<table>
<thead>
<tr>
<th>Table Title: January 2014 SUMMARY OF BENEFITS UPMC GME Residents and Fellows – Full-Time</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Open Enrollment</strong></td>
</tr>
<tr>
<td><strong>Medical and Prescription Coverage</strong></td>
</tr>
<tr>
<td><strong>Dental Coverage</strong></td>
</tr>
<tr>
<td><strong>Vision Coverage</strong></td>
</tr>
<tr>
<td><strong>Health Care FSA (Fees paid for by physician)</strong></td>
</tr>
<tr>
<td><strong>Dependent Care FSA (Fees paid for by physician)</strong></td>
</tr>
<tr>
<td><strong>Life Insurance and Accidental Death &amp; Dismemberment</strong></td>
</tr>
<tr>
<td><strong>Optional Group Life Insurance</strong></td>
</tr>
<tr>
<td><strong>Optional AD&amp;D Coverage</strong></td>
</tr>
</tbody>
</table>
| **Dependent Group Life/AD&D Insurance** | Supplemental term life may be purchased:  
- Spouse: $10,000 increments up to $100,000. Guarantee issue (upon first becoming eligible) is $30,000.  
- Dependent: may choose a coverage level of $5,000 or $10,000 per dependent  
Supplemental AD&D insurance may be purchased:  
- Spouse: up to a maximum of $500,000.  
- Dependent: available in the amount of $10,000. |
<p>| <strong>Salary Continuation</strong> | Defined as the first 26 weeks of disability. 100% coverage of UPMC base salary for up to 26 weeks. |
| <strong>Long-term Disability</strong> | Employer-paid coverage of 60% of the UPMC base salary through age 65. The elimination period is 26 weeks. Benefit must be coordinated with applicable leave of absence policy PSD-PHY. |
| <strong>Tuition Reimbursement (Paid for by physician and UPMC)</strong> | 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. Please refer to the UPMCMEP Qualified Scholarship Policy for complete details. For all others, 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 $6,300 maximum/year for dependent children (must be full-time student) and up to $2,000 maximum/year for spouse (full or part-time student). Please refer to the UPMC Tuition policy for complete details. Note: The awarding of scholarship funds under the Qualified Scholarship Policy prohibits employees from seeking reimbursement for remaining balances under the UPMC Tuition Policy. |
| <strong>Adoption Assistance</strong> | Reimbursement of qualified adoption expenses of up to $2,000. (Reference Adoption Assistance Program Policy HS-HR0728 for details.) |</p>
<table>
<thead>
<tr>
<th>Retirement Plan</th>
<th>Employer Match, 403(b) Plan</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• 50% match on up to 4% of deferral of salary.</td>
</tr>
<tr>
<td></td>
<td>• Can contribute at date of hire.</td>
</tr>
<tr>
<td></td>
<td>• Eligible for match beginning the January 1 or July 1 after age 21 &amp; paid 1,000 hours</td>
</tr>
<tr>
<td></td>
<td>• 3-year vesting period for matching contribution.</td>
</tr>
<tr>
<td></td>
<td>• 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.</td>
</tr>
<tr>
<td></td>
<td>• After-tax contributions permitted.</td>
</tr>
<tr>
<td></td>
<td>• 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.</td>
</tr>
<tr>
<td></td>
<td>• 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.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>UPMC Voluntary Benefits</th>
<th>Representatives are available to provide enrollment assistance and additional information for the voluntary plans listed.</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Allstate Critical Illness Insurance</td>
<td>Call UPMC DirectLink at 1-800-994-2752, option # 5</td>
</tr>
<tr>
<td>• AFLAC Personal Accident Expense Plan</td>
<td>Call UPMC DirectLink at 1-800-994-2752, option # 5</td>
</tr>
<tr>
<td>• Hyatt Legal Services</td>
<td>Call UPMC DirectLink at 1-800-994-2752, option # 5</td>
</tr>
<tr>
<td>• ING Universal Life Insurance</td>
<td>Call UPMC DirectLink at 1-800-994-2752, option # 5</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Hurley Associates Voluntary Income Protection Program</th>
<th>Representatives are available to provide additional assistance on the plans available.</th>
</tr>
</thead>
</table>

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.