



Penn Medicine
University of Pennsylvania Health System

YOUR GUIDE TO UPHS BENEFITS

Chester County Hospital

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Benefits are for the July 1, 2017 to June 30, 2018 plan year.



WELCOME

We believe that the best care for our patients starts with the best care for our employees. Our employee benefits programs help you get healthy and stay healthy. We offer comprehensive compensation and benefits programs that include one of the finest prepaid tuition assistance programs in the region. Penn Medicine employees are actively engaged and committed to our mission. Together, we will continue to make medical advances that help people live longer, healthier lives.

The UPHS benefits available to you in 2017 – 2018 include:

- Medical and Prescription Drug
- Dental
- Vision
- Wellness
- Flexible Spending Accounts (FSAs)
- Life Insurance and Accidental Death & Dismemberment (AD&D)
- Disability
- Employee Assistance Program
- 403(b) Retirement Plan

Check Out the HR&You Website!

For more details about your benefits, review the information on the HR&You website at www.uphshrandyou.com. Here, you have quick and easy access to your UPHS benefit information from any computer with internet access. The website is mobile-friendly – letting you view your benefit information from your mobile device.

A Note About Legal Notices

Legal notices summarize the legal protections, rights and responsibilities related to your participation in the UPHS benefit offerings. These notices are available to you on our HR&You website. Visit www.uphshrandyou.com and click *Legal Notices* on the main menu of your home screen.



Preparing to Enroll

As a new hire, you should generally be able to log on to the benefits enrollment site (upshrandyou.com and click *My Benefits*) within 10 days of your hire date. If you are unable to log on to the benefits enrollment site, contact the Benefits Office by calling **610-431-5062** or emailing CCHbenefits@uphs.upenn.edu.

To get ready to enroll, follow these steps:

1. Read this guide and any other materials provided to you by UPHS.
2. Explore the HR&You site at www.upshrandyou.com to learn more about your benefits.
3. Click on *My Benefits* from the HR&You website to make your benefits elections.

Make sure you have the following information before you enroll:

- Names, Social Security numbers and birth dates of your dependents and beneficiaries.
 - Addresses for your beneficiaries.
4. If you are not able to make all of your elections at one time, you may save your elections and return later to finalize them. Just be sure to submit your final elections by the deadline (within 30 days of your eligibility date), or else your elections will not be saved.

When Do Benefits Start?

Your benefits other than disability, as described below, become effective on the first day of the month following 30 days of continuous employment (except if you are hired on the 1st or 2nd of the month). Examples: If you are hired on June 1 or 2, your benefits become effective on July 1; if you are hired on August 10, your benefits become effective on October 1. You have 30 days from your effective date of coverage to elect your benefits online.

If you do not enroll within 30 days of your effective date, as described above, you will automatically receive coverage as follows:

	Full Time	Part Time
Medical	No coverage	
Dental	No coverage	
Vision	No coverage	
Flexible Spending Accounts (FSAs)	No coverage	
Core Life Insurance	Core life insurance coverage equal to annual base salary. UPHS pays for the full cost of this coverage.	
Supplemental Life and AD&D Insurance	No coverage	
Short-Term Disability	Core coverage equal to 60% of weekly base pay, up to a maximum of \$500 per week, for up to six months. Begins after 60 days of employment.	No coverage
Long-Term Disability	Core coverage of up to 60% of monthly base pay after short-term disability ends, up to a monthly maximum of \$3,000. Begins after 90 days of employment.	No coverage



Who Is Eligible

Full-time employees (FTE .875 – 1.0) and part-time employees regularly scheduled to work at least 40 hours per pay period (FTE .5 – .874) are eligible for benefits. Your eligible dependents include:

- Your legal spouse
- Your dependent children until the end of the month of their 26th birthday
- Your disabled dependents

Eligible Dependent Children

- For medical, dental and vision coverage, children up to age 26, regardless of their student, marital or IRS status.
- For dependent life insurance coverage, children up to age 26; however, the child would not be eligible if married.
- Children do not have to live with you or depend on you for financial support to be eligible.
- Children over age 19 do not have to be full-time college students to remain on your coverage.
- The coverage does not extend to your child's spouse or children.
- Eligible expenses incurred by children up to age 26 can be reimbursed from your Health Care Flexible Spending Account.

You will need to provide the required documentation to prove that your dependents are eligible to participate in UPHS benefits (this includes birth certificates, marriage certificates, divorce decrees, etc.). Our third-party administrator, ADP, will request this information from you directly via U.S. Mail after you enroll online.

Making Changes During the Year

Once you enroll for coverage under any of the health care plans and the FSAs, you must wait until the next open enrollment period to change your elections, unless you have a qualified life event. A qualified life event includes a change in:

- Marital status (including marriage, divorce, death of spouse, legal separation and annulment)
- Number of dependents (including birth, death, adoption, legal guardianship and placement for adoption)
- Employment status (any event that changes your, your spouse's or your other dependents' employment status and results in gaining or losing eligibility for coverage)
- Dependent status (any event that causes your dependent to become eligible or ineligible for coverage)

You have 30 days from the date of the event to make changes to your benefit elections. You may make these changes on the benefits enrollment site or by contacting your local human resources office. You must provide the required documentation consistent with the life event.



How to Enroll

To receive medical, dental or vision benefits or to elect an FSA, you **MUST** enroll within 30 days of your effective date of coverage (see page 3 for more information). Take the time to learn about the plans and decide which option is best for you and your family.

To enroll for benefits, visit **uphshrandyou.com** and click *My Benefits*. Log on to our secure site using your network username and password — the same information you use when logging in to your work computer. Once you are logged on, you can:

- ✓ **Enroll for benefits.** Enroll within 30 days of your eligibility date. You may enroll for benefits 24 hours a day, seven days per week. Your elections will be in effect through June 30, 2018.
- ✓ **Print your online confirmation statement.** If you want a copy of your elections, you must print your confirmation page after you complete your enrollment.
- ✓ **View your benefits profile page.** Your profile will show your benefit elections for the remainder of the 2017 – 2018 plan year.

Your Beneficiary Information

You must designate your beneficiaries for your life insurance and, if applicable, your supplemental life insurance. A beneficiary is the person(s) who receive(s) your life insurance benefits if you die. You may change your beneficiaries at any time.

IMPORTANT: Even if you do not enroll in any benefits, you must designate a beneficiary for your core life insurance coverage.

For the UPHS 403(b) Plan

If you are married, your spouse is automatically your beneficiary. To choose a beneficiary other than your spouse, you must obtain your spouse's consent in writing. Visit **www.uphshrandyou.com** and click the link to Vanguard to get further information.

UPHS Benefits at a Glance

Medical and Prescription Drug	<ul style="list-style-type: none"> • PennCare PPO Plan administered by Independence Blue Cross • Preventive services covered at 100% • Prescription drug coverage, provided through CVS/Caremark, automatically included with medical plan coverage • Mental health, chemical dependency and autism services, provided through Penn Behavioral Health, automatically included with medical plan coverage 	
Dental	<ul style="list-style-type: none"> • Three plan options: Penn Faculty Practice, 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: Davis Standard and Davis Premium • Both plans pay benefits for lenses and frames once every year 	
Wellness	<ul style="list-style-type: none"> • You have access to wellness programs and activities that help you be your best 	
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 \$2,600 per year to the Health Care FSA • You may contribute up to \$5,000 per year to the Dependent Care FSA • Administered by ADP 	
Life Insurance	<ul style="list-style-type: none"> • Core life insurance is provided to you at no cost • You are automatically covered at one times 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 dependent children • Administered by Sun Life 	
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 Sun Life 	
Short-Term Disability	<ul style="list-style-type: none"> • Replaces a percentage of your pay if you become disabled • Benefits continue for up to six months for approved disabilities • For full-time employees, core benefit paid by UPHS for a maximum benefit of \$500 per week, administered by Matrix • For part-time employees, elective benefit paid by employee, administered by Aflac 	
Long-Term Disability	<ul style="list-style-type: none"> • Replaces a percentage of your pay for disabilities unrelated to your work • Benefits begin after 180 days of approved disability or the end of your short-term disability, whichever is greater • For full-time employees, administered by Unum 	
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 to assist with a variety of problems, including anxiety, depression and stress 	
Retirement	<ul style="list-style-type: none"> • 403(b) retirement savings plan with a discretionary company-provided match available • You make pre-tax or after-tax (Roth) contributions • Administered by Vanguard 	
Additional Benefits	<ul style="list-style-type: none"> • Professional Development Program • Employee Tuition Assistance • Adoption Reimbursement • Work/Life Benefit • TRIP Commuter Program 	<ul style="list-style-type: none"> • Health Advocate • Penn Care Connect Concierge Service • FirstCall • PennPrevents

Learn More About Your Benefits

Visit www.uphshrandyou.com for complete plan details about your coverage options.

Medical

PennCare PPO Plan

As a full-time or part-time benefit-eligible employee, you have the opportunity to enroll in the PennCare PPO Plan, administered by Independence Blue Cross (IBC). The PennCare PPO Plan offers three networks of providers with different levels of coverage. You receive the highest level of benefits when you visit a PennCare Network provider, facility or pharmacy. The plan also includes prescription drug coverage through CVS/Caremark.



PennCare PPO Network

Provides access to best-in-class providers in many convenient locations – even outside of the Philadelphia metropolitan area. When you use this network, you save on everything from doctor office visits and prescription drugs to X-rays and hospital care.

For provider information, visit www.uphshrandyou.com and click *PennCare PPO* to find a link for Penn Providers.

You can also find Penn Providers by visiting www.ibxpress.com. Simply register/sign in to an account and select *Find a Doctor*.



IBC In-Network

If you choose a provider that's not in the PennCare Network, you should consider using an in-network provider. You have to pay more out of pocket than you would if you used a PennCare Network provider, since you will have to meet a deductible for some services before the plan begins to pay for coverage.

For provider information, visit www.ibx.com.

For coverage information, visit www.ibxpress.com or use the IBC app to access your information wherever you are.



Out-of-Network

This includes any providers outside the PennCare and IBC networks. You will pay more when you visit an out-of-network provider.

Centers of Excellence

Certain services require you to receive care from a PennCare provider in the Centers of Excellence. The benefit plan offers best-in-class services provided by the following UPHS departments:

- Oncology
- Cardiology
- Neuroscience
- Orthopaedics

If you do not receive the service from a provider in the Centers of Excellence of UPHS, you will pay a \$1,000 copay in addition to the regular cost share of the service (does not apply to emergency services). If you or a covered dependent lives more than 50 miles from Philadelphia, you will be eligible for consideration of waiver of the \$1,000 copay if you receive the service from a provider outside of the Centers of Excellence of UPHS.

For a complete list of services available through the Centers of Excellence of UPHS, visit www.uphshrandyou.com and click the link for *Centers of Excellence* under *Health Benefits*. If you have questions about these services or about when to use a Center of Excellence, call Health Advocate at **866-695-8622**.

Penn Care Connect Concierge Service

Penn Care Connect is a concierge service that can help you or a family member schedule an appointment with a Penn provider. Call Penn Care Connect at **267-414-2208** to schedule an appointment with a PennCare Network physician right away.

The PennCare PPO Plan at a Glance

Preventive Care Covered at 100%

Get regular preventive care. Annual exams, age-appropriate screenings, well-woman care and immunizations are covered at 100%, within the plan limits. Preventive care can help detect potential health risks early, helping you stay healthy and avoid costly medical bills down the road.

	PennCare Network	IBC In-Network	Out-of-Network
How to Access Care	Go to any PennCare provider	Go to any IBC in-network provider	Go to any out-of-network provider
Deductible - Employee - Employee + Spouse/Child(ren) - Family	None	\$250 \$500 \$750	\$750 \$1,500 \$2,250
Preventive Care (The Plan pays)	100%	100%	60% after deductible
Coinsurance (The Plan pays)	100%	80%	60%
Office Visit (You pay) - Primary Care/Specialist	\$20 copay	\$35 copay/\$50 copay	40% after deductible
Medical Out-of-Pocket Maximum (Includes deductible, coinsurance and medical copays) - Employee - Employee + Spouse/Child(ren) - Family	\$1,000 \$1,500 \$2,000	\$3,000 \$5,000 \$7,000	\$6,350 \$9,500 \$12,700
Emergency Room Fee (You pay; waived if admitted)	\$150 copay	\$150 copay	\$150 copay
Inpatient Hospital* (You pay)	\$0	\$1,000 copay; no deductible or coinsurance (Physician services: 20% coinsurance after deductible) Maternity: \$750 copay (No deductible or coinsurance)	40% after deductible
Outpatient Facility* (You pay)	\$0	\$500 copay; no deductible or coinsurance (Physician services: 20% coinsurance after deductible)	40% after deductible
Advanced Radiology (You pay)	\$0	\$250 copay	\$250 copay; then 40% after deductible
Penn Behavioral Health	In-Network (PBH Preferred)	In-Network (PBH Regional Network)	Out-of-Network
Inpatient Mental Health and Substance Abuse (You pay)	\$0	\$1,000 copay; no deductible or coinsurance (Physician services: 20% coinsurance after deductible)	40% after deductible
Outpatient Mental Health and Substance Abuse (You pay)	\$20 copay	\$35 copay	40% after deductible

* If you do not receive care from a provider for certain services in the Centers of Excellence of UPHS for oncology, cardiology, neuroscience or orthopaedics, you may be required to pay an additional \$1,000 copay (copay will be waived for emergency care).

Prescription Drug

When you enroll in medical coverage, you automatically receive prescription drug benefits through CVS/Caremark. Any out-of-pocket costs, including copays, will count toward the prescription drug out-of-pocket maximum. There is no cost for specialty drugs, generic hypertension and generic hyperlipidemia prescriptions filled at a UPHS pharmacy. For more information on your prescription drug benefits, visit the HR&You website, www.uphshrandyou.com.

Prescription Drug Coverage			Out-of-Network
30-Day Supply (You pay)	UPHS Pharmacy	Retail	No coverage
Generic - Hypertension prescriptions - Hyperlipidemia prescriptions	\$5 No cost No cost	\$15	
Preferred	\$15	\$45	
Non-Preferred	\$30	\$75	
90-Day Supply (You pay)	UPHS Mail Order*	CVS/Caremark Mail Order	
Generic* - Hypertension prescriptions - Hyperlipidemia prescriptions	\$10 No cost No cost	\$30	
Preferred	\$30	\$90	
Non-Preferred	\$60	\$150	
Specialty Drugs (You pay)	UPHS Pharmacy	CVS/Caremark	
30-Day Supply Only	No cost	20% coinsurance; \$100 per prescription maximum	
Out-of-Pocket Maximum	\$1,000 per member/\$2,000 per family		No maximum

* You may access a 90-day supply through the outpatient pharmacies at UPHS pharmacy locations.

You save on prescription drug copays when you visit a UPHS pharmacy. You also have the option to fill your prescriptions through a retail pharmacy or out of network. UPHS pharmacies include:

- Hospital of the University of Pennsylvania, **215-662-2920**
- Pennsylvania Hospital, **215-829-5873**
- Penn Medicine University City Apothecary, **215-294-9393**
- Penn Presbyterian Medical Center, **215-662-9494**
- Penn Presbyterian Apothecary, **215-662-9496**
- Hospital of the University of Pennsylvania – Radnor Pharmacy,* **610-902-1700**
- Penn Home Infusion Therapy, **866-888-8598**
- Perelman Center for Advanced Medicine Outpatient Pharmacy, **215-662-6260**
- Chester County Hospital Employee Pharmacy, **610-738-2888**
- LG Health/Penn Medicine Convenience Pharmacy, **717-544-5929**
- Hospital of the University of Pennsylvania – Valley Forge Pharmacy, **610-579-7545**
- Penn Medicine Cherry Hill Pharmacy, **856-433-2877**

*Radnor Pharmacy provides the option to receive prescription drugs through mail order.

Use UPHS Pharmacies for Specialty Drugs or Penn Home Infusion Therapy

Prescriptions for specialty drugs filled at a UPHS pharmacy are covered at no cost to you! You can also have your specialty drugs mailed or delivered to your home by Penn Home Infusion Therapy. For more information about the program or to transfer your remaining specialty fills, please call **866-888-8598**.

Dental

UPHS helps you maintain good dental health by providing you with three dental plan options: Penn Faculty Practice, Delta Dental Standard and Delta Dental Premium. Here is a side-by-side comparison of the plans:

	Penn Faculty Practice*	Delta Dental Standard		Delta Dental Premium	
		PPO Network	Premier and Out-of-Network	PPO Network	Premier and Out-of-Network
Deductible - Employee - Family	\$50 \$150	\$50 \$150		\$25 \$75	
Annual Benefit Maximum	\$3,000	\$1,500		\$2,000	
Diagnostic and Preventive Services Exams, cleanings, X-rays and sealants (Plan pays)	100% with no deductible	100% with no deductible		100% with no deductible	
Basic Services Fillings and posterior composite restorations** (Plan pays)	100%	80%	60%	80%	70%
Endodontics Root canals (Plan pays)	80%	80%	60%	80%	70%
Oral Surgery (Plan pays)	100%	80%	60%	80%	70%
Major Services Crowns, inlays, onlays and cast restorations (Plan pays)	50%	50%		80%	70%
Prosthodontics Bridges, dentures and implants (Plan pays)	50%	50%		60%	
Orthodontia Adults and dependent children (Plan pays)	50%	Not covered		50%	
Orthodontia Lifetime Maximum (Plan pays)	\$2,000			\$2,000	
Out-of-Network Reimbursement	N/A	N/A	Premier level	N/A	Premier level

* Note that Penn Faculty Practice is available at three locations only. If you elect coverage under this plan, you must receive care at these three locations to receive plan benefits. Make sure these locations are convenient for you and your family.

** Tooth color (composite restorations) for posterior fillings has a \$35 to \$55 copay depending on the size of the filling; amalgam (silver) fillings remain covered at 100%.

Save Money by Knowing Your Provider's Network

You can use any dentist you choose. However, the amount you pay for dental services will depend on your plan option and whether your provider participates in the Delta Dental PPO network or the Delta Dental Premier network, or is a nonparticipating provider. The highest benefit level will be paid when you visit a PPO network provider. These providers offer the highest discount, so your cost is lowest when you receive services from them.

If you enroll in the Penn Faculty Practice Plan, you will have access only to these three locations below:

PENN FACULTY PRACTICE Penn Faculty Practice offers services at three locations:	The Dental Care Center 4003 Locust Street Philadelphia, PA 215-898-4615	PENN Dental 3737 Market Street Philadelphia, PA 215-573-8400	PENN Dental Center at Bryn Mawr 711 Lancaster Avenue Bryn Mawr, PA 610-520-4600
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Vision

UPHS offers two vision plans that allow you to select the coverage level and cost that best meet your needs. You may choose either the Davis Standard plan or the Davis Premium plan. Here is a side-by-side comparison of the plans:

	Davis Standard		Davis Premium		
	In-Network	Out-of-Network	Scheie*	In-Network	Out-of-Network
Annual Eye Exams	\$10 copay	Plan pays up to \$30	No cost	\$10 copay	Plan pays up to \$32
	Plan pays benefits for lenses and frames once every year				
Lenses (1 set per year)	No cost	Allowances: Single: \$20 Bifocal: \$20 Trifocal: \$30 Lenticular: \$50	No cost	No cost	Allowances: Single: \$30 Bifocal: \$36 Trifocal: \$50 Lenticular: \$72
Frames	Participating provider's frame collection: \$15 retail allowance**	Plan pays up to \$15	Participating provider's frame collection: \$100 allowance**	Participating provider's frame collection: \$65 allowance**	\$30 allowance
Contact Lenses and Fittings	Not covered		Allowance of up to: standard/specialty – \$110; disposable – \$80	\$75 allowance	Reimbursement of up to: standard/specialty – \$60; disposable – \$75; fitting – \$20 daily wear, \$30 extended wear, \$75 disposable

* Scheie Eye is a participating provider with both vision plans; however, if you elect the Davis Premium plan and use Scheie providers, you will receive the enhanced vision care benefits described here at a reduced cost for services.

** You may select frames from a participating provider OR you may receive an allowance for Davis' line of Fashion, Designer and Premier frames. To learn more, visit www.davisvision.com.





UPHS Retirement Contribution and 403(b) Matching Plan

The retirement plan allows you to choose how much to contribute to your retirement savings and how to invest your contributions. UPHS adds to your retirement savings by matching a portion of your contributions. UPHS matching contributions begin as soon as you start contributing. UPHS also makes an annual contribution to your account. You are eligible for a UPHS annual contribution in the first quarter following the one year period in which you work a minimum of 1,000 hours.

Your contributions are deducted from your paycheck on a pre-tax or after-tax (Roth) basis. You may contribute from 1% to the annual IRS limit (\$18,000 for 2017). After your first paycheck, enroll online by going to www.uphshrandyou.com and selecting *Financial Support*, then *Retirement*. Vanguard's website offers information about fund performance and investment strategies.

To enroll in the plan, visit www.vanguard.com/retirementplans. First-time users will need the plan number, 090713, to create an account. For more information, visit www.uphshrandyou.com.

Additional Benefits

Flexible Spending Accounts (FSAs)

FSAs allow you to contribute money on a pre-tax basis to help pay for eligible health care and/or dependent care expenses. For the 2017 – 2018 plan year, you can contribute from \$60 to \$2,600 in earnings to the Health Care FSA or from \$260 to \$5,000* in pre-tax earnings to the Dependent Care FSA. For the Health Care FSA, any unused funds left after September 15, 2018, will be forfeited. You can submit expenses until December 31 after the end of the plan year. For the Dependent Care FSA, any unused funds left after June 30, 2018, will be forfeited. You can submit expenses until September 30 after the end of the plan year.

* Employees making \$115,000 or more will be able to contribute a maximum of only \$1,700 this plan year to a Dependent Care FSA to meet IRS regulations.

Life Insurance and AD&D Insurance

Life insurance is a core benefit, automatically provided to you at one times your annual base salary. You have the opportunity to purchase supplemental life and AD&D coverage for yourself or your dependents.

Disability

Disability benefits can replace a portion of your base pay if you are unable to work because of illness or injury. For full-time employees, short-term and long-term disability benefits are core coverage benefits and fully paid by UPHS (with certain limits). Part-time employees regularly scheduled to work a minimum of 40 hours bi-weekly, may purchase disability coverage on a voluntary basis. View complete plan details on www.uphshrandyou.com.

Transit and Commuter Benefits

The IRS sets annual limits for transit and commuter benefits. You may elect pre-tax deductions up to \$255 per month for both the Parking Program and the Public Transit Program.



Health Advocate

The world of health care can be complex, which is why we offer support through Health Advocate. Health Advocate is a free, confidential service available to you, your spouse, dependent children, parents and parents-in-law. Their experts can:

- Help you get the right care at the right time,
- Resolve a wide range of time-consuming health care and insurance-related issues,
- Help you use and manage your health care benefits, and
- Much more.

You also have the opportunity to participate in their free tobacco cessation program.

Your Health Advocate benefit can be accessed 24/7 at **866-695-8622** or at **www.HealthAdvocate.com/uphs**. Normal business hours are Monday – Friday, from 8:00 a.m. to 12:00 a.m. (midnight), Eastern Time. Staff is available for assistance after hours and on weekends. You can also access Health Advocate from the HR&You website.

Convenient Care for UPHS Employees

When you need to feel better or want to take action to improve your health, UPHS provides FirstCall and PennPrevents to make that easy. You take care of patients. Let us take care of you.

FirstCall

Not feeling well? FirstCall is a 24/7 virtual urgent care line that connects you with Penn Medicine providers 24 hours a day, seven days a week, and will be available beginning July 1, 2017. Our goal is to get you the answers and care that you need right away. Whether you need medical advice, prescriptions for acute issues or a same-day in-person appointment, make it your FirstCall! Beginning July 1, 2017, you can reach FirstCall by calling **215-615-2222**.

PennPrevents

Empowering UPHS employees
to take control of their health.

PennPrevents offers convenient and effective treatment for hypertension and high cholesterol. In support of this program, UPHS offers no cost generic hypertension and hyperlipidemia prescriptions when filled at a UPHS pharmacy.

Visit the Perelman Center for Advanced Medicine (PCAM) and Pennsylvania Hospital to:

- Take control of high blood pressure.
- Lower your cholesterol and reduce your risk of heart disease.

Screenings and care programs are provided in the workplace and are available to those covered by the PennCare PPO Plan. Call **215-615-5252** to learn more.



Other Valuable Benefits

As a UPHS employee, you have access to these other valuable benefits:

- Professional Development Program
- Employee Tuition Assistance
- Adoption Reimbursement
- Work/Life Benefit

For more information about these benefits, visit www.uphshrandyou.com.

Autism Benefits

Through Penn Behavioral Health's Preferred Network, diagnosis, care and support for autism are covered in full for most services. Outpatient office visits require a \$20 copay. Care received through the Penn Behavioral Health Regional Network or outside of the network requires the payment of a deductible and coinsurance. For more information, please call **888-321-5533**.

Wellness

UPHS maintains a strong commitment to encouraging employees to make healthy choices and improve or maintain good health. All employees are eligible to participate in UPHS-sponsored wellness events. Watch for health information emails and special promotions throughout the year, or visit the HR&You website at www.uphshrandyou.com to learn more.

This fall, UPHS will expand its *Wellfocused* program to include Chester County Hospital employees. You will have the opportunity to learn about your health and get rewarded for making wellness changes. Stay tuned for more information on this great benefit for you!

Free Nutrition Counseling

Take advantage of the free, on-site nutrition counseling program available to employees at most of our larger UPHS locations. UPHS employees covered under the PennCare PPO Plan can receive six visits with a dietitian and get personalized help with food choices, portion control and more. Go to www.uphshrandyou.com and click on the Wellness tab. Start your healthy eating journey today!

A Note About Confidentiality

Your medical information is personal and confidential. Just as we take steps to ensure the privacy of our patient's information, we do the same for our employees. Your protected health information (PHI) is always private. UPHS is required by the privacy regulations issued under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) to maintain privacy of PHI.

2017 – 2018 Employee Contributions

The rates listed below for the PennCare PPO Plan include prescription drug coverage.

Full-Time Employee Bi-Weekly Contributions

PennCare PPO			
	Band I Base pay less than \$45,000	Band II Base pay of \$45,000 - \$89,999	Band III Base pay of \$90,000+
Employee	\$50.00	\$55.00	\$61.57
Employee + Child	\$90.00	\$97.00	\$105.00
Employee + Children	\$113.60	\$118.14	\$122.69
Employee + Spouse	\$117.00	\$124.00	\$128.95
Employee + Family	\$138.00	\$148.00	\$160.00

Dental Plans			
	Penn Faculty Practice Plan	Delta Dental Standard	Delta Dental Premium
Employee	\$10.36	\$5.33	\$6.35
Employee + Children	\$22.02	\$11.50	\$15.01
Employee + Spouse	\$20.72	\$12.03	\$14.27
Employee + Family	\$29.79	\$18.48	\$23.43

Vision Plans		
	Davis Standard	Davis Premium
Employee	\$0.66	\$2.03
Employee + Children	\$1.13	\$3.50
Employee + Spouse	\$1.51	\$4.68
Employee + Family	\$1.93	\$5.96

Part-Time Employee Bi-Weekly Contributions

PennCare PPO			
	60 hours per pay period .75 to .875 FTE	Part-Time 48 hours up to 60 hours per pay period .6 to .74 FTE (Includes in house registry)	Part-Time 40 hours up to 48 hours per pay period .5 to .59 FTE
Employee	\$61.57	\$103.74	\$103.74
Employee + Child	\$185.00	\$210.00	\$235.09
Employee + Children	\$221.07	\$280.15	\$280.15
Employee + Spouse	\$243.48	\$288.65	\$288.65
Employee + Family	\$270.00	\$316.00	\$350.00

Dental Plans			
	Penn Faculty Practice Plan	Delta Dental Standard	Delta Dental Premium
Employee	\$18.65	\$9.59	\$11.44
Employee + Children	\$39.63	\$20.70	\$27.02
Employee + Spouse	\$37.30	\$21.65	\$25.69
Employee + Family	\$53.61	\$33.27	\$42.18

Vision Plans		
	Davis Standard	Davis Premium
Employee	\$0.66	\$2.03
Employee + Children	\$1.13	\$3.50
Employee + Spouse	\$1.51	\$4.68
Employee + Family	\$1.93	\$5.96

Learn More About Your Options

Visit www.uphshrandyou.com for complete plan details about your coverage options.

Provider Contacts

Provider	Contact Information
Medical and Prescription Drug	
PennCare PPO	www.uphshrandyou.com
Independence Blue Cross	www.ibxpress.com
Centers of Excellence of UPHS	www.uphshrandyou.com 866-695-8622
Penn Care Connect	www.uphshrandyou.com 267-414-2208
FirstCall	215-615-2222
PennPrevents	215-615-5252
Penn Behavioral Health	www.pennbehavioralhealth.org 888-321-5533
Health Advocate	www.healthadvocate.com/uphs 866-695-8622
CVS/Caremark	www.caremark.com 800-777-1023
Dental	
Penn Faculty Practice Dental Plan: • The Dental Care Center • Penn Dental • Penn Dental Center at Bryn Mawr	www.dental.upenn.edu 215-898-4615 215-573-8400 610-520-4600
Delta Dental	www.deltadentalins.com 800-932-0783
Vision	
Davis Vision	www.davisvision.com 800-999-5431
Other Health Services	
Wellness	www.uphshrandyou.com
Flexible Spending Accounts	uphshrandyou.com > <i>My Benefits</i> 800-678-6684
Employee Assistance Program	www.pennbehavioralhealth.org 888-321-4433
Other Insurance Benefits	
Life Insurance	www.mysunlifebenefits.com 800-247-6875
Accidental Death & Dismemberment	www.mysunlifebenefits.com 800-247-6875
Disability: - Full-time employees - Part-time employees	610-431-5167 484-443-8511, www.aflac.com/rita_herington
Employee Tuition Assistance	
EDCOR	https://uphs.tap.edcor.com 800-326-7614
Retirement	
Vanguard	Visit www.uphshrandyou.com , select <i>Financial Support</i> , then <i>Retirement</i>