

UPMC offers more benefit options to help provide employees 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.

Employees 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 leave UPMC.

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 benefits selections, or select the My Voluntary Benefits link on your My HUB, Human Resources tab. You can also enroll by calling UPMC Voluntary Benefits Customer Service Center at 1-800-994-2752, option 5.

Summary of Benefits

Voluntary Program	Paid by	Payroll deduction
AFLAC Personal Short-term Disability	Staff	After tax
AFLAC Personal Accident Expense Plan	Staff	Pretax
Allstate Group Critical Illness Insurance	Staff	After tax
ARAG Legal Insurance Plan	Staff	After tax
ING Premier Universal Life Insurance	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, Allstate, and ING
8 a.m. to 6 p.m. Monday through Friday

ARAG Legal Insurance Plan
8 a.m. to 8 p.m. Monday through Friday

If you are a current policyholder and need claims or other assistance, please call UPMC DirectLink at 1-800-994-2752 and select option 5. Certain voluntary benefits are no longer available due to updated product offerings. Voluntary benefits no longer available for purchase include: AFLAC Specified Health Event Protection, AFLAC Cancer Policy, and Unum Interest Sensitive Whole Life Insurance.

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.

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Voluntary Benefit Programs



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 20 hours per week at UPMC.
- Part-time employees working 20 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.

ALLSTATE Group Critical Illness Insurance Plan

- Provides financial protection in the event of a costly condition such as heart attack, stroke, or cancer. Designed to supplement your existing medical benefits.
- You choose the level of coverage of up to \$30,000. Benefits are paid directly to you.
- Coverage is available without answering health questions (up to certain limits) if you apply when you are first eligible. You must be actively at work to be eligible for this plan.
- Children may be covered from birth to age 22 (26 if full-time student) at 50 percent of the employee amount at no additional cost.
- If you enroll, spouse coverage is optional at 50 percent of the employee amount (with no health questions) if you apply when you are first eligible.
- The Wellness Benefit is payable when you receive certain covered screenings.
- Premiums do not increase with age.

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.

ING Premier Universal Life Insurance Plan

- An affordable post-retirement benefit. Policies build cash value that earns interest.
- You can increase or decrease the face amounts to meet your needs as they change over time.
- Coverage of up to \$125,000 is available without answering health questions if you apply when you are first eligible.
- Spouse coverage is available if even you choose not to apply for your own policy.
- Unmarried, dependent children/grandchildren — ages 15 days through 24 years — are eligible to apply for a \$25,000 policy.
- A variety of optional riders are available.

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