Staff Benefits Orientation

Plan Year
July 1, 2020 – June 30, 2021

University of Pittsburgh
Office of Human Resources
Benefits Department
Orientation Day Agenda

• Staff Education Benefits

• Health and Welfare Benefits and Enrollment
  *Union employees should check CBA for eligibility*

• Retirement Savings
Staff 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
Staff Education Benefits Eligibility

The benefit is not available until the staff member has completed the provisional period by the dates listed below.

- Education benefits for spouses/domestic partners are not available until the employee completes 12 months of employment by the dates listed below.

If the provisional period has not ended by the dates below, the benefit will begin the first term after the provisional period has ended.

Effective Dates

<table>
<thead>
<tr>
<th>Term</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall Term</td>
<td>September 1</td>
</tr>
<tr>
<td>Spring Term</td>
<td>January 1</td>
</tr>
<tr>
<td>Summer Term</td>
<td>May 1</td>
</tr>
</tbody>
</table>
# Education Benefits

## Eligible Employees

<table>
<thead>
<tr>
<th>Employee</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 Part-Time Staff**

<table>
<thead>
<tr>
<th>Self (Only)</th>
<th>Credits</th>
<th>Tuition Benefit</th>
<th>Waiting Period</th>
<th>Taxable</th>
</tr>
</thead>
<tbody>
<tr>
<td>Undergraduate</td>
<td>8 x % effort</td>
<td>97%</td>
<td>Provisional</td>
<td>No</td>
</tr>
<tr>
<td>Program</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Graduate Program</td>
<td>6 x % effort</td>
<td>90%</td>
<td>Provisional</td>
<td>Yes, after $5,250</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# 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 Plan year for all health and welfare benefits is July 1 – June 30
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**
Medical Plans

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

Pitt Medical Plans
www.hr.pitt.edu/medical
Medical Plans

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></th>
<th>Panther Gold</th>
<th>Panther Advocate</th>
<th>Panther Plus</th>
<th>Panther Basic</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>n/a</td>
<td>$300 / $600</td>
<td>$500 / $1,000</td>
<td>$1,000 / $2,000</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>n/a</td>
<td>20%</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td><strong>Adult and Pediatric Wellness and Preventive Services</strong></td>
<td>100%</td>
<td>100% (deductible does not apply)</td>
<td>70% (deductible does not apply to pediatric immunizations and preventive mammograms)</td>
<td>100% (deductible does not apply to pediatric immunizations and preventive mammograms)</td>
</tr>
<tr>
<td><strong>Doctor Office or Convenient Care Clinic Visit</strong></td>
<td>100% after $25 copayment</td>
<td>90%</td>
<td>70%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Specialist Office Visit</strong></td>
<td>100% after $40 copayment</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Urgent Care Services</strong></td>
<td>100% after $60 copayment</td>
<td>90% (after in-network deductible)</td>
<td>80% (after in-network deductible)</td>
<td>70% (after in-network deductible)</td>
</tr>
<tr>
<td><strong>Emergency Room Services</strong></td>
<td>$75 copayment (children through age 18) / $125 copayment (adults 19+) (copayment waived if admitted)</td>
<td>90% (after in-network deductible)</td>
<td>80% (after in-network deductible)</td>
<td>70% (after in-network deductible)</td>
</tr>
</tbody>
</table>
## 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>$83</td>
</tr>
<tr>
<td>Parent/Child(ren)</td>
<td>$1,246</td>
<td>$1,046</td>
<td>$208</td>
</tr>
<tr>
<td>Two Adults</td>
<td>$1,407</td>
<td>$1,120</td>
<td>$295</td>
</tr>
<tr>
<td>Family</td>
<td>$1,554</td>
<td>$1,161</td>
<td>$404</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.
- Individuals paid on a biweekly pay schedule will have their premium deduction divided over the first and second biweekly pays of the month.
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
Emergency Coverage While Away from Home

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 for more information

Coverage While Traveling
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

UPMC Health Plan
www.upmchealthplan.com/pitt
UPMC MyHealth@Work Health & Wellness Center

❤️ 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.

❤️ The MyHealth@Work Center operates by appointment only; walk-ins will not be accepted. Appointments can be made using the online scheduling form by visiting www.hr.pitt.edu/benefits/wellness-center or by calling 412-647-4949.

❤️ The Wellness Center does not replace your PCP.
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; $100/individual + one adult/child; $150 family Deductible applies for all services</td>
<td>Same as Flex I—waived for preventive diagnostic, and orthodontics</td>
</tr>
<tr>
<td><strong>Exam/Cleaning Frequency</strong></td>
<td></td>
<td>One in any consecutive six months</td>
<td></td>
</tr>
<tr>
<td><strong>Preventive Services (e.g., x-rays)</strong></td>
<td>Insurance pays 100%</td>
<td>Insurance pays 100% of MAC</td>
<td></td>
</tr>
<tr>
<td><strong>Basic Services (e.g., cavity fillings)</strong></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 (e.g., crowns)</strong></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>$21.58</td>
<td>$18.20</td>
<td>$27.30</td>
</tr>
<tr>
<td>Individual Plus One</td>
<td>$43.68</td>
<td>$34.58</td>
<td>$52.78</td>
</tr>
<tr>
<td>Family</td>
<td>$71.24</td>
<td>$55.90</td>
<td>$101.92</td>
</tr>
</tbody>
</table>

- Individuals paid on a biweekly pay schedule will have their premium deducted from the first biweekly pay of the month.
Vision Coverage

Coverage through Davis Vision

Plan covers 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

## Fashion Excellence

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<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, Bifocal: $36, Trifocal: $46, 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>Plan pays up to $130</td>
</tr>
<tr>
<td></td>
<td>Davis Vision Designer Frame: $20 copay</td>
<td>Davis Vision Designer Frame: $0 copay</td>
</tr>
<tr>
<td></td>
<td>Davis Vision Premier Frame: $40 copay</td>
<td>Davis Vision Premier Frame: $25 copay</td>
</tr>
<tr>
<td><strong>Contacts</strong> (in lieu of eyeglasses)</td>
<td>Evaluation and fitting: Covered in full</td>
<td>Evaluation and fitting: Covered in full</td>
</tr>
<tr>
<td></td>
<td>Plan pays up to $75 for provider supplied contacts</td>
<td>Plan pays up to $130 plus 15% for provider supplied contacts</td>
</tr>
<tr>
<td></td>
<td>Medically necessary: Covered in full</td>
<td>Medically necessary: Covered in full</td>
</tr>
<tr>
<td></td>
<td>Daily wear: up to $20, Extended wear: up to $30, Elective: up to $48, Disposable: up to $75, Medically necessary: up to $225</td>
<td>Daily wear: up to $20, Extended wear: up to $30, Elective: up to $48, Disposable: up to $75, Medically necessary: up to $225</td>
</tr>
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## Designer Gold

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<th>Out-of-Network</th>
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</tr>
<tr>
<td>Tier Level</td>
<td>Fashion Excellence</td>
<td>Designer Gold</td>
</tr>
<tr>
<td>---------------------</td>
<td>--------------------</td>
<td>---------------</td>
</tr>
<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>

- Individuals paid on a biweekly pay schedule will have their premium deducted from the first biweekly pay of the month.
## 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(^1)</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(^2)</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(^3)</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(^3)</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.

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

- $550 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><strong>Basic Group Life</strong></th>
<th><strong>Basic AD&amp;D</strong></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><strong>Optional Group Life</strong></th>
<th><strong>Optional AD&amp;D</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>1 to 6 times your salary*</td>
<td>1 to 6 times your salary</td>
</tr>
<tr>
<td>Cost is age-graded</td>
<td>$.015 per $1,000 of coverage</td>
</tr>
</tbody>
</table>

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

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

You must complete a beneficiary election form.

Life Insurance and AD&D
www.hr.pitt.edu/life
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.

Long Term Care
www.hr.pitt.edu/long-term-care
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.pittpерks.com](http://www.pittpерks.com)
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

❤️ Enrollment is completed online through my.pitt.edu. Detailed instructions on this process are available under the Benefits section of the Staff Post-Orientation website at www.hr.pitt.edu/post-orientation.

❤️ You will need your University username and password to log in. If you have forgotten your username and/or password, please contact the Technology Help Desk for assistance.

❤️ Outside of the initial 31-day enrollment period, enrollment or changes to coverage will only be allowed during future open enrollment periods or for qualified life events when the request for change is made within 60 days of the event.
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 uploaded in the system when enrolling for benefits

- Enrollment will not be processed without all required documentation
Leave Programs

* **Family Medical Leave Act (FMLA):** Eligible employees can take up to 12 weeks of unpaid, job-protected leave for own serious health condition, family member’s health condition, birth or adoption/fostering of child, or to take care of family matters for an eligible service member. Eligible employees may also take up to 26 weeks of unpaid leave to care for eligible service members.

* **Paid Parental Leave:** Eligible staff employees (50% effort and greater, 6 months of employment) can take up to 4 weeks (prorated for part-time staff) paid leave for birth or adoption/fostering of a child.

* **Short-Term Disability (STD):** University-paid income replacement of 60% of gross pay for own serious health condition.

* **Long-Term Disability (LTD):** University-paid continuation of 60% income replacement for permanent disability after the completion of STD.

Leaves of Absence

[www.hr.pitt.edu/benefits/leaves](http://www.hr.pitt.edu/benefits/leaves)
Write Your Own Financial Story

Retirement Savings Plan for Pitt Staff

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

Vesting

- 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
Retirement Savings Plan

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

<table>
<thead>
<tr>
<th>Active Election</th>
<th>Auto-Enrollment</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 <strong>contribution</strong> 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>beneficiary</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>
Contribution Levels Before Vesting

**Employee**
- **403(b)**
  - Contributions: 3% – 8%

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

**Maximum Annual Deferral Limit**

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

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

**IRS Maximum Annual Deferral Limit**

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

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

<table>
<thead>
<tr>
<th></th>
<th>3%</th>
<th>4%</th>
<th>5%</th>
<th>6%</th>
<th>7%</th>
<th>8%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contribution</td>
<td>3%</td>
<td>4%</td>
<td>5%</td>
<td>6%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>University</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Matching</td>
<td>3%</td>
<td>4%</td>
<td>5%</td>
<td>6%</td>
<td>7%</td>
<td>8%</td>
</tr>
<tr>
<td>Contribution</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>6%</td>
<td>8%</td>
<td>10%</td>
<td>12%</td>
<td>14%</td>
<td>16%</td>
</tr>
</tbody>
</table>
# Optional Contribution Rates After Vesting Period (as a % of base salary)

<table>
<thead>
<tr>
<th></th>
<th>3%</th>
<th>4%</th>
<th>5%</th>
<th>6%</th>
<th>7%</th>
<th>8%</th>
<th>Accelerated Option</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Contribution</td>
<td>3%</td>
<td>4%</td>
<td>5%</td>
<td>6%</td>
<td>7%</td>
<td>8%</td>
<td>8%</td>
</tr>
<tr>
<td>University Matching Contribution</td>
<td>4.5%</td>
<td>6%</td>
<td>7.5%</td>
<td>9%</td>
<td>10.5%</td>
<td>12%</td>
<td>14.5%</td>
</tr>
<tr>
<td>Total</td>
<td>7.5%</td>
<td>10%</td>
<td>12.5%</td>
<td>15%</td>
<td>17.5%</td>
<td>20%</td>
<td>22.5%</td>
</tr>
</tbody>
</table>
Retirement Savings Plan

Record Keeper for Pitt

TIAA
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

Streamlined Array:
Core Investment Funds

Self-Directed Brokerage Accounts
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
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
Need Assistance?

Meet with a TIAA Financial Consultant

Online: www.tiaa.org/schedulenow-pitt

Online Tools

www.hr.pitt.edu/current-employees/benefits/retirement-savings-plan/defined-contribution
www.tiaa.org/pitt
www.hr.pitt.edu/events
www.tiaa.org/moc
More Information

🌐 www.hr.pitt.edu/benefits
  Summary Plan Descriptions (SPD)
  Contact information

🌐 www.tiaa.org/pitt
  Full list of investment options
Contact Us

Office of Human Resources
Benefits Department

Phone: 833-852-2210

www.hr.pitt.edu/contact-ohr