

**UPMC Graduate Medical Education-Residents and Fellows**  
**January 2014 SUMMARY OF BENEFITS**  
**UPMC GME Residents and Fellows – Full-Time**

	<b>Effective 1/1/2014 through 12/31/2014</b>
<b>Open Enrollment</b>	November for a January effective date
<b>Medical and prescription coverage</b>	UPMC Advantage Gold – Premium paid for by UPMC, no cost to the physician  <b>All employees should complete the My Health requirements, which will reduce the deductible by \$1,000 per individual/\$2,000 per family.</b>
<b>Dental coverage</b>	UPMC Dental Advantage offers both a Premium and Standard PPO plan. Premium for Standard PPO (individual coverage) is paid for by UPMC, all other coverage levels have UPMC and the physician sharing the premium cost.
<b>Vision coverage</b>	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.
<b>Health Care FSA</b> (Election paid for by physician)	\$2,500 annual employee maximum
<b>Dependent Care FSA</b> (Election paid for by physician)	\$5,000 annual family maximum
<b>Life Insurance and Accidental Death &amp; Dismemberment</b> (Employer provided at no cost to physician)	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.  <b>Make sure that you designate your beneficiary through My HUB</b>
<b>Optional Group Life Insurance</b> (Election paid by physician)	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.
<b>Optional AD&amp;D coverage</b> (Election paid by physician)	May be purchased in increments up to a maximum of \$1 million.
<b>Dependent Group Life/AD&amp;D Insurance</b> (Election paid by physician)	Supplemental term life may be purchased: <ul style="list-style-type: none"> <li>□ Spouse: \$10,000 increments up to \$100,000. Guarantee issue (upon first becoming eligible) is \$30,000.</li> <li>□ Dependent: may choose a coverage level of \$5,000 or \$10,000 per dependent</li> </ul> Supplemental AD&D insurance may be purchased: <ul style="list-style-type: none"> <li>□ Spouse: up to a maximum of \$500,000.</li> <li>□ Dependent: available in the amount of \$10,000.</li> </ul>
<b>Salary Continuation</b> (Employer provided at no cost to physician)	Defined as the first 26 weeks of disability. 100% coverage of UPMC base salary for up to 26 weeks.
<b>Long-term Disability</b> (Employer provided at no cost to physician)	Employer-paid coverage of 60% of the UPMC base salary through age 65. The elimination period is 26 weeks. <i>Benefit must be coordinated with applicable leave of absence policy PSD-PHY-</i>
<b>Tuition Reimbursement</b> (Paid for by physician and UPMC)	Residents or fellows who are candidates for a graduate degree, or approved certificate program or academic courses for credit, at University of Pittsburgh or Carnegie-Mellon University (CMU) as a required part of their UPMCMEP-approved graduate medical training program may be eligible for non-taxable qualified scholarship monies as per the Qualified Scholarship Policy. <b>Please refer to the UPMCMEP Qualified Scholarship Policy for complete details.</b> <i>For all others</i> , the UPMC tuition assistance benefit is available up to a maximum of \$5,000 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 \$6,000 maximum/year for dependent children (must be full-time student) and up to \$2,000 maximum/year for spouse (full or part-time student). <b>Please refer to the UPMC Tuition policy for complete details.</b> <b>Note: The awarding of scholarship funds under the Qualified Scholarship Policy prohibits employees from seeking reimbursement for remaining balances under the UPMC Tuition Policy.</b>
<b>Adoption Assistance</b>	Reimbursement of qualified adoption expenses of up to \$2,000. (Reference Adoption Assistance Program Policy HS-HR0728 for details.)

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<b>Retirement Plan</b>	<p><b>Employer Match, 403(b) Plan</b></p> <ul style="list-style-type: none"> <li>▪ 50% match on up to 4% of deferral of salary.</li> <li>▪ Can contribute at date of hire.</li> <li>▪ Eligible for match beginning the January 1 or July 1 after age 21 &amp; paid 1,000 hours</li> <li>▪ 3-year vesting period for matching contribution.</li> <li>▪ Pre-tax employee contribution limit for 2014 is up to \$17,500. \$23,000 if age 50 or older by 12/31/14. This amount must be aggregated if more than one employer.</li> <li>▪ After-tax contributions permitted.</li> <li>▪ For 2014, Participants will be eligible to receive matching contributions under the Plan until the IRS limit of \$260,000 worth of pension eligible earnings has been reached.</li> <li>▪ 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; JP Morgan Large Cap Growth; Wells Fargo Advantage Discovery Fund; Lord Abbett Small Cap Value Fund; Artisan Mid Cap Value Fund; Vanguard Total International Stock Index I Fund; First Eagle Overseas I Fund; Vanguard Target Retirement; Vanguard Target Retirement 2010; Vanguard Target Retirement 2015; Vanguard Target Retirement 2020; Vanguard Target Retirement 2025; Vanguard Target Retirement 2030; Vanguard Target Retirement 2035; Vanguard Target Retirement 2040; Vanguard Target Retirement 2045; Vanguard Target Retirement 2050; Vanguard Target Retirement 2055.</li> </ul>

<p><b>UPMC Voluntary Benefits:</b></p> <ul style="list-style-type: none"> <li>• <b>Allstate Critical Illness Insurance</b></li> <li>• <b>AFLAC Personal Accident Expense Plan</b></li> <li>• <b>Hyatt Legal Services</b></li> <li>• <b>ING Universal Life Insurance</b></li> </ul>	<p>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</p>
<ul style="list-style-type: none"> <li>• <b>Hurley Associates Voluntary Income Protection Program</b></li> </ul>	<p>Representatives are available to provide additional assistance on the plans available. Call Hurley Associates directly at 412-682-6100.</p>

*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.*