



# Physician Benefits 2020

## Full Time

### Benefits Overview

As part of your Total Rewards, UPMC offers a wide variety of comprehensive benefits for you and your eligible dependents. These benefits are designed to help you further your education, protect you financially, improve your health, and help you prepare for retirement.

### Medical, Dental, and Vision

Medical, Dental, and Vision coverage are offered by UPMC to you and your eligible dependents (legally married spouse or a qualified domestic partner, and dependent children up to age 26).

### Medical Coverage

You have three medical plan options through UPMC Health Plan: UPMC Advantage HSA, UPMC Advantage Gold, and UPMC Advantage Silver. The Advantage Network is a home-host network consisting of hospitals and facilities owned by or affiliated with UPMC. Utilizing these hospitals and facilities ensures you receive the highest level of benefits. You may choose from any doctor who participates in the UPMC Health Plan provider network. Those living outside the Advantage Network area are offered UPMC Out-of-Area medical options. These plans provide the same benefits as Gold, Silver and HSA, but use the Private Healthcare System (PHCS), Multiplan, and SuperMed (in Ohio only) Networks.

### MyHealth

All physicians have the opportunity and are strongly encouraged to participate in UPMC's well-being program, MyHealth. **Important deductible credit note:** UPMC medical coverage includes a deductible for services such as hospital stays and lab work. If you participate in MyHealth and complete all the Take a Healthy Step (TAHS) requirements, you will receive the maximum \$1,000 individual/\$2,000 family deductible credit.

### Vision

The UPMC Vision Care Basic Plus and Premier plus options are administered through National Vision Administrators (NVA). Choose from in-network providers for the greatest benefit; an out-of-network benefit is also included. Basic Plus Vision coverage provides an exam and frames with lenses or contacts every 24 months for adults age 21 and over. Dependents under age 21 are eligible for an exam and lenses once every 12 months and frames every 24 months. The Premier Plus Vision option provides an eye exam and contact lenses or glasses once every 12 months.

### Dental

Dental coverage is offered through UPMC Dental *Advantage* with two preferred provider organization (PPO) dental coverage options – Standard PPO and Premium PPO. Diagnostic and preventive services are covered at 100 percent with no annual deductible when you use in-network dentists. Orthodontics are covered for dependent children up to the age of 19.

### Health Care and Dependent Care Flexible Spending Accounts (FSAs)

FSAs allow you to pay for out-of-pocket health and dependent care expenses with pretax payroll deductions. You save taxes on expenses paid out of the accounts and may contribute up to the current IRS limits of \$2,750 for health care and \$5,000 for dependent care.

### Health Savings Account (HSA)

An HSA is an individually owned, tax-advantaged savings account designed for qualified medical expenses. An HSA account allows you to pay for out-of-pocket health care expenses with pretax payroll deductions. UPMC contributes \$1,000 for individual or \$2,000 for family coverage (enrollments after Jan. 1 are prorated). You may contribute up to the current IRS limits of \$3,550 for individual and \$7,100 family. *\*Only available if the Advantage HSA medical plan is elected.*

### Life Insurance and Accidental Death & Dismemberment

To help protect your family's financial security, eligible physicians are provided with basic term life and accidental death and dismemberment (AD&D) insurance in the amount of two times your earnings. UPMC pays the premiums for this benefit. You may

purchase additional protection for yourself and eligible family members. You may elect supplemental life insurance and AD&D for yourself, life insurance and AD&D for your spouse/domestic partner, and/or life insurance and AD&D for your child (ren). Upon initial enrollment, you are guaranteed with the ability to purchase three times your base salary and \$30,000 spouse/domestic partner supplemental life insurance. If you select an amount that requires evidence of insurability (EOI), you will be informed during your online enrollment session and be required to complete carrier forms from CIGNA to receive approval.

### **Short Term Disability/Salary Continuation**

Physicians who work a minimum of 20 hours per week will be provided with Salary Continuation coverage at no cost. This benefit protects your income when you are unable to perform your job due to a non-work-related illness or injury for up to 26 weeks. STD provides a total benefit of 100% of your salary.

### **Long Term Disability**

Full time physicians will be provided with basic long-term disability (LTD) insurance at no cost. If you are still disabled when your STD benefits end, long-term disability (LTD) benefits may begin. UPMC provides and pays the premium for this benefit. The LTD carrier issues monthly disability payments for LTD claims and these are sent directly to employee's homes. Your benefit amount equals 60% of your earnings, up to a maximum of \$35,000 per month.

### **UPMC Retirement Program – UPMC Savings Plan and UPMC Cash Balance Plan**

You can contribute to the Savings Plan on a pretax, Roth, and/or after-tax basis up to the annual IRS limits. Pretax and Roth contributions are subject to IRS 402g limits, which are \$19,500 and if age 50 or over in 2020, \$26,000. You are immediately eligible to participate in this plan. You are match eligible the January 1 or July 1 after you attain age 21 and complete 1,000 hours of service. UPMC matches your savings at 50%, up to 6% of compensation. You are always 100% vested in your contributions, and you become fully vested in UPMC's matching contributions after you complete three years of vesting service.

The Cash Balance Plan is an employer paid pension plan and participation is automatic; you do not have to enroll. Your participation begins on January 1 or July 1 after you attain age 21 and complete 1,000 hours of service. You receive a retirement credit based on your annual earnings, age, years of service determined at the end of the previous year, and the UPMC facility in which you are employed. Your retirement credits grow based on the 30-year Treasury security rate. You will be 100% vested in your Cash Balance account after you complete three years of vesting service.

### **Voluntary Benefits**

UPMC offers more benefit options to help provide you with additional financial security through 100 percent employee-paid voluntary programs at discounted group rates. These voluntary programs provide supplemental insurance coverage in addition to the benefits provided by UPMC. The programs offered are: AFLAC Accident Advantage, AFLAC Group Critical Illness, Humana Whole Life, Hyatt Legal Plans, Cigna Hospital Care and Lifelock Identity Theft Protection.

### **Tuition Assistance**

The UPMC tuition assistance benefit for full time physicians is available up to a maximum of \$6,000 per academic year. A tuition assistance benefit is also provided 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) at the University of Pittsburgh, community colleges or health care related program at a technical school. All other schools are not eligible for the benefit.

*\*Please refer to the UPMC Tuition policy for complete details.*

### **Adoption Assistance**

Reimbursement of qualified adoption expenses of up to \$2,000.

*\*Please refer to the UPMC Adoption Assistance Program Policy for details.*

### **Life Solutions (Employee Assistance Program)**

A no-cost, confidential benefit available to help you and members of your household balance work, life, and wellness.