The University of Pittsburgh has policies regarding the ownership of intellectual property.

Please complete the required form and return to the Orientation Facilitator.

- If you have already done so with your department, you do not need to complete again.

If you have any questions, please do not sign the form and contact the Office of Technology Management at 412-648-2206 for assistance.
Orientation Day Agenda

• Education Benefits
• Health and Welfare Benefits
  o General Provisions
  o Medical
  o Dental
  o Vision
  o Flexible Spending Accounts
  o Life Insurance
  o Faculty and Staff Assistance Program
  o Long Term Care Insurance & Enrollment
  o Health and Welfare Benefits Enrollment
• Retirement Savings
On-Campus Resources

- Panther Central (ID Center)
  Litchfield Towers
  412-648-1100

- Faculty Records
  G39 Cathedral of Learning
  412-624-4232

- Payroll
  200 Craig Hall
  412-624-8070

- Benefits
  320 Craig Hall
  833-852-2210

- Faculty Handbook
  www.provost.pitt.edu/faculty-handbook
Education Benefits

- Eligible at the University of Pittsburgh’s main and regional campuses only

- Eligibility for education benefits does not guarantee admission or retention in any academic program

Pitt Education Benefits
www.hr.pitt.edu/current-employees/benefits/education-benefits
The education benefit is available the first semester following the faculty's date of hire. For example, if the faculty member is hired on August 1, they would be eligible for the education benefit starting in the Fall Term.

<table>
<thead>
<tr>
<th>Effective Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Term</td>
</tr>
<tr>
<td>Spring Term</td>
</tr>
<tr>
<td>Summer Term</td>
</tr>
</tbody>
</table>
## Education Benefits

### Eligible Faculty Members

<table>
<thead>
<tr>
<th>Faculty Member</th>
<th>Credits</th>
<th>Tuition Benefit</th>
<th>Taxable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Program</td>
<td>8</td>
<td>97%</td>
<td>No</td>
</tr>
<tr>
<td>Graduate Program</td>
<td>6</td>
<td>90%</td>
<td>Yes, after $5,250</td>
</tr>
</tbody>
</table>

Part-time faculty who are in the tenure stream for no less than 50% effort are eligible for education benefits.
Education Benefits

Eligible Spouses/Domestic Partners

<table>
<thead>
<tr>
<th>Spouse/Domestic Partner</th>
<th>Credits</th>
<th>Tuition Benefit</th>
<th>Taxable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate Program</td>
<td>6</td>
<td>90%</td>
<td>No*/Yes</td>
</tr>
<tr>
<td>Graduate Program</td>
<td>6</td>
<td>90%</td>
<td>Yes</td>
</tr>
</tbody>
</table>

*Education benefits for domestic partners are taxable for both undergraduate and graduate programs

**Required Documentation:** A copy of your marriage certificate for a spouse or an approved affidavit of domestic partnership for a domestic partner.
Education Benefits

Eligible Dependent Children

- **Lifetime Maximum:** 12 terms of undergraduate-level courses

- **Credit Limit per Semester:** None

- **Benefit:** 100% of tuition

- **Required Documentation:** A copy of your most recent Form 1040 documenting dependency
Health & Wellness Benefits

Electing Coverage

❤️ 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

❤️ Initial Enrollment

- As a new hire, you may apply for initial enrollment for yourself and dependent(s) **within 31 days of your date of hire** by filling out the appropriate form to match your contract status using the link below
- **Full-Time Regular Faculty, Librarians, Research Associates, and Post-Doctoral Associates:**
  [https://powerforms.docusign.net/0323e04c-68e6-4d90-82f0-424263d291ba?env=na2&acct=5f235d73-8911-4785-9715-399671fb99eb](https://powerforms.docusign.net/0323e04c-68e6-4d90-82f0-424263d291ba?env=na2&acct=5f235d73-8911-4785-9715-399671fb99eb)
- **Part-Time Regular Faculty, Librarians, Research Associates, and Post-Doctoral Associates:**
  [https://powerforms.docusign.net/6f18ef10-aa7c-42cb-a37b-22a30ec38939?env=na2&acct=5f235d73-8911-4785-9715-399671fb99eb](https://powerforms.docusign.net/6f18ef10-aa7c-42cb-a37b-22a30ec38939?env=na2&acct=5f235d73-8911-4785-9715-399671fb99eb)
- Faculty members with less than annual appointments (i.e. 8/8 or 4/4 payroll types) are double deducted premiums, January – April, for coverage through August 31

Pitt Health & Wellness Benefits
[www.hr.pitt.edu/current-employees/benefits/health-and-wellness](http://www.hr.pitt.edu/current-employees/benefits/health-and-wellness)
When Can I Make Changes to My Benefits?

🌟 Annual Open Enrollment Period

🌟 Qualified Status Change (within 60 days of the life event)

- Examples of qualified events under the IRS regulations include:
  - Marriage
  - Divorce
  - Birth of a child/placement of child through adoption
  - Change in a spouse/domestic partner’s employment
  - Death of a spouse/domestic partner

- Dependents will be removed from your policy if required documentation is not submitted within 31 days
Health Maintenance Organization (HMO)

Panther Gold

- Coverage is provided for physicians and facilities within the UPMC Panther Gold Advantage Network (in-network only)
- 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
- Member copayments for services other than wellness and preventive care
- No annual deductible or coinsurance for services within the Panther Gold Advantage network
Preferred Provider Organizations (PPO)

- Panther Advocate
- Panther Plus
- Panther Basic – Qualified High Deductible Health Plan (QHDHP)

Health Savings Account (HSA) option:

- Maximum annual individual HSA deferral: $3,550
- Maximum annual family HSA deferral: $7,100

Pitt Medical Plans
www.hr.pitt.edu/medical
# Medical Plan Summary of Features

<table>
<thead>
<tr>
<th>Panther Gold</th>
<th>Panther Advocate</th>
<th>Panther Plus</th>
<th>Panther Basic</th>
</tr>
</thead>
<tbody>
<tr>
<td>UPMC Advantage Network</td>
<td>UPMC Health Plan Network</td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>n/a</td>
<td>$300 / $600</td>
<td>$500 / $1,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>n/a</td>
<td>20%</td>
<td>10%</td>
</tr>
</tbody>
</table>

### Adult and Pediatric Wellness and Preventive Services

- Panther Gold: 100%
- Panther Advocate: 100% (deductible does not apply)
- Panther Plus: 60% (deductible does not apply)
- Panther Basic: 100% (deductible does not apply)

### Doctor Office or Convenient Care Clinic Visit

- Panther Gold: 100% after $25 copayment
- Panther Advocate: 90%
- Panther Plus: 80%
- Panther Basic: 70%

### Specialist Office Visit

- Panther Gold: 100% after $40 copayment
- Panther Advocate: 70%
- Panther Plus: 60%
- Panther Basic: 50%

### Urgent Care Services

- Panther Gold: 100% after $60 copayment
- Panther Advocate: 90% (after in-network deductible)
- Panther Plus: 80% (after in-network deductible)
- Panther Basic: 70% (after in-network deductible)

### Emergency Room Services

- Panther Gold: $75 copayment (children through age 18) / $125 copayment (adults 19+)
  (copayment waived if admitted)
- Panther Advocate: 90% (after in-network deductible)
- Panther Plus: 80% (after in-network deductible)
- Panther Basic: 70% (after in-network deductible)
## Panther Gold HMO

### Monthly Premiums

<table>
<thead>
<tr>
<th>Tier Level</th>
<th>Total Monthly Premium</th>
<th>Monthly University Contribution*</th>
<th>Monthly Employee Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$561</td>
<td>$481</td>
<td>$80</td>
</tr>
<tr>
<td>Parent/Child(ren)</td>
<td>$1,246</td>
<td>$1,046</td>
<td>$201</td>
</tr>
<tr>
<td>Two Adults</td>
<td>$1,407</td>
<td>$1,120</td>
<td>$287</td>
</tr>
<tr>
<td>Family</td>
<td>$1,554</td>
<td>$1,161</td>
<td>$393</td>
</tr>
</tbody>
</table>

- Individuals who do not elect coverage will receive a $50 monthly credit in their paycheck
- The monthly benefit credit for individuals enrolled in coverage is reflected in the employer contribution portion of the medical insurance premium
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 available through:
  • Falk Pharmacy (campus delivery is available)
  • University Pharmacy
  • Express Scripts Inc. (mail-order service)

*Applies to Panther Basic (QHDHP) health plan only after the deductible has been met

✓ The Comprehensive Medication Management (CMM) program is offered at no cost to all full-time and part-time regular University faculty and staff with UPMC Health Plan coverage
  • To schedule an appointment with a pharmacist, call 412-383-MEDS (6337) or email mymeds@pitt.edu

Prescription Drug and Comprehensive Medication Management programs
www.hr.pitt.edu/prescription-program
Comprehensive Medication Management

Take control of your health by understanding your medication

✅ Personalized, confidential visits with a pharmacist, in person or via phone to help:
  • Improve medication and health outcomes
  • Reduce side effects
  • Lessen medication costs where applicable

✅ No cost for full-time and part time regular staff with UPMC insurance plan

✅ Specialized services include:
  • Help with tobacco cessation
  • Pre-travel health consultations
  • Diabetes prevention services

✅ Schedule a telephonic appointment:
  • Mondays or Thursdays from 8 am - 6 pm
  • 412-383-6337 (MEDS)
  • mymeds@pitt.edu
Persons covered by a University of Pittsburgh medical plan are covered 100% for urgent medical care and emergency services when traveling outside of the UPMC Health Plan service area.

**Assist America** *(personal travel)*
- If you will be traveling 100 miles or more from home or in another country, and you encounter an emergency, this is a resource for you

**International SOS** *(business travel)*
- Resource for employees nationally or internationally traveling on an academic- or work-related assignment
- Available in emergencies or to give routine advice; visit [www.globaloperations.pitt.edu/traveling-abroad/insurance-coverage](http://www.globaloperations.pitt.edu/traveling-abroad/insurance-coverage) for more information

Coverage While Traveling
[www.hr.pitt.edu/travel-coverage](http://www.hr.pitt.edu/travel-coverage)
Wellness Incentive Program

✔ Panther Gold, Panther Plus, and Panther Basic
  • You and your covered spouse/domestic partner (if applicable) are each eligible to earn up to a $125 maximum wellness incentive
  • **Gold and Plus**: Health Incentive Account (HIA) card
  • **Basic**: Cash incentive awarded September 2021 payroll

✔ Panther Advocate
  • Credits can be earned by completing healthy activities
  • Maximum credits to be earned: $200/$400
  • HIA cards

[link: www.upmchealthplan.com/pitt]
Free employee on-site health and wellness center exclusive for full-time and part-time regular faculty and staff, regardless of insurance coverage.

Centrally located in the Medical Arts Building on the Pittsburgh campus.

Open Monday through Friday, 7 a.m. to 3:30 p.m.; while the University is working remotely, employees will need to call 412-647-4949 to schedule an appointment.

The Wellness Center does not replace your PCP.

MyHealth@Work Health & Wellness Center
www.hr.pitt.edu/benefits/wellness-center
Dental Coverage

Coverage through United Concordia, a division of Highmark

Choice of 3 plans:

- **Concordia Plus – DHMO**
  - Requires selection of a primary dental office in the Western PA DHMO network
  - All services must be coordinated through a designated dentist

- **Concordia Flex I – PPO**

- **Concordia Flex II – PPO**

*Dental Plans and Rates*

[www.hr.pitt.edu/dental](http://www.hr.pitt.edu/dental)
## Dental Plan Summary of Features

<table>
<thead>
<tr>
<th></th>
<th>Concordia Plus DHMO</th>
<th>Concordia Flex I</th>
<th>Concordia Flex II</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Annual Deductible</strong></td>
<td>None</td>
<td>$50/individual;</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$100/individual + one adult/child;</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>$150 family</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Deductible applies for all services</td>
<td></td>
</tr>
<tr>
<td><strong>Exam/Cleaning Frequency</strong></td>
<td>One in any consecutive six months</td>
<td>Insurance pays 100%</td>
<td>Insurance pays 100% of MAC</td>
</tr>
<tr>
<td><strong>Preventive Services</strong> (e.g., x-rays)</td>
<td>Insurance pays 100%</td>
<td>Insurance pays 100% of MAC</td>
<td></td>
</tr>
<tr>
<td><strong>Basic Services</strong> (e.g., cavity fillings)</td>
<td>Insurance pays 100%</td>
<td>Insurance pays 50% of MAC</td>
<td>Insurance pays 80% of MAC</td>
</tr>
<tr>
<td><strong>Major Services</strong> (e.g., crowns)</td>
<td>Covered based on specific member copayment schedule amounts</td>
<td>Insurance pays 50% of MAC</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Plan Year Maximum</strong></td>
<td>None</td>
<td>$500/covered person</td>
<td>$1,000/covered person</td>
</tr>
</tbody>
</table>
# United Concordia

## Monthly Premiums

<table>
<thead>
<tr>
<th>Tier Level</th>
<th>Concordia Plus DHMO</th>
<th>Concordia Flex I</th>
<th>Concordia Flex II</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$20.82</td>
<td>$18.18</td>
<td>$26.89</td>
</tr>
<tr>
<td>Individual Plus One</td>
<td>$42.25</td>
<td>$34.37</td>
<td>$52.71</td>
</tr>
<tr>
<td>Family</td>
<td>$68.92</td>
<td>$56.14</td>
<td>$102.45</td>
</tr>
</tbody>
</table>
Vision Coverage

Coverage through Davis Vision

Plans cover routine vision services

- Allowance for one examination and glasses or contact lenses every 12 months

Choice of 2 plans:

- Fashion Excellence
- Designer Gold

Vision Plans and Rates
www.hr.pitt.edu/vision
# Vision Plan Summary of Features

<table>
<thead>
<tr>
<th></th>
<th>Fashion Excellence</th>
<th>Designer Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td><strong>Eye Examination</strong></td>
<td>Covered in full</td>
<td>Plan pays up to $32</td>
</tr>
<tr>
<td><strong>Eyeglass Lenses</strong></td>
<td>Covered in full</td>
<td>Single Vision $25</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Bifocal $36</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Trifocal $46</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Lenticular $72</td>
</tr>
<tr>
<td><strong>Frame</strong></td>
<td>Plan pays up to $60</td>
<td>Plan pays up to $30</td>
</tr>
<tr>
<td></td>
<td>Davis Vision Fashion Frame: Covered in full</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Davis Vision Designer Frame: $20 copay</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Davis Vision Premier Frame: $40 copay</td>
<td></td>
</tr>
<tr>
<td><strong>Contacts (in lieu of eyeglasses)</strong></td>
<td>Evaluation and fitting: Covered in full</td>
<td>Daily wear: up to $20</td>
</tr>
<tr>
<td></td>
<td>Plan pays up to $75 for provider supplied contacts</td>
<td>Extended wear: up to $30</td>
</tr>
<tr>
<td></td>
<td>Medically necessary: Covered in full</td>
<td>Elective: up to $48</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Disposable: up to $75</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Medically necessary: up to $225</td>
</tr>
</tbody>
</table>
## Davis Vision

**Monthly Premiums**

<table>
<thead>
<tr>
<th>Tier Level</th>
<th>Fashion Excellence</th>
<th>Designer Gold</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>$6.93</td>
<td>$10.25</td>
</tr>
<tr>
<td>Individual Plus One</td>
<td>$12.45</td>
<td>$18.42</td>
</tr>
<tr>
<td>Family</td>
<td>$16.95</td>
<td>$25.07</td>
</tr>
</tbody>
</table>
## Flexible Spending Accounts (FSA)

<table>
<thead>
<tr>
<th>Account Type</th>
<th>Examples of Eligible Expenses</th>
<th>Monthly Minimum*</th>
<th>Monthly Maximum*</th>
<th>Annual Maximum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Health Care</td>
<td>Deductible(s), copayments, prescription drugs, prescription eyeglasses, and orthodontics</td>
<td>$10</td>
<td>$229.17&lt;sup&gt;1&lt;/sup&gt;</td>
<td>$2,750</td>
</tr>
<tr>
<td>Dependent Care</td>
<td>Daycare, after school or extended care, nanny, elder care, preschool, and day camp</td>
<td>$10</td>
<td>$416.67&lt;sup&gt;2&lt;/sup&gt;</td>
<td>$5,000</td>
</tr>
<tr>
<td>Parking</td>
<td>The cost of parking in non-University lots (leases or pay-by-day) or cost of parking in a University lot if you pay per day</td>
<td>$25</td>
<td>$270&lt;sup&gt;3&lt;/sup&gt;</td>
<td>$3,240</td>
</tr>
<tr>
<td>Mass Transit</td>
<td>Vanpooling or cost of transit pass to travel to your place of employment from outside of Allegheny County</td>
<td>$25</td>
<td>$270&lt;sup&gt;3&lt;/sup&gt;</td>
<td>$3,240</td>
</tr>
</tbody>
</table>

*These amounts are based on a 12-month pay schedule. Individuals on another schedule should adjust accordingly.

**If you terminate the plan earlier than June 30, the filing deadline will be six months from your termination date.

<sup>1</sup> Maximum monthly contribution for faculty on a less-than annual contract is $377
<sup>2</sup> Maximum monthly contribution for faculty on a less-than annual contract is $625
<sup>3</sup> Maximum monthly contribution for faculty on a less-than annual contract is $397.50
Flexible Spending Accounts (FSA)

- $500 rollover for **health care account funds** into the next plan year
- Unused funds related to dependent care and parking/mass transit expense accounts **do not** rollover to the next plan year
- Visa debit card will be issued to health care spending and parking/mass transit expense account participants
- Claim submission/reimbursement process
- Balance and account information is available online at UPMC’s MyHealth Online, which can be accessed through [my.pitt.edu](http://my.pitt.edu)

*Flexible Spending Accounts*
[www.hr.pitt.edu/fsa](http://www.hr.pitt.edu/fsa)
## Life Insurance

<table>
<thead>
<tr>
<th>Basic Group Life</th>
<th>Basic AD&amp;D</th>
</tr>
</thead>
<tbody>
<tr>
<td>One times your salary (up to $50,000 maximum)</td>
<td>One times your salary (up to $50,000 maximum)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Optional Group Life</th>
<th>Optional AD&amp;D</th>
</tr>
</thead>
</table>
| 1 to 6 times your salary* | 1 to 6 times your salary
Cost is age-graded | $.015 per $1,000 of coverage |

<table>
<thead>
<tr>
<th>Dependent Life</th>
</tr>
</thead>
</table>
| Covers your spouse/domestic partner
$10,000 – $100,000 | Covers your dependent children up to age 26
$5,000 – $10,000 |

*As a new hire you can elect an additional 2 times your salary without Evidence of Insurability (EOI)

ℹ️ You must complete a beneficiary election form

Life Insurance and AD&D
[www.hr.pitt.edu/life](http://www.hr.pitt.edu/life)
Life Solutions
Faculty and Staff Assistance Program

Faculty and staff assistance program available to all University employees

The services are provided at no cost to you!

Services include, but are not limited to:

• Coaching and counseling
• Legal consultations
• Financial guidance
• Personalized searches customized for your needs

Life Solutions
www.hr.pitt.edu/lifesolutions
Long-Term Care Insurance

- New hire guarantee issue to full-time employees and part-time employees at 50% effort or greater if enrolled within 60 days of hire date.

- Part-time employees at less than 50% effort and family members are subject to medical underwriting.

- Visit the Unum Provident website at www.unumprovident.com/enroll/upitt
  - Plan details
  - Rates
  - Downloadable form for enrollment

- If you have any questions regarding Long-Term Care coverage or enrollment, please contact Unum directly at 1-800-227-4165
PittPerks provides special pricing on a variety of voluntary benefits, which if elected, will be deducted from your paycheck, including:

- Auto, home, and pet health insurance
- Identity theft protection
- Payment for services available through a payroll deduction

Local and national discounts on various products and services

For more information, please visit www.pitperks.com

www.hr.pitt.edu/pitperks
Legal Services (MetLife) through PittPerks

MetLife Legal Services is a voluntary PittPerks benefit that provides access to a variety of legal services:

- This service connects you to a national network of over 17,000 pre-qualified attorneys to choose from, whenever you need them.

New employees can enroll during the Open Enrollment period or within 30 days of their hire date:

- Current employees can only enroll during the Open Enrollment period.
- Benefit plan year: July 1 – June 30.

| Unlimited access to Network Attorneys for covered legal matters | Top-quality attorneys with an average of 25 years of experience | Advice and representation nationwide, in person or by phone |

MetLife Legal Services
www.hr.pitt.edu/metlife-legal-services
Health & Welfare Benefits

How to Enroll

❤ As a new employee, initial enrollment is due **within 31 days of your date of hire**

❤ It is highly encouraged to enroll within the first 7 days in order for the premium deductions and enrollment to be processed timely and correctly

❤ As a new hire, you may apply for initial enrollment for yourself and dependent(s) **within 31 days of your date of hire** by filling out the appropriate form to match your contract status using the link below

❤ **Full-Time Regular Faculty, Librarians, Research Associates, and Post-Doctoral Associates:**
https://powerforms.docusign.net/0323e04c-68e6-4d90-82f0-424263d291ba?env=na2&acct=5f235d73-8911-4785-9715-399671fb99eb

❤ **Part-Time Regular Faculty, Librarians, Research Associates, and Post-Doctoral Associates:**
https://powerforms.docusign.net/6f18ef10-aa7c-42cb-a37b-22a30ec38939?env=na2&acct=5f235d73-8911-4785-9715-399671fb99eb

❤ Questions? Contact the Benefits Department via online form at [www.hr.pitt.edu/contact-ohr](http://www.hr.pitt.edu/contact-ohr)
Documentation Requirements

⚠️ Coverage for your spouse/domestic partner or child(ren) requires:

- Marriage Certificate
- Approved Affidavit of Domestic Partnership
- Birth Certificate or Adoption Decree
- **Dependents will be removed from your policy if required documentation is not submitted within 31 days**

*International documents without an official English translation will not be accepted

⚠️ This documentation must be presented with the enrollment **within 31 days of your date of hire**

- Enrollment will not be processed without all required documentation
Faculty, staff, and All-Temps staff linked by a common purpose or interest and play a vital role in ensuring an inclusive environment, that they feel valued and included, and performing at a high level.

Current affinity groups/Pitt communities:

- **CAG**: Chinese Affinity Group  
  - Contact Xia Li: xial@pitt.edu
- **Equipoise**: Black/African American Affinity Group  
  - Contact Ron Idoko: ronald.idoko@ia.pitt.edu
- **HLPA**: Hispanic Latin Professional Group  
  - Contact Doreen Hernandez: edoreen@pitt.edu
- **PQP**: Pitt Queer Professionals  
  - Contact Michael Campbell: m.p.campbell@pitt.edu
- **Veterans Affinity Group**  
  - Contact Shawn Ellies: sellies@pitt.edu
- **Women’s Affinity Group**  
  - Contact EJ Milarski-Veenis: meleanor@pitt.edu

www.diversity.pitt.edu
Write Your Own Financial Story

Retirement Savings Plan for Pitt Staff

www.hr.pitt.edu/your-financial-story
Retirement Savings Plan

General Provisions

- The University matches your basic contributions
- Defined under IRS code 403(b) and 401(a)
  - Optional 457(b), not available to MHSF
- You may be able to transfer assets from a prior employer into the Pitt plan by contacting TIAA

Retirement Savings Plan
www.hr.pitt.edu/retirement
Retirement Savings Plan

General Provisions

⚠️ If hired the **first** business day of the month, eligibility is effective the first of the following month.

⚠️ 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.

⚠️ **Must enroll prior to the month of your eligibility effective date in order to not lose time in the plan.**

### Initial Enrollment

<table>
<thead>
<tr>
<th>January</th>
<th>February</th>
<th>March</th>
<th>April</th>
</tr>
</thead>
<tbody>
<tr>
<td>May</td>
<td>June</td>
<td>July</td>
<td>August</td>
</tr>
<tr>
<td>September</td>
<td>October</td>
<td>November</td>
<td>December</td>
</tr>
</tbody>
</table>
# January

**Retirement Savings Plan**

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First business day in January</td>
<td>January 31</td>
<td>February pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>February 28</td>
<td>March pay</td>
</tr>
</tbody>
</table>
# February

**Retirement Savings Plan**

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in February</td>
<td>February 28</td>
<td>March pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>March 31</td>
<td>April pay</td>
</tr>
</tbody>
</table>
# March

## Retirement Savings Plan

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in March</td>
<td>March 31</td>
<td>April pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>April 30</td>
<td>May pay</td>
</tr>
</tbody>
</table>
## April

**Retirement Savings Plan**

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in April</td>
<td>April 30</td>
<td>May pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>May 31</td>
<td>June pay</td>
</tr>
</tbody>
</table>

*Vesting may be affected if auto-enrollment is used by those who did not start on the first of the month*
May

Retirement Savings Plan

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in May</td>
<td>May 31</td>
<td>June pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>June 30</td>
<td>July pay</td>
</tr>
</tbody>
</table>

*Vesting may be affected if auto-enrollment is used*
# June

**Retirement Savings Plan**

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in June</td>
<td>June 30</td>
<td>July pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>July 31</td>
<td>August pay</td>
</tr>
</tbody>
</table>

*Vesting may be affected if auto-enrollment is used and employee started first business day in June*
## July

### Retirement Savings Plan

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in July</td>
<td>July 31</td>
<td>August pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>August 31</td>
<td>September pay</td>
</tr>
</tbody>
</table>
## Retirement Savings Plan

### August

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in August</td>
<td>August 31</td>
<td>September pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>September 30</td>
<td>October pay</td>
</tr>
<tr>
<td>Hire Date</td>
<td>Enroll By</td>
<td>Effective Date</td>
</tr>
<tr>
<td>--------------------------------</td>
<td>---------------</td>
<td>----------------</td>
</tr>
<tr>
<td>First working day in September</td>
<td>September 30</td>
<td>October pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>October 31</td>
<td>November pay</td>
</tr>
</tbody>
</table>
## October

Retirement Savings Plan

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in October</td>
<td>October 31</td>
<td>November pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>November 30</td>
<td>December pay</td>
</tr>
</tbody>
</table>
### Retirement Savings Plan

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in November</td>
<td>November 30</td>
<td>December pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>December 31</td>
<td>January pay</td>
</tr>
</tbody>
</table>
## Retirement Savings Plan

### December

<table>
<thead>
<tr>
<th>Hire Date</th>
<th>Enroll By</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>First working day in December</td>
<td>December 31</td>
<td>January pay</td>
</tr>
<tr>
<td>Not the first working day</td>
<td>January 31</td>
<td>February pay</td>
</tr>
</tbody>
</table>
Contribution Levels Before Vesting

**Employee**

- **403(b)**
  - 3% – 8%

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

**University**

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

**457(b)***

- May contribute up to another “max”

**Maximum Annual Deferral Limit** ($19,500 in 2020)

*Not applicable for MHSF

*50+ years old have an additional $6,500 on top of the yearly max
## Contribution Levels Before Vesting

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

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

*Note: The table shows the contribution levels before vesting.*
Vesting

- University match becomes fully owned by you; portable upon separation

- **Vesting takes 3 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 After Vesting Period (as a % of base salary)</th>
<th>Accelerated Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Contribution</td>
<td>3%</td>
</tr>
<tr>
<td>University Matching Contribution</td>
<td>4.5%</td>
</tr>
<tr>
<td>Total</td>
<td>7.5%</td>
</tr>
</tbody>
</table>
Investment Menu

GUARANTEED*

MONEY MARKET

FIXED INCOME

MULTI-ASSET

REAL ESTATE

EQUITIES

For your specific investment options go to TIAA.org/pitt. Click on Investment Options, then select View All Investments to view individual options.

- 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.
Investment Menu

One-Step Investing:
LifeCycle/Target Retirement Date Funds

Self-Directed Brokerage Accounts

Streamlined Array:
Core Investment Funds
Pre-Tax vs. Roth After-Tax

**Pre-Tax**

Allows you to lower your taxable income now

Taxes are paid upon withdrawing from your accounts

**Roth After-Tax**

Pay taxes now and reduce taxable income at the time of withdrawal

Possible advantage of untaxed growth
### Benefits of Making an Active Election

<table>
<thead>
<tr>
<th>Active Election</th>
<th>Passive Election (Auto Enroll)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Vest</strong> in the plan up to a year earlier</td>
<td>Possible delay in vesting by up to a full year</td>
</tr>
<tr>
<td>You choose your contribution rate</td>
<td>You will default to a 3% contribution rate</td>
</tr>
<tr>
<td>Maximize <strong>University-matching contributions</strong></td>
<td>Lose 2 months of the University-matching contributions</td>
</tr>
<tr>
<td>You choose your <strong>beneficiaries</strong></td>
<td>Your beneficiary is your estate</td>
</tr>
<tr>
<td>You choose your <strong>funds</strong></td>
<td>Default into the TIAA-CREF LifeCycle Fund closest to when you turn age 65</td>
</tr>
</tbody>
</table>
Make Changes to Your Retirement Elections

- Changes can be made at any time through the my.pitt.edu portal
- Percentage election can be effective the following month
- Investment changes can be effective close of business day (4 p.m. EST)
- Beneficiary changes can be effective immediately
Need Assistance?

Meet with a TIAA Financial Consultant

TIAA’s Pittsburgh Office, located in Bakery Square: 412-365-3000

Online: www.tiaa.org/schedulenow-pitt

Online Tools

www.hr.pitt.edu/tiaa-sessions
www.tiaa.org/moc
www.hr.pitt.edu/events
More Information

- [www.hr.pitt.edu/benefits](http://www.hr.pitt.edu/benefits)
  - Summary Plan Description (SPD)
  - Contact information

- [www.tiaa.org/pitt](http://www.tiaa.org/pitt)
  - Full list of investment options
Contact Us

Office of Human Resources
Benefits Department
200 South Craig Street
Pittsburgh, PA 15260

www.hr.pitt.edu/benefits
www.hr.pitt.edu/contact-ohr