

Benefits Orientation

For Newly Hired, Part-Time,
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
- Retirement Savings Plans
 - Supplemental contributions through Universal Availability
- Additional Benefits and Related Programs
 - PittPerks Discount Programs
 - UPMC MyHealth@Work Health & Wellness Center



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 1st – June 30th
- 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

Election Changes

- Open Enrollment
 - Annual election period to make coverage changes (or newly enroll) effective for July 1st
- 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
- 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

Medical Plans UPMC Health Plan

	Panther Gold		Panther Advocate		Panther Plus		Panther Basic	
	UPMC Advantage Network	UPMC Health Plan Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	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
Coinsurance	n/a	20%	10%	30%	20%	40%	30%	50%
Adult and Pediatric Wellness and Preventive Services	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>
Doctor Office or Convenient Care Clinic Visit	100% after \$25 copayment		90%	70%	80%	60%	70%	50%
Specialist Office Visit	100% after \$40 copayment							
Urgent Care Services	100% after \$60 copayment		90% (after in-network deductible)		80% (after in-network deductible)		70% (after in-network deductible)	
Emergency Room Services	\$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 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

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
 - Call: 1-866-978-9379
- Comprehensive Medication Management Program
 - Call: 412-383-6337
 - Email: mymeds@pitt.edu
 - Visit: www.hr.pitt.edu/cmm
- Health Coaching Services: Call: 412-647-4949
 - Visit: www.hr.pitt.edu/wellness
- Assist America (personal travel)
 - 1-800-872-1414

Premium Summary – Medical Plans

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

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

Deductible applies for all services

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

Annual Plan Year Maximum

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
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 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
Contacts (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

Pitt Worx Enrollment

- Detailed instructions on the enrollment process in Pitt Worx are available at 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 displays three sequential screenshots from the Pitt Worx enrollment system. The first screenshot shows 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 shows the 'Start Enrollment' screen with an 'Authorization' section containing a list of terms and conditions, and 'Accept' and 'Decline' buttons at the bottom.

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 Practices, 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

- Universal Availability – 403(b) supplemental
 - Non matched contributions
- Supplemental Contributions can begin based on your hire date
 - 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 the earliest possible contribution
- 2023 Limits: an employee may contribute a maximum of \$22,500 on a pre-tax/ROTH basis between all 401(k) and 403(b) plans
 - limit increases to \$30,000 for employees over the age of 50.

Investment Menu

GUARANTEED*

MONEY MARKET

FIXED INCOME

MULTI-ASSET

REAL ESTATE

EQUITIES

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

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
 - Telephone Counseling: 800-682-9139
- Online Resources
 - www.hr.pitt.edu/defined-contribution
 - www.tiaa.org/pitt
 - www.tiaa.org/moc

Additional Benefits and Related Programs

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

- 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

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

For Additional Benefits Information:

hr.pitt.edu/benefits

For Upcoming Benefits Webinars:

hr.pitt.edu/events

