

UPMC Graduate Medical Education

2018 SUMMARY OF BENEFITS

UPMC GME Residents and Fellows – Full-Time

Effective 1/1/18 – 12/31/2018

Open Enrollment	Annually in November for a January effective date
Medical and prescription coverage	<p>UPMC Advantage Gold – Premium paid for by UPMC at no cost to the physician</p> <p><i>*As a part of the MyHealth program, Take a Healthy Step (TAHS) requirements should be met, which will reduce the deductible by \$1,000 per individual/\$2,000 per family</i></p>
Dental coverage	UPMC Dental Advantage offers both a Standard and a Premium PPO plan. Premium for Standard PPO (individual coverage) is paid for by UPMC; all other coverage levels have a premium cost-share between UPMC and the physician.
Vision coverage	If medical coverage is elected, basic vision coverage will be provided at no additional cost. An elite vision benefit is available for an increased cost and can be selected along with the medical coverage or for those not enrolling in medical, a standalone elite vision benefit is also offered.
Health Care FSA <i>(Election paid for by physician)</i>	\$2,650 annual employee maximum
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>	<ul style="list-style-type: none"> <input type="checkbox"/> Group-term life insurance coverage of 1X the GME base salary <input type="checkbox"/> Group-term AD&D insurance coverage of 1X the GME base salary <p style="text-align: center;"><i>Make sure that you designate your beneficiary through My HUB</i></p>
Optional Group Life Insurance <i>(Election paid by physician)</i>	<ul style="list-style-type: none"> <input type="checkbox"/> Supplemental term life insurance may be purchased up to a maximum of 5X the GME base salary to \$1,000,000 <input type="checkbox"/> Guaranteed issue (upon first becoming eligible) is 3X the GME base salary
Optional AD&D Insurance <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>	<p>Supplemental term life may be purchased:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Spouse/Domestic Partner: \$10,000 increments up to \$100,000. Guarantee issue (upon first becoming eligible) is \$30,000. <p>Supplemental AD&D insurance may be purchased:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Spouse/Domestic Partner: \$25,000 or \$50,000, then in \$50,000 increments up to \$500,000 <p>Supplemental term life and AD&D insurance may be purchased:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Child: 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 GME base salary for up to 26 weeks. Eligibility is based on standard recorded weekly working hours of 20 or more. Contact Work Partners to apply for a leave.
Long-Term Disability <i>(Employer provided at no cost to physician)</i>	Employer-paid coverage of 60% of the GME base salary through age 65. The elimination period is 26 weeks.
Tuition Reimbursement <i>(Paid for by physician and UPMC)</i>	<ul style="list-style-type: none"> <input type="checkbox"/> 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. <input type="checkbox"/> <i>For all others</i>, the UPMC tuition assistance benefit is available up to a maximum of \$6,000 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). Please refer to the UPMC Tuition policy for complete details. <p>Note: The awarding of scholarship funds under the Qualified Scholarship Policy prohibits employees from seeking reimbursement for remaining balances under the UPMC Tuition Policy.</p>
Adoption Assistance	Reimbursement of qualified adoption expenses of up to \$2,000 *Please refer to the Adoption Assistance Program Policy for details

Retirement Plan	<p><u>Savings Plan</u></p> <ul style="list-style-type: none"> ▪ 50% match on up to 4% of deferral of salary. ▪ Can contribute immediately 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 2018 is \$18,500 or \$24,500 if age 50 or older by 12/31/18. This amount must be aggregated if more than one employer. ▪ After-tax contributions permitted; if physician is considered a Highly Compensated Employee (HCE) after-tax contributions in 2018 may be limited to 6%. ▪ For 2018, Participants will be eligible to receive matching contributions under the Plan until the IRS limit of \$275,000 worth of pension eligible earnings has been reached. ▪ Information regarding investment options, including Target Retirement Funds, to invest your contributions and UPMC’s matching contributions are available via My Hub/My Retirement.
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<p>UPMC Voluntary Benefits:</p> <ul style="list-style-type: none"> • AFLAC Personal Accident Expense Plan • AFLAC Group Critical Illness • Hyatt Legal Services • Humana Whole Life Insurance • LifeLock Identity Theft Protection <p>Other:</p> <ul style="list-style-type: none"> • Hurley Associates Voluntary Income Protection Program * Contact Hurley Associates directly at 412-682-6100 	<p><i>To learn more and enroll in these plans, contact a representative through UPMC DirectLink at 1-800-994-2752, option 5.</i></p>
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This provides an overview of standard benefits offered to most UPMC Physicians. Some of the information may not apply to all UPMC Physicians/Staff. Some business units and job classifications have unique benefit programs that may affect eligibility. Actual plan provisions are contained in plan documents, agreements of insurance, and the Summary Plan Description. Physicians and collectively bargained staff should additionally reference contract terms. UPMC reserves the right to interpret, suspend, amend, or terminate the Plan at any time.

UPMC Corporate Benefits Physician Benefits Team		
Residents/Fellows/Physicians/Faculty Members practicing within the following areas may contact:		
Anesthesiology Center for Community Hospitalist Medicine (CCHM) Children’s Community Pediatrics (CCP) Emergency Medicine Pediatrics Plastic Surgery Psychiatry Surgery	Critical Care Medicine (CCM) Medicine OB/GYN Pharmacy Physical Medicine & Rehabilitation (PM&R) Podiatry Radiology Radiation Oncology	Cardio Thoracic Surgery Cardiovascular Institute (CVI) Community Medicine Inc. (CMI) Dental Dermatology Erie Physicians Network (EPN) Family Medicine Heart & Vascular Institute (HVI) Neurological Surgery Neurology Ophthalmology Orthopaedic Surgery Otolaryngology Pathology Renaissance Family Practice (RFP) Urology
April Kissel, PHR, SHRM-CP 412-647-5819 kissela@upmc.edu	Beth Woytek-Ruff 412-647-5538 woytekruuffs@upmc.edu	Rachael Blankenship, PHR, SHRM-CP 412-864-1530 blankenshipra@upmc.edu
Not sure who you talk to? Email our service account at askphysicianbenefits@upmc.edu		

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