

UPMC offers more benefit options to help provide staff with additional financial security through 100-percent, employee-paid voluntary programs at discounted group rates. These voluntary programs provide supplemental insurance coverage in addition to the benefits provided by UPMC.

Staff members may elect these programs when first eligible or during open enrollment. Changes only can be made during open enrollment.

For your convenience, premium payments are automatically withheld through payroll deductions. Voluntary programs are portable, allowing you to continue coverage through direct billing should you change to an ineligible job status or retire.

How to Enroll

You may enroll in the voluntary programs offered by UPMC when you are hired or during annual open enrollment through My HUB. After you complete your enrollment, click on the “My Voluntary Benefits” button and follow the instructions to make your voluntary benefit selections, or select the My Voluntary Benefits link on your My HUB, Human Resources tab.

Summary of Benefits

| Voluntary Program | Paid by | Payroll deduction |
|-----------------------------------|---------|-------------------|
| Personal Short-term Disability | Staff | After tax |
| Personal Accident Expense Plan | Staff | Pretax |
| Specified Health Event Protection | Staff | Pretax |
| Cancer Policy | Staff | Pretax |
| ARAG Legal Insurance Plan | Staff | After tax |
| Interest-Sensitive Whole Life | Staff | After tax |

To learn more about these plans, contact a representative through UPMC DirectLink at 1-800-994-2752 and select option 5.

You can reach a voluntary benefits representative by calling UPMC DirectLink at 1-800-994-2752 and selecting option 5.

Voluntary Benefits hours of operation

AFLAC

7:30 a.m. to 7:30 p.m. Monday through Friday

ARAG Legal Insurance Plan

8 a.m. to 8 p.m. Monday through Friday

Interest-Sensitive Whole Life

Unum

For policy questions or to file a claim

8 a.m. to 8 p.m. Monday through Friday



Voluntary Benefit Programs

2009

UPMC

All voluntary products described are available through payroll deduction and completely funded by the employee. Election of and enrollment in the voluntary products is at the sole discretion of the employee. UPMC presents the programs to provide additional choices for each staff member. The decision to enroll in a given program is exclusively up to the staff member based on his or her individual circumstances.

SYS344280 SP/JAB 09/08 REV

UPMC

AFLAC Personal Short-term Disability Plan*

- Provides you with a source of income if you become disabled due to sickness or off-the-job injury.
- Provides up to 10 percent additional income replacement above the 60 percent provided by UPMC for full-time staff. No more than 70 percent of income replacement is guaranteed.
- You must work at least 30 hours per week at UPMC.
- Part-time employees working 30 hours per week or more and not eligible for the UPMC disability program can purchase up to 66 percent disability protection.
- Monthly benefits range from \$500 to \$3,000, subject to income requirements.
- Benefit periods of three months, six months, 12 months, or 24 months are available.
- Coverage stays with you regardless of job changes.
- Coverage is guaranteed renewable to age 70.
- Benefits are paid directly to you unless otherwise specified.
- Benefits are paid regardless of any other insurance.

* *This benefit does not apply to any physician, resident/fellow, or staff member with salary continuation.*

AFLAC Personal Accident Expense Plan

- Helps cover expenses associated with accidental injury.
- Provides family coverage for staff member, spouse, domestic partner, and dependent children.
- Provides a flat-dollar reimbursement amount from \$25 to \$10,000 for:
 - accident emergency treatment
 - accident follow-up treatment
 - initial accident hospitalization
 - accident hospital confinement
 - ICU confinement
 - accident-specific benefits
 - accidental death or dismemberment
 - physical therapy
 - prosthesis and appliance benefit
 - blood and plasma benefit
 - ambulance and transportation benefit
 - family lodging and wellness benefit
- Benefits are paid directly to you unless otherwise specified.
- Benefits are paid regardless of any other insurance.

AFLAC Specified Health Event Protection

- Provides family coverage for staff member, spouse, domestic partner, and dependent children.
- Pays a flat-dollar, first-occurrence benefit of \$5,000 and a \$2,500 reoccurrence fee when a covered individual is medically diagnosed with certain major conditions.
- A \$125 continuing care benefit also is available for specific follow-up treatment, such as dialysis, physician visits, and rehabilitation therapy.
- Provides a daily benefit if hospitalized and an additional benefit if the hospitalization is in the intensive care unit (ICU).
- Other benefits include ambulance, transportation, and lodging payments.
- Premium waiver and continuation of coverage benefits provided.

AFLAC Cancer Policy

- Provides family coverage for staff member, spouse, domestic partner, and dependent children.
- Pays \$2,000 or \$5,000 first-occurrence benefit. Lump-sum benefits with a cancer diagnosis to help with out-of-pocket expenses for:
 - hospital confinement, radiation and chemotherapy, skin cancer surgery, nursing services, prosthesis, transportation and lodging, extended care facility, and home health care visits
- Includes a \$75 wellness benefit.
- Coverage is guaranteed renewable.
- Benefits are paid directly to you unless otherwise specified.
- Benefits are paid regardless of any other insurance.

ARAG Legal Insurance Plan

- Provides access to professional attorneys, financial planners, and others to protect your assets.
- Provides toll-free telephone access to an attorney in any state.
- Legal services provided in an attorney's office. You select a network attorney in your area. Attorney fees paid in full for most covered matters.
- Coverage includes online access to a law guide and do-it-yourself instructions to prepare wills and other documents.
- Network attorney fees for services not covered in full reduced by at least 25 percent.
- Staff must commit to remain in this plan through the calendar year.

Interest-Sensitive Whole Life

- Policy is offered through Unum.
- Policy builds cash value.
- Purchase the amount of coverage to meet your needs.
- Coverage can be continued if you leave UPMC or retire.
- Policies may be purchased for a staff member, spouse, domestic partner, dependent children, and grandchildren.
- The policy includes an additional \$2,500 Foundation Benefit to provide the policyholder the opportunity to make a contribution to a selected charity at no additional cost.

For additional information and details on covered services, select the My Voluntary Benefits link on your My HUB, Human Resources tab.