

Benefits Orientation

For Newly Hired, Part-Time,
Regular Faculty Members
Not 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 three (3) 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 Voluntary Benefits and 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 HMO		Panther PPO		Panther Basic HDHP	
	UPMC Advantage Network	UPMC Health Plan Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$150 / \$300 <i>For non-copay services</i>	\$300 / \$600	\$750 / \$1,500	\$1,500 / \$3,000	\$2,000 / \$4,00	\$3,000 / \$6,000
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+) <i>copayment waived if admitted</i>		85% (after in-network deductible)		70% (after in-network deductible)	

*deductible does not apply

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

Panther Gold HMO

Health Maintenance Organization

- 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

Panther PPO

Preferred Provider Organization

- After the deductible is met, the plan's co-insurance will be pay 85% of the cost of in-network services and 70% of the cost of out-of-network services
- UPMC Health Plan provides access to an extended network of providers, urgent and emergency care, and telehealth options.
 - Participating Networks
 - Cigna PPO Network
 - SuperMed PPO Network
 - Information on Extended Network Coverage can be found at hr.pitt.edu/medical/extended

Panther Basic QHDHP

Qualified High Deductible Health Plan

- The Panther Basic medical plan has the option of a Health Savings Account (HSA)
 - 2023 HSA deferral limits are \$3,850 for individuals and \$7,750 for families
 - 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 expenses:
 - Doctor visits (including coinsurance, copayments, and deductibles)
 - Eyewear, chiropractic care, and dental and vision services
 - Prescriptions

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

- 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
 - Preventive health screenings
 - Biometric screening (routine blood work)

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	\$ 644.00	\$ 553.00	\$91.00
	Parent/Child(ren)	\$ 1,430.00	\$ 1,194.00	\$236.00
	Two Adults	\$ 1,616.00	\$ 1,285.00	\$ 331.00
	Family	\$ 1,777.00	\$ 1,326.00	\$ 451.00
Panther Plus	Individual	\$ 613.00	\$ 553.00	\$ 60.00
	Parent/Child(ren)	\$ 1,361.00	\$ 1,194.00	\$ 167.00
	Two Adults	\$ 1,539.00	\$ 1,285.00	\$ 254.00
	Family	\$ 1,692.00	\$ 1,326.00	\$ 336.00
Panther Basic	Individual	\$ 553.00	\$ 553.00	\$ 0.00
	Parent/Child(ren)	\$ 1,200.00	\$ 1,194.00	\$ 6.00
	Two Adults	\$ 1,333.00	\$ 1,285.00	\$ 48.00
	Family	\$ 1,394.00	\$ 1,326.00	\$ 68.00

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 <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
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 Your Benefits Report a Life Event Before You Enroll

Primary Care Physicians Document Records Additional Benefits outside of Pitt Work

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

Your updated investment menu starting March 16, 2018

I have reviewed the above information and hereby certify that I am an eligible participant in the plan and that the information is accurate and complete. I understand that the information is for informational purposes only and does not constitute an offer of insurance or any other financial product. I understand that the information is subject to change without notice and that I should consult with my financial advisor for more information.

Investment Array Core Employment Fund

Investment Option	Asset Class	Investment Objective	Investment Strategy
Investment Array Core Employment Fund	Equity	Long-Term Capital Appreciation	Investment Array Core Employment Fund
Investment Array Core Employment Fund	Equity	Long-Term Capital Appreciation	Investment Array Core Employment Fund
Investment Array Core Employment Fund	Equity	Long-Term Capital Appreciation	Investment Array Core Employment Fund

Investment Array Core Investment Fund

Investment Option	Asset Class	Investment Objective	Investment Strategy
Investment Array Core Investment Fund	Equity	Long-Term Capital Appreciation	Investment Array Core Investment Fund
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- 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

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

- 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

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.

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

