

## UPHS BENEFITS AT A GLANCE

<b>Medical and Prescription Drugs</b>	<ul style="list-style-type: none"> <li>• PennCare PPO Plan administered by Independence Blue Cross</li> <li>• Preventive services covered at 100%</li> <li>• Prescription drug coverage, provided through Liviniti (Southern Scripts), automatically included with medical plan coverage</li> <li>• Mental health, chemical dependency, and autism services, provided through Quest Behavioral Health, automatically included with medical plan coverage</li> </ul>
<b>Dental</b>	<ul style="list-style-type: none"> <li>• Three plan options: Penn Dental Family Plan, Delta Dental Standard, and Delta Dental Premium</li> <li>• Diagnostic and preventive services covered at 100% under all three plans</li> </ul>
<b>Vision</b>	<ul style="list-style-type: none"> <li>• Two plan options: VSP Vision and VSP Plus</li> <li>• All plans pay benefits for lenses and frames</li> </ul>
<b>Wellness</b>	<ul style="list-style-type: none"> <li>• Participate in Wellfocused and earn cash for taking steps to improve your overall well-being</li> </ul>
<b>Flexible Spending Accounts (FSAs)</b>	<ul style="list-style-type: none"> <li>• FSAs let you pay for certain health and dependent care expenses using your own tax-free dollars</li> <li>• You may contribute up to \$3,050 per year to the Health Care FSA</li> <li>• You may contribute up to \$5,000 per year to the Dependent Care FSA (employees making more than \$120,000 per year may contribute only up to \$1,800)</li> <li>• Administered by HealthEquity</li> </ul>
<b>Life Insurance</b>	<ul style="list-style-type: none"> <li>• Core life insurance is provided to you at no cost</li> <li>• You are automatically covered at 1x your annual base salary, or you may choose \$50,000 of coverage, whichever is less</li> <li>• You may elect supplemental coverage for yourself, your spouse, and your dependent children</li> <li>• Administered by Securian</li> </ul>
<b>Accidental Death &amp; Dismemberment (AD&amp;D) Insurance</b>	<ul style="list-style-type: none"> <li>• Pays benefits — in addition to life insurance coverage — if you die or are dismembered as a result of an accident</li> <li>• You may elect to purchase AD&amp;D coverage for yourself, your spouse, and your dependent children</li> <li>• Administered by Securian</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>• Replaces a percentage of your pay for disabilities unrelated to your work</li> <li>• The cost of coverage is based on your age and base pay</li> <li>• Benefits continue for up to 180 days for approved disabilities</li> <li>• Administered by Unum</li> </ul>
<b>Long-Term Disability</b>	<ul style="list-style-type: none"> <li>• Replaces a percentage of your pay for disabilities unrelated to your work</li> <li>• UPHS pays the full cost of coverage, and you are automatically covered after one year of continuous full-time employment</li> <li>• Benefits begin after 180 days of approved disability</li> <li>• Administered by Unum</li> </ul>
<b>Employee Assistance Program (EAP)</b>	<ul style="list-style-type: none"> <li>• Available to all employees and dependents 24 hours a day, seven days a week</li> <li>• Offers up to eight free, confidential counseling sessions per year, per topic, to assist with a variety of problems, including anxiety, depression, and stress</li> <li>• Administered by the Penn Medicine EAP</li> </ul>
<b>Retirement</b>	<ul style="list-style-type: none"> <li>• Make pre-tax or Roth contributions and receive a company match when eligible</li> <li>• Become eligible for a 4% automatic contribution the first quarter after one year of service</li> <li>• Administered by Fidelity</li> </ul>
<b>UPHS Benefit Extras</b>	<ul style="list-style-type: none"> <li>• Legal Benefits</li> <li>• Identity Theft Protection</li> <li>• Accident Insurance</li> <li>• Critical Illness Insurance</li> <li>• Auto and Home Insurance</li> <li>• Pet Insurance</li> <li>• Purchasing Power</li> <li>• Deals and Discounts</li> <li>• Long-Term Care and Life Insurance</li> </ul>
<b>Additional Benefits</b>	<ul style="list-style-type: none"> <li>• Professional Development Program</li> <li>• Employee Tuition Assistance</li> <li>• PeopleJoy Student Loan Assistance</li> <li>• Paid Parental Time</li> <li>• Adoption and Surrogacy Assistance</li> <li>• Work-Life Program <ul style="list-style-type: none"> <li>– Monthly live sessions on topics including work, family, stress, and lifestyle techniques</li> <li>– One-on-one wellness and holistic health coaching</li> </ul> </li> <li>• TRIP Commuter Program</li> <li>• SEPTA Key Advantage Program</li> <li>• Wellthy</li> <li>• Health Advocate</li> <li>• Penn Medicine OnDemand</li> <li>• Employee Hypertension Management Program</li> <li>• Diabetes Prevention Program</li> <li>• Employee Health Clinic</li> <li>• Gender Affirming Surgeries Covered under Medical Plan</li> <li>• Securian Financial Lifestyle Benefits</li> </ul>