# 2027 Benefit Highlights

UPMC
LIFE CHANGING MEDICINE

**www.UPMCforme.com**
If you are not an active employee, click on candidate, and enter code: UPMCGME!

## Graduate Medical Education Residents and Fellows

After obtaining your User Principal Name, establishing a password, and setting up two-step verification, visit UPMCforme.com to access detailed information before completing your enrollment.

You may add your legally married spouse (opposite or same sex) or a qualified domestic partner, and dependent children up to 26 years of age to your benefits.

### Medical Coverage

UPMC Physician Trainee Advantage Network medical plan through UPMC Health Plan is available to you and your eligible dependents with no contributions. 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 the UPMC Extended Network Physician Trainee Plan. This plan provides the same benefits as the Advantage Network plan, but uses the Cigna PPO and SuperMed (in Ohio only) Networks. A $5,000 lifetime fertility benefit is provided, along with an additional $2,000 discount for services at UPMC Magee.

### Transgender Member Services

UPMC Health Plan provides extra support to our members in the transgender community. We help them fully understand their benefits and access care that best meets their needs — and from providers who will treat them with dignity and respect so these members can live their healthiest lives. Specially trained individuals on UPMC Health Plan's dedicated Member Services team for transgender members ensure that members feel safe and comfortable asking questions about transgender coverage and related issues. The team also provides referrals to community resources. We encourage those interested in learning more about transgender coverage to call 1-844-202-0126 (TTY: 711).

### Translation Services

UPMC Health Plan is firmly committed to meeting the linguistic needs of members from increasingly diverse backgrounds by ensuring that all members can access vital documents in a way they can understand. We provide oral interpretation and written translation services in the requested language on an individualbasis to meet the needs of each member. Further, UPMC Health Plan provides vital documents translated into the member's prevalent language. To learn more, call 1-844-833-0524 (TTY: 711).

| Physician Trainee Advantage Network | | | |
|---|---|---|---|
| **Deductible** | | **Advantage Network (ind./family)** | **Health Plan Network (ind./family)** |
| | | **$0/$0** | **$1,100/$2,200** |
| **Coinsurance** | | **Advantage Network** | **Health Plan Network** |
| | **You Pay** | 0% | 40% |
| | **Plan Pays** | 100% | 60% |
| **Out-of-Pocket Maximum** | | **Advantage Network (ind./family)** | **Health Plan Network (ind./family)** |
| | | $0/$0 | $5,050/$10,100 |

Review the medical page on UPMCforme.com for copays, medical plan charts and full plan details.

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Graduate Medical Education
Residents and Fellows

## Vision Options

The UPMC Vision Care Basic Plus and Premier Plus options are administered through National Vision Administrators (NVA). Basic Plus Vision is offered with no contribution and Premier Plus Vision is available at a minimal cost. Choose from in-network providers for the greatest benefit; an out-of-network benefit is also included. Basic Plus Vision coverage provides one 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.

| UPMC VISION CARE BASIC PLUS OPTION | In Network |
|---|---|
| **BENEFIT** | |
| Copayment (applies to lenses) | $15 |
| Examination | 100% |
| Lenses (for glasses) | |
| Single, Bifocal, Trifocal | 100% after copay |
| Polycarbonate (up to age 19) | Included |
| Scratch-Resistant Coating (Standard) | included |
| Blended Bifocal (Segment) | included |
| Frames | |
| Frames | $135 |
| Contact Lenses (in lieu of glasses) | |
| Elective Contact Lens Fitting and Follow-Up | 100% |
| Contact Lens Material | $100 |
| Medically Necessary Contact Lenses | UCR |

## Premier Plus Vision

This option provides an eye exam, and contact lenses or glasses once every 12 months. The frame allowance is $150. Certain additional lens options are covered at 100% when received from a participating provider. With this plan, you have access to XP Health Marketplace where you can experience digital shopping to access low-cost frames, lenses, and home-try kits.

## Dental Options

Dental coverage is offered through UPMC Dental *Advantage*. Individual Employee only Standard Dental is provided at no cost. All other options require a contribution.

| COVERED SERVICES | PREMIUM DENTAL PPO | | STANDARD DENTAL PPO | |
|---|---|---|---|---|
| | In-Network | Out-of-Network | In-Network | Out-of-Network |
| **Annual deductible** | $0 | $50 Individual $150 Family | $50 Individual* $150 Family* | $100 Individual $300 Family |
| **Diagnostic/ preventive services**** | 100% | 80% | 100% | 80% |
| **Basic services** | 80% | 60% | 60% | 40% |
| **Major services** | 50% | 40% | 40% | 20% |
| **Calendar year maximum**** | $1,500 | $1,500 | $1,000 | $500 |
| **Orthodontia (child only)** | 50% | 50% | 50% | 50% |
| **Lifetime orthodontia maximum** | $1,500 | $1,500 | $1,000 | $1,000 |

*Coinsurance percentages apply only after the annual deductible has been met.*

** Deductible waived for in-network preventive/diagnostic services.*

*** Cost of diagnostic and preventive services do not count toward calendar year maximums.*

*Note: When using out-of-network dentists, the percentages listed above represent the portion of the maximum allowable charge for which the plan will be responsible. The member will be responsible for the balance, including any difference between allowable charges and the fee charged by a non-network dentist.*

## Calm Health

Every day, medical professionals like you provide compassionate care to patients. We've curated some resources from Calm Health to help you navigate the pressures you face and sustain your own health and peace of mind even when times get tough. Upon hire, download the **Calm Health** app, enter access code "UPMC" and verify eligibility by entering your UPMC person number and date of birth.

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Residents and Fellows

## 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 $3,500 for health care and $7,500 for dependent care.

## Short and Long Term Disability

To help protect your income in the event of an unforeseen illness or injury, short-term disability (STD) and long-term disability (LTD) are provided to you at no cost.

| | STD | LTD |
|---|---|---|
| Benefits begin | 1st day* | 181st day* |
| Duration | Up to 26 weeks | Up to age 65** |
| Basic coverage (UPMC pays) | 100% of salary | 60% of salary |
| Maximum | No limit | $3,500 per month |

**Must be actively employed when the disability begins.*

***May extend beyond age 65 if disability began at or after age 60.*

## Life Insurance

To help protect family financial security, basic term life and accidental death and dismemberment (AD&D) insurance is provided to you at no cost. The coverage level for each is 1.5 times the base annual salary. You may purchase supplemental protection for yourself and eligible dependents.

## UPMC Retirement Program

You can contribute to the Savings Plan on a pretax, Roth, and/or after-tax basis up to the annual IRS limits. UPMC matches 50% of your contributions up to 4% of your eligible pay (within annual IRS limits). You become fully vested in UPMC's matching contributions after you complete three years of vesting service. You earn a year of vesting service for each year in which you are paid for at least 1,000 hours.

## Voluntary Benefits

Maximize your benefits by adding coverage that makes the most sense for you, including financial protection in the event of the unexpected. These optional benefits are offered at discounted rates through UPMC's large-scale buying power. Identity theft with cyber security protection, life with long-term care, pet insurance, legal, critical illness, hospital care and accident coverage are offered.

## Qualified Transportation Accounts

Save money on your commute to work using this pretax benefit. Commuter transit and commuter parking accounts are available if you park at a non-UPMC affiliated lot or take public transit.

## LifeSolutions (Employee Assistance Program)

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

## Trainee Leave of Absence (TLOA)

You may experience the need for extended time away from clinical and educational responsibilities. TLOA may be utilized to obtain 100% of base salary for up to 6 weeks for approved personal, medical, parental, and caregiver leaves of absence. Contact GME_Administration@upmc.edu with any questions.

## UPMCMEP Qualified Scholarship Program

Residents or fellows who are candidates for a graduate degree or approved certificate program or academic courses for credit at the 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 outlined in the Qualified Scholarship Policy. Please refer to the UPMCMEP Qualified Scholarship 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. For residents or fellows not eligible for the UPMCMEP Scholarship Program, refer to the UPMC Tuition Assistance benefits outlined below.

## Tuition Assistance

To enhance your career or further your education, you may receive a $6,000 benefit per academic calendar year. Your dependent children can receive up to $6,000, and your spouse/domestic partner up to $2,000 per academic calendar year. Review UPMCforme.com for eligible schools, discounts at partner schools, and courses of study. Tuition loan refinancing and consolidation is also offered.

## Adoption Assistance

Reimbursement up to $2,000 of certain adoption expenses is available for residents/fellows who adopt children.

## UPMC Perks

UPMC Perks is a discount program which allows you to save money on merchandise, recreation, and services just for being a UPMC resident or fellow.

## Paid Parental Leave

UPMC provides additional bonding time for new parents through the birth, adoption, or foster care placement of a child by offering 100% of base salary up to a maximum of four weeks (20 days) for full-time physicians.

## Emergency Back Up Child and Adult Care

To support the well-being of you and your loved ones, you are eligible for a Premium Membership to find and manage care for children, seniors, pets, and the home through Care.com. UPMC annually provides 10 backup care days for children or adults.

# 2027 UPMC RESIDENT/FELLOW STAFF MEMBER MONTHLY CONTRIBUTIONS

## MEDICAL

| | Employee Only | Employee + Child(ren) | Employee + Spouse | Employee + Family |
|---|---|---|---|---|
| Physician Trainee Advantage & Advantage Choice Plan | $0.00 | $0.00 | $0.00 | $0.00 |
| Physician Trainee Extended Network Plan[1] | $44.00 | $87.00 | $129.00 | $136.00 |

## DENTAL

| | Employee Only | Employee + Child(ren) | Employee + Spouse | Employee + Family |
|---|---|---|---|---|
| Standard | $0.00 | $44.94 | $44.94 | $44.94 |
| Premium | $26.83 | $82.93 | $82.93 | $82.93 |

## VISION

| | Employee Only | Employee + Child(ren) | Employee + Spouse | Employee + Family |
|---|---|---|---|---|
| Basic Plus | $0.00 | $0.00 | $0.00 | $0.00 |
| Premier Plus | $10.21 | $13.36 | $15.89 | $20.59 |

[1]Eligibility is determined by home ZIP code, county of residence, and relative distance to a UPMC-owned facility. You are eligible if you live in:

- ZIP codes in excess of approximately 20 miles from a UPMC-owned facility in the following counties: Allegheny, Beaver, Butler, Cumberland, Dauphin, Washington, Westmoreland
- ZIP codes in excess of approximately 30 miles from a UPMC-owned facility in any other Pennsylvania, Ohio, New York, or Maryland county; or if you live in any state other than Pennsylvania, Ohio, New York, or Maryland.

# 2027 UPMC RESIDENT/FELLOW STAFF MEMBER MONTHLY CONTRIBUTIONS

## PHYSICIAN TRAINEE ADVANTAGE & ADVANTAGE CHOICE PLAN

| | Before-Tax | After-Tax | Total | Imputed Income[1] |
|---|---|---|---|---|
| Employee + Domestic Partner | $0.00 | $0.00 | $0.00 | $947.30 |
| Employee + Domestic Partner + Domestic Partner's Child(ren) | $0.00 | $0.00 | $0.00 | $1,052.56 |
| Employee + Domestic Partner's Child(ren) | $0.00 | $0.00 | $0.00 | $578.90 |
| Employee + Domestic Partner + Child(ren) | $0.00 | $0.00 | $0.00 | $473.66 |
| Employee + Child(ren) + Domestic Partner + Domestic Partner's Child(ren) | $0.00 | $0.00 | $0.00 | $473.66 |

## PHYSICIAN TRAINEE EXTENDED NETWORK PLAN

| | Before-Tax | After-Tax | Total | Imputed Income[1] |
|---|---|---|---|---|
| Employee + Domestic Partner | $44.00 | $85.00 | $129.00 | $1,118.08 |
| Employee + Domestic Partner + Domestic Partner's Child(ren) | $44.00 | $92.00 | $136.00 | $1,244.75 |
| Employee + Domestic Partner's Child(ren) | $44.00 | $43.00 | $87.00 | $692.22 |
| Employee + Domestic Partner + Child(ren) | $87.00 | $49.00 | $136.00 | $552.54 |
| Employee + Child(ren) + Domestic Partner + Domestic Partner's Child(ren) | $87.00 | $49.00 | $136.00 | $552.54 |

[1]The portion of the cost of coverage for the domestic partner that UPMC pays will be reported as taxable income on the staff member's W-2.