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.

Benefits generally are effective on your date of hire, provided you complete your online enrollment within 30 days.

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).

The Advantage Gold medical coverage is available to you and your eligible dependents with no contribution. Basic Vision is offered with no contribution and Premier Vision is available at a minimal cost. There are two dental options, and each requires a contribution for dependents.

Medical Coverage
You may elect the UPMC Advantage Gold option through UPMC Health Plan. 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 Out-of-Area Gold medical option. This plan provides the same benefits as the Advantage Gold, but uses 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.

Deductible*

Medical Coverage

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee Only</th>
<th>Employee &amp; Children</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Advantage Gold</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Out of Area Gold*</td>
<td>$17.00</td>
<td>$30.92</td>
<td>$41.00</td>
<td>$43.00</td>
</tr>
</tbody>
</table>

Vision

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee Only</th>
<th>Employee &amp; Children</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$0.00</td>
</tr>
<tr>
<td>Premier</td>
<td>$5.16</td>
<td>$7.72</td>
<td>$9.19</td>
<td>$11.86</td>
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</table>

Dental

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Employee Only</th>
<th>Employee &amp; Children</th>
<th>Employee &amp; Spouse</th>
<th>Employee &amp; Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard</td>
<td>$0.00</td>
<td>$34.00</td>
<td>$34.00</td>
<td>$34.00</td>
</tr>
<tr>
<td>Premium</td>
<td>$21.00</td>
<td>$67.00</td>
<td>$67.00</td>
<td>$67.00</td>
</tr>
</tbody>
</table>

*Out of Area medical option is only available to those employees living in excess of 30 miles outside of the UPMC Advantage network. Please refer to your enrollment for eligibility.

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**BEN509574** IB/MC 10/18
Vision Options
The UPMC Vision Care Basic and Premier 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 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 every 12 months and frames every 24 months.

Premier Vision
The Premier Vision 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.

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

<table>
<thead>
<tr>
<th>COVERAGE SERVICE</th>
<th>PREMIUM DENTAL PPO</th>
<th>STANDARD DENTAL PPO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
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<tr>
<td>Annual deductible</td>
<td>$100</td>
<td>$50 Family</td>
</tr>
<tr>
<td>Diagnostic/</td>
<td>100%</td>
<td>80%</td>
</tr>
<tr>
<td>preventive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>services**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Basic services</td>
<td>80%</td>
<td>60%</td>
</tr>
<tr>
<td>Major services</td>
<td>50%</td>
<td>40%</td>
</tr>
<tr>
<td>Calendar year</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>maximum**</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontia</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>(child only)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifetime</td>
<td>$1,500</td>
<td>$1,500</td>
</tr>
<tr>
<td>orthodontia</td>
<td></td>
<td></td>
</tr>
<tr>
<td>maximum</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.

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 $2,650 for health care and $5,000 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.

Benefits begin
STD STD LTD
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 $3,000 per month

Note: 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 one times the base annual salary. You may purchase supplemental protection for yourself and your 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 can contribute to the Savings Plan on an 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 for each year in which you are actively employed.

University of Pittsburgh Medical Center Employees Program (UPMCEP) Qualified Scholarship Program
Residents or fellows may receive a $6,000 benefit per academic calendar year. After one year of employment, your dependent children can receive up to $6,000, and your spouse/domestic partner up to $2,000 per academic calendar year at specific schools.

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.

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.

Tuition Assistance
Residents/fellows may receive a $6,000 benefit per academic calendar year. After one year of employment, your dependent children can receive up to $6,000, and your spouse/domestic partner up to $2,000 per academic calendar year at specific schools.

Life Solutions (Employee Assistance Program)
A no-cost, confidential benefit available to help you and members of your household balance work, life, and wellness.

Adoption Assistance
Reimbursement of certain adoption expenses is available for residents/fellows who adopt children.

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