### Effective 1/1/2012 through 12/31/2012

<table>
<thead>
<tr>
<th>Open Enrollment</th>
<th>November for a January effective date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical and prescription coverage (Election paid for by physician and UPMC)</td>
<td><strong>UPMC Advantage HMO</strong> – Premium paid for by UPMC, no cost to the physician. <strong>UPMC Open Access PPO</strong> – UPMC and the physician share the premium cost.</td>
</tr>
<tr>
<td><strong>All employees should complete the My Health requirements, which will reduce the deductible by $1,000 per individual/$2,000 per family.</strong></td>
<td></td>
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<tr>
<td>Dental coverage (Election paid for by physician and UPMC)</td>
<td><strong>UPMC Dental Advantage</strong> 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.</td>
</tr>
<tr>
<td>Vision coverage (Election paid for by physician and UPMC)</td>
<td>If medical coverage is elected, basic vision coverage will be provided at no additional cost. An enhanced vision benefit is available for an increased cost and can be selected along with the medical coverage or for those not purchasing medical, a stand alone vision benefit is also offered.</td>
</tr>
<tr>
<td>Health Care FSA (Election paid for by physician)</td>
<td>$5,000 annual family maximum</td>
</tr>
<tr>
<td>Dependent Care FSA (Election paid for by physician)</td>
<td>$5,000 annual family maximum</td>
</tr>
<tr>
<td>Life Insurance and Accidental Death &amp; Dismemberment (Employer provided at no cost to physician)</td>
<td><strong>Group-term life insurance coverage of 1X times the UPMC base salary.</strong></td>
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<tr>
<td></td>
<td><strong>Make sure that you designate your beneficiary through My HUB</strong></td>
</tr>
<tr>
<td>Optional Group Life Insurance (Election paid by physician)</td>
<td>Supplemental term life insurance may be purchased up to a maximum of 5X times UPMC base salary to $1,000,000. Guarantee issue (upon first becoming eligible) is 3X times UPMC base salary.</td>
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<tr>
<td>Optional AD&amp;D coverage (Election paid by physician)</td>
<td>May be purchased in increments up to a maximum of $1 million.</td>
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<tr>
<td>Dependent Group Life/AD&amp;D Insurance (Election paid by physician)</td>
<td>Supplemental life term may be purchased:</td>
</tr>
<tr>
<td></td>
<td>Spouse: $10,000 increments up to $100,000. Guarantee issue (upon first becoming eligible) is $30,000.</td>
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<tr>
<td></td>
<td>Supplemental AD&amp;D insurance may be purchased:</td>
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<tr>
<td></td>
<td>Spouse: up to a maximum of $500,000.</td>
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<tr>
<td></td>
<td>Dependent: available in the amount of $10,000.</td>
</tr>
<tr>
<td>Salary Continuation (Employer provided at no cost to physician)</td>
<td>Defined as the first 26 weeks of disability. 100% coverage of UPMC base salary for up to 26 weeks.</td>
</tr>
<tr>
<td>Long-term Disability (Employer provided at no cost to physician)</td>
<td>Employer-paid coverage of 60% of the UPMC base salary through age 65. The elimination period is 26 weeks.</td>
</tr>
<tr>
<td>Tuition Reimbursement (Paid for by physician and UPMC)</td>
<td>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. For all others, the UPMC tuition assistance benefit is available up to a maximum of $3,500 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 $5,000 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.</td>
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<tr>
<td>Adoption Assistance</td>
<td>Reimbursement of qualified adoption expenses of up to $2,000. (Reference Adoption Assistance Program Policy HS-HR0728 for details.)</td>
</tr>
</tbody>
</table>
UPMC Voluntary Benefits:

- Allstate Critical Illness Insurance
- AFLAC Personal Accident Expense Plan
- ARAG Legal Services
- ING Universal Life Insurance

Representatives are available to provide enrollment assistance and additional information for the voluntary plans listed.

Call UPMC DirectLink at 1-800-994-2752, option # 5

Hurley Associates Voluntary Income Protection Program

Representatives are available to provide additional assistance on the plans available.

Call Hurley Associates directly at 412-682-6100

Notes:

- This summary is only intended as a general overview. If this summary inadvertently disagrees with the policies or official contracts that govern the institutional plan, the policies and official contracts are followed to determine your benefits.
- UPMC benefits are subject to UPMC policies and may be modified by UPP/UPMC-HS.

If you have questions, please contact the facility designated consultant listed below.

Residents/Fellows based within the following hospital designate areas may contact:

- Maura Cermak, Benefits Consultant
  - 412-647-5538
  - cermakmg@upmc.edu
  - Hamot (HMT)
  - Horizon (HRZ)
  - Presbyterian (PUH)

Residents/Fellows based within the following hospital designate areas may contact:

- Patrick Mullen, Benefits Consultant
  - 412-647-5819
  - mullenp@upmc.edu
  - Mercy (MER)
  - St. Margaret (SMH)
  - Western Psychiatric Institute and Clinic (WPIC)
  - Children’s Hospital of Pittsburgh (CHP)

Residents/Fellows based within the following hospital designate areas may contact:

- Tina Kennedy, Benefits Consultant
  - 412-647-4897
  - kennedytm@upmc.edu
  - Shadyside (SHY)
  - Magee-Womens (MWH)
  - McKeesport (MCK)
  - Institute for Transfusion (ITF)
  - Veterans Administration (VA)

The office of physician benefits can be reached via the following ways:

Mailing Address:
University of Pittsburgh Medical Center
Physician Services Division
Office of Administrative Services and Physician Relations
200 Lothrop Street
Suite 9035, Forbes Tower
Pittsburgh, PA 15213

Office Location:
Suite 9035, Forbes Tower
3600 Forbes Avenue at Meyran

Contact Reference Tool:
UPMC – My HUB - http://infonet.upmc.com

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