective the first of the following month
  - Example: Hired July 1, effective August 1
- If hired after the first business day of the month, eligibility is effective the first of the month after your first 30 days of work
  - Example: Hiring July 15, effective September 1
- Enroll prior to the month of your eligibility effective date to ensure you do not lose vesting time in the plan
- Auto enrollment: 3% contribution
- Transferring funds from another qualified employer plan

# Benefits of Making an Active Election

## Active Election

Vest in the plan up to a year earlier

You choose your contribution rate

Maximize University-matching contributions

You choose your beneficiary

You choose your funds

## Auto-Enrollment

Possible delay in vesting by up to a full year

You will default to a 3% contribution rate

Lose 2 months of the University-matching contributions

Your beneficiary is your estate

Default into the Panther Target-Date Plus Fund closest to when you turn age 65

# Contribution Levels Before Vesting

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

Individual Contribution	3%	4%	5%	6%	7%	8%
University Matching Contribution	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 in the 401(a) Plan

- Approximately three (3) years with 1,000 or more hours worked in each calendar year
  - Generally occurs in June, annually
- Must actively contribute to the plan to accrue vesting
- Increased University match (150%)
- University match becomes fully owned by you; portable upon separation
- Accelerated Option

# Contribution Levels After Vesting

	Optional Contribution Rates During Three-Year Delayed Vesting Period (as a % of base salary)						Accelerated Option
Individual Contribution	3%	4%	5%	6%	7%	8%	8%
University Matching Contribution	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>



# Investment Menu

**One-Step Investing:  
Panther Target-Date  
Plus Models**

**Streamlined Array:  
Core Investment Funds**

**Self-Directed  
Brokerage Accounts**

# Investment Menu

GUARANTEED\*

MONEY MARKET

FIXED INCOME

MULTI-ASSET

REAL ESTATE

EQUITIES

Your updated investment menu starting March 16, 2018

I have reviewed the above information and hereby certify that I have read and understand the information provided and that I am not providing this information to any other person. I understand that this information is confidential and that I am responsible for its use. I understand that I am responsible for the accuracy of the information provided and that I am responsible for the accuracy of the information provided.

**Investment Array Core Employment Fund**

Investment	Asset Class	Investment	Asset Class
Investment Array Core Employment Fund	Equity	Investment Array Core Employment Fund	Equity
Investment Array Core Employment Fund	Equity	Investment Array Core Employment Fund	Equity
Investment Array Core Employment Fund	Equity	Investment Array Core Employment Fund	Equity

**Investment Array Core Investment Fund**

Investment	Asset Class	Investment	Asset Class
Investment Array Core Investment Fund	Equity	Investment Array Core Investment Fund	Equity
Investment Array Core Investment Fund	Equity	Investment Array Core Investment Fund	Equity
Investment Array Core Investment Fund	Equity	Investment Array Core Investment Fund	Equity

- 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.

# Taxation Options

- Pre-Tax Contributions
  - Allows you to lower your taxable income now
  - Taxes are paid upon withdrawing from your accounts
- Roth After-Tax Contributions
  - Pay taxes now and reduce taxable income at the time of withdrawal
  - Possible advantage of untaxed growth

# Enroll or Make Changes to Your Retirement Savings Plan

- Enroll or make changes any time through the my.pitt.edu portal, then search "Retirement Savings Plan Access"
  - Percentage election changes effective the following month
  - Investment changes can be effective close of business day (4 p.m. EST)
  - Beneficiary changes can be effective immediately
- Get Assistance from a TIAA Financial Consultant
  - Schedule appointment: [www.tiaa.org/schedulenow-pitt](http://www.tiaa.org/schedulenow-pitt)
  - Telephone Counseling: 800-682-9139
- Online Resources
  - [www.hr.pitt.edu/defined-contribution](http://www.hr.pitt.edu/defined-contribution)
  - [www.tiaa.org/pitt](http://www.tiaa.org/pitt)
  - [www.tiaa.org/moc](http://www.tiaa.org/moc)

# **Additional Benefits and Related Programs**

# Work-Life Balance

## International SOS (ISOS)

The ISOS program covers non-routine care for regular full-time and part-time faculty and staff declared to be on an academic or work-related assignment on behalf of the University to a country other than their home/country of origin for up to six consecutive months at a time.

## Savi: Student Loan Assistance

In collaboration with TIAA and public benefit company Savi, the University of Pittsburgh is providing University faculty and staff with assistance in navigating repayment plans and federal student loan programs, such as the Public Service Loan Forgiveness (PSLF) program.

## Life Solutions

Life Solutions, the University's Faculty and Staff Assistance Program, offers a variety of resources and services to assist with employees' lives within and beyond the workplace.

## Long-Term Care Insurance (LTC)

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

## Care.com

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.

## PittPerks

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. New offerings are added frequently.

# PittPerks

## Perks Available Year-Round

- Local and national discounts for products and services
  - Categories include but aren't limited to:
    - Theme Parks & Attractions
    - Entertainment
    - Health & Wellness
    - Home & Garden
    - Automotive
    - Travel & Cruises
    - Gifts & Flowers
    - Computer & Electronics
- Voluntary Benefits
  - Group Home and Automobile Insurance
  - Pet Insurance
  - Identity Theft

# PittPerks

## Perks Only Available During Open Enrollment or as a New Employee

- Supplemental Medical Coverage

- Employee-paid supplemental medical coverage with accident, critical illness, and hospital indemnity insurance through MetLife.
- Complements UPMC medical coverage already provided by the University (or other existing coverage).
- Learn more: [www.hr.pitt.edu/supplemental-medical-coverage](http://www.hr.pitt.edu/supplemental-medical-coverage)

- MetLife Legal Services

- Legal plan coverage services for a variety of legal matters, such as real estate matters, family law, document preparation, and more.
- Learn more: [www.hr.pitt.edu/metlife-legal-services](http://www.hr.pitt.edu/metlife-legal-services)



# Faculty Education Benefits

- Available at the University of Pittsburgh's Oakland and Regional Campuses
- Eligibility for the benefit does not guarantee admission or retention
- Remains on your account irrespective of the grade received
- The education benefit is applied to tuition only
- The education benefit is available the first semester following the faculty member's date of hire.

# Faculty Education Benefits

## Benefit for Yourself

Full-time, Regular Faculty

- 97% of Tuition, up to 6 credits
- 90% of Tuition, up to 6 credits

## Benefit for Dependent Child(ren)

100% tuition coverage for up-to 12 terms of full-or part-time study in an undergraduate program leading to a first baccalaureate degree

## Benefit for Spouse/Domestic Partner

90% of Tuition, up to 6 credits for both Undergraduate and Graduate Level Programs

- Under IRS tax code, the value of certain educational benefits is considered taxable income. This taxation could reduce the benefit amount applied to the applicable student account. Learn more and view examples at [hr.pitt.edu/education/taxable](http://hr.pitt.edu/education/taxable).

# Contact Us

## Benefits Department

University of Pittsburgh, Office of Human Resources

**Monday - Friday, 8:30am to 5:00pm**

**833-852-2210 or [hr.pitt.edu/contact-ohr](https://hr.pitt.edu/contact-ohr)**

For Additional Benefits Information:

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

For Upcoming Benefits Webinars:

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

