

UPHS BENEFITS AT A GLANCE

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