

UPMC Graduate Medical Education-Residents and Fellows

January 2010 SUMMARY OF BENEFITS UPMC GME Residents and Fellows – Full-Time

	<i>Effective 1/1/2010 through 12/31/2010</i>
Open Enrollment	November for a January effective date
Medical and prescription coverage <i>(Election paid for by physician and UPMC)</i>	UPMC Advantage HMO – Premium paid for by UPMC, no cost to physician
	UPMC Open Access PPO – UPMC and the physician share premium cost
	All employees should complete the My Health requirements, which reduces a \$500 per individual/\$1,000 per family deductible.
Dental coverage <i>(Election paid for by physician and UPMC)</i>	United Concordia's UCCI Premium PPO or United Concordia's UCCI Standard PPO. Premium for Standard PPO (individual coverage) is paid for by UPMC, all other coverage levels have UPMC and the physician sharing the premium cost.
Vision coverage <i>(Election paid for by physician and UPMC)</i>	If medical coverage is elected, basic vision coverage will be provided at no additional cost. An enhanced vision benefit is available for an increased cost and can be selected along with the medical coverage or for those not purchasing medical, a stand alone vision benefit is also offered.
Health Care FSA <i>(Election paid for by physician)</i>	\$5,000 annual employee maximum UPMC has adopted the IRS "grace period" which extends the timeframe to incur eligible health care expenses. This extension allows an additional 2.5 months (until March 15) beyond the plan year to use any remaining balance from the prior plan year.
Dependent Care FSA <i>(Election paid for by physician)</i>	\$5,000 annual family maximum
Life Insurance and Accidental Death & Dismemberment <i>(Employer provided at no cost to physician)</i>	Group-term life insurance coverage of 1X times the UPMC base salary.
	Group-term AD&D insurance coverage of 1X times the UPMC base salary. Make sure that you designate your beneficiary through My HUB
Optional Group Life Insurance <i>(Election paid by physician)</i>	Supplemental term life insurance may be purchased up to a maximum of 5X times UPMC base salary to \$1,000,000. Guarantee issue (upon first becoming eligible) is 3X times UPMC base salary.
Optional AD&D coverage <i>(Election paid by physician)</i>	May be purchased in increments up to a maximum of \$1 million.
Dependent Group Life/AD&D Insurance <i>(Election paid by physician)</i>	Supplemental term life may be purchased:
	<ul style="list-style-type: none"> <input type="checkbox"/> Spouse: \$10,000 increments up to \$100,000. Guarantee issue (upon first becoming eligible) is \$30,000. <input type="checkbox"/> Dependent: may choose a coverage level of \$5,000 or \$10,000 per dependent Supplemental AD&D insurance may be purchased: <ul style="list-style-type: none"> <input type="checkbox"/> Spouse: up to a maximum of \$500,000. <input type="checkbox"/> Dependent: available in the amount of \$10,000.
Salary Continuation <i>(Employer provided at no cost to physician)</i>	Defined as the first 26 weeks of disability. 100% coverage of UPMC base salary for up to 26 weeks.
Long-term Disability <i>(Employer provided at no cost to physician)</i>	Employer-paid coverage of 60% of the UPMC base salary through age 65. The elimination period is 26 weeks.
Tuition Reimbursement <i>(Paid for by physician and UPMC)</i>	<i>The UPMC tuition assistance benefit for physicians is available up to a maximum of \$3,500 per academic year. The benefit also provides a tuition assistance at the University of Pittsburgh for dependent children and spouses for first baccalaureate degree only at 50% up to \$5,000 maximum/year for dependent children (must be full-time student) and up to \$2,000 maximum/year for spouse (full or part-time student). The benefit also provides up to 50% at community colleges & health-related programs at technical schools in defined counties up to prevailing in-county tuition at CCAC. Please refer to the UPMC Tuition policy for complete details.</i>
Adoption Assistance	Reimbursement of qualified adoption expenses of up to \$2,000. (Reference Adoption Assistance Program Policy HS-HR0728 for details.)

Effective 1/1/2010 through 12/31/2010

Retirement Plan

Employer Match, 403(b) Plan Hewitt – Your Benefits Resources –

<http://resources.hewitt.com/upmc/>

- 50% match on up to 2% of deferral of salary
- Can contribute at date of hire
- Eligible for match beginning the January 1 or July 1 after age 21 & paid 1,000 hours
- 3-year vesting period for matching contribution.
- Pre-tax employee contribution limit for 2010 is up to \$16,500. \$22,000 if age 50 or older by 12/31/10. This amount must be aggregated if more than one employer.
- After-tax contributions permitted.
- For 2010, Participants will be eligible to receive matching contributions under the Plan until the IRS limit of \$245,000 worth of pension eligible earnings has been reached.
- Investment options: Vanguard Prime Institutional; Vanguard Short-Term U.S. Treasury Fund; Vanguard Total Bond Market Index Fund; PIMCO Total Return Fund; Vanguard Wellington Fund; Vanguard Institutional Index; Vanguard Windsor II Fund; AmFunds Growth Fund of America; Artisan Mid Cap Fund; Lord Abbett Small Cap Value Fund; Artisan Mid Cap Value Fund; DFA International Value Fund; BGI LifePath Retirement; BGI LifePath 2010; BGI LifePath 2020; BGI LifePath 2030; BGI LifePath 2040; BGI LifePath 2050.

UPMC Voluntary Benefits:

- **AFLAC Personal Cancer Protection Plan**
- **AFLAC Personal Accident Expense Plan**
- **AFLAC Personal Recovery Plus**
- **ARAG Legal Services**
- **NBP Universal Life Insurance**

Representatives are available to provide enrollment assistance and additional information for the voluntary plans listed.
Call UPMC DirectLink at 1-800-994-2752, option # 5

Note: This summary is only intended as a general overview. If this summary inadvertently disagrees with the policies or official contracts that govern the institutional plan, the policies and official contracts are followed to determine your benefits.

UPMC benefits are subject to UPMC policies and may be modified by UPP/UPMC-HS.

If you have questions, please contact the facility designated consultant listed below.

Residents/Fellows based within the following hospital designate areas may contact:

Alyssa J. Mullett, Manager of Physician Benefits & Relations

412-802-6257

mullettaj@upmc.edu

Presbyterian (PUH)

Residents/Fellows based within the following hospital designate areas may contact:

Patrick Mullen, Benefits Consultant

412-647-5819

mullenp@upmc.edu

Mercy (MER)

St. Margaret (SMH)

Western Psychiatric Institute and Clinic (WPIC)

Children's Hospital of Pittsburgh (CHP)

Residents/Fellows based within the following hospital designate areas may contact:

Tina Kennedy, Benefits Consultant

412-647-4897

kennedytm@upmc.edu

Shadyside (SHY)

Magee-Womens (MWH)

Southside (SSH)

McKeesport (MCK)

Institute for Transfusion (ITF)

Veterans Administration (VA)

The office of physician benefits can be reached via the following ways:

Mailing Address:

University of Pittsburgh Medical Center
Physician Services Division
Office of Administrative Services and Physician Relations
200 Lothrop Street
Suite 9035, Forbes Tower
Pittsburgh, PA 15213

Office Location:

Suite 9035, Forbes Tower
3600 Forbes Avenue at Meyran

Fax: (412) 647-2039

Contact Reference Tool:

UPMC – My HUB - <http://infonet.upmc.com>