

UPMC Graduate Medical Education

2017 SUMMARY OF BENEFITS

UPMC GME Residents and Fellows – Full-Time

Effective 1/1/17 – 12/31/2017

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| Open Enrollment | November for a January effective date |
| Medical and prescription coverage | <p>UPMC Advantage Gold – Premium paid for by UPMC, no cost to the physician</p> <p><i>*As a part of My Health program, Take a Health 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 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. |
| 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 purchasing medical, a standalone elite vision benefit is also offered. |
| Health Care FSA <i>(Election paid for by physician)</i> | \$2,550 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 times the UPMC base salary <input type="checkbox"/> Group-term AD&D insurance coverage of 1X times the UPMC base salary <p style="text-align: center;">Make sure that you designate your beneficiary through My HUB</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 times UPMC base salary to \$1,000,000 <input type="checkbox"/> 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> | <p>Supplemental term life may be purchased:</p> <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 <p>Supplemental AD&D insurance may be purchased:</p> <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 GME base salary for up to 26 weeks. Eligibility is based on standard recorded weekly working hours of 20 or more. <i>Benefit must be coordinated with applicable leave of absence policy PSD-UPP-PHY-004 and approved by Work Partners</i> |
| 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> | <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 \$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). 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 (Reference Adoption Assistance Program Policy HS-HR0728 for details) |

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| Retirement Plan | <p>Savings Plan</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 2017 is \$18,000 or \$24,000 if age 50 or older by 12/31/17. This amount must be aggregated if more than one employer. ▪ After-tax contributions permitted; if faculty is considered Highly Compensated Employee (HCE) may be limited to 6% after-tax contributions in 2017. ▪ For 2017, Participants will be eligible to receive matching contributions under the Plan until the IRS limit of \$270,000 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. Information about the funds and their past performance is available on the Your Benefits Resources Web site accessible via My HUB |
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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.

| Physicians practicing with the following areas may contact: | |
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| Anesthesiology Critical Care Medicine (CCM) Emergency Medicine Emergency Resource Management (ERMI) OB/GYN Pediatrics Physical, Medicine & Rehabilitation (PM&R) Plastic Surgery Psychiatry Radiology Radiation Oncology Surgery Dental, Pharmacy, Podiatry (GME) | Cardio Thoracic Surgery Cardiovascular Institute Community Medicine (CMI) Dermatology Erie Physicians Network (EPN) Family Medicine Heart & Vascular Institute Medicine Neurological Surgery Neurology Ophthalmology Orthopedic Surgery Otolaryngology Pathology Renaissance Family Practice (RFP) Urology |
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