UPMC
LIFE CHANGING MEDICINE

# 2026 Benefits Guide



Get More

UPMCforme.com

# Get More

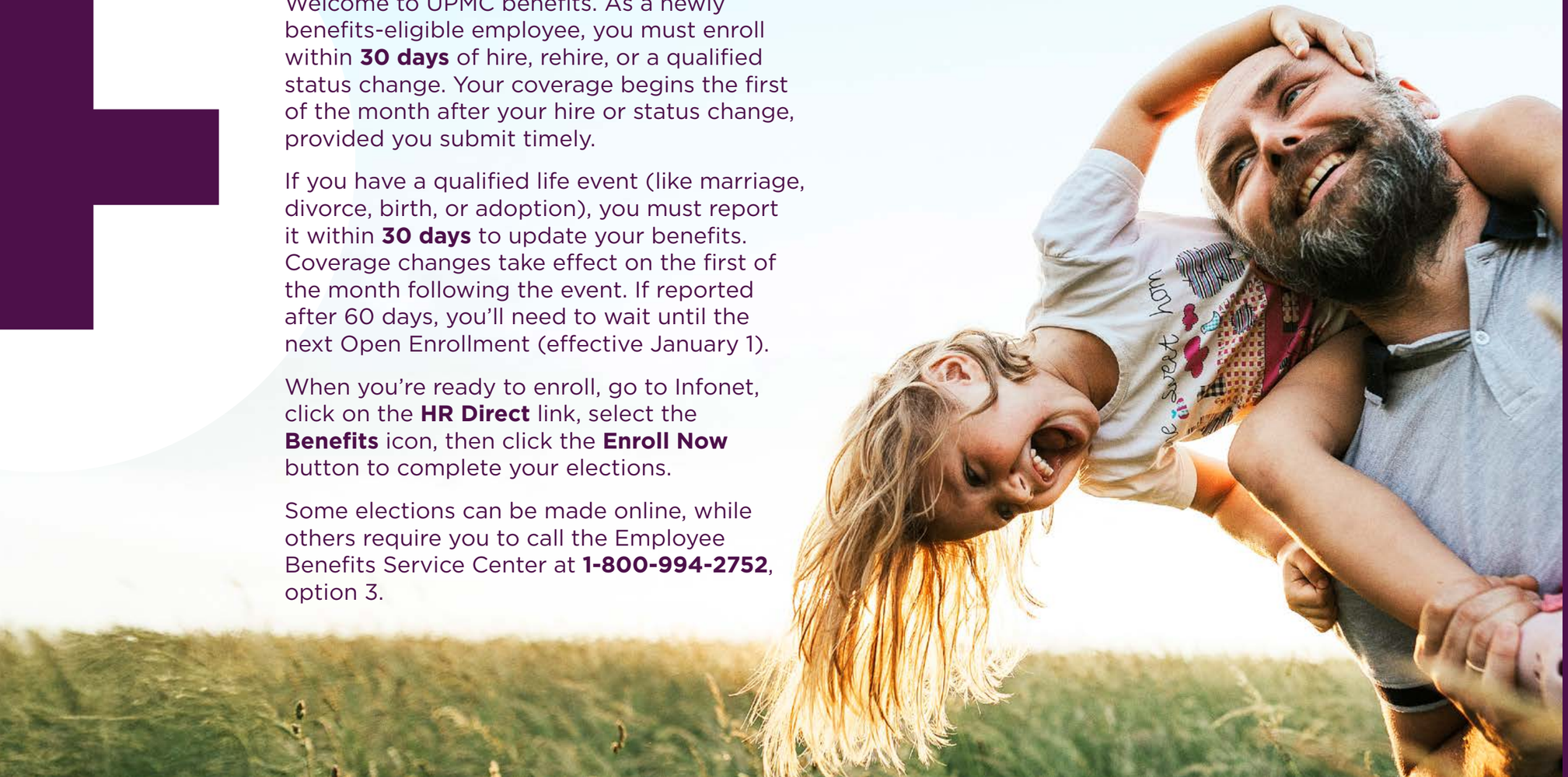
**Your benefits are more than coverage — they're building blocks to your best life.**

Welcome to UPMC benefits. As a newly benefits-eligible employee, you must enroll within **30 days** of hire, rehire, or a qualified status change. Your coverage begins the first of the month after your hire or status change, provided you submit timely.

If you have a qualified life event (like marriage, divorce, birth, or adoption), you must report it within **30 days** to update your benefits. Coverage changes take effect on the first of the month following the event. If reported after 60 days, you'll need to wait until the next Open Enrollment (effective January 1).

When you're ready to enroll, go to Infonet, click on the **HR Direct** link, select the **Benefits** icon, then click the **Enroll Now** button to complete your elections.

Some elections can be made online, while others require you to call the Employee Benefits Service Center at **1-800-994-2752**, option 3.



## 3 Tools to Help You Choose

**Get more from your UPMC benefits with these helpful resources.**

1 **UPMCforme.com**
Compare medical plans and learn how to enroll. UPMC's website for benefits tools, resources, and updates is Infonet. Use it to find news, policies, and details about your benefit options.

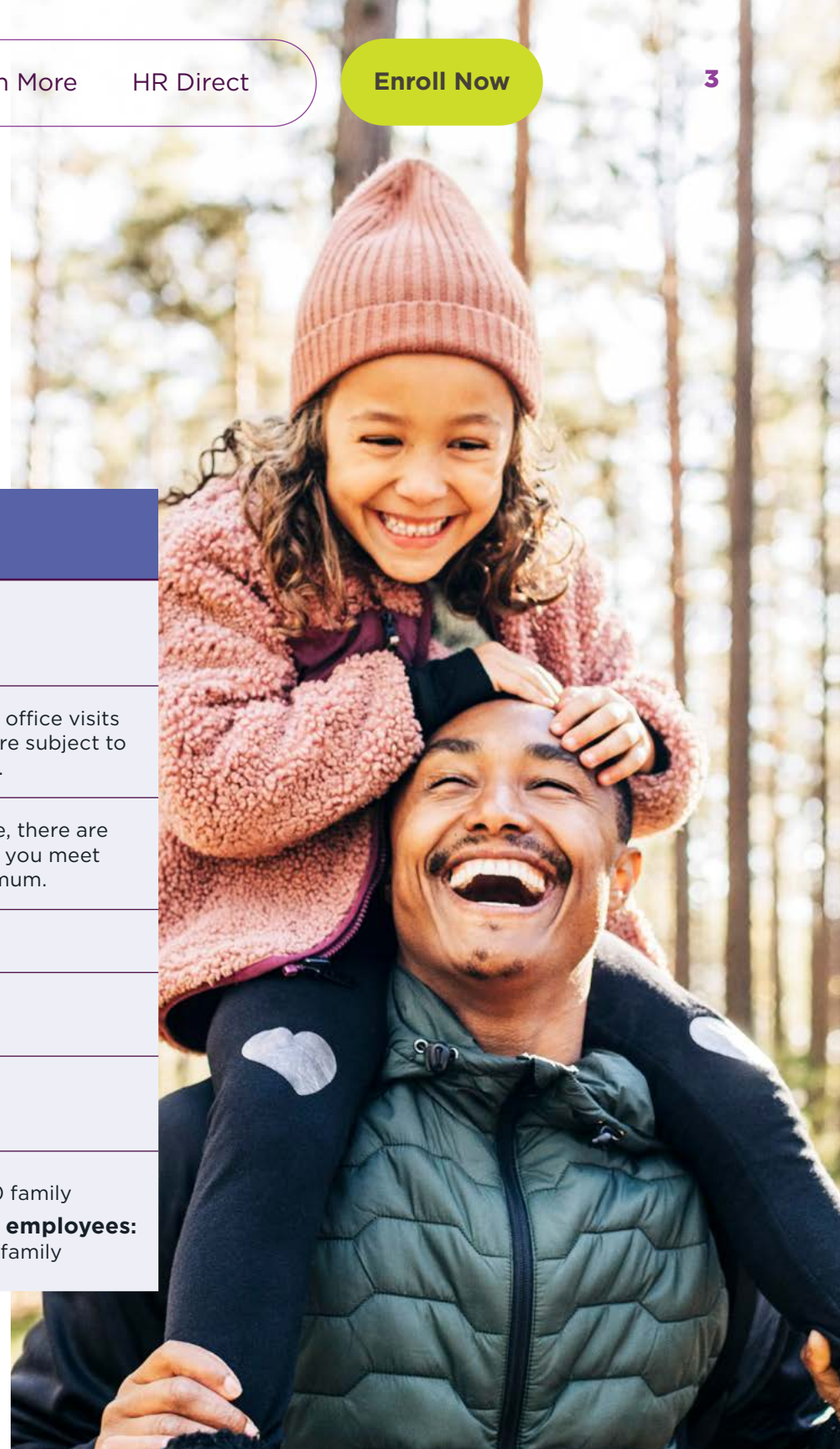
2 **Benefits Enrollment Instructions**
Get step-by-step guidance to accurately complete your enrollment.

3 **Benefits Enrollment Checklist**
Review to ensure you're completing the required steps.

# Pick the Plan for You

UPMC offers three medical plans for you to choose from — Silver, Gold, and the Health Savings Account (HSA) plan. All plans include prescription drug coverage through the Your Choice pharmacy program and free preventive care through the UPMC Health Plan Network.*

| | Silver | Gold | HSA |
|---|---|---|---|
| **Contributions**** | ●○○ Lowest | ●●● Highest | ●●○ Moderate |
| **Out-of-Pocket Costs** | ●●● Highest | ●○○ Lowest | All services (including provider office visits and prescription medications) are subject to the plan deductible. |
| **Copay** | **Yes** | **Yes** | After satisfying the deductible, there are copays for prescriptions until you meet the out-of-pocket maximum. |
| **Deductible Type** | **Embedded** | **Embedded** | **Aggregate** |
| **Coinsurance** (Level 1) | **20%** | **10%** | **10%** |
| **Savings and Spending Accounts** | **Flexible Spending Account (FSA)**<br>**Health Reimbursement Arrangement (HRA)*** | | **HSA** |
| **Employer Contribution** | **FSA:** N/A<br>**Contribution Tier 1 HRA:** $1,000 individual / $2,000 family;<br>**Contribution Tier 2 HRA:** $250 individual / $500 family | | $1,000 individual / $2,000 family<br>**UPMC GoHealth Urgent Care employees:** $500 individual / $1,000 family |



* If you're eligible for Medicare Part B coverage, the Plan will follow the Medicare as Secondary Payer Statute and coordinate the benefits payable for end-stage renal disease as if you were enrolled in Medicare Part B, even if you're not enrolled.

** Your contribution rates are based on your hourly rate of pay as of your date of hire or transition to benefit-eligible status. Get the details on **page 4**.

*** The HRA is only available to you if you earn $41.15 or less an hour.

# Pick the Plan for You (Cont.)

## Contribution Tiers

Your medical plan contribution rates are based on your hourly rate of pay to ensure our plans are affordable for all. By aligning contributions with what you earn, everyone benefits from a fairer system. If you earn more, you'll contribute a bit more for your coverage. If you earn less, you'll generally contribute less. Search **"medical plan options"** on Infonet to see rates.

## Want More Medical Coverage?

Your UPMC medical plan covers a lot, but unexpected costs from an illness or injury can still add up. With Critical Illness, Accident, and Hospital Indemnity Insurance through MetLife, you receive cash benefits paid directly to you — separate from your medical coverage — so you can focus on recovery, not expenses.

Search **"Voluntary Benefits"** on Infonet to explore product videos, FAQs, and benefit information. You can also call **1-866-962-2312** with questions.

## Extended Care

If you live outside of UPMC's main footprint, you may be eligible for an **Extended Network Plan option**. The UPMC Extended Network provides Level 1 access to the full UPMC Health Plan Network — including all UPMC hospitals, facilities, and providers — plus a national network when outside of the UPMC Health Plan service area.

Enter your ZIP code **here** to check your eligibility for an Extended Network plan. Your **Extended Network** access is mapped out for you to take a closer look at the network available in your area.

## Helpful Tools and Resources

Get more from your UPMC medical plan with these free resources.

### Health Plan Cost Estimator

Compare costs across plans based on your annual contribution tier and expected usage. **Learn more**

### Find Care Directory

Find a participating provider for medical, dental, or vision care near you. **Learn more**

### Employee Benefits Service Center

**1-800-994-2752**, option 3

### UPMC Health Plan Member Services

**1-844-833-0524** (TTY 711)



# What You Pay When You Need Care

With an Advantage Network Plan, you'll always pay less for care using the UPMC Advantage Network (Level 1) of hospitals, facilities, and services. Level 1 means lower copays, lower deductibles, and more services covered in full. See the **Medical Plan page** on Infonet for more details.

If you're a benefits-eligible employee living outside of UPMC's main footprint, you may be eligible for an Extended Network plan option. Get the details on **page 4**.



| Level 1 Benefits | Silver | Gold | HSA |
|---|---|---|---|
| **Deductible** (Individual/Family) | **$1,100/$2,200** | **$800/$1,600** | **$2,050/$4,100** |
| **Deductible and Coinsurance Limit*** (Individual/Family) | **$4,250/$8,500** | **$2,750/$5,500** | **$4,100/$8,200** |
| **Total Out-of-Pocket Max** (Individual/Family) | **$10,600/$21,200** | **$10,600/$21,200** | **$4,100/$8,200** |
| **Primary Care Provider** | **$30** copay | **$20** copay | **10%** after deductible |
| **Specialist Visit** | **$60** copay | **$50** copay | **10%** after deductible |
| **Urgent Care** | **$50** copay | **$40** copay | **10%** after deductible |
| **Emergency Care** | **$350** copay | **$300** copay | **10%** after deductible |
| **Inpatient/Outpatient Care and Diagnostic** (imaging/lab) | **20%** after deductible | **10%** after deductible | **10%** after deductible |
| **Outpatient Behavioral Health Copay** | **$25** | **$20** | **10%** after deductible |

| Prescription Medication | 1–30 Days |
|---|---|
| Select Generic Medications | **$0**** |
| Preferred Generic Medications | **$20**** |
| Preferred Brand Medications and Generic Medications | **$60**** |
| Non-Preferred and Specialty Medications (Brand and Generic) | **$120**** |

* Health Savings Account (HSA) plan members must satisfy the plan deductible before copays apply.

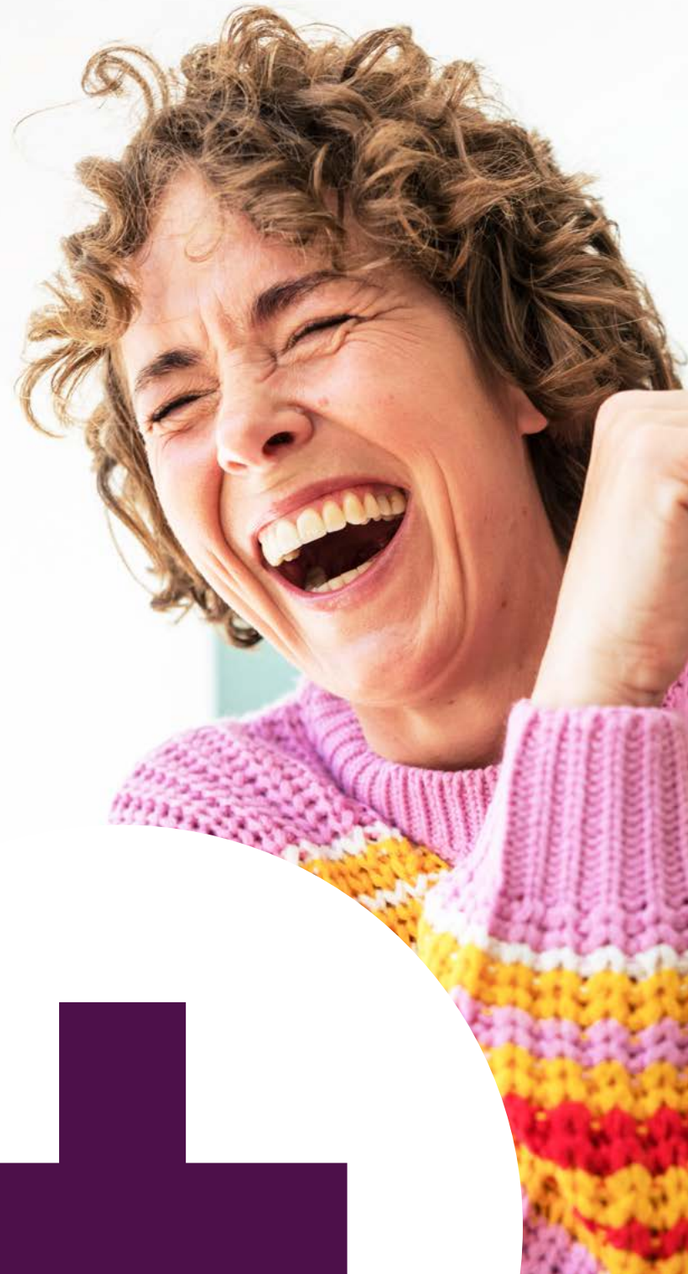
** The deductible and coinsurance limit is the maximum amount you'll have to pay in coinsurance and deductible expenses before your benefits are covered at 100% without a coinsurance cost-share. In the Gold and Silver options, medical and pharmacy copays continue to apply until the satisfaction of the total out-of-pocket limit.

# What You Pay
# When You Need Dental Care

Choose between the Standard and Premium Plan through the **UPMC Dental *Advantage*** network. Both plans include orthodontic coverage for children under 19, and you'll always save money by using in-network providers.

| | Standard | | Premium | |
|---|---|---|---|---|
| | **In-Network** | **Out-of-Network** | **In-Network** | **Out-of-Network** |
| **Annual Deductible** (Individual/Family) | **$50/$150** | **$100/$300** | **$0/$0** | **$50/$150** |
| **Calendar Year Max** | **$1,000** | **$500** | **$1,500** | **$1,500** |
| **Preventive Care** (Oral exams, cleanings, X-rays) | **0%** no deductible | **20%** after deductible | **0%** | **20%** after deductible |
| **Basic Care** (Fillings, root canals, simple extractions) | **40%** after deductible | **60%** after deductible | **20%** | **40%** after deductible |
| **Major Care** (Crowns, bridgework, implants) | **60%** after deductible | **80%** after deductible | **50%** | **60%** after deductible |
| **Child Orthodontia** (<age 19) | **50%** up to $1,000 lifetime | **50%** up to $1,000 lifetime | **50%** up to $1,500 lifetime | **50%** up to $1,500 lifetime |

Dentists can join our network by calling **1-877-648-9609** or registering at **upmchealthplan.com/dental**.



# What You Pay When You Need Vision Care

Choose between the Basic Plus and Premier Plus plan through **UPMC Vision Care** administered by National Vision Administrators (NVA®). You don't need an ID card to use the plan. Providers will verify your enrollment directly with the UPMC Vision Care subscriber's name and date of birth as well as your name.

- Providers can join the UPMC Vision Care Network by calling **1-877-262-7870**. Members can also nominate a provider by visiting the UPMC Health Plan member site or calling **1-844-833-0524**.
- Use **XP Health** for digital shopping access to low-cost frames, lenses, and home-try kits through the Premier Plus Plan.

| | Basic Plus | | Premier Plus | | Premier Plus XP Health Marketplace Option** |
|---|---|---|---|---|---|
| | In-Network | Out-of-Network | In-Network | Out-of-Network | Materials must be purchased through XP Marketplace |
| **Eye Exam** | **0%** | **$30** allowance | **100%** | **$40** allowance | **0%** with a participating provider |
| **Lenses** (for glasses) | **$15** copay | **Allowances vary by lens type ($25–$45);** some items not covered | **$15** copay | **Allowances vary by lens type ($40–$75);** some items not covered | **0%** when purchased on XP Health Marketplace |
| **Frames** (retail allowance) | **$135** | **$50** | **$150** | **$50** | Premium: **$35** ($125 MSRP)<br>Designer: **$112** ($275 MSRP)<br>Luxury: **$217** ($520 MSRP) |
| **Contacts** (in lieu of glasses*) | | | | | |
| **Fitting and Follow-Up** | **0%**<br>Specialty: **$50** | **Allowances**<br>Daily wear: **$20**<br>Extended wear: **$30**<br>Specialty: **$50** | **0%**<br>Specialty: **$50** | **Allowances**<br>Daily wear: **$20**<br>Extended wear: **$30**<br>Specialty: **$50** | **0%** with participating provider<br>Specialty: up to **$50** with participating provider |
| **Contact Lens Material** (retail allowance) | **$100** | **$30** | **$150** | **$100** | Member cost at wholesale pricing for up to a 12-month supply (an average value of **$225** off retail) |

* UPMC Vision Care Premier Plus members who purchase materials through the XP Health Marketplace may purchase glasses and contacts in the same benefit period.

** XP Health Marketplace is a digital solution available to members enrolled in the UPMC Vision Care Premier Plus plan. Members enrolled in the plan may use the traditional Premier Plus benefit or the XP Health Marketplace Option for vision materials (glasses or contacts). XP Health Marketplace isn't available for members enrolled in the Basic Plus plan.

# Make More of Your Pretax Dollars

UPMC offers **tax-advantaged spending accounts** to help you save money on everyday health and dependent care expenses. These accounts let you set aside pretax dollars — reducing your taxable income while giving you extra financial flexibility throughout the year.

## Flexible Spending Account (FSA)

An FSA lets you use pretax dollars to pay for eligible health care or dependent care expenses. You choose how much to contribute each year, and the full annual amount in the health care FSA is available to you on the first day of the plan year. Dependent care accounts are used for eligible day care expenses. Claims can be reimbursed as contributions are deposited into your account each pay period and dependent care contributions must be used by the end of the plan year. You have until March 15 after the plan year to use any remaining balance in your health care FSA.

## Health Savings Account (HSA)

Available only with the HSA Plan, an HSA allows you to save pretax dollars to pay for current or future qualified medical expenses. Money in your HSA **rolls over** from year to year, earns interest, and stays with you even if you leave UPMC. **If you're age 55 or older,** you may also make an additional $1,000 catch-up contribution.

## Health Reimbursement Arrangement (HRA)

An **HRA** is funded entirely by UPMC and available to you if you earn **$41.15 or less an hour** and elect the **Silver or Gold medical plan**. You can't contribute to this account, but the funds provided can be used to help cover out-of-pocket deductible and coinsurance medical expenses. Unlike FSAs and HSAs, HRAs are employer-owned, meaning unused balances don't roll over or follow you if you leave UPMC.

| | Health Care FSA | Dependent Care FSA | HRA | HSA |
|---|---|---|---|---|
| **2026 Annual Contribution Limit** | **$3,400** | **$3,750** individual<br>**$7,500** family | **N/A** | **$4,400** individual<br>**$8,750** family |
| **Catch-Up Contribution** | **N/A** | **N/A** | **N/A** | **$1,000** if age 55+ |
| **Employer Contribution** | **N/A** | **N/A** | Contribution Tier 1:<br>**$1,000** individual<br>**$2,000** family<br><br>Contribution Tier 2:<br>**$250** individual<br>**$500** family | **$1,000** individual<br>**$2,000** family<br><br>**UPMC GoHealth Urgent Care employees:**<br>**$500** individual<br>**$1,000** family |
| **Pairs with UPMC Medical Plan** | **Gold, Silver,** or waive medical coverage* | **Not paired with medical.** Use to pay for work-related dependent and elder care expenses. | **Gold and Silver Plans** if you earn under $41.15 per hour | **HSA Plan only** |

* Must be elected separately from medical plan.

# Live with Peace of Mind

UPMC-paid life and AD&D insurance, and disability benefits provide financial protection for you and your family should the unexpected occur.

## Life and Accidental Death and Dismemberment (AD&D) Insurance

As a benefits-eligible employee, you automatically receive UPMC-paid **basic term life and accidental death and dismemberment (AD&D)** insurance at no cost to you. You may also purchase **additional financial protection** (for yourself and eligible family members. Use the **life insurance calculator** to help estimate how much you need.

## Short-Term and Long-Term Disability Insurance

UPMC provides you with no-cost basic **short-term and long-term disability coverage** if you're a full-time, flexible full-time, or job share employee scheduled to work 20 or more hours a week.

> Search **"Voluntary Benefits"** on Infonet to explore product videos, FAQs, and benefit information. You can also call **1-866-962-2312** with questions.

## Want More Protection?

In addition to your core life and AD&D coverage, UPMC offers a variety of voluntary benefits for you to purchase during your enrollment.

### Accident Insurance (MetLife)

Protects you from the costs that come with unexpected injuries, such as medical bills, copays, transportation, and child care.

### Critical Illness Insurance (MetLife)

Lessens the financial burden of a covered illness with a lump-sum payment when you need it most.

### Hospital Indemnity Insurance (MetLife)

Helps pay for unplanned hospital expenses that can add up during an unexpected hospital stay.

### Lifetime Benefit Term with Long-Term Care Insurance (Chubb)

Provides cash benefits to help cover long-term care expenses such as rehabilitation, assisted living, and at-home support. It also includes a guaranteed life insurance benefit paid to your loved ones after your death, helping them manage expenses during a difficult time.

### Group Short-Term Disability Insurance (Aflac)

Offers a monthly benefit if you become disabled due to a covered condition or injury and can't work. UPMC provides short-term disability coverage to full-time, flexible full-time, and job share employees, and some may be eligible to add supplemental coverage. If eligible, this option will appear in HR Direct during enrollment.

### Legal Assistance Plan (MetLife)

Gives you access to a network of attorneys for legal services, advice, and free initial consultations for a variety of personal situations.

### Identity and Cyber Protection (Norton LifeLock)

Helps safeguard your digital life with identity theft protection, device security, and around-the-clock monitoring.



# Get Help When You Need it

Your UPMC benefits can help you live a good life — a life of growth, balance, and abundant ways to thrive. From counseling and PTO to family care and well-being programs, our benefits are designed to keep you and your loved ones at your best.

## Someone to Talk To

LifeSolutions offers free, confidential counseling for you and your household members. Call **1-800-647-3327** to schedule. Phones are answered live, 24/7.

## Help Caring for Loved Ones

With a premium membership to **care.com/UPMC** (paid by UPMC), you have access to a national caregiver network and household services — plus five subsidized backup care days each year for children or adults. Pair this with a **Dependent Care FSA** for added savings.

## Caring for Yourself

Manage a healthy weight, cope with stress, navigate your financial well-being journey, and so much more. Visit the TAHS **well-being platform** and search any well-being topic — and be on your way to earning up to eight hours of paid time off by engaging in our enhanced program.

## PTO and Holidays

Receive up to 56 hours of **paid holidays** each year, with prorated time if you work fewer than 40 hours per week. See the **details and accrual schedules** to learn how your PTO adds up. You can elect PTO Buy upon initial enrollment and must annually elect during Open Enrollment to continue this benefit. When eligible, the PTO Sell option will appear during your enrollment session.



# Build Your Best Future

Your UPMC retirement benefits offer savings, security, and support at every stage of your career. With the UPMC Savings Plan, the Cash Balance Plan, and free financial education, you have the tools you need today to build the lifestyle you want for tomorrow.

## 1 UPMC Savings Plan

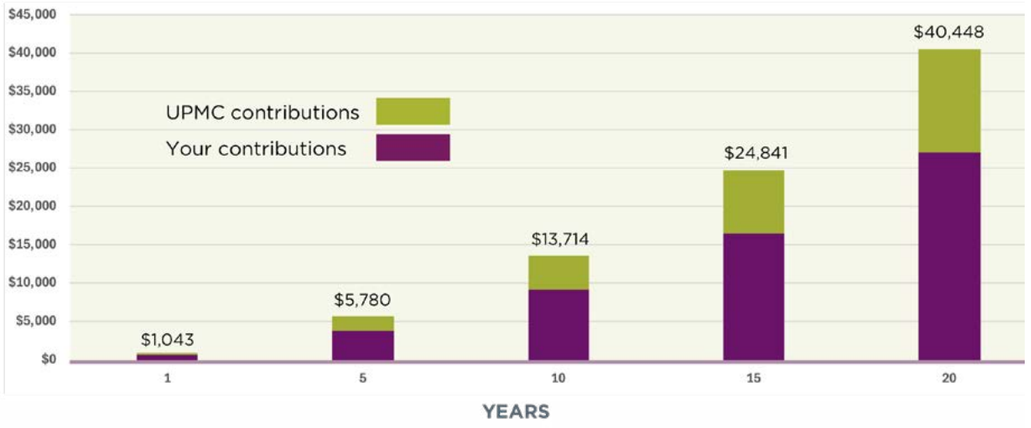
With the UPMC Savings Plan, you contribute through pretax, Roth, or after-tax payroll deductions. UPMC matches a portion of your contributions once you're eligible. Enrollment is simple and available year-round, so you can start growing your savings anytime.

### Watch Your Money Grow with the UPMC Savings Plan

For every dollar you save in the UPMC Savings Plan, UPMC adds 50 cents, up to plan limits.

## 2 UPMC Cash Balance Plan

The UPMC Cash Balance Plan is a UPMC-sponsored pension plan. At most UPMC locations, once you complete 1,000 hours of service and reach age 21, you're automatically enrolled. UPMC adds pay credits and annual interest to your account, which is fully vested after three years of qualifying service. This benefit provides a steady foundation of retirement income, no contributions required on your part.




The chart above reflects a 7% annual growth rate, compounded annually, to show how your savings and UPMC's contributions can grow over time assuming you contribute $25 per biweekly pay period on a before-tax basis, with 26 pay periods per year.

**Disclaimer:** This brochure provides an overview of standard benefits offered to most UPMC staff members. Some information may not apply to all UPMC 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. Specific benefit-related questions should be directed to the UPMC Retirement Center at **1-877-206-8264**.

## Financial Education and Planning

**Get more from your UPMC retirement savings benefits with these helpful resources.**

### Alight Financial Advisors

Free monthly webinars and planning tools to help you make confident choices.
**Learn more**

### UPMC Retirement Center

Your one-stop hub for retirement resources, calculators, and expert guidance to help you get more from every dollar you save.
**Learn more**

# Even More Benefits

## Paid Parental Leave

Access Paid Parental Leave beginning the first of the month after your hire date if you're a full-time, flexible full-time, job share, or regular part-time employee. This leave is available to all parents.

**Learn more**

## Adoption Assistance

Quality for help with adopting a child after six months of employment if you're a full-time, flexible full-time, job share, or regular part-time employee.

**Learn more**

## Qualified Transportation Accounts (QTA)

Save pretax on transit and parking — and if your parking lease is paid through UPMC payroll, you're already enrolled.

**Learn more**

## Tuition Assistance

Grow your career with UPMC — get help with paying for education and professional development. Tuition discounts at over 30 partner schools and dependent tuition assistance benefits are available.

**Learn more**

## Learning and Development

Invest in yourself — UPMC offers resources to help you build skills, grow your career, and get more from your work.

**Learn more**

## UPMC Perks

Save more on every day items — from shopping, dining, entertainment, travel, and more.

**Learn more**

## Bite-Size Benefits Podcast

Tune in for quick tips on making the most of your UPMC benefits.

**Learn more**

## Pet Insurance

Protect your pets like family — enroll anytime to help cover accidents, illnesses, and other pet care.

**Learn more**

Review the government and state mandated notices that the UPMC Health and Welfare Benefits Plan complies with for your protection as a UPMC employee in the **Your Benefits Rights brochure** Further details can be found in the UPMC Health and Welfare Summary Plan Description, which is available by searching "SPD" on Infonet.



# Ask HR Direct

Go to HR Direct and use our digital assistant, Ask HR Direct 24/7 to get answers to most benefits questions.

## For complex benefits questions, choose an option below when calling 1-800-994-2752.

1 **Retirement**
UPMC Savings Plan and Cash Balance Plan. Search "retirement" on Infonet for details.

2 **UPMC Health Plan**
Medical, dental, vision, pharmacy, FSA, HSA, HRA, QTA, disability, COBRA. Search Infonet for details on any of these topics.

3 **Employee Benefits Service Center**
For benefit questions, enrollment, dependents, tuition assistance, and forms. See benefits pages on Infonet or use Ask HR Direct.

4 **Payroll**
Submit payroll adjustments and requests through the payroll portal on Infonet. Search "payroll" for details.

5 **Voluntary Benefits**
Choose options as a new hire, during Open Enrollment, or year-round. Search "voluntary benefits" on Infonet.

6 **LifeSolutions**
Balance work, family, and personal needs. Find child care, pet care, counseling, and more. Search "LifeSolutions" on Infonet.



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